



Introducing Hon Tracey Martin



How do you feel about your new role – I was very surprised when Winston Peters rang and asked me if I'd like to be the Minister for Seniors but I was also really pleased. My family is part Pakeha and part Māori and the connection to older people is extremely important to me. My grandparents and great grandparents lived with us on and off when I was a child and as a stay-at-home mum I was around to look after them till their passing.

I'm passionate about Grandparents Raising Grandchildren and the wonderful work they do. My great grandmother came to live with us when I was eight. She rescued my mum when she was abandoned at the age of two. Granny Anson had lived through hard times and was a practical no-nonsense woman. She's the type of woman I aspire to be like.

The political agenda for seniors – As Minister for Seniors my role is to advocate for seniors. We have older New Zealanders living in poverty who need affordable housing. I want to keep that at the forefront of politicians' minds. In the short term we've made a commitment to further enhancing the SuperGold Card and will be introducing a free annual health check and eye check for over 65s. I also intend to make sure seniors are clearly identified as one of the recipients of the winter energy package.

What would you like to change – Elder abuse is bigger than we think but this demographic (seniors) don't complain. I'd like people to see it not as complaining but as seeking help. My hope is that over the next three years we can create a situation where those who are being harmed or abused know where they can go to get help and also know they will receive that help.

Your long term vision – My vision for New Zealand is to be more caring. Since the 80s we've become more focused on money and less on people. I believe strongly in a sense of community. Without community we're nothing. No one can manage alone. Before entering Parliament I was a stay-at-home parent. I was on PTAs, Board of Trustees and lots of community and fundraising groups. People giving back to their community keeps that community going.

Christmas wish – My Christmas wish is for seniors to be with others. Those that have family are very lucky, but for those who don't have family – accept invitations and look for opportunities to socialise.

In this issue

The new Seniors Minister Hon Tracey Martin's vision for New Zealand is to be more caring. Christmas is a time to exercise a generosity of spirit and think about others less fortunate.

Retirement Commissioner Diane Maxwell's column is a reminder that the really big stuff doesn't come in a box. It's about sharing food, laughter, stories, listening and taking time.

Caravanning is an increasingly popular holiday choice for seniors. You'll find some helpful tips and information on camping spots if you're going 'gramping' over summer.

Visiting family in Australia? Then don't forget to take your SuperGold Card with you. Many retailers accept our SuperGold Card.

And if you're planning to be out of New Zealand for longer than 26 weeks it's important to let Work and Income know. The 'don't be caught out' article looks at situations which may affect your NZ Super payments.

You can also find out about a nifty walker designed by Kiwis, how to set up a digital will, virtual retirement villages and keeping brain-fit.

We hope you enjoy this issue and wish everyone a safe and peaceful holiday season and a wonderful New Year.



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Disability pride

Every year on 3 December the United Nations celebrates the International Day of Disabled Persons. It's an opportunity to encourage awareness and action on issues faced by disabled people.

In New Zealand 59 percent of people over the age of 65 have some form of disability. With an increasing number of seniors living in our communities it's important to improve the design and accessibility of our towns and cities.

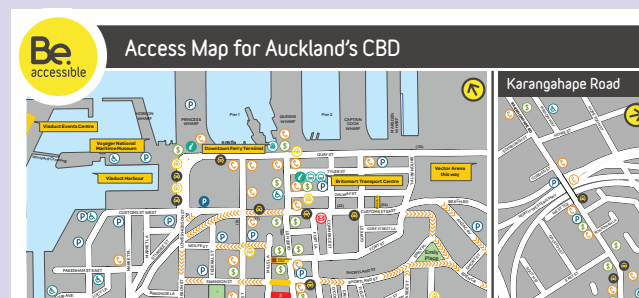
Director for Disability Issues, Brian Coffey, says "the Day is an extra reminder to all of us: communities, schools, business, local authorities and government agencies, that we need to be more inclusive of people with disability."

Brian says "a useful guide for any individual or organisation who wants to learn more about, and make the best decisions on, things that are important to disabled people is the **NZ Disability Strategy**."

How accessible is your holiday destination?

