

## International Day of the Older Person

The United Nation's International Day of Older Persons takes place every year on 1 October.

This year the theme was Stepping into the Future: Tapping the Talents, Contributions and Participation of Older Persons.

The awareness day provided the opportunity to acknowledge the contributions older people make to our society and raise awareness of the challenges of ageing.

Events were held around the country to celebrate, recognise and thank seniors for the important contributions they make.



Age Concern Tauranga members.  
Photo courtesy of SunLive.

### By the numbers...

**4.5** – the hours seniors spend each day on volunteer work

**7** – the percentage of the workforce over the age of 65

**9,500** – Grandparents raising Grandchildren

**\$11 billion** – the annual value of volunteer work by people over 65

## Menzshed

If you've recently retired a good way to beat boredom and have a laugh with others is by joining a Menzshed.

Members can work on individual projects or tackle community projects like building playgrounds, repairing toys, bikes, building planter boxes or making predator traps for DOC.

"It's primarily about talking to someone, and making new friends," says Ray Hall, Chairman of Menzshed.

"There's definitely health benefits – both mentally and physically. Men find it easier to talk about health issues in the shed. They realise others may have had similar problems so they can gain some support and learn from those experiences."

There are more than 90 men's sheds set up throughout the country. For your local Menzshed go to [www.menzshed.org.nz/our-location](http://www.menzshed.org.nz/our-location)



Menzshed members Ian Robertson (left) and Ross Hardie (right).

## In this issue

We celebrate older people living meaningful lives and the positive difference they make to our communities.

We have the latest data from the Business of Ageing 2017 report which shows in the coming decades the significant contributions senior New Zealanders will make to the economy and society.

In other stories, if you have a disability the Alinker walking bike could help improve your mobility and independence. 67 year-old John Dawson, who has multiple sclerosis, explains how his Alinker has changed his life.

From April next year PHARMAC is set to fund the shingles vaccine for people aged 65 and over.

There's financial advice on fraud, where to go for issues with banking, how to apply for a rates rebate, options for pet insurance and apply for NZ Super using MyMSD.

And the Office for Seniors is running a social media campaign giving visibility to the important role seniors play in the lives of young children. You can watch the videos on our Facebook page.

We hope you enjoy this issue.

## ***Shingles vaccine on its way***

PHARMAC is proposing to fund the zoster vaccine (Zostavax) to help prevent shingles in people aged 65 years or over.

There would also be a two year catch-up programme for people aged between 66 and 80 years.

About one in three people get shingles. Shingles is an infection that's caused by the reactivation of the chickenpox virus. Anyone who has previously had chickenpox may subsequently develop shingles, and the incidence tends to be proportionally higher in seniors.

Symptoms include burning, sharp pain, tingling or numbness of the skin, a rash, a fever, chills, a headache and an upset stomach. Attacks can be very painful, prolonged and debilitating, especially for older people. Shingles can also be life-changing as some patients don't recover to the point where they're well enough to return to independent living.

Around 600,000 seniors would be eligible for the vaccine which will be available free of charge from GPs.



*A nurse administering a vaccine.*

Subject to PHARMAC's consultation process, the free vaccine is expected to be available by April 2018.

The shingles (herpes zoster) vaccine can currently be paid for at your doctor's and has an international safety record. A single vaccine costs around \$200.

## ***Alinker – the walking bike***

When John Dawson is out and about on his Alinker walking bike people just can't help smiling.

The Alinker is a bright yellow colour, zips along and is great fun to ride. But the real plus is the Alinker gives accessibility and independence to people suffering a disability or with Multiple Sclerosis (MS).

About 4,000 New Zealanders have MS and 67 year-old John Dawson is one of them.



*John Dawson out and about on his Alinker bike.*

"I've had MS for 40 years and the recent purchase of the Alinker bike has totally changed my life. I'm a very outgoing person and the social aspect is very important to me. The Alinker means I'm at the same height as other people and not sitting in a wheelchair so I can fully interact with what's going on.

"The Alinker has also got me moving freely. I'm becoming fitter and stronger and it's been wonderful for my back. For 15 years I haven't been able to go walking with my wife so it's great to be able to have the opportunity to be outside together again."

The Alinker was invented by Dutch designer Barbara Alink for her mother. It retails for around \$3,000 and is available in New Zealand through the Life Unlimited Charitable Trust.

John says it takes less than a minute to fold down the Alinker and put it in the boot of his car.

"I've even taken it on Air New Zealand. I was able to ride to the plane door, then they took the bike to the hold and brought it back again on arrival. A couple of flight attendants were so intrigued they even took it for a test drive.

