MARLBOROUGH DISTRICT COUNCIL

Only Marlborough

Positive Ageing

What you need to know

Revised March 2021 | 6th Edition

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We hope this guide will help older members of our community with the information they need about the services and support that exist for them in Marlborough.

The Marlborough District Council is one of the partners in the Marlborough Positive Aging Accord, a group of representatives from various organisations that address the concerns and needs of older people living in our community.

There is an enormous amount of free help and information available on the many issues that arise for this age group. A large range of social services exist here, and it's important that people understand their entitlements and know how to access the support or advice they need.

With Marlborough's total population aging faster than the national average, we have a responsibility to ensure this large sector of our community is well informed.

I trust this guide will help do that.

Mayor John Leggett

Who's there to help?

Services Available In Marlborough

There are a range of services available for you to access including:

- Health and disability services
- Fitness and recreation opportunities
- Government agencies and information
- Community organisations
- Financial and superannuation advice

Some key agencies that can assist you are:

Nelson/Marlborough District Health Board a team of professionals that deal with health related issues that affect older people. They also direct clients to available services.

+ Nelson/Marlborough District Health Board | 03 520 9999 | www.nmdhb.govt.nz

Age Concern Marlborough can answer your questions about a broad range of ageing issues, supply pamphlets, or direct you to the appropriate contact for your issue.

+ Age Concern Marlborough | 03 579 34 57 | www.ageconcern.org.nz

Grey Power Marlborough is an advocacy organisation working on the welfare and wellbeing issues facing the 50+ age groups.

+ Grey Power Marlborough | 03 578 4950 | www.greypowermarlborough.co.nz

Citizens Advice Bureau is a free information and advocacy service where many questions can be answered or directions given to the information or advice being sought.

+ Citizens Advice Bureau | 03 578 4272 | www.cab.org.nz

Work and Income is a government agency that can help with issues ranging from pensions to residential care assistance. Staff can explain entitlements and assist with applications.

+ Work and Income | 0800 559 009 (Freephone) | www.workandincome.govt.nz

All these organisations listed have newsletters, brochures, booklets and other printed material containing useful information. Most of this material is also available from the Blenheim and Picton public libraries.

The Marlborough District Council

20.5 % of people living in Marlborough are over the age of 65, compared to the national average of 14.3%. [Source NZ Statistics]

The Marlborough District Council takes this into account when considering policy. Council's Older Person's Forum meets monthly to discuss issues affecting the older people living in our community.

Older people are a valued and important part of the community and there are various ways Council offers help to this group including:

Housing for the Elderly

Council owned units are rented to elderly people who meet the criteria. Units become available from time to time and enquiries can be made at APL Property Limited.

+ APL Property Limited: 03 577 7780 | blenheim@aplproperty.co.nz

Library Services

Books can be delivered to those who are unable to visit the library with the Housebound Library Service.

The housebound service, run by staff at the library, will visit you at home to get an indication of reading preferences, and then arrange for a regular selection of material to be delivered by our friendly volunteers. There are smaller community library services available in Ward, Renwick, Havelock and Waitaria Bay.

+ Blenheim Library: 03 520 7491 | Picton Library: 03 520 7493 | www.marlboroughlibraries.govt.nz

Transport

The Blenheim Bus, with free travel for senior citizens, is available six days a week, serving both the north and south sides of town.

+ Route maps are on page 46 of this booklet | Marlborough District Council's front office
  www.marlborough.govt.nz/Services/Parking-Roads-and-Transport

Total Mobility Scheme

Subsidised taxi travel is available to those who qualify for this assistance.

+ www.marlborough.govt.nz/Services/Total-Mobility

Rates Rebates

Lower income people who pay the rates for the property they live in are eligible to apply for a rates rebate.

+ More information is available on page 36 of this publication.

Community Organisations

Age Concern Marlborough

Age Concern Marlborough is based at the Marlborough Community Centre on 25 Alfred Street, Blenheim.

The Community Welfare Coordinator is available from 9.00 am – 3.30 pm and the Office Administrator is in the office from 10.00 am – 1.00 pm. Messages can be left either under the door, or on the phone.

Age Concern Marlborough is a charity dedicated to people over 65, their friends, and whanau. We promote dignity, wellbeing, equity and respect, and provide expert information and support services in response to older people's needs.

