

**SUMMER 2020 QUARTERLY NEWSLETTER**

Phone (06) 759 9196

[www.ageconcerntaranaki.org.nz](http://www.ageconcerntaranaki.org.nz)



*Serving the needs of older people*

# Age Concern Taranaki

*Serving the needs of older people*



**FREE NEWSLETTER TARANAKI WIDE**

For advertising phone Dave 027 652 5220 or email [dave@kiwipublications.nz](mailto:dave@kiwipublications.nz)

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## Contact Information

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 33 Liardet Street, New Plymouth  
**Postal Address:** PO Box 15, Taranaki Mail Centre, New Plymouth 4340

**OFFICE HOURS**  
 9.30am - 1.30pm Monday to Friday

## BOARD OF AGE CONCERN TARANAKI

**Chair Person:** David Gibson  
**Vice Chairperson:** Alison Brown  
**Treasurer:** John Albers  
**Board Members:**  
 Marianne Pike, Heather Grant, Jane Bocock

**Disclaimer:** The information contained in this newsletter is not necessarily the view of Age Concern Taranaki. While it is believed to be correct, readers should consult their own advisers.



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## A word from the Executive Officer's Desk...



*Season's Greetings to All*

This morning I have warmth in my heart. Staff, volunteers and members have been in and out of Age Concern Taranaki (ACT) all morning bringing conversation, friendship and humour. I am grateful to all associated with ACT, from

our Board members, staff, volunteers, members, clients, networks and anyone who phones or drops in; each contact brings a new delight in how we work together towards wellbeing. On the front cover are our Board – Chair Person David Gibson, Vice Chair Person Alison Brown, Age Concern New Zealand Chief Executive Officer Stephanie Clare, Treasurer John Albers, myself, Heather Grant and Jane Bocock (absent Marianne Pike). It is wonderful to work with an aspirational Board. This photo was taken at this year's AGM. Close to 50 people attended our AGM and luncheon, a wonderful indication of support.

It's lovely to end the year with gratefulness, thinking each day of a few little things for which we are grateful can impact how we feel overall; whether it's the sunshine on our face, a smile from a passer-by, laughing at a joke on TV, a gathering of friends etc Focusing on something each day to be grateful for is my aspiration for 2021.

ACT offices are closing for Christmas and New Year. The office will shut on Friday 18th December at midday and reopen on Monday the 11th of January at 9:30am.

*I wish you all health and wellbeing this summer.*  
**HAPPY HOLIDAYS**

*Keryn Roderick*  
 Executive Officer



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## We wish you a Merry Christmas

Ho Ho Ho what a year we've had. I think we all deserve something special for being so well behaved and there is nothing better to give, or to wish for, than a Driving Miss Daisy Gift Voucher.

A Driving Miss Daisy Gift Voucher can be purchased directly from your local Daisy and whether receiving or giving, it makes such a thoughtful gift.

But you don't have to wait for Santa; there is plenty to do with Driving Miss Daisy to fully enjoy the festive season:

- Christmas lights tours
- Festive coffee mornings with friends
- Christmas carol services

Then there are the Christmas chores that Driving Miss Daisy can take care of with you:

- Christmas Shopping and don't forget they will do the posting
- Shopping for that special Christmas Day outfit
- Airport Transfers
- A companion to end of year functions and events

But you really don't need a reason to call on Driving Miss Daisy, as just getting out and about and enjoying the company of your Daisy driver is good for the soul by simply having a good time, creating positive memories. So, don't sit inside lonely while the world buzzes along, there are very few reasons not to have a little fun. If needed many of our vehicles are fully equipped with wheelchair access, to assist with walkers and wheelchairs.

Remember, Driving Miss Daisy accepts the Total Mobility Scheme cards ("half price taxi chits"), providing driving discounts on trips.

