SUMMER 2019 QUARTERLY MAGAZINE

www.ageconcerntauranga.org.nz



Age Concern Tauranga

Serving the needs of older people

KEEPING YOU CONNECTED



AGE CONCERN | Serving the needs of older people

Contact Information

Phone: (07) 578 2631

Email: ageconcerntga@xtra.co.nz

Address: 177a Fraser Street, Tauranga 3112

OFFICE HOURS

8.30am - 2.30pm Monday to Friday

Board Members

Chairperson: Board Members:

Angela Scott Eddie Jackson Adrienne von Tunzelmann **Evan Turbott** Ciska Vogelzang Peter Moss Ken Collings

Anna Bones



Staff

General Manager: Tanya Smith **Administrator:** Fiona Gregg **AVS Team Co-ordinator:** Pat Duckmanton **SAYGO Co-ordinator:** Angelika Gillen

Staying Safe Refresher

Driver Facilitator: Deb Grainger Total Mobility Assessor: Judi Steel

Walking Group

Co-ordinator: Renee Hill

Social Activities

Co-ordinator: Marie Hickling

The views expressed in this magazine are not necessarily those of Age Concern Tauranga. The inclusion or exclusion of any product does not mean that the publisher advocates or rejects its use.

Thinking of You

If you are recovering from being unwell or have recently suffered a loss the team at Age Concern Tauranga are thinking of you.



Services

Accredited Visiting Service (AVS)

Provides companionship and support for older people living independently in the community by matching them with a regular, volunteer visitor.

Ageing Well

Delivers a range of programmes and activities that are fun and social. Workshops provide practical knowledge on topics such as health and wellbeing, legal matters, modern technology and safe driving.

Total Mobility Scheme

Assesses and provides Total Mobility Vouchers to eligible people.

Community Development

Looks to promote and develop programmes for the community.

Contact our office on (07) 578 2631 for further information or go to our website www.ageconcerntauranga.org.nz

Age Concern Tauranga thank the following **Funders and Sponsors for** their continued support:









perpetual









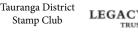


Capital & Coast









AWARDS - Visiting Service (AVS)

The combined support meeting / annual awards for volunteer visitors was held on Wednesday 11th September. Visitors were acknowledged for their commitment and support given to the success of Age Concern's visiting service which has been operating in Tauranga since 2007. In total, 36 certificates were awarded and five 10-year service awards.



Visitors Pip, Phil and Leonora with their certificates.



Pat Duckmanton Visiting Service Co-ordinator

Due to the on-going demand for the visiting service, there is also a never-ending demand for suitable volunteers in all areas within Tauranga, Mt Maunganui and Papamoa as well as in Katikati and Te Puke. Training is provided and volunteers must be able to commit to visiting once a week for an hour. Please go to our website https://www. ageconcerntauranga.org.nz/accredited-visitingservice-avs.html for more information or contact our co-ordinator - Pat Duckmanton on 07 578 2541. 8.30am to 2.30pm Tuesday, Wednesday and Thursday.



Visitors Sue. Geoff. Marie and Christine with their certificates.

Do You Have A LIFE TUBE?



The Life Tube is a plastic container which, once completed, will contain information about you, your next of kin, who has your Enduring Power of Attorney, who your doctor is, your

medical conditions and your medication. In the event of any emergency this tube can save your life. Place the RED sticker on the fridge door and the Life Tube inside your fridge door.

You can purchase your Life Tube for \$6 at the Age Concern office at 177a Fraser Street Tauranga.

PLEASE SUPPORTOUR ADVERTISERS

Their support enables the production of this newsletter, so please support them.



Go to www.facebook.com/ ageconcerntauranga/ to follow us on Facebook.

500 Card Group

Have you always wanted to play but don't know how? We will teach you. A friendly fun group gets together at 9.30am every Monday (except Public Holidays) held at 177a Fraser Street to play 500.

Light refreshments provided \$2 donation -All are welcome

VOLFEST 2020

VolFest, proudly presented by Volunteering Bay of Plenty, is a volunteering festival being held on 4th April 2020 to showcase the many opportunities for volunteers to give back, learn new skills and connect with organisations.