We are active and vocal on relevant issues and work to ensure older people stay connected with their family, friends and community.

Age Concern Marlborough provide an in-home visiting and career relief service, to help ease the workload for elderly caring for their loved ones in the community. Our exercise classes for the elderly are very popular and help keep people active and mobile. From time to time the organisation arranges social events and seminars on issues relevant to older people. As we understand that transport is most important to maintaining independence, we also provide a free driving course, to refresh your driving skills and knowledge. Older people who can no longer drive are also eligible for our Total Mobility taxi vouchers, offering a 50% discount on taxi rides.

+ Age Concern | 03 579 3457 | support@ageconcernmarlb.org.nz

Presbyterian Support

Presbyterian Support offers a range of Enliven social services to support older people/kaumātua and their families/whānau.

Enliven helps older people to meet the challenges of being an older person so they can enjoy this special time of life. Our programme operates five days per week in Blenheim and one day per week in Picton from 10am – 3pm which includes morning- and afternoon tea as well as a 2-course meal at lunchtime. We provide community-based support – others to talk to and activities to join in with so that older New Zealanders not only survive but thrive.

Tōtara Club provides day activity programmes for older people who find themselves becoming socially isolated. Our professionally trained staff and volunteers emphasise dignity, joy and wellbeing. We put special emphasis on enhancing dignity and wellbeing while supporting age-related needs.

HomeShare brings older people with shared interests together in the comfort of a host's private home. Small groups share a meal and conversation and activities chosen by the group. HomeShare hosts and volunteers are trained to support the needs of all older people. Funding, if eligible, is available and self-funding is also an option.

+ Enliven | 0800 477 874 | 03 265 4243 | www.enlivenuppersouth.org.nz

Alzheimers Marlborough

Alzheimers Marlborough Inc. is a Registered Charity, providing programmes and services for people living with dementia. Our modern facility at 8 Wither Road in Blenheim has been specially designed for the needs of People with dementia.

Programmes and Services

The "Forget-Me-Not Club" is a day respite programme operating five days per week in Blenheim and one day per week in Picton. Staff and trained volunteers provide relief for carers while their person with dementia can enjoy an activity based programme tailored to their abilities in a safe, caring and secure environment. Transport, morning and afternoon tea and a two course lunch are provided.

Our Community Workers provide support, advocacy, education and information for people living with dementia, including:

- Support for carers;
- Up-to-date information on dementia;
- Education for carers and the wider community; and
- Safe return bracelets and electronic tracking devices.

Alzheimers Marlborough is committed to providing a high quality service which will respond to the changing needs of the Marlborough community, both now and in the future.

+ Alzheimers Marlborough | 03 577 6172 or Freephone 0800 004 001 | www.alzheimers.org.nz/marlborough

Grey Power Marlborough

Grey Power has an office at the Marlborough Community Centre at 25 Alfred Street.
Staff are there from 9am to 5pm, Monday to Friday.

Grey Power offers advice, support services and representation for its membership and speaks out on issues affecting the older part of our community. Anyone over 50 years is eligible to join.

Grey Power handles many enquiries from the 50+ age group, wanting to know where to go for information. Staff can explain entitlements and direct people to the right place for help. For example to Work & Income (Senior Services), ACC, Budgeting Advice services or Community Law Marlborough. One of Grey Power's purposes is to ensure its members have adequate health care whatever their income. Grey Power also lobbies on behalf of its members on issues like superannuation and transport, and other matters affecting the well-being of older people.

Two pages of Grey Power information are published monthly in the Saturday Marlborough Express.
A discount book is available for discounts with participating local businesses.

+ Grey Power Marlborough | 03 578 4950 | www.greypowermarlborough.co.nz
kim@greypowermarlborough.co.nz or robyn@greypowermarlborough.co.nz | Facebook: Grey Power Marlborough

Citizens Advice Bureau

The Citizens Advice Bureau provides free, impartial and confidential advice and information on a range of issues. It holds a large database of information and its trained volunteers will either answer questions or direct callers to the appropriate agency.

The CAB also has a range of printed material (including application forms), on many matters including; the legal system, passports, rental accommodation, personal and family matters, accidents and employment questions.