To end I wish you all a very Merry Christmas after what has been a most challenging year for all of us. So please help us, help you, by considering buying a Driving Miss Daisy **Gift Voucher** or dropping the hint to family that it would be an ideal gift for yourself. It's as easy as calling your local Driving Miss Daisy Franchise owner.

Looking forward to taking care of you in 2021.

*Melanie* | Co- Founder

*editorial supplied by Driving Miss Daisy*

## Get out and about with Driving Miss Daisy



**Keep your independence and freedom with our safe, reliable companion driving service.**

We can drive and accompany you to:

- Medical and personal appointments
- Grocery shopping
- Deliveries - e.g. take home meals
- Airport drop-offs and pick-ups
- Companion outings
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- Wheelchair accessible vehicles available

**Total Mobility Scheme cards accepted and ACC contracted supplier.**

**Bookings are essential - call Mel today and make your next outing a pleasure!**

New Plymouth  
 Phone: (06) 751 0209  
 Mobile: 027 773 3268



**Driving Miss Daisy**

[www.drivingmissdaisy.co.nz](http://www.drivingmissdaisy.co.nz)

## INTERNATIONAL DAY FOR OLDER PERSON 2020

This is a time for everyone, families/whanau and organisations to acknowledge and say “thank you” for the huge contribution older people make to communities throughout New Zealand. Mentoring, volunteering, looking out for the neighbourhood, caring for children, sharing wisdom and experience, and of course being in paid work, leading businesses are just some of the many ways New Zealanders aged 65 years and older contribute.

To celebrate this special occasion we held this event at our new premises at 33 Liardet St New Plymouth with an “ Around the World theme” and I invited the lovely Marlaina Curtis to demonstrate and speak of MK SPICES “ they are rather nice” which is a family run local business that specializes in bringing ethnic spices and spice blends to your table. Many of the members and friends who attended dressed up representing a country and even their own heritage, this was also spiced up with many “MK Spice Racks” from Marlaina that were generously donated as spot prizes for best costumes, answering questions, Carrbean Jerk Salso tastings, having fun, singing songs and contributing to the colourful occasion. Some members even contributed in the way of adding to an assorted collection of Dolls from around the world which were on view for all to see.

Marlaina kindly acknowledged and thanked our over 65’s for all they have contributed in their lifetimes and everything they have achieved and passed on to



others.

(pictured above) Marlaina Curtis with our member Dina who won best dressed with her “Tulips from Amsterdam” in her traditional dress, accompanied by a Bob Marley look-a-like .... **Lets get together and feel all right ...** these great lyrics say it all, thanks BOB MARLEY

**Pauline Julian**  
Social Programme Coordinator  
Age Concern Taranaki.

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For more information email:  
**info@ageconcerntaranaki.org.nz** or  
**Phone our Office (06) 759 9196**  
**or 0800 243 625**

**ELTHAM**

**SAYGO** > Steady As You Go Falls Prevention Class held on a Thursday **10.00am**. All Saints Church, 88 King Street, Eltham. **Last class Thursday 17th December and returns Thursday 14th January 2021.**

**HAWERA**

**Coffee Mornings** > Held on Thursday mornings 10.30am - 11.30am in December. St John's Church Hall, 35 Argyle Street, Hawera. **Last day is 17th December and returns 21st January 2021.**

**SAYGO** > Steady As You Go Falls Prevention Classes are held weekly on a Tuesday at 10.00am at 35 Argyle Street, Hawera. **Last class 15th December and returns 19th January 2021.**

**NEW PLYMOUTH**

**MONDAY 7TH DECEMBER (only) - AQUA EXERCISE** - Fun exercises in the pool which improve stability, balance and keep you fit. Meet at the Aquatic Centre at 10 am and class begins at 10.15. **Aqua Walking returns early February 2021, date to be confirmed.**

**TUESDAY 1st, 8th, 15th DECEMBER Steady As You Go Exercise Class** held at St Mary's Peace Hall Lounge 37 Vivian St NP. Commencing at 10.30 am \$3 per class. **SAYGo returns 19 Jan 2021.**

