In this edition of the SuperSeniors newsletter, we’re looking at safer driving through CarFit – a free service designed to help older drivers stay safe on the road. CarFit has tips on how to check whether the seat is at the right height, adjust the steering wheel, or see if mirrors are at the correct angle.

There’s more information about the updated Carer’s Guide I launched this month, which is full of practical help for the many New Zealanders who look after a family member or friend.

There are also tips on how to have a successful visit with a loved one who has dementia and no longer recognises you. It can be difficult and stressful but by doing activities together, such as listening to music or taking a stroll through a garden, it can be enjoyable for all.

Retirement Commissioner Diane Maxwell also explains the importance of having an emergency fund or buffer, and why we need to tell the younger generation about why it’s needed.

We also have articles on how to get a rates rebate, and about MyMSD – a new online way to update your contact details and check your NZ Super payments without having to visit an office or wait on the phone.

I hope you enjoy reading this latest SuperSeniors newsletter.

Regards

Honourable Maggie Barry, ONZM, Minister for Seniors
International Day of Older Persons

Chinese Positive Ageing Trust celebration in Auckland

Minister for Seniors Maggie Barry with newly announced SuperSeniors Champions Donald Hoy and his wife Jennie

Performers entertain the audience at the Chinese Positive Ageing celebration

Minister Maggie Barry with John Wong, chairperson of the Chinese Positive Ageing Trust

Seniors afternoon tea in Devonport

Prime Minister John Key, Minister Maggie Barry and CFFC’s David Boyle addressing seniors at a seniors afternoon tea in Devonport

Shanti Niwas

Seniors enjoy the Shanti Niwas event in Auckland

Age Concern

Peter Oettli, National President of Age Concern, and Dame Kate Harcourt at the Age Concern national event in Wellington

Diane Turner, the newly appointed Director of the Office for Seniors

Wendy Bremner with Age Concern Counties-Manukau’s finished interactive yarn sculpture
The challenges of being a carer

Former Dunedin mayor Peter Chin, CNZM, is one of many seniors who has taken on a role as a carer.

The recently-appointed SuperSeniors Champion, chosen as an advocate for positive ageing, says his wife was diagnosed with dementia in 2006.

He says Noleen had gone shopping but when she failed to return as expected, took action.

“I reported it to the police and the next few hours I went through a living hell of just not knowing where Noleen was,” Mr Chin said.

It wasn’t until about 4:30am a taxi driver found her.

“Here was this Chinese woman in a red jacket and black trousers roaming around for probably about 14 hours, just aimlessly.”

A diagnosis of dementia followed and for several years, while Peter was still mayor, Noleen was able to live at home with the help of a carer.

It wasn’t easy with the ups and downs of public office.

“Not being able to share those moments – that was a bit sad,” Peter says.

“Noleen couldn’t enjoy the lovely times and she certainly couldn’t be with me during the difficult times... you’re not always liked as the mayor.”

His wife is now in full-time care and Peter Chin visits most days. To find out more about this story, visit the SuperSeniors website.

Tips for carers

• Plan for regular short breaks - take a look at the Time Out respite planning guide at www.carers.net.nz to help you
• Find a relief carer using the online carer matching service MyCare at www.mycare.co.nz
• Have a plan in place for emergencies - you can download a template at www.carers.net.nz
• Connect with other carers in your community – find local support groups through Carers NZ 0800 777 797
• Make self-care a priority – your own safety and wellbeing is important too

Visiting a loved one with dementia

Visiting a loved one who has dementia is important as it can sometimes help slow down the progression of the disease and it can also reduce feelings of loneliness or the risk of becoming isolated.

It can be difficult at times because someone who has dementia may not be able to recall family or friends, and often their personality changes.

Tips for a successful visit

• Be careful not to ask questions they may not be able to answer, like “Do you remember your grandchild?”
• Gently remind them who you’re talking about, for example “Your daughter Mary”
• Try talking in a comfortable, quiet place and avoid noises from the radio or TV
• Focus on the present rather than the past or the future
• If they’re able, take a walk outside where they can get some fresh air
• Take part in activities you can do together like art or listening to music
• Try to stick to regular routines to help minimise any confusion
• A warm smile or holding hands can communicate you care

For other useful tips, go to the SuperSeniors website and click on Successful visits. You can also find out more information at www.alzheimers.org.nz
If you have pain from hip or knee osteo-arthritis, you can sign up to a new service to learn how to reduce the pain and effectively manage your condition.

The Government is investing $6 million over the next three years to fund the Mobility in Action programme.

James McBride was struggling with pain and discomfort before he signed up.

“It was either find a solution or end up at the hospital,” he says. “I was experiencing a lot of pain and was limited during the day.

“Pain relief wasn’t helping and I felt really frustrated. It started to affect my work to the point where sometimes I couldn’t move, and my boss noticed.”

Mr McBride says after going through the programme, he now has a better understanding of what pain is okay, and when to rest.

“Instead of being a couch potato in front of the TV, I have been going out to the gym three times a week, and it's making me feel good.

One in four New Zealanders have some form of disability, with recent statistics showing 59 per cent of adults aged 65 years and over are affected. There are a range of organisations which work with disabled people to help them gain independence and self-esteem through community participation. One of those groups is the Handmade Studio in Christchurch.

It's a co-operative of weavers who produce beautiful fabrics and turn them into unique garments and soft toys with personality. They also produce a wide variety of items including sheepskin-covered coat hangers and handmade occasion cards.

