Happy New Year.

I always struggle to know exactly when you should stop saying that, but I’m hoping that you can say it for the first few weeks of the year if it’s the first time talking to someone.

I hope you all had a good Christmas and relaxing end to 2018.

This Christmas my family moved. We packed up almost 20 years of belongings (and what looks like a lot of other people’s belongings) and moved back to the Wairarapa. When I say moved back I mean it – by some twist of fate we were able to purchase back the house we lived in 21 years ago. The ‘new’ house was where our second son celebrated his first Christmas. So we’ve also moved back into some memories. If there was any doubt about them, we have many of these memories on video – I know – I’ve just unpacked them.

So 2019 has started with a little bit of reflection as well as the usual thoughts ahead – and some resolutions to do a couple of things better. One of those is around changing my work schedule so that my days and weeks have more pattern and are more planned. Another, which I know a great number of people share, is to be a little healthier. I’m starting with what I eat first, the exercise part is second. For those of you who want to try something different in this space, the newsletter has a piece on ‘Live Stronger for Longer’ classes.

While there’s plenty we can do to plan for healthier lives, sometimes we also have to contemplate some less positive scenarios – such as not having all of our faculties. So the New Year is also a good time to start thinking about your finances. If you are having trouble budgeting then the MoneyTalks helpline is a great resource for anyone experiencing financial hardship.

The helpline can put you in touch with Financial Mentors who work in your community and who can help set up a budget and work out what entitlements you might be entitled to.

In this edition we also look at what an Enduring Power of Attorney (EPA) is and why you need one.

An EPA is a legal document which sets out who can take care of your personal or financial matters if you can’t and means you’ve picked someone who you trust to make decisions for you if you can’t decide for yourself. I played this role for my father and was involved in very complex back and forth discussions with him and negotiations on behalf of him, around selling the family property. At the end of this process, he had no recollection of what we’d agreed and done, which was a very sad situation that would have been a lot worse if it wasn’t for the paperwork. Again, there’s a story on EPAs inside.

And my final plug is for the story on the Kiwi Access Card. The card is a great initiative by Hospitality NZ that fills a gap for people needing a formal ID but who don’t drive or have a passport. I know that accessing some banking services in particular requires an ID and getting one can create a problem for some seniors. The Kiwi Access Card is a revamp of Hospitality NZ’s 18+ Card that’s designed to be suitable for a wider range of users, including older Kiwis. You can pick up the application form to get a card from a New Zealand Post outlet, or download the form from the Kiwi Access website.
Hospitality New Zealand has launched the new Kiwi Access Card, which will replace the current 18+ Card.

The new card was developed after feedback found that a wide range of people found it difficult to gain access to everyday goods and services (like opening a bank account), because they didn’t have a driver licence. It gives people without access to a valid passport or driver licence, including seniors and those with disabilities, with a reliable proof of identity.

The design of the Kiwi Access Card has been updated with new features including embossing, micro text, and also braille.

Hospitality New Zealand CEO Vicki Lee said they were proud to introduce the new Kiwi Access Card.

“It is our hope that this card will create opportunity and access for everyone across New Zealand, whether they have just turned 18, are about to draw their pension, or visiting us on a work or study visa. The card has been created with everyone in mind, and we hope that it will give everyone in New Zealand the freedom they need to get the most out of life.”

The current and previous versions of the 18+ Card will continue to be valid for 10 years from the date of issue. However, new 18+ Cards will no longer be issued from 14 January 2019.

Applications for the new Kiwi Access Card can be made via NZ Post. The Kiwi Access Card costs $55 including GST.

For more information, go to the Kiwi Access website at kiwiaccess.co.nz

Services to seniors recognised in honours list

Six New Zealanders have been recognised in the New Year Honours List for their services to seniors.

The group came from a diverse range of backgrounds, but all have spent their lives helping to promote and support the issues facing older people.

Eleanor Bodger has been appointed a Companion of the Queen’s Service Order. She established Eldernet in 1997, an online database and directory of services for older people, their families, and those working in the aged-care sector.

