Happy New Year, I hope you were all able to take some time to relax over the holidays and have had a great start to 2020. It was certainly a good start for some in our area. I was really pleased that seven people were awarded in the New Year’s honours for their services to seniors. Their efforts range from involvement in organisations which focus on the welfare of seniors, to undertaking research around ageing, and raising awareness of issues that impact seniors. I would like to congratulate those honoured, and all of those who are working hard in the community to improve the wellbeing of seniors - your contributions are all greatly appreciated. You can read more about all of those who received honours in the full story in the newsletter.

2019 was a busy year and we made a lot of progress on seniors’ issues with the launch of the Better Later Life strategy, campaigns around preventing elder abuse and promoting enduring power of attorney, as well as the launch of the new SuperGold app and website. 2020, which already is another election year, is about building on that, particularly the Better Later Life Strategy and getting some practical plans in place across government to keep improving the lives of older New Zealanders. My role is to advocate for seniors and keep the issues you face at the front of peoples’ minds.

I will be continuing to do so in the year ahead with the support of the Office for Seniors, which I’m increasingly thinking could do with being bolstered to reflect the size and importance of the growing senior population, as well as the complex issues facing this group and our country generally. The Office for Seniors provides me with information on the concerns of seniors and the challenges and opportunities our ageing population presents. This year the Office for Seniors team will also be doing a lot more work behind-the-scenes developing the new strategy’s actions plan, making our communities age-friendly with Community Connects grants, and working on digital literacy for seniors. You can read more about the Office for Seniors in the newsletter.

If you see or suspect elder abuse, please, speak out about it.
The Office for Seniors works to improve the lives of older people across the country by providing helpful information, promoting the wellbeing and concerns of seniors and increasing awareness of the issues facing our ageing population.

Some of the key areas we are currently working on include:

- Developing and implementing the ‘Better Later Life – He Oranga Kaumātua 2019 to 2034’ strategy
- Raising awareness about Elder Abuse
- Promoting the need for an Enduring Power of Attorney (EPA)
- Supporting and promoting Age Friendly Communities
- Encouraging positive attitudes towards ageing
- Prompting social connectedness
- Facilitating digital literacy initiatives

The Office for Seniors is a government organisation, but it is not a ministry. It sits within the Ministry for Social Development who support us in our work. They also handle other seniors matters like the payment of NZ Superannuation, benefits like accommodation supplements and the SuperGold Card.

Even though we are not a ministry, we do have a Minister, The Honourable Tracey Martin. The team in the Office for Seniors supports the Minister in her role by advising her about the challenges and opportunities of our ageing population and issues facing those over 65.

As well as working with central government, the Office also connects with local government and maintains close links with community and charity organisations that are dedicated to older people’s needs.

In case you weren’t aware, the Office for Seniors runs SuperSeniors. SuperSeniors is the gateway our team uses to connect with the public and provide seniors with the information they need to know. We do this through a variety of channels including:

- The SuperSeniors website [www.superseniors.msd.govt.nz](http://www.superseniors.msd.govt.nz)
- The Office for Seniors New Zealand/SuperSeniors Facebook Page
- The SuperSeniorsNZ Twitter Account

We are always working to find new ways to reach seniors, especially those who are not online.

We would love to hear from you and what you would like to see in future editions of the SuperSeniors newsletter. Please send your suggestions through to our email address [osc@msd.govt.nz](mailto:osc@msd.govt.nz)

For more information on the Office for Seniors go to [www.superseniors.msd.govt.nz](http://www.superseniors.msd.govt.nz)

Enduring Power of Attorney

Every adult, regardless of age, should consider creating an Enduring Power of Attorney (EPA).

Life is unpredictable, and an EPA can provide you with peace of mind that your wishes will be followed, even if your ability to make your own decisions is affected by sickness or injury.

An EPA is a legal document that will allow you to select the people who will be responsible for making important decisions, if you are not able to. The two types of EPA are Property and Personal Care and Welfare.

A Property EPA covers decisions about money and assets and can be put into effect at any time. More than one attorney can be chosen to act for you this EPA.

Personal Care and Welfare EPA's cover decisions about your health, accommodation and care. It comes into effect only if a medical professional or Family Court decides a person is ‘mentally incapable’. Only one attorney can be selected for this EPA.