**WEDNESDAY 2nd DECEMBER Outing to BUTLERS REEF at Oakura**, Relax again in the beautiful spacious Marquee. We meet there at 11.30 am. Cost as per selected menu. For transport arrangements and attendance please contact Pauline

06 759 9196. **Our Outings will resume from Wednesday February 3rd 2021.**

**WEDNESDAY - WARM UP WEDNESDAY** Singalong and Social Occasion. 9th December (only) Held at 33 Liardet Street New Plymouth, starting with morning tea at 10 am and concludes with a light lunch at 11.30 am. Singing is so good for you. **Warm up Wednesday returns 27th Jan 2021.**

**THURSDAY 10TH DECEMBER - \* CHRISTMAS @ LIARDET STREET \*** 10.am - 12.30 pm We welcome you to come along and celebrate Christmas with us here at 33 Liardet St. Raffles \$2 ticket available on the day. Dress Code - Christmas.

**THURSDAY 3rd and 17th DECEMBER Drop in Café** This cosy, café is where you can drop in and make friends, socialise, enjoy a cup of tea or coffee and biscuits. 9.30 am - 11.30 am **Drop in Café returns Thursday 14th Jan 2021**

**FRIDAY 4th 11th 18th DECEMBER SAYGo** Steady as you Go Falls Prevention Exercises held at 83 Hine Street. 11 am. Cost - \$3 pp. **SAYGo returns to Hine St Fri 22nd Jan 2021**

**TOMORROW'S MEALS** - Convenient Frozen Healthy Meals are available to purchase at our Office 33 Liardet St New Plymouth. Office Hours Mon - Friday 9.30 am - 1.30 pm The last day for filling orders will be Friday 18 December 2020. **Our office will re open for this service on Monday 11th Jan 2021.** Ph 06 759 9196 (delivery \$5 on Friday within NP or as arranged)

**OPUNAKE**

**SAYGO** > Steady As You Go Falls Prevention Class held on a Monday 10.00am. Tainui Day Centre, 142 Tasman Street, Opunake. **Last class 14th December and returns 11th January 2021.**

**STRATFORD**

**SAYGO** > Steady As You Go Falls Prevention Classes are held on a Friday at 10.00am at St Andrews Presbyterian Church Hall, Regan Street, Stratford. **Last class 27th November and returns 8th January 2021.**

**WAITARA**

**Friday 4th DECEMBER "IN TUNE"** with Waitara. Come along and join Pauline on her guitar at a

fun afternoon of singing, musical instruments, entertainment, spot prizes and afternoon tea. Held at The Senior Citizens Hall, Warre St Waitara. 1.30 pm - 3.30 pm You are invited to arrive from 1 pm and afternoon tea will be served at 2.45 pm. A gold coin donation to assist with costs.

**Friday 11th DECEMBER(only) Waitara Drop in Café** 1:30 pm - 3 pm Age Concern Taranaki invites all older people of the Waitara Community to a Drop in Café held in The Senior Citizens Hall, (supper room) Warre St Waitara. It's fun!

**Friday 18th DECEMBER 2020 "IN TUNE"** with Waitara \*SINGALONG\* \*\*\*CHRISTMAS\*\*\* CELEBRATIONS 1:30 pm - 3:30 pm

**Waitara programmes will return in January 2021. Drop in Café Friday 15th, Music Afternoon will be 22nd Jan and Café again on 29th Jan 2021.**

KINDLY SUPPORTED BY: TSB COMMUNITY TRUST, TARANAKI ELECTRICITY TRUST, LOTTERY GRANTS BOARD - TARANAKI COMMUNITY, SENIORCARE TARANAKI, BIN INN WAITARA, DRIVING MISS DAISY COMPANION DRIVING, VOLUNTEERING NEW PLYMOUTH