The Office for Disability Issues has a directory of accessible city maps. These maps are designed to help visitors find their way around, showing things like accessible bus routes, taxi stands, accessible toilets, buildings and parking spots. Currently, there are maps for Whangarei, Auckland, Hamilton, Wellington and Southland, but the list is growing.

You can find links to all the accessible city maps at www.odi.govt.nz and search *Accessible maps*.



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SuperGold Card offers in Australia

If you're visiting Australia over the Christmas break, make sure you take your SuperGold Card with you. Although you won't be able to use it for public transport concessions there are a number of discounts you'll be able to take advantage of, for example:

- A trip to Melbourne could include checking out the Melbourne Star Observation Wheel which gives you an unparalleled, 360-degree view of the city. Pay only (AUD)\$28 for a single ticket instead of (AUD)\$36.

- If you're in Sydney you can't go past a visit to the historic Sydney Cricket Ground (SCG). The SCG Experience tour is a dynamic, behind-the-scenes tour through the historic Sydney Cricket Ground, Allianz Stadium and SCG Museum and will only cost you (AUD)\$20 which is 33% off standard adult price.

Different discounts are on offer so check out what's available before you go on the *info for cardholders* page of the **SuperGold website**.

You can also look out for the 'Seniors Card welcome here' stickers in Australia and ask if they accept our SuperGold Card.



NZ Super – don't be caught out

There are a number of situations that may affect your NZ Super payments. It's important that you let Work and Income know about any changes in your circumstances. Some common examples are:

Changes to your living situation

Rates of NZ Super are based on an individual's living situation, so you need to keep Work and Income up-to-date so they can pay you the right rate.

If your relationship status changes this can change the rate Work and Income pay. For example if you begin living alone or you start living with a person in a marriage-type relationship, or you just start living with others.

Income

You can get NZ Super while you're working or getting other income. But it may affect the income tax you have to pay or any extra help you get from Work and Income, like the Disability Allowance or Accommodation Supplement.

Some people who are on a low income can get NZ Super before they turn 65, if their partner is already getting it. The overall amount may be reduced because of the combined other income you and your partner get. You need to let Work and Income know about the income and if it changes.

Going overseas

If you want to travel or live overseas you may still be able to get all or some of your NZ Super. If you go overseas for 26 weeks or less and are already getting

NZ Super your payments may be able to continue as normal. If you're planning to be out of New Zealand for longer than 26 weeks it's important to let Work and Income know.

If you get extra help like Disability Allowance or Accommodation Supplement you may be able to get this for the first 28 days you're out of New Zealand.

You need to tell Work and Income about your travel plans if you or your partner:

- will be overseas for 28 days or more, or
- don't know when you'll return, or
- intend to have more than one overseas trip within a 12 month period.

How to advise your changes

To let Work and Income know about changes go to the *Do it online* link at www.seniors.msd.govt.nz or phone them on 0800 552 002.

Another easy way to let Work and Income know about changes is using MyMSD. You can use it on a smartphone, tablet or computer and can update details like your address, income if you're required to, look at your letters, check your payments, and more. If you haven't already set it up, you can do this at www.my.msd.govt.nz all you need is your client number.

For more information on NZ Super go to www.seniors.msd.govt.nz.

Retirement Commissioner

This is the time of year where I usually talk about the pressure we all feel to spend on presents and food and decorations, and more. We spend what we can and then sometimes, fuelled by Christmas mania, we spend that bit more. Anticipating the eager faces of children and grandchildren can be enough to have us super-sizing the presents beyond what we can afford.

At the risk of repeating myself I'm going to say again, that when it comes to Christmas it doesn't get much better than giving our time and our undivided attention. Across a busy year both of those things can be in short supply. Sharing food, laughter, stories, listening and taking time, has enormous value. We often only truly understand its value when the moment and the opportunity has gone.

Older generations can be the best at living in the moment. They've seen enough of life to know that time is a precious thing. It is not to be taken for granted and it needs to be savoured, especially time with those around us who hold our history, where we can reflect on the year that's gone and talk about our hopes for the year ahead.



Diane Maxwell, Retirement Commissioner

So, let's buy enough, but not too much, and let's not get persuaded by the thousands of messages that will bombard us between now and December 25th, telling us all the things we or our families need, must have, or can't do without. Generally, the really big stuff doesn't come in a box.