+ Marlborough Citizens Advice Bureau | 03 578 4272 | cab.marlborough@xtra.co.nz
Offices at the Community Centre, 25 Alfred Street | 9.30 am – 4.00 pm, Monday to Friday

Community Law Marlborough

Community Law Marlborough provides **free legal advice**, assistance and advocacy.

Our legal team can assist you in many areas of law, such as:

Employment, Tenancy/Housing, Consumer, Neighbours, Financial/Debt, Legal Entities, Family Trusts, Enduring Power of Attorney, Wills, Family/Care of Children, Guardianship, Adult Relationships, Going to Court, Police Matters, Welfare/MSD, ACC, Limited Licences/LTSA, Immigration/Citizenship, Education, Maori Legal Issues/ Succession, and much more...

We do not deal with commercial matters.

We are also available to come to your organization to give a talk on our services or to provide some legal training to your team.

+ Community Law Marlborough | 14 Market Street, Blenheim | www.commlawmarlb.org.nz

  Blenheim Appointments | 03 577 9919 or 0800 266 529 | reception@commlawmarlb.org.nz

  Monday, Tuesday & Thursday 9.00 am – 4.30 pm | Wednesday 9.00 am – 7.30 pm | Friday 9.00 am – 4.00 pm

  Kaikoura Appointments (Heartlands) | 03 909 9292

  Every 2nd and 4th Tuesday of the month 10.30 am – 3.00 pm

Returned and Services Association

RSA membership is open to war veterans, ex-servicemen and women, their families and friends, serving members of the New Zealand Defence Force, sworn New Zealand Police officers, as well as men and women **without** military connections who share the ideals of the RSA movement. The badge is one of the most familiar icons in New Zealand.

Marlborough RSA is in a partnership with the Blenheim Workingmen's Club who are the owners of the Clubs of Marlborough. This modern facility is open to all MRSA or Clubs members and besides obvious camaraderie, offers participation in a bridge club, various sports sections including indoor and outdoor bowls, Cards, Golden Oldies and Kings and Queens. The latter two enjoy lots of functions and trips away.

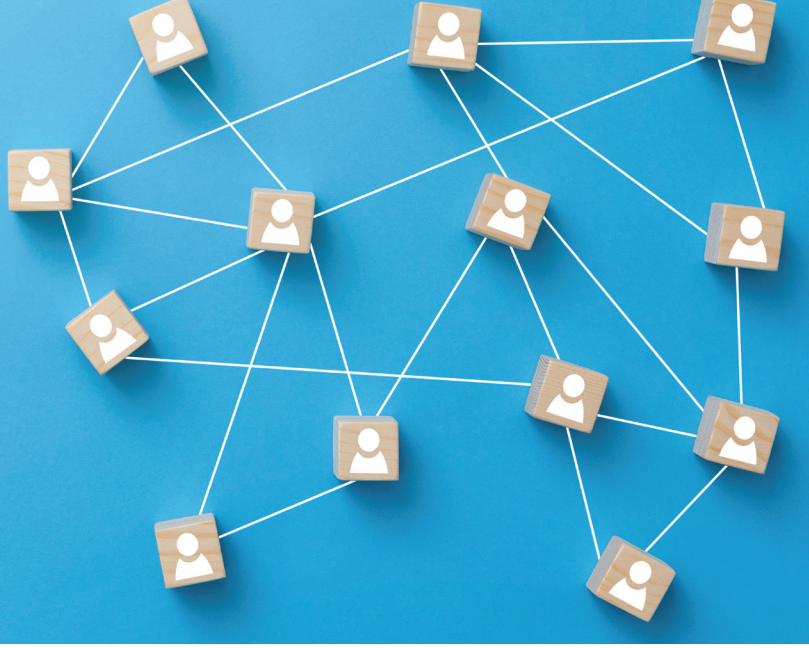
The Clubs is a well known meeting place with a Café Bar and Restaurant, Bistro Diner, Library, and Pool, Darts and Snooker. To join the RSA you simply tick the Clubs of Marlborough application form or if already a member of the Clubs, ask reception to add you to the RSA membership. The official badge of the RNZRSA consists of a 'heart' logo symbolizing our ambition to be at the heart of our local communities – as a community hub that plays an active part in growing the Anzac spirit across generations. The heart, together with the new more contemporary RSA type and modernized crown, completes the full RSA logo – which is inspired by a military medal to honour our history.