**WISHING YOU ALL A VERY MERRY CHRISTMAS AND A SAFE AND HAPPY NEW YEAR**

**Office Hours**  
**9.30 am- 1.30 pm Mon - Fri**  
**ph 06 759 9196 0800 243 625**

**OFFICE WILL BE CLOSED from midday Friday 18th December 2020 and re-open at 9.30am Monday 11th January 2021**

V C A R N I V O R O U S H  
 B R O A D W I N G S M P V  
 U R O S R E T I P I C C A  
 Z M N G G Z T A L C A T N  
 Z E B R I S O L I T A R Y  
 A Z A I L U F R E W O P P  
 R L Q S R S H R M N O S S  
 D L L P B D E L S E U R A  
 S W D B O U O L D F O E M  
 O Q U I E T T F G S Y T E  
 F T H A W K S E P A X N I  
 S N O C L A F R O R E U R  
 E H A R R I E R S S E H E  
 T C W Y F Y F X E M E Y S  
 I S K A E B P R A H S Z S  
 K V U L T U R E S T P V E

**Raptor Word Search**

- ACCIPITERS
- BIRD OF PREY
- BROAD WINGS
- BUTEOS
- BUZZARDS
- CARNIVOROUS
- EAGLES
- FALCONS
- HARRIERS
- HAWKS
- HUNTERS
- KITES
- LARGE OSPREY
- OWLS
- POWERFUL
- QUIET
- SERIEMAS
- SHARP BEAKS
- SOLITARY
- VULTURES

**What a generous contribution, supporting and helping older people in our community. Thank you to everyone involved preparing, packaging and delivering them.**



Programme Coordinator Pauline Julian pictured above with Executive Officer Keryn Roderick with the Red Cross Boxes kindly provided to Age Concern Taranaki by Shirley Birt and the team at Red Cross New Plymouth.



This lucky couple were delighted with the generous box of goodies which included Foodstuffs, Toiletries, Blanket, Cleaning Products, and much more.

## ELDER ABUSE RESPONSE SERVICE

Kia Ora readers! Welcome to this quarters section dedicated to Elder Abuse.

I'm so excited to share that we are getting another social worker here at Age Concern Taranaki! Like me, the new social worker will be responding to any and all allegations of Elder Abuse occurring around Taranaki. It is great that I will have a colleague to work alongside, to have peer supervision with, & to build relationships with our Kaumātua in the community but it also highlights the fact that Elder Abuse is

happening here in Taranaki.

Often older people will experience threats as a way for the abuser to get what they want. These threats may seem so small and subtle that the older person may not even recognise it is abuse to begin with.

I am working with a lovely lady who wouldn't have ever imagined herself a victim of elder abuse. She explained that when she thought of elder abuse she imagined, battered neglected and frail people who have had their entire life savings drained in front of their eyes; so when we entertained the idea that she herself may be experiencing psychological abuse & neglect she appeared puzzled & confused.

"I need money so I can put gas in the car so you can see your grandkids"

"If you don't do this we won't come & see you anymore"

"You need to me to take you to the supermarket & get your medications"

All of these are examples of subtle threats that might not appear to be abusive at the time.

However, those inflicting these sorts of threats know that the older person doesn't have visitors, so would be socially isolated if they stopped visiting. These abusers know that an older person is going to give them money so they can see their grand kids. Older people often feel like a burden if they rely on their carer or a family member to take them to appointments or to do their shopping so they wouldn't dare challenge their abuser.

It's because of these examples why I believe it is so important that each & every one of us has a sound understanding of what elder abuse is. Yes, any type or form of abuse is abuse, but what constitutes as Elder Abuse is unique.

So, my 'homework' for anyone reading this article is to look into the different types of elder abuse and think of one example for each one (I've already started you off with 3 examples of psychological abuse above).

Thank you all for taking the time to read up about elder abuse. I am personally looking forward to summer & having a break. Next year I look forward to having another social worker to work with & support those vulnerable to abuse out in the Taranaki community.