The face of volunteering comes in many different forms, increasingly micro-volunteering and virtual volunteering are becoming popular.

Whether you are young or older, interested in giving back to youth, animals, disability groups, sports or environmental groups, the options are endless. Come and be part of this amazing event and learn how you can make a greater contribution to your community.





Ph (07) 571 3714 or visit our website: www.volbop.org.nz

CarFit helps senior drivers find their safest and most comfortable fit in your car.

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- and a safe and comfortable seatbelt position

Free CarFit sessions as below

Greerton Senior Citizens Hall

Friday, 22 November 10am-12pm

Bayswater Village

Monday, 25 November 10am – 12pm

Mt Maunganui RSA

Tuesday, 26 November 10am – 12pm

Katikati RSA

Wednesday, 27 November 10am – 12pm

Copper Crest Village

Thursday, 28 November 10am – 12pm

Please phone Age Concern on 07 578 2631 to secure a time.



Banking Ombudsman

When a loved one passes away, it is a difficult time and it can be hard to know what to do about bank accounts and if there is a joint account, how the other account holder is affected.

These are common questions and the Banking Ombudsman Scheme website can provide guidance (www.bankomb.org.nz).

The first step is to notify the bank, as they won't necessarily know. Anyone can notify the bank, but typically this responsibility would fall on the next of kin or the estate representatives. The bank may ask you for identification and for a copy of the death certificate. The bank will then guide you through the process. Some of the technical processes that kick in include:

- all signing authorities and powers of attorney cease
- individual accounts are frozen to protect the funds for the estate
- joint accounts will usually be transferred to the remaining account holder's name (or names if more than one).

Frozen accounts can be more complicated when debt is involved. As such, it is useful to make arrangements with family to ensure they know how finances should be managed and talk to your bank or lawyer for advice on how to prepare.

Most importantly, if you have any concerns about how you could be impacted, we recommend seeking guidance. Feel free to give us a call or pop onto our website and give yourself one less thing to worry about.

The adult version of head, shoulders, knees & toes.

Is wallet, glasses, keys & phone.



Advance Care **Planning**



to tatou reo Planning

our voice | Advance

Advance care planning helps you, the

important people in your life and your health care team plan for your end-of-life care.

It helps you understand what the future might hold, and to say what health care you would or would not want. This makes it much easier for everyone to know what you want - especially if you can no longer speak for yourself.

An advance care plan includes what is meaningful to you, such as people and pets, your values and the ways you would like those caring for you to look after vour spiritual and emotional needs.

It can also cover what sort of funeral you would like, whether you want to donate your organs, whether you want to be buried or cremated, where your important papers are and whether you have in place an enduring power of attorney or advance directive.

We have Advance Care Planning booklets at the Tauranga Age Concern office or you can download the forms from www.hqsc.govt.nz/our-programmes/ advance-care-planning/

New SuperGold app and website launched

The new SuperGold app and website will help you find discounts and special offers quickly and easily.

SuperGold cardholders can stretch their dollar further in more than 9,500 places right across the country. Well-known companies like Qantas, Spark and The Warehouse have recently joined SuperGold.

The new app and website make it easy for you to find discounts close to home and when you're travelling around the country.

New Application and Website. New Zealanders aged 65+ are increasingly digitally minded. Sixty-nine percent of older people are online, and just over half own a smartphone. The new app and website mean people can discover SuperGold savings in the most convenient way for them.

You can visit the SuperGold website from any computer or mobile device. The app can be downloaded onto a smartphone or tablet (eg. iPad). The SuperGold card isn't changing, and you will still need to show it to receive your discount or special offer.

Visit www.supergold.govt.nz to check out the new website and find out how to download the app.

Give it a go!

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International Day of the Older Person

The 1st October 2019 was International Day of the Older Person. Age Concern Tauranga celebrated this occasion on Wednesday 2nd October at Brookfield Coffee and Conversation Group at St Stephens Methodist Church Hall in Brookfield. There was fun to be had with some people donning their best hats. with our Man Friday Roland winning the Best Hat Award, receiving a prize of potted colour flowers. We enjoyed a lovely morning tea and a good chat.