The RSA Women's Section

The RSA Women's section is affiliated to the Marlborough RSA and it is open to any woman who is a member of the RSA, be it a service or associate member. No service affiliation is required.

The RSA Women's section offers, on every second Wednesday of the month, friendship and information provided by speakers with an older persons living and lifestyle, on such topics as health and well-being.

+ RSA Women's Section | 03 578 1059



Transport

Travel To Medical Appointments

Transport is available for people needing to get to medical appointments, including dental or physiotherapy appointments, in Blenheim.

St John and the Marlborough Primary Health Organisation

One service consists of a van with capacity to take wheelchairs and is provided by St John and the Marlborough Primary Health Organisation. Donations welcome, but this is based on your circumstances. This service is available to people living in all outlying areas in Marlborough. Transport should be booked at least 24 hours in advance of an appointment time.

+ St John Health Shuttle | 03 578 0797 | 0800 333 781 | Monday to Friday.

Marlborough Community Vehicle Trust

A transport service for people in Picton, The Sounds, Havelock and Blenheim to attend medical appointments.

+ Marlborough Community Vehicle Trust bookings | 03 574 1311 | soundsvehicle@gmail.com

Whilst Wairau Hospital meets most of the health needs of Marlborough residents, sometimes it may be necessary to go beyond Blenheim for a particular treatment. Help therefore with air travel, taxis, bus fares, petrol and accommodation costs, including those of a support person, is available in some cases. For example, if you must see an out-of-town specialist at least once a month, and have to travel more than 50km to the appointment, you may qualify for travel assistance.

Patients who require treatment in Wellington, Auckland or Christchurch will get assistance, and those who, for example, must travel to Nelson, are also likely to qualify for assistance if they have a community service card. Your specialist should give you details of who to contact for information concerning your particular circumstances and entitlements, when you are referred for treatment.

Patients must register to receive financial support, and those who qualify may also register a support person to travel with them. Accommodation costs of up to $100 a night are paid to those who qualify. Financial assistance however is available only to patients who have been referred through the public system from one specialist (not a GP) to another beyond Blenheim. Private patients do not qualify.

+ Nelson Marlborough District Health Board | 03 520 6555
+ Ministry of Health | 0800 281 222
+ Brochures with more details are available from Wairau Hospital

Transport Options

Driving a car and even using a mobility scooter sometimes becomes impossible for older people due to diminishing health and strength, or because of a disability. Free public transport is available for Supergold card holders in Blenheim during the week, (with restricted hours on Saturdays and excl. Public Holidays), on the Blenheim Bus. The SuperGold Card is a discounts and concessions card for seniors and veterans, in recognition of their contribution to New Zealand society. Please note that the Supergold membership card must be produced and that no other form of identity is accepted. For some people however, taxis may be the only option if they are to maintain some independence.

The Total Mobility Scheme, jointly funded by the Marlborough District Council and the NZ Transport Agency, provides assistance to those with long-term impairment, to give them access to door-to-door transport. For example, someone whose arthritis makes it too difficult to get on or off the bus easily may qualify. Alternatively someone may qualify if they have a medical condition that stops them travelling in a safe or dignified way on public transport. To qualify for the Total Mobility scheme, applicants are referred to an appropriate Total Mobility agency to undergo an eligibility assessment based on nationally established criteria.

People who qualify for this assistance are issued with a photo ID card up to the value of $15, for a one-way trip for travel within Marlborough. Providers in Blenheim are listed below.

Pre-booking for wheelchair hoists in recommended. There's no restriction on the purpose of these trips; it can be to the doctor, or the shop, or for personal or social reasons.

For those people who have restricted personal mobility, the Marlborough District Council has allocated disabled parking spaces in public parking areas throughout town, including outside supermarkets and medical centres. CCS Disability Action issues the parking permits which entitle drivers to use these carparks. Application forms for these parking permits are available at Council's Customer Service Centre.