Nga Mihi, *Sinead Thomas*  
Elder Abuse Social Worker Age Concern Taranaki

## Staying Safe Driving courses

It has been a very successful year for the Staying Safe programme in Taranaki. Since January I've held 8 Staying Safe courses and I have a large waiting list of people wanting to attend future courses, so we will be holding more courses from February onwards next year.

Most participants are over the age of 70 and have been driving for many, many years. Some started driving a tractor on the farm when they were 10 or younger! Whilst some of us might have a wee 'refresher' when we teach our children to drive, road rules change, and new intersections and road markings are introduced over time, so it's good to remind ourselves what these changes mean for us as drivers.

There are a few big changes proposed for roads around Taranaki including potentially dropping rural road speed limits to 80km/h, and large roundabouts being built to aid the flow of traffic, and reduce the numbers of fatal crashes, between New Plymouth and Waitara so it's good to know how to handle these situations when we come across them.

One of our local road policing officers attend each course, and their input and knowledge is invaluable. I'd like to take this opportunity to thank Senior Sergeant Robbie O'Keefe and Sergeant Pat Duffy for their ongoing support of our Staying Safe courses. At the end of each course, participants complete an evaluation form, with everyone rating the course very highly, and indicating that they will recommend the refresher course to friends.

If you would like to know more about the course and topics covered, please give me a ring. I'm always happy to have a chat and discuss whether the course is right for you.

*Aylene* | Staying Safe co-ordinator



## HealthCare New Zealand

Being independent is key to our quality of life. For most people, that means staying in our own homes, close to our family, friends, communities and favourite activities.

Sometimes we need a hand to maintain our independence, and that's where HealthCare New Zealand can offer high quality help, tailored to your lifestyle.

HealthCare New Zealand supports people around the country with personal care, home management and domestic support, nursing services and rehabilitation. Their specialist skills, knowledge and expertise lets them work with you to create a plan that suits your needs, regardless of age, illness, injury or disability.

With a national network of experienced and trained professionals, HealthCare New Zealand works alongside people and their families each step of the way, with a personalised support plan that incorporates your needs and goals.

With a toll-free 0800 number and website – [www.healthcarenz.co.nz](http://www.healthcarenz.co.nz) it's easy to get the support that works for you.



## Supporting Independence

With over 30 years of experience and a professional team of local, caring and highly qualified staff, we can support you to live independently in your own home.

Our services include:

- Personal care
- Nursing services
- Home care services
- Goal based services

Our services are fully certified and in some cases may be free for eligible residents.

We also support privately paying clients.

For more information:  
Freephone: 0800 000 119  
[www.healthcarenz.co.nz](http://www.healthcarenz.co.nz)



**HealthCare**  
New Zealand

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# Steady As You Go<sup>®</sup>

Falls Prevention Exercise Classes



Mon	10.00 am	Tainui Day Centre 141 Tasman St, <u>Opunake</u>	Last class 14 Dec Reopen 11 Jan 2021
Tues	10.15 am	Presbyterian Church 35 Argyle St, <u>Hawera</u>	Last class 15 Dec Reopen 19 Jan 2021
Tues	10.30 am	St Marys Complex 37 Vivian St, <u>New Plymouth</u>	Last class 15 Dec Reopen 19 Jan 2021
Wed	10.30 am	United Church 30 Brown St <u>Inglewood</u>	Last class 16 Dec Reopen 20 Jan 2021
Thur	10.00 am	All Saints Church 88 King Edward St, <u>Eltham</u>	Last class 17 Dec Reopen 14 Jan 2021
Thur	1.30 pm	Merrilands Domain Hall 251 Mangorei Rd <u>NP</u>	Last class 3 Dec Reopen 14 Jan 2021
Fri	10.00 am	St Andrews Church 88 Regan St, <u>Stratford</u>	Last class 27 Nov Reopen 8 Jan 2021
Fri	11.00 am	Disabled Citizens Society 83 Hine Street, <u>New Plymouth</u>	Last class 18 Dec Reopen 22 Jan 2021

Contact The Age Concern Taranaki Office ph: 06 759 9196

## Growing Stronger together

It was a great pleasure to visit the peer lead Saygo groups during September and October. My annual visits acts as a refresher for the exercises and to show general support to the groups and peer leaders. There are 14 classes operating weekly, across Taranaki.

