

First champion leads the way

Lance Girling-Butcher has been announced as the first SuperSeniors Champion, part of a new programme launched by Seniors' Minister Maggie Barry, which recognises outstanding advocates for an age-friendly society.

"This is about seniors talking about issues that matter to seniors," Ms Barry says.

"The Champions will raise awareness of our ageing population, how we can make our towns and cities better places to be old, and advocate for the voices of seniors to be heard in their communities."

The position is an honorary, voluntary and non-political role.

Mr Girling-Butcher, a former newspaper editor, has spent many years fighting for the rights of disabled and older people in the Taranaki region. He is now the chair of the New Plymouth Positive Ageing Trust and a tireless advocate for seniors.

Mr Girling-Butcher says when he lost his sight nine years ago, he went through a mourning process but then realised "I had to get on with life and think positively. I'm honoured and humbled to be the first Champion for seniors".

If you have a suggestion of a role model and inspirational New Zealander who could be a SuperSeniors Champion, please nominate at superseniors.msd.govt.nz.



Lance Girling-Butcher and Yogi

Bright future for gold card

We are receiving many enquiries about the Auckland City Council's proposed changes to the Auckland Transport HOP card and how the changes might affect SuperGold Cardholders.

There's been a lot of speculation in the media about the transport concession recently and this has led to confusion about what is actually happening.

Auckland Transport is keeping us informed as they develop their information campaign and will update you via the SuperSeniors website as soon as the information is released. You can also get updates directly from the Auckland Transport website, www.at.govt.nz.

More broadly, the way the concessions are funded through Regional Councils is changing, but Transport Minister

Simon Bridges has guaranteed there will be no change to entitlements for Card holders.

The Card is going from strength to strength and the Government is totally committed to supporting it.

From its humble beginnings in 2007 when only 188 businesses offered discounts, the scheme has expanded to cover more than 8,000 businesses nationwide.

We've also negotiated new concessions on essential services – things like dentists, audiologists, opticians and lawyers which are important to seniors, and we're always recruiting more businesses who recognise the growing economic strength of older New Zealanders.



"Life is more of a marathon to enjoy than a 100 metre sprint." That positive quality of life-affirming message is the theme of this month's newsletter. An international ageing expert and New Zealand's Retirement Commissioner share practical ideas on living meaningful lives and making your money last as long as you do, and we meet New Zealand's first SuperSeniors Champion.

NZ Super entitlement has just increased by 2.73%, with the first full payments at the new rate starting on 19 April.

I hope you enjoy reading the SuperSeniors newsletter.

Regards,

Honourable Maggie Barry ONZM
Minister for Seniors

It's been expanded across the Tasman, with each state offering different discounts.

The SuperGold Card is in a great position for growth over the next few years as our population ages.

We're working hard to make it even more useful for older New Zealanders.

The SuperGold Card has a bright future ahead.

Make your money last as long as you

Diane Maxwell, Retirement Commissioner

There's something we've been working on at the Commission for Financial Capability which we call 'decumulation'.

It's not a pretty word (and it's not in any dictionary), but it's a way of looking at how we can make our money last as long as we do.

We spend our early lives accumulating, then we retire, or reduce our income and working hours, and we start to decumulate, which means the amount we have gets smaller over time as we draw on it, maybe for house maintenance, holidays, cars, medical care or grandchildren.

No matter how big or small your savings are, the key is to make decisions that maintain and protect them across your retirement years, which may be 25 years or more.

When interest rates are low, like they are at the moment, people who need an income from their savings sometimes make rash decisions that do the opposite.

So a word of caution here: don't 'chase yield' - that means don't buy riskier products to get bigger returns, unless you've really done your homework and you go in with your eyes open. Remember the returns are high for a reason - they reflect the risk you're taking. And while having a lower return is bad, losing your retirement savings is worse.



Diane Maxwell

When you're worrying about money you can persuade yourself that a scheme (or a scam) is ok, but you should stop and investigate before handing over your hard-earned savings. Don't be afraid to ask questions or seek advice from a professional adviser.

The key is to understand how to spread your risk across what we call different 'asset classes'. Diversification is king and queen.

To find out more about this story, go to the SuperSeniors website.

Life is a marathon – the longevity revolution



Professor Alex Kalache

An international expert on ageing says life should be treated as a marathon now that many people are living longer lives.

"Until this century, most people would be lucky if they survived to the age of 60 or 70," says Professor Alex Kalache.

"Now what we are seeing is that a very large proportion of individuals live until they're 90 or longer. This is a revolution."

He advises putting in place a strategy which includes investing in your health, lifelong learning, financial investment, and family and friends.

"Life has become much more like a marathon than a 100 metre sprint."

"If you know that you have to live only 50 or 60 years, you can put all the energy and gas to get to the end but if you are going to live to 90 or longer, you need to face life as if it would be a marathon."

"We are not going to age the same way as our parents and grandparents. We are going to rebel, to turn the table, experiment and we are creating a new social construct from adulthood into old age."

See the full story on the SuperSeniors website.

We're online at:



www.superseniors.msd.govt.nz

Annual increase to NZ Super

The rates of NZ Superannuation and Veteran's Pension increased from 1 April 2016. The rates are being maintained at 66% of average incomes, which has meant a 2.73% rise this year.