Providers in Blenheim:

+ Marlborough Taxis | 03 577 5511
+ Driving Miss Daisy | 03 5793162
+ Flo2Go | 0800 356 246
+ Blenheim City Taxis | 03 972 3000
+ Maxis Shuttle and Wheelchair Lift | Adrion Chilvers: 021 050 4446 | Chris Bothwell: 027 432 6783

Help Yourself To Stay Safe Behind The Wheel

Most older New Zealanders rely on their car to get around and visit fiends or whanau, go shopping, or attend appointments. Maintaining mobility and independence is vitally important to the health and well-being both mentally and physically, of our older people. Driving is a complicated task that requires continuous concentration and good health, and the ageing process can affect a range of skills essential to driving.

When you renew your licence at 75, 80 and every two years after that, your doctor will check that you are medically fit to drive. It is however important for all drivers to regularly and honestly assess their own driving capabilities.

Some drugs prescribed by your doctor have side effects that can affect your driving ability. You should check with your pharmacist or doctor if you have any concerns about whether your medication will affect your driving.

Deteriorating eyesight

If you're over 60 consider having regular eye tests. If you are prescribed glasses for driving, it is essential that you wear them.

Fatigue

All drivers need to be alert when driving and feeling tired can affect that.Ability, not age, determines whether you are a safe driver and it's your responsibility to ensure your skills and knowledge are up to scratch every time you drive. There are free driver workshops offered regularly by Age Concern to help senior drivers keep their skills and knowledge of the road rules up-to date.

AA CarFit events for senior drivers are available to anyone needing to check they have everything set up in their cars to maximise their ability to drive efficiently and safely, such as seat belt height, side mirror placement and setting seat height.

+ Road Safety Coordinator (MDC) | 15 Seymour Street | 03 520 7400 | total.mobility@marlborough.govt.nz

The Road Ahead: Transport Options for Seniors or *Supporting Senior Drivers* booklets

Assessing Fitness To Drive

Drivers must renew their driver license at age 75, 80 and every two years after that. A GP may clear people in this age group as fit to drive without requiring them to take a test. If recommended by a GP however, drivers in this age group might need to complete an on-road safety test or they may refer the driver to an occupational therapist for a driving assessment. Various medical conditions can directly affect fitness to drive and all drivers must provide a medical certificate each time they apply for, or renew, a licence after their 75th birthday. Waka Kotahi (NZTA) fact sheets about the licensing process are available in the NZTA website.

+ NZ Transport Agency | 0800 822 422 (Freephone) | info@nzta.govt.nz | www.nzta.govt.nz

Tips For Safe Driving

- Have regular eyesight and hearing checks as sight and hearing diminish with age.
- Stay physically fit to keep good control of the steering wheel and to be able to look back over the shoulder.
- Plan trips well in advance. Try to avoid peak traffic and bad weather.
- Avoid driver fatigue by taking frequent breaks and not driving at night.
- Follow safe driving practices; scan the road and allow time to react to the unexpected.
- Be aware that even a small amount of alcohol can slow reactions, reduce concentration and impair judgement - skills which are already declining with age.
- Understand that the effect of alcohol is magnified by certain types of medication.
- Check with your GP whether your medication will affect your driving ability.
- Update driving skills with a course if it's a long time since you last looked at a copy of the road code.
- Buy a high star rating car that has a number of safety features to protect you in a crash. Visit www.rightcar.co.nz to see what star rating your current car has.

Mobility Scooter Safety

The number of mobility scooters on our roads has increased as older and physically less abled people discover the freedom and independence they bring.

Anyone considering purchasing a mobility scooter can usually get a personal training session from a Mobility Scooter agent in the region. Contact the Marlborough District Council for more information and ask for the Road Safety Coordinator or the Sustainable Transport Coordinator.

Mobility Scooters are legally defined as wheeled 'mobility devices' and while you do not need a licence, a Warrant of Fitness, or registration, there are the following legal safety requirements to consider:

- You must use the footpath when one is readily accessible
- You must operate your mobility scooter in a careful manner.
- You must travel at speeds that do not endanger other footpath users
- Your must ride in a way that won't cause you injury
- If you are involved in a crash, you must stop to check if anyone is injured and help them.