Colin and Lesley serve the tea!



Diana, Man Friday Roland and Pam show off their hats!



The group enjoy morning tea.

Welcome **Welcome to** new members

Welcome to all our new members that have joined over the last few months. We hope you enjoy reading our monthly magazine. We love hearing from our members so if you have any feedback regarding our services please do not hesitate to contact our office on 578 2631.

Happy Birthday to our members that have just recently celebrated a birthday or to those that are celebrating one in the months of Nov/Dec/Jan.

Friendly, convenient and local!

Freedom Drivers Tauranga, run by Gavin Bennett, brings a warm and friendly driving service right to your door. Gavin has lived in Mt Maunganui since 1988 and, as a retired policeman of over 30 years standing and a former Age Concern volunteer, he will be well known to many in the area.

"We specialise in providing safe caring transport and assistance for our senior citizens. We cover a wide area including Tauranga, Mt Maunganui, Papamoa and Te Puke and we also travel further afield to pick up those living out of the main urban areas. Its common to see us driving clients to important appointments in other centres such as Auckland and Hamilton." says Gavin.

Freedom prices are comparable to (and often less) than a standard taxi but with lots of extras.

Gavin looks forward to meeting you and driving you wherever you need to go in a friendly, reliable, professional and safe manner.

Call Gavin directly with any enquiries on 07 575 6324 or 027 489 7621.

The heart foundation are running an Atrial **Fibrillation**



(AF) Awareness campaign in November.

The Heart Foundation have a stand outside **Mount New World on Monday 18th November between 11am - 3pm** where we will carry out pulse checks on the general public.

This is a free service and we hope to catch people who are unaware they have this condition. They are also running Atrial Fibrillation events with specialist speakers in Tauranga and Papamoa.

St Enoch's Presbyterian Church

- 134 Sixteenth Avenue, Tauranga on Wednesday 20th November at 10am - or

Papamoa Community Centre

- 15 Gravatt Road, Papamoa on Wednesday 28th November at 10am.

Both events are free. Everyone is welcome.

Atrial fibrillation (AF) is a condition which causes an

irregular and often rapid heart rate and can lead to stroke and heart failure. A recent study estimated nearly one in 35 New Zealanders between the age of 35 and 74 have been diagnosed with AF - that's more than 60,000 Kiwis. And it's likely there are many more who don't know they have it.

AF is more common as we age and prevalence of AF in Māori and Pacific people is significantly higher than in non-Māori, non-Pacific people.

Please phone Angela on 07 575-4787 for more information.

Forgetfulness and memory loss

Getting older can be associated with becoming forgetful, like mislaying car keys and not remembering where they are.

It's normal to forget things now and then and to become more forgetful as we age.

However, if you're ever concerned that you or someone else you know might be struggling with their memory, it's a good idea to consider the differences between memory loss and forgetfulness so you can decide whether there should be a diagnosis into a deeper issue or not.

For people living with dementia, memory loss is a sad and sometimes scary reality - and there are clear differences between that and forgetfulness. But, how much forgetfulness is too much before it becomes a symptom of something more serious?

Being forgetful can happen to all of us, at any time in our lives and memory loss or memory distortion can take place at any age.

Some memory loss can become more regular with age but unless it's incredibly frequent, memory loss won't necessarily mean someone has dementia.

Memory Loss

Memory loss can be a huge part of living with dementia.

The changes in memory experienced by people with dementia can affect a person's ability to perform everyday tasks and can interfere with their everyday

It is very different to forgetfulness; it isn't just occasional, and it gets worse over time.

In its most serious form, it may affect a person's ability to work and carry out everyday tasks which could eventually include how to dress, bathe, walk or recognise family members.

One of the most common signs of Alzheimer's is memory loss, especially forgetting recently learned information.