The high standard of the exercises displayed is a reflection of the commitment and energy the participants enjoy.

The Peer Leaders are the catalyst to the success of these falls prevention classes. The weekly, hour long exercise programme is specifically designed for older people, with the results speaking for themselves. The other bonus to meeting weekly, is the social connection with likeminded people.

Come join us at one of the public classes advertised in the flyer (pictured left).

*Marguerite Burr* | Saygo Coordinator



Inglewood's energetic participants

Hawera enthusiasm is infectious



Great balance displayed at Merrilands

Lorna Le Fleming demonstrating the gained strength from SAYGo

Graeme & Heather Inglewood Peer Leaders



Annie Brydon keen male participants

Annie Brydon SAYGo group

## PIKOPIKO EATERY

532 Mangorei Road New Plymouth

**“WE USE LOCAL SUPPLIERS AS MUCH AS POSSIBLE TO ENABLE THE FRESHEST FOOD WITH THE LEAST MILES, WHILE SUPPORTING OUR HIGHLY SKILLED COMMUNITY”**

Our Outing in October saw 36 members and friends visit Pikopiko Eatery where we were seated in the warm and cosy outdoor/deck dining area in the beautiful sunshine and enjoyed a delicious Senior Lunch Set Menu in such delightful surroundings. V.J ( co-owner) shared with the group a very friendly and informative presentation on how supporting local suppliers within our Taranaki community allows the freshest food choices and efficiency and convenience in the kitchen.



### Ruby is a real little Gem

On 15th October I invited Jock and Lesley Sutherland along with “Ruby” (the poodle), from Hearing Dogs Taranaki to our Drop in Café. A display and presentation from this little champ stole the hearts of many. She demonstrated very well her role of seeking and finding, responding to alerts and noises all to assist people who are hearing impaired.

*“Dogs are not our whole life, but they make our lives whole”*

Pauline

## FORM OF BEQUEST

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

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

free of all charges, to Age Concern Taranaki. The official receipt of the Executive Officer or other authorised officer of the Board shall be a sufficient discharge to my executors”.

## Friendly, local personal transport - Total Mobility accepted and wheelchair accessible

Call Freedom Drivers for medical, business and personal appointments or assistance with shopping. How about a drive with a stop for morning or afternoon tea for yourself and a couple of friends?

“We bring our friendly service to your door providing extra help at either end of the journey as needed. For medical appointments, we make sure you get to the right place and will wait if necessary or pick you up after the appointment. Travelling with Freedom is like travelling with friends or family - you build a relationship with a driver you get to know and trust.”

Service is personal and our prices are comparable to (and often less) than a standard taxi. We take Total Mobility cards (TM) and we are ACC Registered Vendors. Our comfortable vehicles are at the ready with wheelchair access if needed.

Call Diana today on 027 585 2019 or toll free on 0800 956 956 to find out more.

## TRANSPORT YOU CAN TRUST



Reliable and friendly service

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- Social and business trips
- Shopping
- Sightseeing and outings
- Airport transfers
- Pets to the vet
- One off or regular
- Long trips and local

Call Diana now!

For more information

06 758 0734 or 0800 956 956

Total Mobility Provider



freedom. companion driving

www.freedomdrivers.co.nz

**CHRISTMAS IS DOING A LITTLE SOMETHING EXTRA FOR SOMEONE**

Age Concern Taranaki (Inc) thanks the following organisations for their support and sponsorship



## Accredited Visiting Service (AVS)

Wow! What a year 2020 has been. The Accredited Visiting Service has faced quite a number of challenges this year, which we could never have predicted at this time last year.