"I use the Alinker every day at work, take it on the train or when I need to go shopping. I've now become a familiar sight on Lambton Quay in Wellington. This bike gets me everywhere I want to go.

"Here's my advice: if you have a need or are likely to have a need for the Alinker – just go for it – you won't regret it."

## Retirement Commissioner – Financial abuse & fraud

You might be surprised to know that older, wealthier men are the most likely to fall for some types of fraud. Research tells us they're targeted and sometimes get caught up in "share fraud", buying worthless company shares. (Apparently, it's down to overconfidence.) And while they're the most likely to become victims, they're the least likely to tell anyone about it. Women are more affected by "recovery fraud", where scammers offer to recover funds in exchange for a fee. Other scams, such as Ponzi schemes, are more likely to catch younger investors. It's worth thinking about the fact that as we spend more of our lives online, we open ourselves up to some new risks. Some scams are highly sophisticated and retirees are targeted because they're often the ones with savings to invest.

The fast pace of change with gadgets and technology adds to the problem and it can be hard to keep up. Children and grandchildren may think they're helping by connecting you to social media, but get them to talk about the risks that come with it and how to avoid them (although they may not know themselves).

At the Commission, we've increased our investment in this space by appointing a Fraud Education Manager and we'll be running seminars and presentations up and down the country talking to New Zealanders about fraud and scams.

We'll be revealing the tactics used by scammers, how to keep yourself safe, the tricks you can use to avoid falling for scams and where to go to find out more.



Diane Maxwell.

Contact us if you're part of a group that would be interested in hosting a seminar and we'll add you to our list: email [office@cffc.org.nz](mailto:office@cffc.org.nz) or call 09 356 0052.

## Banking advice

The Banking Ombudsman has guidelines to help banks meet the needs of seniors. If you're experiencing difficulties delegating access to your accounts or are being pressured with your finances, you can contact the Banking Ombudsman for information. It's a free service on 0800 805 950 or go to [www.bankomb.org.nz](http://www.bankomb.org.nz)

## Rates rebate



The Rates Rebate Scheme offers a discount to people on a low income who pay rates on their own home. Ratepayers have to apply each year to their local council for the rebate. If you have a household income between \$24,000–\$42,000 (before tax) you could be eligible for a rates rebate. The rebate amount is determined on your income, the

amount of rates you pay, and is on a sliding scale from \$75.67 up to \$620.

To check your entitlement visit [www.dia.govt.nz/ratesrebates](http://www.dia.govt.nz/ratesrebates) and enter your details into the rebate calculator.

### You also must be:

- the person who pays the rates on the property that's your home
- living in your home
- listed as the ratepayer in the council's Rating Information Database (RID) — this has all the information about rates and ratepayers for every property in your council's area
- applying before the deadline, which is 30 June 2018.

### How to apply

- First, check your entitlement to a rebate using the online calculator at [www.dia.govt.nz/ratesrebates](http://www.dia.govt.nz/ratesrebates)
- Get an application from your local council or from the rates rebate website
- You may need to provide proof of your income. If you get NZ Super without extra help, and have no other income you may not need to.

## Seniors contribution to the workforce

Over the next two decades the contribution of seniors in paid and voluntary work will increase dramatically, according to the latest findings in the Business of Ageing 2017 Update.

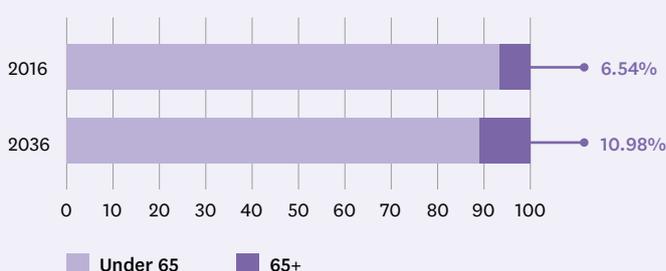
Started by the Office for Seniors in 2010, the Business of Ageing project aims to inform and encourage discussion about the growing economic benefits seniors make to society and the opportunities offered by this ageing group of consumers.

By 2036, the percentage of the workforce that's over 65 is predicted to increase from 7 per cent (2016) to 11 per cent. Over the same period, the actual number of seniors in the workforce is predicted to almost double from 165,700 to 319,000.

