

Saying “No” to elder abuse

Older people can experience abuse ranging from superannuation being siphoned off by family members to bank accounts being emptied by “friends” to being physically hit or threatened.

A recent Office of Seniors report found abuse which is linked to vulnerability, pressure and coercion has also been experienced by one in 10 older New Zealanders.



Photo courtesy of Age Concern

The risk of abuse is lessened if you are socially connected.

Age Concern NZ’s chief executive Robyn Scott believes the figures represent what’s being reported, not what is actually happening.

“We see around 2,000 cases a year so what we see is the tip of the iceberg.

“What we see is cases where people feel confident enough to present at a service, and that’s a bit like where domestic violence was 30 years ago. That will only ever be a small proportion of what’s actually going on.”

She says they’ve worked with a bank for a client whose “friends” were emptying out her bank account, to change the account details so it couldn’t be accessed by others.

Often the cases are much closer to home, with around 70 percent of abuse committed by family members. “Some families use the funds that the older person has, for their own ends.

“I think for some, the rot starts setting in with universal access to superannuation at 65 and so therefore that becomes a regular income used by other people in the family because it comes in every week.”

Others try to deter older relatives from moving into a retirement village.

“Family members subtly point out that it might not be the best situation for them but the real answer to it is because ‘I don’t want to lose my inheritance,’” says Ms Scott.

She believes certain attitudes make elder abuse more likely.

“A lack of respect, a lack of appreciation that older people have their own hopes and dreams, and lives to lead, activities to do, fun to have.

“And, an attitude of entitlement that’s tied into the lack of respect – ‘I’m younger, my needs are much greater, I have a much bigger mortgage than you did at my age’.”

If you, or somebody you know, is being physically abused, call the Police immediately, and for related issues, contact Age Concern for advice.

For more on this issue go to the SuperSeniors website.

What to watch out for:

Age Concern says the following warning signs **may** indicate an older person is being abused:

- Unexplained behaviour, sleeping or eating habits
- Fearfulness and edginess
- Confusion
- Unexplained injuries
- Drowsiness (due to over-medication)
- Recoiling from touch
- Unusual withdrawals from bank accounts
- Unpaid bills, lack of money for necessities

Making connections across generations

A group of children from a play centre was fascinated by older people when they had morning tea at a rest home in Palmerston North.

"It was really special to watch the small children go up to somebody in a wheelchair and touch their hand, to see their smile, because a lot of children don't have grandparents," says Age Concern's Robyn Baker.



Children from a play centre sharing morning tea with residents at a Palmerston North rest home.

The social worker is motivated by the benefits of bringing the generations together and creating an age-friendly community and is already planning another such event.

"The feedback has been amazing, it's been really positive. The rest care facility wants to do it again and the play centre is very grateful for our interaction so it's just bringing young and old together."

Ms Baker is also part of a new group which plans to transform Palmerston North into an age-friendly city.

The infrastructure is largely there with good lighting, wide footpaths and kerbs with access for all, from mothers using prams to those in wheelchairs, but social connections are just as important.

"We work a lot with social isolation and elder abuse so how can we reduce risk? How can we be the ambulance at the top of the cliff for people?" asks Ms Baker.

"That's about information and communication, social housing, transportation, social participation and respect, social inclusion. How can we make a community that's for our young and our old, working together as a community?"

Find out more about age-friendly communities and the community connects initiative at the SuperSeniors website.

Recovering from the New Year financial hangover

Diane Maxwell, Retirement Commissioner

Some of us went a little crazy this Christmas Eve. Paymark figures show we set a new record for the number of times we swiped our credit and debit cards through EFTPOS machines in stores all over New Zealand.

Across the country we generated more than 157 transactions per second. On a normal day it's around 50-60 per second.

It seems we spent heavily throughout December, not just on Christmas Eve, clocking up \$5.49 billion of sales. The number that really got my attention was the amount we popped on our credit cards: \$2.5 billion – 10 per cent more than last year.



That works if we're using credit cards as a payment tool and pay it off before the interest kicks in, but we know that four out of 10 of us don't, and end up paying some quite feisty interest rates, usually between 13-22 per cent.

At this stage you may be smiling quietly and congratulating yourself on not doing any of the above. Many over 65s are better at managing money day-to-day than anybody. If that's the case, read this on behalf of family members who aren't and who may benefit from your wise words.

I'm not a big fan of New Year resolutions because they often have a shorter shelf life than the Xmas ham, but we could consider a few small, regular changes, to make things better over time and prepare us for next Christmas.

First things first, get a clear picture of where you're heading - set some goals, decide what you need in the short, medium and long-term, then work on a plan. The goals can be large or small: pay off your credit card in six months, save for this Christmas, a holiday next year, or revamp the kitchen in five years' time.

Then take a look at your budget. Decide what you really want to hang onto - maybe a magazine subscription, a regular coffee catch-up with a friend or a club membership. But is there anything you could let go of?

Set up automatic bill payments for things like your power bill. Many banks also have 'fee-free' accounts for over 65s. If you're not getting that already: ask!

A final thought: start practising saying 'no' now and again. Children and grandchildren can put big demands on retirees financially. You may decide you're ok with that and you've planned for it, but make it an active decision not something that just happens.

You can read more advice from the Retirement Commissioner on the SuperSeniors website

Friendship and purpose can be found in the Shed

After years of working hard, many people look forward to retirement when they don't have to juggle demands and deadlines, and time is their own.

But others can find it quite difficult to adjust.

Douglas Hornigold, 82, retired two years ago after managing a number of businesses, but soon found he was bored sitting around at home and needed something to do.

A friend suggested joining the Henley men's shed in Masterton, and the former business owner hasn't looked back.