This means increases per week of:

- \$18.88 gross for a married couple
- \$12.33 gross for a single person living alone
- \$11.36 gross for a single person sharing accommodation.

Superannuation and Veteran's Pension rates have continued to rise by more than the rate of inflation over the last eight years. For example, a married couple received \$547.26 gross per week in 2009 and that has increased to \$671.48 gross per week this year.

The first full payment at the new rate will be on 19 April 2016.

Fair for all

Questions are often asked about overseas state pensions when people apply for NZ Super.

Our scheme is universal and based on age and residency. People who are 65 years old, permanent residents, and have lived in New Zealand for a minimum of 10 years, (with five of those years since age 50) are entitled to receive NZ Super.

Our system is not based on contributions made or tax paid, as is the case in most countries.

Section 70 of the Social Security Act makes sure people who get an overseas state pension as well as NZ Super do not get more money than life-long New Zealand residents.

This means an overseas state pension is deducted from any NZ Super payment.

Successive governments since 1938 have used this formula out of fairness to people who have lived all their lives in New Zealand.

What would happen if overseas state pensions were not deducted:

Eg: A single person living alone receives an Australian Age Pension based on 20 years residence in Australia of AU \$794.80 (NZ \$850.75 per fortnight). If they also got paid New Zealand Superannuation they'd receive another \$749.06 net per fortnight for a total payment \$1,599.81. A life-long New Zealander would only get \$749.06 per fortnight.

Eg: A married couple who emigrated to New Zealand from the Netherlands get a combined Dutch state pension of €292.48 per month (NZ \$470.33 per month). If they were also paid the married couple rate of NZ Super they'd get an extra \$1,152.40 per fortnight.

Tackling social isolation



Office for Seniors director Sarah Clark, (2nd from left), in Southland with Lynn Morton, Bruce Smart, and Isabel Hopkins.

The number of people who are lonely or socially isolated is an all too common headline but work is under way in several communities to ensure older people can take part and feel valued.

Kāpiti, New Plymouth and Hamilton, among others, are planning to develop age-friendly communities – for all ages. Wide ramps work as well for parents with buggies as they do for those in wheelchairs or on walking-frames.

It's also about changing attitudes towards seniors, recognising their positive contribution, and seeing the value of silver volunteers and consumers.

These initiatives are being supported by the Minister for Seniors, Maggie Barry and the Office for Seniors.

Director Sarah Clark recently visited Whangarei and Invercargill to promote age-friendly communities.

Invercargill is establishing a Positive Ageing Group for seniors to share information and ensure there is a voice for older people at the local level.

How to get started on Facebook

You don't even need to sign up to Facebook to check out the SuperSeniors Facebook page which has daily updates on seniors' news, events and issues:
www.facebook.com/OfficeforSeniors/

If you're new to social media and would like to give Facebook a try, it's as easy as going to www.facebook.com and following the prompts to sign up. You will be asked for your name, email or phone number and a password.

Facebook will send you either an email or a text message to help you confirm your account.

You can keep as little or as much of your information private, just be sure to read Facebook's privacy settings and advice so you know how much of your information will be made public.

Once you are signed up you can start connecting and sharing with friends and keeping up with family on Facebook.

A dementia-friendly home

Everyone wants a home where they can feel secure and independent. Here are some simple tips, if you have dementia or are looking after someone with dementia, to create a home you can get around easily:

- Improve the lighting
 - bright lights around stairs and in the bathroom to reduce the chance of falling
 - if possible, place the bed so the toilet is visible
 - keep curtains open during the day to let light in but close them at night as reflections can be confusing.
- Remove, or secure, trip hazards like loose rugs.
- Some people living with dementia may find it difficult to tell the difference between hot and cold temperatures. The hot water cylinder should be set at 60C but a plumber should be called in to alter the tempering valve so the water when it comes out of the tap is at a recommended 45C. You can have a tempering valve fitted where there isn't one, such as in older homes.
- Simplify appliances – those that switch off automatically, or have timers, are easiest to use.
- Use labels with pictures as well as words.
- Secure outdoor areas
 - provide plenty of seating and shade
 - paint a white outline on any outside steps.



Are you an active online user?

What websites are you most interested in?

The Office for Seniors has compiled a five minute survey about online use and your participation would be really appreciated.

A link to the survey can be found on the SuperSeniors website.

Links to the stories in this newsletter can be found in the electronic version.

You can find this at: www.superseniors.msd.govt.nz > News and Events (purple circle) > Newsletter > April 2016

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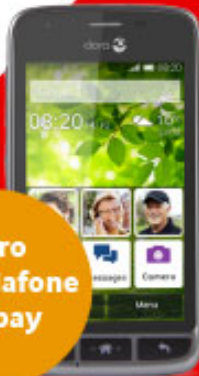
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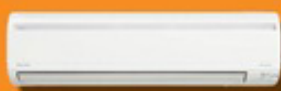
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Disclaimer: The SuperGold Card programme enables independent businesses to offer discounts and benefits to older New Zealanders. The Ministry of Social Development is not associated with any seller and does not guarantee any representation made by 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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