You will need to choose the person to be your attorney wisely as they will be responsible for things like your money, health, assets and even your pets.

It could be a friend, family member, a work colleague or even a trustee corporation like the Public Trust. Ultimately, it needs to be who you trust most to make sure your wishes and feelings are respected.

You can find out more about setting up an EPA on the SuperSeniors website [www.superseniors.msd.govt.nz](http://www.superseniors.msd.govt.nz)

You’ll find special discounts for SuperGold Card holders to help with the cost of setting up an EPA on the SuperGold website [www.supergold.govt.nz](http://www.supergold.govt.nz)

Who would you trust...
Senior Chef

Senior Chef is a free cooking skills programme for people aged 60 and over who want to improve their skills, confidence, or motivation around cooking for one or two people.

The 8-week cooking classes are available throughout Canterbury, in many different locations. Senior Chef is all about connecting the community, combating loneliness and developing skills in the kitchen. Research suggests that this combination gives people the best chance to maintain health and enjoy life.

Senior Chef recently released a recipe book, ‘Easy Recipes for One or Two’ filled with cooking tips and nutrition advice.

The launch of the book included a guest of honour, Her Royal Highness, The Duchess of Cornwall, as a part of the 2019 Royal Tour. The Duchess got involved in cooking some of the recipes and said, “I very much enjoyed the easy recipes for older people in the Senior Chef cookbook. As we get on in years, it is even more important that we continue to eat healthily, so I hope that you will all find the recipes in the lovely cookbook that will inspire you to get cooking!”

The recipe book is available for purchase for $20 through Community and Public Health at www.cph.co.nz/resources/cooking-for-older-people

For those outside of Canterbury or unable to purchase the cookbook, you can get involved too. Senior Chef classes are also now in Whangarei, starting February 2020 and the Senior Chef website has lots of healthy and tasty recipes. Go to www.seniorchef.co.nz for more information.

Community Connects grant recipients

The Office for Seniors has announced nine successful applicants in the latest funding round of Community Connects grants. The grants of up to $15,000 help fund projects that promote the inclusion and contribution of older people in community life and support their community to become age friendly.

This funding rounds successful projects include:

- **Age Concern Wellington’s** Community Connects grant will go towards the development of Connect! A programme that will work to connect older people with local activities and find opportunities for older people to get involved in their neighbourhood.
- **Alexandra Community House** will be focusing on isolation and loneliness. They will be undertaking a feasibility study to identify community need and develop a model to increase connectedness.
- **Connect the Dots** will be using the grant to pilot three programmes of 6-week art workshops in public or community gallery spaces in South Auckland, for older people whose first language is not English.
- **Alzheimers Otago** will be using the grant to engage local businesses to become dementia friendly, allowing people with dementia to continue to be active and engaged community members for as long as possible, by creating communities that support them to do so.
- **Age Concern Auckland** will assist socially isolated seniors by employing a fixed term Volunteer Coordinator who will recruit, train and connect highly motivated volunteers in neighbourhoods across Auckland, to work with local seniors and help improve their social and community connections.
- **Coromandel Independent Living Trust (CILT)** will be using the grant to carry out an Age-friendly Community Assessment, including establishing a group of seniors to drive the set-up of a Senior Hub.
- **Dementia Wellington’s** project will support people with dementia to remain actively engaged in their community, and will enable people to continue their hobbies, interests and sports, despite the diagnosis of dementia. A key component of the project is providing advice and education to community groups, so they understand how best to be supportive and inclusive of people with dementia.
- **Hutt Timebank** will be piloting a transport initiative that involves identifying transport needs and providing weekly transport services for older people.
- **Waitaki District Council** will be undertaking work to develop an action plan to make the Waitaki District an age friendly community.

For more information on the Community Connects grants go to www.superseniors.msd.govt.nz
New Year’s Honours for Services to Seniors

Seven people from a diverse range of backgrounds have been recognised in the New Year Honours List for their services to seniors. Carole Gordon, Professor Ngaire Kerse, Susan Cameron (Boland), Yvonne Palmer, Geoff Pearman and Grant Sidaway were named Members of the New Zealand Order of Merit.