Don Fairbrother was awarded with a Queen’s Service Medal and was a key instigator of fundraising to establish the North Canterbury Mini Bus Trust to provide “virtually free” transport for the elderly and disabled of the area.

Jan Pentecost has been awarded with a Queen’s Service Medal for her services to the community, particularly seniors. She is the current National Secretary for Grey Power New Zealand Federation, a role she has held since 2010.

Florence Shearman was awarded with a Queen’s Service Medal. Amongst other things she has coordinated a number of ‘Global Walk for Seniors’ events in the Waikato to celebrate International Day of the Older Person, having previously coordinated similar events through Coromandel and Thames Valley towns.

2018 Senior New Zealander of the Year Kim Workman was also recognised - knighted for his services to prisoner welfare and the justice sector.

Joan Lardner-Rivlin was named a Member of the New Zealand Order of Merit.

She worked in the Volunteer Community Coordinators programme with the Office for Senior Citizens from 2005 until 2014. Since then she has been an active member for Auckland Council’s Senior Advisory Panel.

Tom O’Connor was also named a Member of the New Zealand Order of Merit for services to seniors, local government and journalism.

He is a former President of the Grey Power New Zealand Federation and actively lobbied Parliament and statutory bodies for the rights of seniors.
Community Connects grants

Do you have a project that could help make your community more age-friendly?

Then apply for our Community Connects grants. The Community Connects grants help fund projects that promote the inclusion and contribution of older people in community life, and support their community to prepare for an ageing population.

The fund makes one-off grants up to $15,000 as part of an annual budget of $100,000.

The February funding round is now open with applications closing on 7 April.

How a Work and Income Seniors Case Manager can help you

As a Seniors Case Manager in Invercargill Alistair tries to make every experience a positive one for the people walking through the Work and Income office doors.

He is a familiar face to locals, having worked in his role for 18 years.

Alistair is one of three case managers based in Invercargill with another in Gore. All four help older New Zealanders in Southland navigate NZ Superannuation and help answer questions on life after retirement.

Working with older people is a passion for Alistair, something he continues outside of work.

He is a Board Member of Age Concern Southland and sits on the Elder Abuse Advisory Committee.

“Working with seniors, there is nothing better,” he said.

“I would 100% like to stay here as long as I can.”

His day involves speaking to clients, either on the phone or in person.

He said people can be apprehensive walking through the doors, so he makes sure he greets everyone with a big smile.

“There’s potential apprehension of coming in to the office so we always try to make them feel welcome,” he said.

“There’s a friendly greeting when you walk in, we try and make people feel at ease. We want them to leave with a smile.”

Applying for NZ Superannuation is just one issue they can help with.

“We can help with all the extra help that people might not be aware of like help with accommodation costs. We try to make sure everyone is getting everything they can get,” he said.

“We go through any questions they have and we see if they are getting what they should be.”

To book an appointment with your local Seniors Case Manager go to my.msd.govt.nz

If you don’t have a computer, you can also call the Seniors Line on 0800 552 002.

You can also check what support you might be entitled to at check.msd.govt.nz

The grants are already making a difference in communities across the country with four local councils and community groups receiving grants in the October funding round.

That included Nelson City Council, Taupō District Council, Enliven Woburn – Lower Hutt (Presbyterian Support) and Wesley Community Action.

For more information on Community Connects, go to www.superseniors.msd.govt.nz

Application deadline: 7 April

If you see or suspect elder abuse, please, speak out about it.
Protect your financial future with an EPA

It is a new year and the perfect time to set up an enduring power of attorney (EPA).

An EPA is a legal document which sets out who can take care of your personal or financial matters if you can’t.

Having an EPA means you can have peace of mind that you have decided, ahead of time, who you trust to make decisions for you if you can’t decide for yourself.

It’s important for every adult, whatever their age, to take steps to create an EPA.

There are two types of EPA – one for property and the other for personal care and welfare.