Others include forgetting important dates or events; asking for the same information over and over; increasingly needing to rely on memory aids (like reminder notes or electronic devices) or family members for things they used to handle on their own. People with dementia may find completing familiar tasks difficult, like driving to a location they know well. or remembering the rules of a favourite game. They can also lose track of dates, seasons and the passage of time, and have trouble understanding something that isn't happening immediately, or remembering where they are and how they got there. It is also common for people with dementia to put things in unusual places or lose things and be unable to go back over their steps to find them again.

Getting a diagnosis

If you think you or someone you care about may have dementia, it is important to see a GP for an assessment as soon as possible.

This will provide some peace of mind, as well as the opportunity to find out more about the condition, get access to services and support, and the ability to plan for the future.

For some people, there is also medication available that could delay the progression of cognitive problems.

After a complete medical assessment, the GP could decide the symptoms are a result of a treatable condition, or they may confirm some form of dementia.

The assessment is likely to include discussing medical history, talking to family/whānau, undergoing a physical examination, laboratory tests, cognitive testing, brain imaging and a mental health assessment.

If you or your loved one does receive a diagnosis of dementia, there is support available.

Services may include education to assist with understanding and living with a dementia diagnosis; support for family, friends and whanau coping with the demands of caring; and support groups and day programmes for people affected by dementia.

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more information 07 575 6324

or 0800 956 956

www.freedomdrivers.co.nz



More information

For more information on services available near you, you can visit the following: www.alzheimers.org.nz or phone Alzheimer's Tauranga/WBOP 07 577 6311

Sourced: Alzheimer's Auckland



What to do if you feel lonely

Any of us can become a bit isolated.

Feeling lonely is something that happens to many of us during our lives. The good news is that there are things we can do about it, and it's not all about throwing ourselves headfirst into challenging social situations.

The list below is a summary of suggestions from research and clinical experts.

Identify the cause

People become lonely for different reasons, so solutions to loneliness vary from one person to another. Think about what is making you lonely, as that may help you understand what steps you can take to change your situation.

Learn about how loneliness can affect yours thoughts and behaviour.

Loneliness that goes on for a long time can lead to a pattern of increasing passivity and withdrawal. Understanding how loneliness may be affecting your thoughts and behaviour can help you regain control. The late Professor John Cacioppo was a leading world expert on the psychology and physiology of loneliness. Below, he offers a plan to ease your way out of chronic loneliness by changing your thinking, making a plan, and taking manageable steps.

Be kind to vourself

Try to challenge any unkind thoughts you're having about yourself. Practice replacing these with positive statements, and avoid comparing yourself to others. What people choose to share isn't always an accurate picture of how life is really going for them.

Self-care

Think about your own wellbeing. Things like getting enough sleep, eating good food, getting out of the house, taking some gentle exercise, and avoiding recreational drugs and alcohol can help to lift your mood and energy, and put you in a better position to take action on loneliness.

Routines

If our environment is disordered, it can add to feelings of loneliness, depression, and loss of control, and can also limit social interaction. Simple routines like making your bed in the morning, or doing the dishes before going to bed, can make you feel less lonely and increase your confidence to invite others into your space.

Get comfortable with your own company

Seeking company out of desperation, because we

fear spending time alone, can mean that we settle for poor interactions that can lead to increased feelings of loneliness.

Learning to be comfortable with being alone means that we can seek company from a position of greater strength.

Doing something you enjoy can take your mind off loneliness, whether it's getting absorbed in a book, music, a creative hobby, or taking yourself out for a coffee, a movie, a walk, or a swim.

Other suggestions for lifting your mood include singing out loud, meditation, or keeping a daily gratefulness iournal.

Take small, manageable steps toward more social connection

Just going out of the house to where there are people can be a first step, and can lead to brief, non-threatening interactions.

While you're out, practice smiling and saying hello to people you pass in the street; have a brief chat with a cashier; or exchange a comment about the weather. Practicing small talk in this way can make it easier to take part in conversations in more structured situations.

To make more lasting connections, experts recommend focusing on what interests you, in order to meet people with whom you're likely to get on. So if you're interested in reading, for example, look for a book club or meetup to join.

Another way of connecting with like-minded people in a non-threatening way is to volunteer for something that interests you.

A third strategy is to increase connection with people you already know, such as old friends or members of your close or extended family.

Reaching out

John Cacioppo urges us to expect the best from other people, and work on reaching out to others with warmth, generosity, and goodwill. He adds that all relationships will involve moments of friction, and that it's important to keep these in perspective, remaining optimistic and consistent in our efforts to connect.

Clinical psychiatrist and author Ellen Hendrikson advises it takes 6-8 connections before someone considers us a friend, so we need to be patient.

As long as we are mutually kind, she says, we tend to become friends with whomever we see most often. So we increase the likelihood of making friends if we put ourselves in situations where we see the same faces again and again.

Non-profits and community networks have ioined forces to battle isolation in our society. The new Coalition To End Loneliness aims to help New Zealanders feel connected, and know what support is available in their communities. Participants include Age Concern. Alzheimers NZ, RSA, St John, Salvation Army, the Student Volunteer Army, and Carers NZ.



WHO CAN HELP?

If our self-help strategies aren't working, below are some further suggestions.

Loneliness can be complicated by issues such as grief or depression. The right help can make all the difference.

- See www.mentalhealth.org.nz/get-help/in-crisis/ for information about who to contact if you or someone you know needs urgent support.
- If you're not in crisis, talk to a trusted family member or friend, or seek advice from your GP.

Over 65 and feeling lonely?

- Contact your local Age Concern to find out about Age Concern's visiting service and other social connection activities.
- Contact St John to ask about its free Caring Caller programme. You'll be matched with a Caring Caller who will contact you each day for a chat.
- If you're caring for someone else and feeling lonely and isolated, contact Carers NZ to find out about services and support; visit www.carers.net. nz, phone 0800 777 797 or email centre@carers.net.nz

Sourced - Familycare New Zealand Magazine Issue 41

STEADY AS YOU GO FALLS PREVENTION CLASSES OPEN **TO THE PUBLIC**

We have 2 groups with space available for new participants, they are;

Tuesdays 12.30—1.30pm.

The Salvation Army at 51 Fifth Ave, Tauranga.

Mondays 1.30pm - 2.30pm

Accadia Manor at Edgecumbe Road, Tauranga

Please contact Age Concern Phone 578 2631 if you are interested in joining in.

TAURANGA DISTRICT STAMP CLUB

Geoff Willacy, from the Tauranga District Stamp Club provides Age Concern Tauranga with special stamps purchased from the NZ Philatelic Bureau.

These seldom seen stamps which are used by Age Concern have an added value. If they are cut carefully from the envelope without damaging them, they can then be used for fundraising purposes.

When you have an envelope full please return to Age Concern Tauranga, 177A Fraser Street, Tauranga 3112.



Staying at home in your later years is now an affordable and safe option thanks to the care and support Care on Call provides.

From a couple of hours of help around the home per week to full time care Care on Call has experienced, trained and thoroughly screened carers available to cater to your unique needs.

Please call us or visit our website for more information.



tauranga@careoncall.co.nz (07) 985 6381 www.careoncall.co.nz



Wool For Charity **Yarn Stash Tauranga**

Charity Yarn Stash Tauranga needs donations of wool to keep their valuable work going.

If you have any spare wool or other yarn please drop it in to Age Concern Tauranga and we will pass these on to Charity Yarn Stash.

The Group has delivered an amazing array of blankets, scarves, beanies and gloves to Age Concern Tauranga for distribution. There is a wide range of sizes and colours.. Please contact us if you could use any of these lovingly crafted items. If you are a crafter and want to get involved please let us know and we will contact Lisa Sterling the Tauranga co-ordinator. Or you can contact Lisa directly via her email lisa.stirling1970@gmail.com.

VOLUNTEER DRIVERS & ASSISTANTS NEEDED

If you are interested in driving our Minibus or being an assistant for our outings and meetings, please phone us at Age Concern Tauranga on 578 2631 to arrange an interview.