Brain-fit for life

For Dr Allison Lamont and Gillian Eadie there's no such thing as over the hill when it comes to the human brain. Inspired by Dr Lamont's research into age-related memory loss, the dynamic sisters established the **Memory Foundation** supported by the University of Auckland in 2008. The Memory Foundation is a not-for-profit organisation.

A former speech therapist and school principal, Gillian Eadie, helped create the Foundation's neuro-games. The games are also available at www.grownups.co.nz

Gillian now travels widely to address groups about the importance of protecting and enhancing memory skills beyond the age of 50.

Gillian says "science and MRI imaging has changed the way we understand the brain. We now know that brain connections continue to grow and develop until the day you die. Just like the rest of your body, ageing brains need nutrition, challenges, and exercise to function effectively.

"Allison identified six key areas of memory skills that are pivotal in maintaining a confident, active and independent lifestyle in later life. Without one of these skills you will need someone looking after you."

Gillian and Allison have recently published *The 7-Day Brain Boost Plan*. The book has exercises and useful tips on how to become brain-fit for life and is available from the **Memory Foundation's website**. Gillian's parting advice to seniors is "pay attention for long enough to understand if the information is important. Doing that will encode it into your memory."



Dr Allison Lamont and Gillian Eadie of the Memory Foundation

Six areas of memory

- Verbal memory
- Non-verbal memory (pictures, colors, design)
- Short term memory
- Working memory (this enables you to hold a short term memory and manipulate it)
- Prospective memory (information you need to act on in the future, eg take pills)
- Face recognition (a skill that weakens as you age)

NIP (new independent person) Glide



For Wellington industrial designers Phil and Nina Bracen good design is about changing the world. The NIP Glide is user friendly and undeniably cool looking.

Its design includes an aluminium frame, automatic brakes, hidden cables, adjustable handles, and it also doubles as a chair.

Nina says "a number of elderly friends asked us to create a walker that wasn't old fashioned and uncomfortable."

"As designers for phil&teds buggies we used our technical knowledge and transformed a medical product into a stylish lifestyle product."

Phil, who co-designed the Fisher & Paykel innovative DishDrawer, says "we work-shopped the NIP Glide in a number of rest homes

and incorporated their feedback into the design process."

"Traditional walkers are slow and difficult to adjust. The NIP Glide allows you to walk more safely and sit comfortably. The new folding system can be done with one hand, and it fits easily into the boot of a small car."

The NIP Glide is available in New Zealand through Life Unlimited Charitable Trust - www.lifeunlimitedstore.co.nz/nipglide. It's about to hit the Australian market and they plan to globally launch the NIP Glide in 2018.

"We're excited about the future. The response we've had from customers has been amazing. Their positive stories about using the NIP Glide inspire us to do more."

Digital wills

A digital will is a list of all your digital assets, where they're stored and the username or email address you signed up with. This information helps your loved ones know what services you're signed up to and cancel the accounts when you die.

Choose someone competent with technology that you trust to be your digital executor.

Their job involves emailing, organising logins and scanning documents (some services require your death to be verified).

Once your digital assets are retrieved, the digital executor can ask for the account be closed or blocked. Some services, such as Facebook, won't necessarily close an account but instead allow limited continued use by a digital executor.

Creating a digital will may not be your preferred way to spend an afternoon, but taking the time to do it now will save those close to you unnecessary stress and difficulties.

Digital assets

- email accounts
- bank accounts
- social media accounts, such as Facebook, Twitter
- music and video accounts, such as iTunes, Spotify
- online storage of photos and videos
- online shopping accounts, such as TradeMe
- computer system and mobile device backups

Don't forget things like:

- PIN codes or passwords to your computers, tablets and smartphones
- Voicemail PIN
- Bank PINs and account numbers
- Loyalty cards, membership numbers and gift cards
- Medical and insurance numbers
- WiFi passcodes
- Automatic payments/subscriptions and which accounts they're charged to

Consumer NZ has a Digital Will template on their website www.consumer.org.nz



Te Hokinga ā Wairua End of Life Service

In our last edition we featured the Te Hokinga ā Wairua End of Life Service, a place where you can organise your affairs and end-of-life wishes. To find out more go to www.endoflife.services.govt.nz

Virtual retirement villages



A virtual retirement village is an organization, usually run by volunteers, that provides services to seniors to allow them to remain in their homes. The 'village to village' network started in America and provides support to virtual retirement villages both in the

USA and other parts of the world. It's now spread to Canada, the Netherlands, Australia and New Zealand.