Carole Gordon is a social scientist who has made a significant contribution to seniors research. Most recently she has been a strong voice in her community for seniors around improving access to public transport networks in Tauranga.

Professor Ngaire Kerse is an international expert on falls, maximising health for older people, the impact of physical activity on development of disability and developing Robot Technology for older people with dementia. She is also known for her Life and Living in Advanced Age (LiLACS) longitudinal cohort study of some Bay of Plenty residents over 80.

Susan Boland was recognised for services to seniors and music. Among other contributions, she co-founded Operatunity Ltd in 2001, an organisation dedicated to delivering professional daytime concerts for seniors, while providing performance opportunities and employment to New Zealand artists.

Yvonne Palmer had previously been awarded the Queen’s Service Medal and has again been honoured for her role within her community. She coordinated the Positive Ageing Expo for 13 years, established the Confident Driving Programme in 2007 involving New Zealand Police, Canterbury Land Transport Authority and Age Concern and works closely with Canterbury Police to assist their older driver strategy.

Geoff Pearman is based in Dunedin and is a leading voice around the ageing workforce. In 2009 he established Partners in Change, a TransTasman business that works with organisations to address the challenges and opportunities of the ageing workforce.

He has worked to raise awareness of the issues faced by New Zealand’s ageing population and has worked closely with the Office for Seniors as a member of the independent advisory group for the ‘Better Later Life He Oranga Kaumātua 2019 to 2034’ strategy.

Grant Sidaway instigated the SeniorNet initiative with the establishment of the first SeniorNet training centre in New Zealand in 1992 and has been a driving force for the service. He is also a technology columnist and writes about issues that are of particular interest to older people, such as avoiding scams and being connected online.

Harjit Singh was awarded The Queen's Service Medal for services to the Indian community and seniors. He is currently Deputy Chair of the Manakau East Council of Social Services under Age Concern Counties Manukau and the Chair of the Indian Kiwi Positive Ageing Group.

For more information on those who received honour for services to seniors go to our website www.superseniors.msd.govt.nz

Moving away from cheques

For many years the use of cheques has been quickly declining. In New Zealand the use of cheques has more than halved in the five years between 2013 and 2018.

So far, large originations like Kiwibank, New Zealand Post, Inland Revenue and ACC have announced they will no longer be accepting cheques from the following dates:

- Kiwibank from 28 February 2020
- New Zealand Post from 29 February 2020
- Inland Revenue from 1 March 2020
- ACC from 1 March 2020.

Even though the use of cheques is declining, New Zealanders still wrote 18.7 million cheques in 2018 and they are still used for many different reasons, especially large payments.

We know that the decision to move away from cheques is likely to affect seniors most. Many older people are not tech savvy, cannot afford devices or access the internet. Some seniors also intentionally avoid using the internet out of fear of scams. We understand cheques can feel like the safest option.

Kiwibank have taken a few steps to try and make this transition easier. They have introduced face-to-face support through ‘Tech Teas’ at their branches and free digital banking workshops at about 120 selected community centres and libraries across the country.

A Digital Education Hub has also been set up to provide how-to videos and step-by-step guides to help people with the basics of internet banking and keeping safe online.

You can find out more about this help through the Kiwibank website at www.kiwibank.co.nz
Some of you will be reading this from the comfort of your retirement village accommodation. You will have bought into that village, hopefully fully apprised of what you have signed up for. In return for agreeing on a “licence to occupy”, you receive peace of mind, secure premises, knowledge that maintenance is generally not your problem and that there is, in most instances, care as you get older.

But that’s not everyone’s experience. The licence to occupy might provide peace of mind for some aspects of life but not all. What you will have signed on to when you moved into your retirement village is a standard form contract. Other similar contracts include your energy or telco bill – they are the kinds of contracts where the consumer has little to no ability to negotiate the terms. Under the Fair Trading Act, these standard form contracts must not contain unfair terms.

At Consumer NZ we are concerned some clauses in retirement village contracts are unfair. Here is an example:

“You must not make any alterations or additions to your unit without our prior consent …we can give or withhold consent at our sole discretion.”