Instead of the 100s of visits our wonderful AVS volunteers usually make each year we made 100s of phone calls instead. These are never quite the same as face-to-face visits, but were the best we could do under the circumstances we found ourselves in with Covid-19. We've had lots of lovely long phone calls with AVS clients and volunteers alike, which were extremely enjoyable, and gave us the opportunity to find out even more about you all.

After the initial nationwide lockdown ended our visits re-started tentatively at first, but we soon all got back in to the normal swing of things, and realised that we're really lucky to be living in New Zealand as we see the continuing chaos overseas.

We've been lucky enough to have recruited 7 new volunteers to the service since the beginning of June. Unfortunately police checking is still taking close to 4 weeks which holds up the process somewhat, so if you know anyone who would like to volunteer with us get them to get in touch sooner rather than later to get the ball rolling. This is an awesome service to be a part of, and our volunteers really enjoy the time they get to spend with an older person in our community. Similarly, should you know an older person who would benefit from having a visitor come to their home once a week for a cuppa and a chat, please ask them to contact us and we will sort out a time to make an initial visit to them.

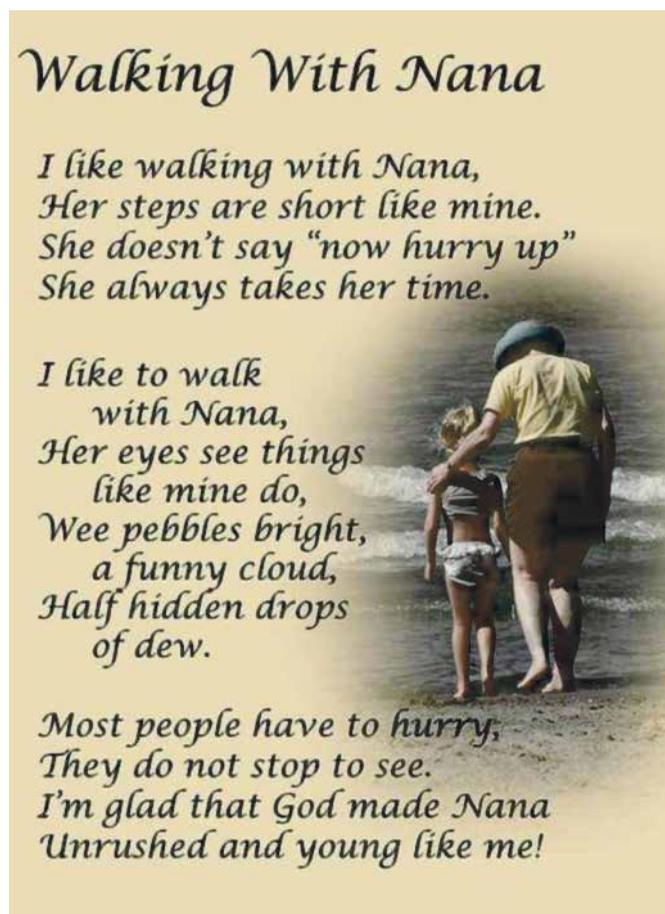
Wishing you all a very enjoyable Christmas and New Year, and looking forward to seeing what 2021 holds for us all.

*Aylene & Sinead*

One snake says to his friend, "I forget - are we poisonous?"

"Why do you want to know?"

The friend replies. "Because I just bit my tongue!"



## FROZEN CONVENIENCE MEALS AT AGE CONCERN TARANAKI

You can purchase tasty, wholesome, nutritional frozen meals from our Office at 33 Liardet Street, New Plymouth Monday to Friday during Office hours 10 am - 2 pm.

We also offer a delivery service on a Friday morning (within New Plymouth City perimeters) at a cost of \$5.