+ Road Safety Coordinator (MDC) | 15 Seymour Street | 03 520 7400 | total.mobility@marlborough.govt.nz
+ *Ready to Ride* booklet | www.nzta.govt.nz | Road Safety Coordinator

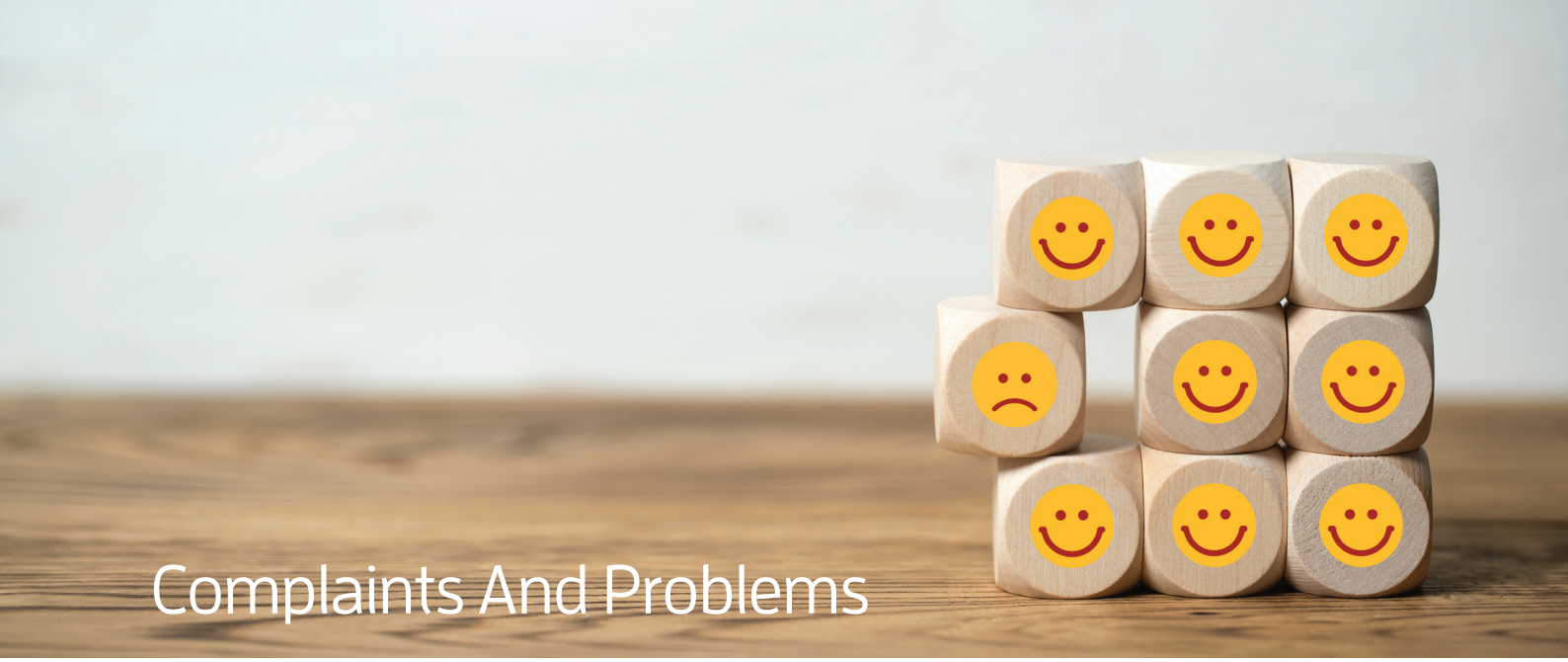
Forget Parking - Catch The Bus

The Blenheim Bus offers a regular service for people who have given up driving, or who no longer want to bring a car into town. Subsidised by the Marlborough District Council, and sponsored by Bayleys Marlborough the Blenheim Bus is a free service for all SuperGold cardholders. Other adults pay $2 while children travel for $1.

The bus is easy to board and alight from, as it's a ***kneeling bus***, ie, the driver can lower the step for passengers who might otherwise have trouble stepping on board. The bus can also take wheelchair-bound passengers.

The service runs hourly from 9.00 am – 3.00 pm, and 9.00 am – 1.00 pm on Saturdays. It travels through Redwoodtown, Witherlea, Springlands and Riversdale.