### 2017 key findings

- More seniors will participate in the workforce
- The economic value of paid and unpaid work by seniors is projected to increase from \$6.5 billion in 2016 to \$17 billion in 2036
- Voluntary work is projected to grow from about \$11 billion a year in 2016 to \$25 billion a year in 2036
- Older people's contribution to tax revenue is projected to increase from a total of \$5.5 billion to \$13.5 billion in 2036
- As consumers, seniors are projected to spend around \$50.5 billion in 2036 – a rise from around \$20.5 billion currently.

### Percentage of workforce that is 65 or over



## Pet insurance



Russell Hughes with dog Nico.

Pets are wonderful company but when they're ill or injured their treatment can be very expensive. A recent survey by one insurer found that people on a limited income find it hard to pay for their vet bills. Sadly, one in 10 pet owners had to put their pet down due to cost.

There are four main providers of pet insurance in New Zealand:

Ellenco (owned by Southern Cross), Countdown, The Warehouse's Petplan and Pet-n-sur.

Monthly insurance cover for cats begins at around \$20 and for dogs it's between \$30-\$70 a month to cover standard vet treatments.

Pet insurance options range from basic cover for an accident through to comprehensive cover for both accidents and illness.

SPCA Executive Director Andrea Migden says the SPCA recommends pet owners take out insurance for their pets.

"All too often the SPCA gets calls from people who can no longer afford to keep their family pet because they can't afford unexpected vet bills. This can be a devastating experience."

The cover, premiums and exclusions vary widely so it pays to research and read the fine print.

For vets and pet insurance cover check out the SuperGold Card offers on the **SuperSeniors website**.

### Pet insurance limitations

- No policy will cover every condition
- Pre-existing conditions may be excluded
- For chronic conditions you may be required to pay 50% of costs
- Different cost structures exist for different breeds of dogs
- Age – you need to take out insurance before your pet reaches the age of seven or eight

## Te Hokinga ā Wairua End of Life Service

Do your loved ones know your end of life preferences and wishes?

For many of us, talking about death with family, whānau and friends isn't something that comes



naturally, but it should be. Things can be greatly eased for loved ones when they understand more about what's happening following a death and what someone's wishes are.

Te Hokinga ā Wairua End of Life Service is a new, free, online service, that provides the information and tools you need to create a personalised plan of your preferences, which you can print or download to share with people you choose. It's easy to add information

to the plan, such as important details and contacts, insurance, wills and funeral or memorial service wishes.

The service also provides guidance for those experiencing the loss of a loved one, with a clear and concise timeline of what to do in the days, weeks and months following the death.

Visit [www.endoflife.services.govt.nz](http://www.endoflife.services.govt.nz) to create and share your own plan of end of life preferences.

## MyMSD – Making it easier to apply online

Our online service MyMSD is the easy way to keep in touch with the Ministry. You can now apply for NZ Super using MyMSD.

It's faster than calling, cheaper than coming to see us and you can use it when it suits you. You can use it when you need assistance or to tell us when something has changed.

Once you log into MyMSD you can apply online and fill out an application form.

You'll be guided through your next steps, which could include:

- a list of documents you'll need to provide
- booking an appointment if needed.

### Remember to read and accept your obligations.

Also in MyMSD, you can:

- update your contact details
- read your letters
- declare your weekly wages and other income (if you need to)
- view your weekly breakdown of payment and debt details
- make, check, change and cancel transaction-related appointments
- tell us about a relationship change
- stop upcoming payments
- advise of overseas travel
- check your Payment Card balance

- get reminders for expiry dates
- apply for one-off support
- see your Community Service Card details.

**myMSD**

### Getting started

- All you need to get started is your client number
- Then use your mobile phone, tablet or computer to head to [my.msd.govt.nz](http://my.msd.govt.nz) to log in for the first time and set up your PIN (that's all you'll need to log in next time)
- For more information on MyMSD go to our [website](#)

## Elder abuse

The new Elder Abuse Response Service was launched on 1 July this year. In the first two months there were 264 calls to the 24/7 helpline 0800 32 668 65.



82 of these calls resulted in a referral to an Elder Abuse Response Service provider, with other callers requesting information related to elder abuse.

Here are a few case studies:

- A 74 year-old woman became homeless as a result of financial abuse. The EARS provider immediately applied for Protection Orders and continues to provide support.
- An elderly woman was being harassed by her landlord. The provider approached the local

Police, Community Law and the Tenancy Tribunal to clarify the rights of the woman. The client was advised of her rights regarding eviction threats from her landlord. The Police have given the property owners a warning.

- A provider used connections with local social workers, lawyers, and courts to support a client to get a Protection Order against their abuser and establish a welfare guardian.

For more information go to the [SuperSeniors website](#).

## SuperGold Card Special Offers

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