Do you fancy a Roast Meal - Pork, Chicken, Beef or Lamb complete with vegetables and gravy, a Family Meal - Lamb Hotpot, Sticky Asian Pork Belly and Beef Casserole - all \$10 each. Or perhaps a tasty Snack Meal - Cottage Pie, Spaghetti Bolognese, Macaroni Cheese and other variants available too - \$5.50 each.

These are easy to cook in your microwave or conventional oven. Convenient for Everyone

### TOMORROWS MEALS are here TODAY.

Ph 06 759 9196 to place your order.



## JOIN AGE CONCERN TARANAKI MEMBERSHIP SUBSCRIPTIONS

WELCOME FOR YEAR ENDING 30 SEPT 2021

Please complete the following and post with payment to: Age Concern Taranaki, PO Box 15, Taranaki Mail Centre, New Plymouth 4340.

Name: .....

Address: .....

Phone: .....

Email: .....

Ethnicity Origin (or race) (please tick):

- New Zealand European
- Maori
- Pacific Peoples
- Other Ethnicity

Please specify: .....

Subscriptions (please tick):

- Single \$15.00  Couple \$15.00
- Corporate \$45.00

Paid by:  Cash  Cheque  Direct Credit

Bank account: 15-3953-0717362-00

(Ref: Your name)

### Donations Bequests and Legalities

Please help our work by including a donation (tax deductible over \$5).

You can make a donation at any time.

Leave a gift to Age Concern Taranaki in your Will and create a lasting legacy. If you would like to know more about how to bequest or leave a legacy contact your legal advisor.

# QuinLaw - Barristers & Solicitors

## PROPERTY SHARING

With house prices rising and the shortage of available housing it is becoming more common that individuals are coming together to buy a house. That is individuals who are not necessarily in a relationship. We know that some people are looking at their assets and deciding to share them, not necessarily just having flatmates but actually sharing in the capital value of their property. This may involve siblings or different generations in a family, for example, we have instances where a grandchild has the ability to pay a mortgage and the grandparent has the capital and they enter an agreement to purchase a property which neither could afford on their own. That property can be owned in different shares or in any kind of share arrangement that suits the parties.

Ideally, of course there would be a written agreement. There are all kinds of different conditions we can put in so for example, if the grandparent is providing all the capital then the parties might agree that the grandparent's contribution should be capitalized at a rate of interest by agreement (e.g. identical to the grandparents' bank's one year fixed lending rate).

The agreement should also then cover who is paying and for what. Who pays for electricity, gas and telephone, insurance, rates, and general maintenance?

The parties to the agreement have to turn their minds to

what happens if there was a major repair, such as a roof or a wall, and how that is to be paid. Improvements to the property can also be addressed in the agreement.

Of course, one of the vital parts of this agreement is how does one party sell their share. Do they sell to the other party or is the property put on the open market? We can put in processes and address these issues. We also put in dispute resolution clauses and how any improvement/increase in capital is to be shared.

Over the years we have dealt with many different and various combinations of family/friends/ex-partners. They have had all kinds of conditions, shares of property and requirements.

Each agreement is completely individual to the parties because their interests, assets etc differ.

We also do similar but not identical agreements if a family member is building a small home on their relatives' property. These agreements are also always unique. Sometimes the older person or the disabled person has money to put in, sometimes they do not, sometimes they only have a little. Here we need to address what is going to happen if the relative needs to move on or if they fall out, or die. We go through every possibility with you to come up with something that will be robust enough to work with whatever your changing circumstances become. It is like looking into a crystal ball to see what problems there could be and as lawyers

in these situations, we are pleased for our client that they have got a new solution to a particular housing need and they also need to have some reality checking, which we will do. We also have to discuss with you each negative possibility and how you and the other parties wish to arrange your affairs to deal with those situations that may arise.

Always interesting, every situation is different and we enjoy working with you to meet your unique needs.

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