+ Timetables and maps | Page 46 of this booklet | MDC | Blenheim Library | Marlborough Roads
  www.marlborough.govt.nz/services/parking-roads-and-transport



Complaints And Problems

Making A Complaint

Many elderly people are reluctant to complain about things. Others feel their complaints can be sometimes ignored. Mistakes are made and things do go wrong. It's not always about blame but it is important that issues get resolved.

It can be frustrating, even intimidating, to receive poor treatment or service. It's important to ensure your voice is heard if you believe you have a valid complaint. There are many processes in place to handle complaints but it can be confusing or complicated finding the most effective approach.

The following organisations can help you, without charge, to either follow up on issues that have caused you problems or concern or to find the right place to take your complaint:

+ Citizens Advice Bureau | 03 578 4272 | www.cab.org.nz
+ Community Law Marlborough | 03 577 9919 or Freephone 0800 266 529 | www.commlawmarlb.org.nz

Phone calls may also be directed to government departments. Many have free phone numbers and informative websites. Their listings are at the front of the telephone book. In some areas, like health and banking, there are people appointed specifically to deal with complaints:

+ The Ombudsman | 0800 802 602 | www.ombudsman.parliament.nz
+ The Banking Ombudsman | 0800 805 950 | www.bankomb.org.nz
+ The Health and Disability Commissioner | 0800 11 22 33 | www.hdc.org.nz
+ The Human Rights Commissioner | 0800 496 877 | www.hrc.co.nz
+ The Broadcasting Standards Authority | 0800 366 996 | www.bsa.govt.nz
+ Insurance and Financial Ombudsman | 0800 888 202 | www.ifso.nz

Complaints about health and disability services:

+ Advocacy Services South Island | 0880 377 766 | advocacy@hdc.org.nz

Marlborough District Council Fix-It Forms

The Marlborough District Council Fix it forms are a handy way of telling us about any request you may have for their services, or to make a suggestion, compliment or concern. Fix it forms are a quick way of reporting any problem or for making a suggestion, for example, about potholes or anything else that you wish to raise with the council. You don't need to give your name.

+ Fix it Forms | www.marlborough.govt.nz | Blenheim and Picton Council Offices | Blenheim Library

If the problem is urgent, contact Council's customer service staff directly on 03 520 7400.

Elder Abuse

It's a sad fact that, from time to time, older people find themselves in unhappy circumstances, where carers or relatives are taking advantage of their frailty.

Situations can vary from a family member taking financial advantage of an elderly person, to rough physical treatment, or situations where someone feels they're being coerced into circumstances not of their choice. Some elderly people can be very vulnerable to the actions of thoughtless or unkind family members, or intimidating 'experts'.

While most residential homes address these matters as part of their staff training, some elderly people are reluctant to complain or reveal what has been happening to them.

+ Maataa Waka | 03 577 9256 | admin@maataawaka.co.nz

When Problems Arise With Your Benefit

Help is available if you encounter problems applying for a benefit or entitlement for an older person. If a disagreement or dissatisfaction should arise over your application, Senior Services staff at the of Social Development should be able to explain the issues.

Part of the role of Senior Services staff is to answer questions or provide clarification about eligibility for government benefits or assistance. If issues arise, a case manager may request further information from you in order to resolve the matter.

If there is no satisfaction from the case manager, you may ask for a decision to be reviewed, either by sending an e-mail, writing a letter or filling out a review request form. There is a time limit if requesting a review; the request must be made within three months of the original decision about the case.

Cases are first reviewed under a formal internal process. If the reviewers believe a mistake has been made, you will be advised and the necessary amendments will be made. If the internal review doesn't find in your favour, that decision will be subject to another round of checking by the Benefits Review Committee (made up of two experienced Ministry of Social Development staff with no involvement in the original decision, and a community representative).

If you are not happy with the Benefits Review Committee's decision, you may appeal to the Social Security Appeal Authority, an independent tribunal which is part of the Ministry of Justice. Decisions made on medical grounds, or those relating to a War Veteran's Pension, go to a separate Medical Appeals Board.

You are entitled to see your personal file held by the Ministry of Social Development. It may contain information you had not realised would affect a decision on your case.

Alternatively, older people's advocacy groups like Age Concern, