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Contact Information

Phone: (07) 838 2266

Email:

enquiries@ageconcernwaikato.org.nz **Address:** 150 Grantham Street, Hamilton

Office Hours:

9am - 4pm Monday to Friday

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Education / Administrator: Kirsty Bridson

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Community Support Worker: Frances Rush **Elder Abuse Practitioners:** Mark Bartram,

Michelle Davies, Wilma Akuhata

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We are grateful to all our funders:







TAURANGA DISTRICT STAMP CLUB





MJ Smeaton Charitable Trust









Community Support:

Our team has a wide knowledge of government and community services and are able to respond to enquiries on a number of subjects.

Age Concern Visiting Service:

Our Visitor Service provides companionship to people over 65 who are lonely/ socially isolated and would like a regular visit from a friendly volunteer. We aim to match people with volunteers who live in the same area and have similar interests.

If you're feeling lonely/socially isolated or if you know someone who would like a visitor, phone our office to speak to our Visiting Service Coordinators.

Staying Safe Refresher Driving Courses:

Staying Safe is a free classroom-based refresher workshop for senior road users. Age Concern delivers this programme in partnership with Waka Kotahi (NZTA). The workshop aims to maintain and improve safe driving practices and increase the knowledge of other transport options available to help senior road users remain safely mobile. Please call 07 838 2266 for upcoming course dates.

Total Mobility Scheme:

We are an assessing agency for the Waikato Regional Council to access subsidised taxi fares. An assessment fee applies.

Education sessions:

Community based educations sessions run weekly every Friday 10am-11am. See schedule for locations and speakers.

Information & Advice:

Our team is available to offer information, advice and direction to services in the area. Please give us a call on 07 838 2266 or email enquiries@ageconcernwaikato.org.nz

Enduring Power of Attorney

An Enduring Power of Attorney (EPA) is an important legal document. It allows you to choose who will make decisions for you in the future if injury or illness means you can't make decisions or manage your own affairs.

Setting up an EPA now can give you peace of mind and means you can choose someone you trust.

A property EPA covers decisions about money and assets and can be put into effect at any time.

A personal care and welfare EPA covers decisions about your health, living situation, and care. It comes into effect only if a medical professional or Family Court decides you can no longer make decisions.

Office for Seniors Director, Diane Turner said "Whatever your age, we strongly recommend that you set up an EPA as soon as you can. Too often I hear of people who have either not done it or have left it too late with unfortunate consequences.

"It's important to think about who you would want to make decisions about things like healthcare, where you live and your finances."

"Do your research, talk to friends and family, combine it with getting your will, whatever works for you. Just get it done. It is one of the best ways to protect your future."

When you have decided who you would like as your attorney, you will need to talk to a lawyer who will make sure you understand all your options, what the EPA means, and ensure that it is legal.

The Office for Seniors does not endorse any specific law firm but strongly recommends



that you research all options and providers carefully before you make a decision.

Creating an EPA does cost money but there are a range of ways to bring down the cost. Some lawyers may let you pay the fee off over time, others offer a SuperGold Card discount and Public Trust offers an online only EPA.

Source: Seniors Newsletter 2024 (mailchi.mp)





"INDEPENDENCE MADE EASY"

FUNDED Mobile & Home Medical Alarms



My name is Shiree; I am a 57 year old woman with five adult children, three grandchildren and a husband called Lance who I have been married to for 37 years. People often say to us "you get less for life in prison" but I wouldn't change a thing. Ultimately, we both have a strong desire to build life-long lasting relationships. After all, that is what life is about.....PEOPLE.

Today, with the facilitation of modern technology and medicines, people's life expectancies are wonderfully longer than ever. This also means that people are now living in the comfort of their own homes for longer periods of time, and understandably, are less inclined to enter care facilities. Our medical alarms allow individuals to maintain their independence for longer – it gives you and your loved ones the reassurance that should you need help, it is simply available by the push of a button. Notably, our alarms can be used for any emergency; whether you need an ambulance, the fire brigade, or the police. You also have the option of a security guard provided by our company.

People often say "I don't need one of those yet" but as I like to say "better to be safe than sorry". We never know when we may need help!

My job is to work with you, the customer, from the start to finish. You don't even need to leave the comfort of your own home! I will come to you. We encourage you to have a support person with you, but that is entirely your choice.

Full funding is available for your medical alarm if you fit the criteria; in my experience, 99% of people are eligible. I make the process of applying for funding simple and easy as I know these things can often be overwhelming.

Once your alarm is installed, we reward any referred business with a gift voucher, so tell your friends.

I can't wait to meet to you, discuss your options over a hot cuppa, and provide you with a potentially life-saving device.

Some of my customers have recently said they love me helping them out and the alarm works great even outside their home and gives them a great sense of security. Keep yourself safe in your home, also when you are out and about or travelling the country with our GPS alarm for ANY emergency! It's an EASY process as I take care of everything for you.

I have many happy customers Why don't you give me a call and get the ball rolling

Seven Home alarm, Mobile GPS Beacon, Mobile Go Pendant







CONTACT SHIREE STONE

Independent Living Consultant ADT Authorised Dealer p 0275 792 905

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More off-lead areas proposed for growing dog population

The total area where dogs are allowed off-lead in Hamilton is proposed to increase by 9% as part of the city's Dog Control Bylaw and Policy review, which are currently out for consultation.

The increase would see 10 new off-lead areas established in parks throughout the city – from Derek Heather Park in the west, to Hillcrest Park in the east. It is proposed that some of the new areas would be off-lead at all times, while others would be off-lead at specific times only to help balance the needs of park users, such as sports clubs.

Other proposed changes would see the boundaries of some existing off-lead areas adjusted, the hours of some off-lead areas reduced, and one park – Miropiko Reserve – changing from allowing dogs on-lead to having dogs prohibited.

Hamilton City Council's Safety and Resilience Unit Director Kelvin Powell says the off-lead areas were last updated nine years ago as part of the previous Dog Control Bylaw and Policy review, with significant growth in the city's dog population since this time.

"Since 2015, the dog population has grown from approximately 12,200 to 13,800 – increasing by about 13%. The changes currently being proposed would result in offlead areas increasing by about 9% to better reflect and support current dog numbers," said Powell.

"Ensuring dogs can easily access an off-lead area in their neighbourhood is important as it provides a safe space where they can exercise and play away from roads and other hazards. We've carefully considered where the new off-lead areas should be and now

it is important we hear what the community thinks about these proposed changes."

The parks where new off-lead areas are proposed are:

- Derby Park, Nawton (all times)
- Derek Heather Park, Western Heights (specific times only)
- Eden Park Reserve, Rototuna North (all times)
- Greensboro Park, Hamilton East (all times)
- Hamilton Gardens area north of Hungerford Crescent and Coxhead Flat (all times)
- Hare Puke Park, Flagstaff (specific times only)
- Hillcrest Park, Hillcrest (specific times only)
- Mangaiti Park, Huntington (all times)
- Moonlight Drive Reserve, Rototuna North (all times)
- Rakautahi Park, Grandview Heights (all times)

A map and additional details about the proposed changes to off-lead areas can be viewed at hamilton.govt.nz/haveyoursay

Other changes to the Dog Control Bylaw and Policy are setting minimum standards for housing of dogs and simplifying the multiple dog permit requirements – rather than needing to renew their permit each year, owners of more than two dogs would apply for a long-term permit that only requires variations when changes occur (e.g. adding a new dog).

Hamilton's Animal Nuisance Bylaw is also being reviewed at the same time, with only minor changes proposed for clarity, including better specifying that animals must be housed on private property only.



Those wanting to find out more about the proposed changes and provide their feedback can do so by visiting hamilton.govt.nz/ haveyoursay, visiting their local library or by contacting Council to request hard copies. Submissions close on 18 October 2024.

Source: Hamilton City Council website





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FRIENDS OF AGE CONCERN

2024 / 2025 Subscription

Age Concern Waikato Membership period is from 1st July 2024 to 30th June 2025.

To renew your membership or join as a new member, complete the Membership Application, and post to the address provided, email the form or call into the office.

Eftpos is unavailable. Sorry no Credit Card payments accepted. If you would like to pay online, our account details are:

Age Concern Waikato | **03 0318 0087628 00** Please use your initial and surname as reference.

Thank you for your support and welcome to our new members.

How to survive a New Zealand Christmas

Ah, Christmas: if the movies are anything to go by, it 'tis the season of Christmas miracles, a light dusting of snow, and maybe even a ghost from your past sent to deter you from your evil ways. However, for many of us, the silly season can be anything but magical – you're more likely to burn the chicken, wrangle screaming children, and go in to overdraft than have a surprise midnight encounter with Santa.

For lots of kiwis, Christmas is the most stressful time of the year, with increased financial pressure, end-of-year workplace deadlines, and a full social calendar adding to holiday stress and anxiety. These pressures may be even harder to deal with for those already experiencing low mood and anxiety. While we may not be able to help you find the perfect Secret Santa gift for your work party, we do have some helpful tips and tricks to help you survive Christmas!

1. Think positive

This is probably one of those pieces of advice you'd roll your eyes at, but in Cognitive Behavioral Therapy (CBT), thinking positively is a powerful technique we call 'reframing.'

One of the basic ideas of CBT is that your thoughts influence your feelings, which then influence your actions.

Let's look at an example of this: say you're worried about cooking Christmas dinner, and thinking through everything that may go wrong. Because you're worrying so much about burning the bird or scorching the salad, you start to feel anxious, stressed, tense. Your heart rate may increase. Because you're feeling anxious, you aren't thinking straight, and end up accidentally putting beef in the trifle. Humbug!



But what would go differently if you held these positive thoughts: 'I will nail this Christmas lunch,' 'even if things go wrong, it's still nice to spend time with family,' and 'I will not accidentally put beef in this trifle.' This way, even if things do go wrong, you'll feel much less negative about them.

Sometimes a simple reframe is all you need to shift the outcome of your day. If you're thinking positive and still feeling overwhelmed, keep trying – retraining your brain may take a while, but it's worth it!

2. Let go of your own expectations

Often, we can hold an ideal in our minds of what Christmas day 'should' look like, and then feel disappointed when some things inevitably go sideways. And as we all know, in life, things are bound to go wrong sometimes.

Murphy's Law states that 'if anything can go wrong, it will.' This may sound negative on face value, but knowing that you can't control the outcome of every situation is actually incredibly freeing! Thanks to the element of random chance in our universe, no matter how much you prepare, plan, fret and ruminate, things will come up that you aren't expecting – and that's okay. So, don't put so much pressure on yourself!

Things will happen how they happen, and the best thing you can do is ride the waves, and accept everything this season brings – the

good, and the not-so-good.

3. Spend time, not money

Research shows that just over 60% of kiwis feel stressed about the extra costs of Christmas, and one in four of us will feel social pressure to spend more at Christmas time. Advertising spend goes way up in the summer, with big retailers all competing for our (not-so) disposable income. But, you know, just because the TV is telling us that our partner would LOVE a new diamond bracelet, doesn't mean that you actually have to buy one. I'd probably be happier with a candy bracelet.

Think about the classic Christmas film Jingle All The Way – Arnie spends Christmas Eve running around, trying to find a sold-out toy for his son, but in the end (spoilers) all the young boy wanted was to spend some quality time with his Dad.

Your loved ones may forget what you got them for Christmas, but they'll never forget the holiday memories you've made together. Presents don't have to be expensive, either – try your local opshop, bake your friends some cookies, gift them a plant you've grown from seed. A gift made with love is always more well received than one with a hefty price tag!

4. Remember (your) reason for the season

The Kirihimete season is significant to many different people, for many different reasons. You may be putting up your Christmas tree, hiding an elf around the house, heading along to an Advent service, lighting your Hanukkah menorah, heading to some local Christmas events, or even just setting up a game of bat-down in the backyard! In Aotearoa New Zealand, we are lucky enough to share our country with people from many different cultures and walks of life, that all have their own traditions around the holiday season.

With the added pressures to buy more, spend more, and consume more in the lead up to Christmas, it's easy to become a Grinch, and forget your reason for the season.

But, no matter your beliefs, the spirit of Christmas can be boiled down to a few things: spending time with friends and whānau, and celebrating life.

Try to hold on to your own reason for the season!

5. Reach out for support

We know that things can become overwhelming, financially stressful, and isolating – especially during the holidays, and especially at the end of a year that has been difficult for so many. And although it may not feel like it sometimes, there is help and support for you out there if you are suffering from symptoms from depression and anxiety.

Reach out to your friends, your whānau, your partner, those that you trust. You don't have to suffer alone, and you may find that people in your life have also navigated times of low mental health.

There's support for you out there, and you hard times don't last forever. So, from all of the team at Just a Thought – Meri Kirihimete, ngā mihi o te tau hou!





Funeral services are about you and the person you are honouring, a time to say goodbye the way you want to. Nothing is too much to ask and you will always be our number one priority.



07 870 2137 262 Ohaupo Road, Te Awamutu www.rosetown.co.nz

Gifting or Lending Money to **Your Children**

With bank interest rates currently being high many people will be encountering requests from family and friends to loan them money for things like business ventures and property purchases. It is important when considering these requests that you protect your own assets and make informed decisions.

A key decision to make is whether the request, for example, to aid your child to purchase their first property, will be done by way of a loan or a gift. Both options have very different outcomes, so you should consider your wider cash and other asset reserves to make the best decision for your personal situation.

Once you have decided whether it will be done as a gift or loan, is important that you correctly record the lending or gift through a loan agreement or deed of gift. No matter how quickly funds are required by your child or other borrower, it is important to set aside urgency, consider any risks, and take advice. Your lawyer and other professional advisors will be able to assist you through the process.

Loan Agreement

A loan means the money will be required to be paid back by the borrower.

If you choose to loan money to somebody, this is generally recorded in a Loan Agreement, or Deed of Acknowledgement of Debt. Loan agreements set out the key terms of the loan, which can include the rights and obligations of both the lenders and borrowers, the schedule of payments, and the interest rate you will be charging.

It is important to note that sometimes charging a very low interest rate, or no interest, on a loan can be an issue if you apply for a rest home subsidy in the future, as this can be seen as a 'deprivation of assets'. It is important to take legal advice about this.

You may also wish to include a right for you to register a second mortgage or caveat on the title to the borrower's property, if you are concerned the property could be sold before you are repaid the loan.

Both a mortgage and a caveat prevent any sale or transfer of the relevant property until the loan is repaid. The caveat option is more commonly used than registering a second mortgage, as it is generally a simpler process, and hence a more cost-effective means of protecting your interest.

Clearly-drafted loan agreements not only protect you and your rights but also ensure that both parties know what is expected of them.

Deed of Gift

A gift is not expected to be repaid.

Deeds of Gift are most appropriate if you would like to give the person a gift, often seen to be an advance on what would otherwise be their inheritance in the case of children.

Gifts are generally recorded in a Deed of Gift. Sometimes if there is a bank involved, they will have a set document to be signed recording the gift, but it pays to take legal advice before signing such documents, as they need to line up with your intentions.

Importantly, a gift will influence your ability to receive a rest home subsidy in the future if it is over \$27,000 as that is considered to 'deprivation of assets'. There is a lower threshold if the gift is made in the 5-year period leading up to going into residential



care. It is important to take legal advice about this.

If the gift is to be considered as an advance on your child's inheritance, we recommend also documenting this in your Will so this can be considered relative to your other children as well, if relevant.

You may also wish to consider any relationship property issues that may arise for your child when making the gift. For example, in the event of your child separating from their partner, half the value of the gift may

potentially go to their partner.

To prevent this we often recommend encouraging your child to enter into a Relationship Property Agreement (also known as a Contracting Out Agreement) with their partner to record the gift you are giving as separate property, meaning it remains the property of your child, and not the partner, if they separate.

Supporting your children or others with financial gifts can be a difficult process to navigate. We recommend seeking independent legal and other professional advice (separate from the advisors for the person you are loaning or gifting the funds to) tailored to your situation before committing to any gift or loan.

Claire Tyler - Rainey Collins Lawyers Wellington lawyers@raineycollins.co.nz



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One-hour free parking in Hamilton's central city: register on app or kiosk **Enter your**

Changes to how Hamiltonians pay for shortterm parking in the central city kick off next week, following decisions made by Hamilton City Council through the 2024-34 Long-Term Plan in July.

From 1st October, the current offer of twohours free parking on central city streets will be reduced to one-hour free parking. The cost for the second hour will be either \$1 or \$3 depending on where you park.

Here's the top things you need to know about the changes on 1 October:

- You can park for one hour free in the central city. You must register via the kiosk or PayMyPark app to receive your free parking.
- The central city has been split into two zones. Street signs and green or yellow stickers on the kiosks will let you know which zone you've parked in.
- If you park in a green zone you need to pay at a green zone parking kiosk. If you park in a yellow zone you need to pay at a yellow zone parking kiosk.
- You will pay either \$1 or \$3 for the second hour depending on which zone you park in. Additional hours will cost \$6 per hour.
- You can pay for any zone using the PayMyPark app and entering in the street you've parked on.
- · Mobility parks and service delivery are not affected.
- From 1st October, central government has increased parking infringement fees. So, if you get a parking ticket, the fine will be higher.
- There are no price changes to \$6 all-day parking in the surrounding streets on 1 October. However, areas on Seddon Road and Ward Street will change to all-day parking on this date.