The studio has been operating for 34 years and most weavers come to work every day. It’s run by a trust and the workroom is organised by Patrick Boyle, who keeps everything turning over smoothly.

It was recently visited by Nicky Wagner, Minister for Disability Issues, who says it does great work.

“I couldn’t resist the rabbits – every child in my family is getting one this Christmas!”

The Handmade Studio is in Christchurch and you can find them online at www.handmadestudio.co.nz
One of the roles parents and grandparents play is to give the next generation great advice. They may not always want it, or listen to it at the time, but maybe more sinks in than we realise. And when it does, it can make a big difference to the lives of those we love.

Here’s something I’m going to be telling my daughter; she’s only a teenager now but it’s something I want her to take into early adulthood. It’s the power of the Buffer, otherwise known as the Emergency Fund or Rainy Day Savings. It’s a sum of money to cover the unexpected, or pay the rent or mortgage after a job loss. It’s the money that enables you to leave a terrible job, bad relationship, or get the car back on the road after a failed WOF.

It only takes one of those life events to get you down and keep you struggling financially. Research from NZ, the US and the UK tells us that having rainy day savings determines our financial health, and that it’s a mind-set.

I talk to lots of 20 and 30-somethings who are comfortable ‘running on empty’. The plan is to borrow for the unexpected or there’s a belief that ‘something will come up’. That ‘something’ is often relying on parents or grandparents to step in or going to a bank or payday lender. You may be thinking, “I know this, I grew up understanding the power of the Buffer”. Well, it seems some of the next generation didn’t get the memo so they need your wise words, and the time is now!

**Rainy day saving tips**

- Start small and stick to a plan
- Put savings aside each payday
- Aim to save up the equivalent of three months’ expenses – but every little bit helps
- Keep your rainy day fund separate from savings and everyday accounts
- A buffer offers you choices you wouldn’t otherwise have
- Pass on this advice to your grandchildren or other young people

**Updating your information – MyMSD**

You can now access your information online, and make changes to it, without having to wait on the phone or visit an office of the Ministry of Social Development.

MyMSD is available to anyone receiving NZ Super, a benefit or extra help from MSD, and can be accessed at [my.msd.govt.nz](http://my.msd.govt.nz)

You can register for MyMSD by using your client number and an up-to-date smartphone number or email address.

Minister for Seniors Maggie Barry says it’s hoped seniors will benefit from the increased options for doing routine transactions. “An increasing number of our over 65s are tech-savvy and keen to do transactions online without the need to wait on the phone or visit an office. “If they require support to use the new services, MSD staff are there to help.”
**How to apply for a rates rebate**

If you’re on a low income, you may be able to get a rebate to help pay the rates on your home.

A rebate of up to $610 is available based on your income, dependants and rates bill. To find out if you qualify for a rates rebate, visit the Rates Rebate website, [www.ratesrebates.govt.nz](http://www.ratesrebates.govt.nz)

You then apply to your local council for the rebate. When you complete the application form you’ll need to include your income details.

In general, if you’re receiving the standard rates of NZ Super, most councils won’t need any more information.

In some cases, they may need more details so Senior Services at the Ministry of Social Development will need to give you information to pass on to them.

**How to apply**

- Get an application form from your local council or from the Rates Rebate website, [www.ratesrebates.govt.nz](http://www.ratesrebates.govt.nz)
- If you’re receiving a standard rate of NZ Super, in most cases you don’t need proof of income

**Driving safely with CarFit**

“I’ve been putting up with driving with my seatbelt across my neck for years.”

Older drivers can take advantage of free checks at community events known as CarFit to make sure their car is correctly set up for them.

Seat belts, the driver’s seat, head restraints and steering wheels can be adjusted in many vehicles to be the right ‘fit’ for different people’s bodies.

Often drivers find they’re able to see a lot more around them with simple changes to the height of their seat and the mirrors.

It can make driving safer and more comfortable.

At a CarFit event, a team of volunteers checks drivers in their own vehicles and helps them make adjustments. It take about 20 minutes for the ‘check-up’.

“Even as an old hand it’s good to switch out of autopilot to check things,” said one driver.

“it’s not that we are driving wrong but being able to drive smarter is always better.”

CarFit events are co-ordinated by local authorities and community groups like Age Concern and Lions International, with the support of the AA and the NZ Association of Occupational Therapists.

There are currently 12 communities running CarFit events in Tauranga, Rotorua, Taupo, Whanganui, Wellington City, Upper Hutt, Lower Hutt, Wairarapa, Marlborough, Nelson, Selwyn and Hurunui. To find out more go to [aa.co.nz/carfit](http://aa.co.nz/carfit) or email [carfit@aa.co.nz](mailto:carfit@aa.co.nz)

**Help others to get this newsletter**

More and more people are signing up to get the SuperSeniors newsletter emailed to them so they can keep up with news for and about older New Zealanders and the latest SuperGold Card special offers.

If you have a friend or family member who doesn’t get the newsletter, please share this with them.

It’s easy for them to sign up using the link on the SuperSeniors website.

**Links to the stories and SuperGold Card special offers in this newsletter can be found in the electronic version**

» superseniors.msd.govt.nz > News and Events (purple circle) > Newsletter > October 2016
SuperGold Card special offers

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

Get an exclusive discount with 2degrees.

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Tell us what you think

We want to keep enhancing the value of the SuperGold Card. We’d welcome your ideas on how we can do that and what discounts you’d find useful.

Please email your suggestions to: information@supergold.govt.nz