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07 - 282 7922 Email: info@baycremationcare.kiwi.nz www.baycremationcare.kiwi.nz



Government grants for efficient heaters

Grants for efficient heaters are now available through the Government's Warmer Kiwi Homes programme. Grants cover two-thirds of the cost of an efficient heat pump, wood burner or pellet burner, with the grant capped at a maximum of \$2,500 (please note that wood and pellet burners are not available in all areas).

You may be eligible for a grant for a heater if:

- you are the homeowner (not a rental), and
- the home was built before the year 2008, and
- you have a Community Services Card or SuperGold combo card, or
- the home is in an area identified as low-income
- the home doesn't have an existing working fixed heater (heat pump, wood burner, flued gas or central heating) in the main living area.

To be eligible for a grant for a heater, the home must

have existing ceiling and underfloor insulation installed to EECA standards unless the design of the house prevents a retrofit (a service provider may need to do a quick check).



Grants for ceiling and underfloor insulation continue to be available through the Warmer Kiwi Homes programme.

For more information about the detail of the programme and to apply for a grant, visit www.warmerkiwihomes.govt.nz or free phone 0800 749 782.

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Support your local community radio

station - Tauranga Village Radio

Tauranga Village Radio Museum, Tauranga's only Community Radio Station operates from studios within the Historic Village. We broadcast on the AM frequency on 1368 KHZ.

Programmes of nostalgic music, from the 1940's to the 1990's are broadcast each weekday from 10am until 5pm and from 9am until 5pm on weekends and Public Holidays.

Community notices for non-profit organisations and individuals are broadcast at 11am each weekday.

Listeners can ring the station on 571 3710 for requests to be played.



For further information visit our comprehensive website

www.villageradio.co.nz

Ever Lasting Gift Have you thought about leaving a



gift to support the future work of Age Concern Tauranga? You can beguest to Age Concern Tauranga through Acorn Foundation www.acornfoundation.org.nz or

Phone Acorn Foundation 07 579 98399839

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Take or send to your Legal Advisor for incorporation in your Will.

"I give and bequeath the sum of \$_ __% of my estate, (or) residue of my estate, (or) property or assets as follows:

free of all charges, to Age Concern Tauranga. The official receipt of the General Manager or other authorised officer of the Board shall be a sufficient discharge to my executors".



What's On...

Wednesday Walking Group

Wednesday 6 November - 10am

Meet at Mt Maunganui Hot Pools

Wednesday 13 November - 10am

Meet at Briscoes, Chapel Street.

Wednesday 20 November - 10am

Meet at Whakaruru Place, off Levers Road, Matua

Wednesday 27 November - 10am

Bus trip: Okere Falls, Rotorua

Wednesday 4 December - 10am

Meet at Countdown. Bureta

Wednesday 11 December - 11.30am

Christmas Lunch - Mount Ocean Sports Club.

The Mall. Mt Maunganui

Minibus Adventures

Thursday 14 November

Visit Hidden Rose Garden, Thames

with Roland **Cost:** \$25pp

Thursday 21 November

Transport to Coffee & Conversation - Greerton.

Cost: \$5pp

Saturday 23 November

ZBlokes Day Out - Waikato Museum, Hamilton

Cost: \$25pp

Thursday 28 November

Transport to Monthly Meeting. Cost: \$5pp

Tuesday 3 December

Midday Melodies and lunch, Tauranga RSA

Cost: \$20pp includes lunch

Wednesday 4 December

Transport to Coffee & Conversation - Brookfield. Cost: \$5pp

Christmas Morning Tea **Saturday 7 December**

Pacifica Garden Centre & Lunch, Papamoa

Cost: \$10pp

Thursday 12 December

Transport to Age Concern Christmas Lunch, Tauranga RSA Cost: \$5pp

Please Note: Minibus trips are subject to the availability of a volunteer driver.

- ALL LUNCHES AND MORNING TEAS AT OWN COST.
- Keep hydrated take a bottle of water.
- Make it easier for the driver; please wait outside by your letterbox. All pick up times are approximate.