More detail about the zone and central Government's increased parking infringement fees can be found here www.hamilton.govt.nz/ parking.



Operate and Maintain Unit Director Tania Hermann said the change means people may find it easier to find a park in the central city.

"Parking is an important part of the central city's transport system. But there is limited space".

"We've heard from our central city businesses that they need a high turnover of carparks to keep people coming and going from the city. The new model we're introducing will help improve availability and encourage a steady flow of short-term visitors for shopping and entertainment."

The zones and second hour of pricing Council's introducing are based off a demand-responsive model used across other New Zealand cities and around the world. The zones are based off occupancy data - green has locations that fill up quickly, and yellow has locations that fill up more slowly.

This is to meet the ideal parking occupancy rate of 85% said Hermann. "Essentially every one in seven parks should be available.

"Our data is showing that central city parking rates are higher than 85%. In some areas, only one in every 10 parks has been available. In many areas, no parks at all".

"The central city is a premium location at the heart of our growing city - more people are tipped to live centrally, and the new Waikato Regional Theatre and hotels are coming. In terms of finding the best park, I liken it to buying a ticket at a concert – if you want the best parking spot, you pay the premium, if you're happy with further away, you'll get it a little cheaper."

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What's on..

Welcome New Members

Welcome to all our new members of Friends of Age Concern. We hope you enjoy our magazine and we love hearing your feedback, please do not hesitate to contact our team on 07 838 2266.

November **Education Sessions:**

Friday 15th November 2024 10am -11am, Glenview Community centre, 12 Tomin Rd, Glenview Speaker: GBB - Good Bitches Baking

Friday 15th November 2024 10am-11am, Rototuna Library, 40 North City Rd, Rototuna North Speaker: Fire & Emergency NZ

Making the most of your phone or tablet:

- 1st & 3rd Wednesday of the month
- No cost
- Bring your own device
- 1 to 1 support
- Bookings essential, contact Age Concern Waikato office to book your time slot

Community Events:

Monday 18th November 2024 10am -11.30am, Tamahere Eventide Home & Village, 621 State Highway 1, Tamahere, Waikato

Speakers: Age Concern Waikato / Hospice Waikato / Community Law

Staying Safe Driver refresher courses: Wednesday 27th November 2024 9.45am -2pm

Western Community Centre

- Bookings essential, contact Age Concern Waikato office
- No cost

65 Alive:

12 noon, Thursday 14th November Fergus Bar & Kitchen

- Bookings essential, contact Age Concern Waikato Office
- Cost of your own purchases

December

Please note: Age Concern Waikato will be closed over the holiday period. Our office will close Friday 20th December, reopening Monday 13th January 2025.

Education Sessions:

Education Sessions will take a break during December & January and will return February

Making the most of your phone or tablet:

Making the most of your phone or tablet sessions will be taking a break for the holidays, returning February 2025.

65 Alive:

Keep an eye out for upcoming adventures Friends of Age Concern Christmas lunch Thursday 12th December 2024 Hamilton Central

Set Menu Available - Main & Dessert \$30

Mains available:

- Fish & Chips
- Caeser Salad
- Thai Green Curry
- Helm Gourmet Pie
- Chicken Bruger

Dessert available:

- Black Forest Cheesecake
- Fruit Tart

Bookings essential, contact the Age Concern Waikato Office

January 2025

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Education Sessions:

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Making the most of your phone or tablet:

Making the most of your phone or tablet sessions will be taking a break for the holidays, returning February 2025.

65 Alive:

Due to the holiday period, 65 Alive will restart for the year in February.



found them through us.

you!





Age Concern Waikato Membership Form

Please forward your subscription with this form to: Age Concern Waikato, 150 Grantham Street, Hamilton 3204.

Age Concern Waikato is a registered charitable entity (CC60823) and appreciates the generosity of the community by way of subscriptions, donations and legacies. Donations are tax deductible over \$5.00.

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