It’s important to have conversations with your family and friends now to decide who your attorney would be.

Your attorney can be anyone you trust to understand and respect your wishes and feelings. Usually they are a friend or family member, a colleague, or even a trustee corporation like the Public Trust (for property EPAs only).

Once you’ve decided who you’d like as your attorney and what you want them to do, you need to arrange a lawyer, a qualified legal executive or a representative of a trustee corporation (like Public Trust) to be your witness. They will make sure you understand all your options, what the EPA document means, and that it meets all legal requirements.

Some lawyers and other legal professionals offer a SuperGold Card discount so make sure you ask.

For more information, go to www.superseniors.msd.govt.nz

MoneyTalks helpline

Getting older can mean a change to your finances and it can be hard to know where to turn to for advice.

The new MoneyTalks helpline offers free and confidential budgeting advice for people experiencing financial hardship.

The helpline can also put you in touch with free financial mentors who work for financial capability and budgeting services based in your community.

They work with you to create a plan for your money. That can include developing a budget by assessing your change of circumstances, looking at your income, expenses and debt.

They can also help you to work out what benefits and support you might be entitled to.

Researching and finding out the different benefits that you are entitled to as a senior can be a time-consuming process. Financial mentors can help you save time and make sure that you are receiving all the support that you are entitled to and make sure that you are enjoying your retirement without financial worries.

MoneyTalks is a free financial helpline provided by FinCap and funded by the Ministry of Social Development.
As the newly appointed Equal Employment Opportunities Commissioner my role is to promote equal employment opportunities for all New Zealanders, including workers in their 60’s and beyond.

My aunt only stopped work in her late 60’s and used her final pay to pay off her mortgage to finally secure an asset for her adult children and grandchildren who lived at home. I know of colleagues who are still working at 70 and are valued and respected in their fields.

As our workforce ages, the proportion made up of older workers is increasing. The Retirement Commissioner’s office estimates that in 20 years’ time, one in three people aged 65 plus will still be working.

There are labour shortages looming in many industries, and this coupled with a declining birth rate means we need to respect and harness the human capital of older workers. Seniors have accumulated knowledge, experience and confidence that can benefit younger colleagues.

However, I am becoming increasingly aware that having these do not necessarily equate to older workers being hired. Many businesses in both the private and public sectors need to better plan for the ageing workforce to support long-term sustainability of businesses and services.

As Commissioner, I plan to advocate for policy to support and employ older workers. I want to encourage seniors to actively manage their transition in and out of the labour force. I also want to encourage employers who are already prepared for the ageing workforce to share their approaches with other businesses.

I am really interested in hearing from seniors about challenges and ideas to support entry into meaningful employment, and from employers who feel that they are using best practice to support their older employees.

You can contact me via the Human Rights Commission on cristinav@hrc.co.nz

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**Cheaper doctor visits for Community Service Card holders**

Many medical practices are now offering lower fees for enrolled Community Services Card holders, and more are expected to join on 1 April this year.

If your SuperGold card has “CSC” on the back this means it’s also a Community Services Card, and you can use it for health services as well as SuperGold discounts.

If your general practice has signed up and you have a Community Services Card, you won’t pay more than $18.50 for a standard doctor or nurse’s visit at your usual general practice.

You can check if your doctor has signed up on their website, or ask next time you’re there. Most general practices will also charge you less for an ACC visit if you have a Community Services Card.

You may be able to get a Community Services Card if you’re getting… And your yearly income (before tax and including NZ Super) is less than…

<table>
<thead>
<tr>
<th>Category</th>
<th>Income Limit</th>
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<tbody>
<tr>
<td>NZ Super, are single and you’re sharing accommodation</td>
<td>$27,571</td>
</tr>
<tr>
<td>NZ Super, are single and you’re living alone</td>
<td>$29,299</td>
</tr>
<tr>
<td>NZ Super, are married or in a civil union or de facto relationship</td>
<td>$43,872</td>
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There are different income limits if you have dependent children

You can find out more about Community Services cards on the Work and Income website [www.workandincome.govt.nz](http://www.workandincome.govt.nz)

If you want to apply you can download an application form from the website, or call the Community Services Card centre on 0800 999 999 and they’ll send you one.
**Get Password Smart**

Using long, strong and unique passwords is one of the easiest ways to protect yourself, your family and your finances online.