Coffee and Conversation Group

Do you miss having someone to chat with over a relaxing cuppa?

Then come and join our Coffee and Conversation Group to meet others who are friendly and likeminded. For catering purposes, please register your interest by phoning 578 2631.

Brookfield Group

When: Wednesday 6th Nov & 4th Dec

Time: 10.30am to 12 noon

Where: St Stephens Methodist Church Hall.

Brookfield

\$3pp Cost:

Te Puke Group

When: Tuesday 12th Nov & 10th Dec

Time: 10.00am to 11.00am Te Puke Citizens RSA Where:

Cost: \$3.50pp

Greerton Group

Thursday 21st November When: Time: 10.30am to 12 noon

Greerton Senior Citizens Hall Where:

33 Maitland Street, Greerton

Cost: \$3pp

Everyone Welcome



Monthly Meeting

When: Thursday 28th November

Where: Hinton Lounge, Tauranga RSA, 1237 Cameron Road, Greerton

Time: 10.00am - 11.30am

Cost: \$3pp

Guest Speaker: Martin Parkes,

Manager of Transportation Tauranga City Council who will talk on Key Transportation

Projects.

Everyone Welcome

Relationship changes in a village

Retirement villages are microcosms of the wider society. Residents' relationships and obligations can change in a village, just as they do elsewhere. But retirement village residents' obligations are governed by contracts that usually don't have the level of flexibility to easily allow for changes when personal circumstances change.

Leaving aside a move to care or leaving the village entirely, there are three ways residents' circumstances can change. These are:

- Divorces and separations
- Late life love
- Moving a child or other dependent adult in

Over the next few issues we'll be having a look at these in more detail.

The framework for looking at these issues

It's important to stress that every village is unique and there are many different approaches taken by operators. Generally speaking, village managers will look at the context of the request as well as the resident's circumstances before making a decision. The starting point is recognising that an occupation right agreement (ORA) is usually a personal contractual right to occupy a unit and is nontransferrable. Further, residents will usually hold their interests jointly rather than as tenants in common.

An ORA will typically contain provisions relating to the length of time that guests may stay with a resident without first obtaining the operator's consent. Guests are often limited to stays of no more than two weeks at any one time and a total of six weeks in total each year. These limits ensure that guests don't interfere with the rights of other residents and to avoid the abuse of village facilities.

All disclosure statements for registered retirement villages are required to disclose the effect of marriage on an occupation right agreement.

Divorce, or when a resident couple separates

Operators will not agree to any change to the occupancy arrangements of a separating couple until



they are satisfied that both parties have first received proper legal advice on how to proceed.

The ORA will usually be relationship property. As with any separation, one partner may offer to give up their right to occupy the unit and their interest in the termination proceeds in exchange for some other benefit. Many, but not all operators, will be willing to acknowledge this arrangement and may formally document the change, subject to both residents obtaining independent legal advice.

It is not uncommon for operators to find that residents are concerned about legal costs and will try to avoid formally documenting the division of their relationship property. Some residents will try to hand over the responsibility of documenting their relationship property division to the operator. Operators, of course, do not wish to be put into this position and will actively avoid getting involved.

Unfortunately, as with any relationship break up, there may be insufficient assets or income available to allow one partner to stay in the village and to pay the other resident out, or there could be angst among other residents if one party stays and the other leaves. While village managers will be sympathetic to the change, it's not their job to get involved in relationship property disputes.

Next time we'll have a look at what happens when a resident falls in love.

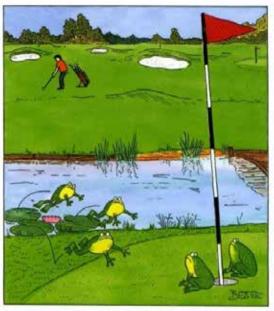
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The AA's involvement

AA has a nationwide network of driver licensing outlets and is the only New Zealand organisation with Digital Counter Capability across the country. They decided to participate in the SuperGold initiative to ensure that the New Zealand public had easy access to a free photograph service.

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