Services offered typically include transport, meals, advice on minor home maintenance and repairs, and social activities like library visits and group outings. Fees range from \$1 a week to around \$75 for a yearly membership. Chairman of the Keri Keri Village Trust John Baird says as people get older they can find themselves isolated and alone.

"A virtual village helps connect seniors to events going on in their community and gets them out and about. One of the biggest problems facing our members is

assistance with transport. We're now considering a plan for a shared electric vehicle so members who can drive are able to pick up others. I think that's the way of the future." John says members at his virtual village stay in touch through a new 'app' but other villages use email, Facebook and phone calls to keep in contact.

There are now virtual retirement villages in a number of locations around the country including Auckland, Northland and Manawatu. There may be one starting up near you. For more information about how to start up a virtual retirement village go to www.vtvnetwork.org



SCAM ALERT

If you get a call or email from someone who wants your personal details and you're suspicious, hang up the phone or delete the email.

Caravanning in summer

Kiwis are known for their love of the great outdoors so it's no wonder motor caravanning is an increasingly popular choice for senior holidaymakers. Motor homes and caravans can give less mobile, older individuals the ability to spend time in camping areas that are more accessible, and can be fun holidays for the grandkids.

If you're interested, the **New Zealand Motor Caravan Association (NZMCA)** has lots of useful information about motor caravanning. They have more than 70,000 members nationwide, and provide information, travel directories, an app for members, as well as access to the 35 caravan parks they own.

The Department of Conservation (DOC) manages 200 campsites throughout New Zealand. DOC offers weekly passes at selected sites which can save up to 50% on campsite fees.

A map of all DOC's campsites can be found on their website www.doc.govt.nz – search on the word *camping*.



Helpful apps to find camping spots include the Camping NZ app, Camper Mate and the NZMCA app, if you're a member.

Safety tips

- Only fill your fresh water tanks with clean 'potable' drinking water and use your own hose to fill up
- Wastewater can be disposed of at clearly signposted dump stations free of charge
- Don't carry lots of cash or valuables
- Always lock your vehicle and keep windows and hatches secure
- Make sure you have a first aid kit, smoke alarm and fire extinguisher on board
- Turn off your gas while you travel. Test your gas connections regularly using a soap solution (makes bubbles if there's a leak). All gas installations and repairs must be undertaken by a Registered Gas Fitter
- Check out www.energysafety.govt.nz and look for Electrical and Gas Safety Obligations for Caravan, Motorhome and Boating
- Put your emergency contact details on the inside of the under-sink cupboard door

Enjoying eggs every day is a healthy choice

Eggs are a delicious, versatile, affordable, highly nutritious everyday food but many people don't know this. A recent Colmar Brunton survey found more than two thirds of Kiwis over 60 don't know it's OK to eat eggs every day.



How did this happen? Aren't we the nation that used to say "when there's an egg in the house there's a meal in the house."

It goes back to the 1970s when it was common for people with raised cholesterol levels to limit their egg intake to three a week.

At the time it was thought cholesterol in eggs (and other foods) significantly raised cholesterol in the body, increasing the risk of heart disease.

Research has now disputed this and the consensus is, for healthy people there is no need to restrict eggs. They're a good everyday food. The NZ Nutrition Foundation says seniors benefit from eating protein rich foods at every meal.

Including eggs in your diet helps achieve this, whether it's egg on toast at breakfast, an omelette at lunch or an egg on top of a salad or leftovers in the evening.

For delicious recipes and tips visit www.eggs.org.nz

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your ideas on how we can do that and what discounts you'd find useful.

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SuperTMGold

Disclaimer: The SuperGold Card programme enables independent businesses to offer discounts and benefits to older New Zealanders. The Ministry of Social Development is not associated with any seller and does not guarantee any representation made by a seller and any future dispute will need to be taken up with the seller not the Ministry of Social Development. Offers range in size and nature and cardholders should always check to see if a better offer is available locally.

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New Zealand Government

 **Office for Seniors**
Te Tari Kaumātua

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