Consumer NZ’s view is that this is a wide-ranging clause that gives the company the ultimate say in what happens. Where there are legitimate grounds for the company to withhold consent these should be spelt out.

The Commission for Financial Capability (the former Retirement Commission) has itself found contracts presented to prospective residents to be so complicated even lawyers specialising in the field might not understand them – especially when there is rest home care involved.

Complex contracts are a major barrier to consumers understanding what they’re signing up for and to getting good advice. This year Consumer NZ will be taking a close look at retirement village contracts and campaigning to rid them of unfair terms.

If you are considering going into a Retirement Village and are looking for more information, go to our website [superseniors.msd.govt.nz](http://superseniors.msd.govt.nz).

To find a class near you go to the Live Stronger for Longer website at [www.livestronger.org.nz](http://www.livestronger.org.nz).

### Take a seat and try Chair Yoga

If you have a chair, you can do yoga and it’s never too late to start!

Chair yoga is a modified practice that allows seniors and those living with disabilities to reap the benefits of yoga without risking their safety. The gentle exercises are done from a seated position, you don’t need to bring anything to class, just your body and your breath.

Chair yoga is a great way for older adults to gently loosen and stretch tight or painful muscles, improve joint mobility, build strength and balance, and improve circulation.

In a typical class, the teacher will start with some gentle warm-ups, followed by some deeper stretching. Next, participants will be offered standing practices holding on to a chair for leg strength and balance. All the practices can be adapted for those who wish to stay seated. The last section focuses on improving breathing patterns, ending with a few minutes of relaxation.

Patricia, a chair yoga student, said “I am 90 years old; Chair Yoga has been a life saver for me. I had been unable to cope with Aqua Aerobics for Seniors anymore, then someone recommended I join a Chair Yoga class. I can recommend Chair Yoga to all ages, and you will enjoy the company of people of similar ages and health problems too. I know that without Chair Yoga, I would not be walking, swimming and driving and enjoying life at my age.”

Elaine, 89, a Selwyn Village resident agreed, “I just feel so much better after I do the movements and breathing exercises.”
Money Mules

New Zealanders of all ages can unwittingly become money mules for international fraudsters, but many of those targeted are retirees.

A money mule is someone who transfers illegally acquired money on behalf of a criminal – unknowingly or willingly. Mules are recruited to move money electronically through bank accounts, take it out in cash or buy virtual currency like Bitcoin.

Money mules can be recruited by criminals through a variety of channels including job websites, dating websites, social networking websites and online classifieds.

As the incidence of scams and fraud increases, so does the number of victims used as money mules.

“Many online scams involve asking the victim to receive money to ‘look after’ and then transfer it to another account, usually offshore,” says Bronwyn Groot, the Commission for Financial Capability’s (CFFC) Fraud Education Manager.

“In most cases the money has been scammed from someone else and is destined to fund organised crime.”

There are a few things to do if you think you’re a money mule:

- Contact your bank immediately
- Stop all communication with suspected criminals
- Stop transferring any money or valuable items
- Keep all receipts, contacts and communications, such as texts, emails or chats
- Notify NZ Police immediately.

Money mules are a part of criminal money laundering operations and there are serious consequences including imprisonment, negative impacts on credit and inability to open bank accounts in the future.

For more information including how to protect yourself or those around you from becoming a money mule go to www.cffc.org.nz

Carers’ Strategy Action Plan

In December the Government released the new Carers’ Strategy Action Plan.

One in ten New Zealanders is a carer. Mahi Aroha – Carers’ Strategy Action Plan 2019–2023 is focused on improving the wellbeing of those New Zealanders that make a significant contribution to the quality of the lives of the friends, family, whānau and aiga members they care for.

The Action Plan includes a range of actions that the Ministry for Social Development (MSD) will help carry out with other government agencies and sector organisations over the next five years.

These actions are focused on:

- Recognising carers and their contributions
- Improving the way carers can navigate the support and services available to them
- Supporting the wellbeing of carers
- Helping carers who want to balance their caring role with paid work or study.

Mahi Aroha also includes a new focus on target populations and a family, whānau, aiga-centred approach will be part of the implementation approach.

Read more on the strategy on the MSD website www.msd.govt.nz
SuperGold Card special offers

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