He now spends hours crafting wooden models and has produced a Rolls Royce and Land Rovers, as well as turning his skills to creating dolls' houses.



Douglas Hornigold with the Rolls Royce he built at the Henley Men's shed

"I don't buy wood - it's just old wood or wood that we've been given here, and I'll cadge it," says Douglas. "Some things which are a bit harder to make at home, I'll do here and then take them home and finish them off."

Creating such intricate work is satisfying but Douglas also values the companionship at the men's shed.

"When you come in, you don't expect to see a miserable face, everybody's smiling and happy to be here. It's great.

"If you've got a problem, like I do a lot of work at home and I get stuck on something, I'll bring it in here and somebody will know how to fix it for me."

The members work on their own projects but also tackle community wish lists, some of which has included producing equipment for kindergartens in Featherston and Masterton. Wood work, metal work, gardening, and cooking are all on offer at the Henley shed.

There's no time for anyone to be bored but it can be a major issue for some new retirees says Ray Hall, the chairman of Menzsheds in New Zealand. "They get through to retirement and haven't really put any thought into what they might do afterwards.

"Even in the 20-30 years prior to retirement, a lot of men get involved in work and that's it. They don't do things outside of work so when they get to retirement, it's an even bigger break than it needs to be."

There are more than 90 men's sheds set up throughout the country. To find out more about men's sheds visit the SuperSeniors website.

Revolutionary new dementia facility for Rotorua

The first New Zealand complex modelled on a revolutionary new way of caring for dementia sufferers is expected to open in Rotorua in December 2016.

Whare Aroha Care is currently developing what is believed to be this country's first "dementia village", based on the Dutch dementia village De Hogeweyk (pronounced hoke-ah-waek).

De Hogeweyk's four-acre secure site is set up like a village with an old-fashioned supermarket, town square, theatre, pub and café restaurant.

The village's 150 residents can walk around the grounds safely and are encouraged to live their lives as normally as possible, and keep up the day-to-day tasks they have always done – gardening, shopping, peeling potatoes, doing the washing, going to the hairdresser and popping into the café.

There are 23 houses, each with a different style, for the six or seven people who live in each residence.

The Rotorua development is based on this approach with plans for 80 residents to live in one of 13 six- or seven-bedroom households designed to represent different New Zealand lifestyles.

Tips for reducing the risk of dementia

While no single factor has yet been identified as the cause of dementia, Alzheimers NZ says the general rule is what is good for the heart is good for the brain.

It has the following tips for reducing your risk:

1. Look after your heart
Adopting a healthy lifestyle can help to prevent high cholesterol, high blood pressure, diabetes and obesity, as well as reduce the chances of developing dementia later on in life.
2. Be physically active
Leading an active lifestyle can help control your blood pressure and weight, as well as reducing the risk of type two diabetes and some forms of cancer.
3. Follow a healthy diet
Our body and brain both rely on food for fuel. To keep it functioning properly we need to consume a healthy, balanced diet.
4. Challenge your brain
By challenging the brain with new activities you can help build new brain cells and strengthen the connections between them.
5. Enjoy social activities
Social engagement may also be beneficial because it stimulates our brain reserves, helping to reduce the risk of developing dementia and depression.

For advice and support on dealing with dementia contact your local Alzheimers organisation on 0800 004 001 or visit the Alzheimers NZ website: www.alzheimers.org.nz

ID card might come in handy

If you don't have a passport or no longer have a driver licence but still need some sort of official photo identification, a Hospitality NZ18+ card might be the answer for you.

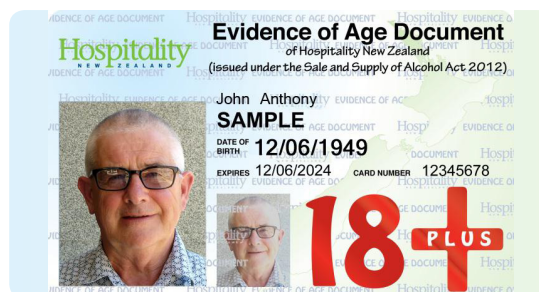
While originally developed as a means for younger people to prove they were over 18, the card has been growing in popularity amongst older people who are looking for a cost effective and recognised form of photo.

You need this type of ID to be able to set up, manage or change bank accounts, or complete certain types of transactions, even if it's with a bank or institution that you've held accounts with for years. This is because photo ID is now a requirement under the Anti-Money Laundering Act.

The 18+ card is an approved evidence of age document which has been in operation since 2000, and it's widely accepted throughout New Zealand by banks, finance companies, government agencies and retailers as a valid form of photo ID.

It's available to anyone over the age of 18 and costs \$35, including GST. You can pick up an application form from any NZ Postshop. Applications take about two weeks to be processed.

For more information, go to www.18plus.org.nz or visit your nearest NZ Postshop.



Support to care for your grandchildren



If you're raising your grandchild and giving them a home, you may be able to get financial support to help with their upbringing. There are also many sources of support and advice available to you in your day-to-day caring role.

Work and Income offers financial assistance for people in this situation. The payments are made to you – the caregiver.

You'll find a lot of information for grandparents raising grandchildren on the SuperSeniors website.

Celebrating ageing on SuperSeniors

Visit the SuperSeniors website, a one-stop site full of useful and relevant information for older people.

It provides a gateway to further information and networks to support seniors to age positively.

It also demonstrates the valuable contributions seniors make to New Zealand, and showcases their achievements:

www.SuperSeniors.msd.govt.nz

You can also like our Facebook page for daily updates on seniors' news, events and issues:


www.facebook.com/OfficeforSeniors/



SuperGold Card Special Offers

Check out the latest special offers for our super seniors through the SuperSeniors website.

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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