These days we access and share our most important information online—about ourselves, our family and our finances. Things like email, online banking and social media make life easier, but they can also be vulnerable to attacks. It’s easy to think that no one would be interested in getting into your accounts but most of the time these attacks aren’t targeting anyone in particular. Instead the people behind these attacks are just looking for easy ways to get into systems to access information and money.

One of the most common ways attackers get into people’s private accounts is when the accounts have reused passwords. This can happen when attackers gain access to passwords through data breaches—when a large organisation’s databases of email addresses and passwords are leaked online.

Just a few simple steps will help you get password smart and protect the things that matter most.

Make sure your online accounts have long, strong and unique passwords.

**Strength in numbers**

A string of four or more words makes a long and strong password that’s easy to remember. It will be just as strong as a 10-character password that uses a mix of numbers, letters and symbols. Create a kooky sentence or a fun phrase that’s unique to you. For example, Popcornwithbutterisbest.

**Keep them safe**

If you need some help remembering your passwords, write them down and keep them somewhere safe, like in a notebook that you keep separately from your computer.

For more information, visit [cert.govt.nz](https://cert.govt.nz).

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**A little movement goes a long way**

Regular exercise is one of the best things you can do for yourself, be it walking, swimming, light exercise at home or taking a strength and balance class. Having regular exercise helps build up your leg and core strength which helps to improve your balance, keeping you steady on your feet and reducing your risk of a fall.

Regular exercise can also:

- Keep your bones strong
- Give you more energy and help you sleep better
- Help control your blood pressure, blood sugars and weight
- Make you feel good about yourself too.

**Falling over isn’t part of the aging process**

We know that many falls are preventable. Live Stronger for Longer is a new movement to ensure over 65s don’t lose their confidence and succumb to the consequence of a fall and injury, like a broken bone. We want to help you stay on your feet and living the life you want to live.

Check out [www.livestronger.org.nz](http://www.livestronger.org.nz) and join the movement. Live Stronger for Longer has been created by ACC, Ministry of Health, the Health Quality Safety Commission together with local health and community providers and it has been designed specifically for at risk over 65’s, so we know it’s safe.

If your community hosts an exercise class, or maybe you know someone interested in starting a class themselves, you can get support from your local Lead Agent, contact them at [www.livestronger.org.nz](http://www.livestronger.org.nz) under ‘Find a class’.
Summary of Submissions report is online now

We asked for your views on a new strategy for an ageing population and received a fantastic response with 469 submissions received. We have put together a summary of submissions report which summarises what people told us was important and what the new strategy should cover. The report highlights the significant themes raised by submitters during the public consultation that occurred between June and August 2018.

You can read the summary report on the SuperSeniors website at www.superseniors.msd.govt.nz

If you are having difficulty in accessing the online report please contact the Office for Seniors at ageing_population@msd.govt.nz

We are currently developing a new draft strategy for an ageing population. Minister for Seniors, Tracey Martin, is expected to release it for public consultation in the first half of 2019.

SuperGold Card special offers

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

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Get your price from your place

SuperGold preferential pricing is now available online* at noelleeming.co.nz. It’s super easy to set up – then you can shop from the comfort of your home.

Find out more

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SAVE $15 OFF ADULT A RESERVE TICKETS FOR TUESDAY - THURSDAY AND SUNDAY 5PM PERFORMANCES

THE AGATHA CHRISTIE’S MOUSETRAP

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25% off 1 pair of glasses from the $169 range and above**

Plus half price eye exam or free eye exam for AA members* including free digital retinal photography

** Conditions apply. See voucher for full details.
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.

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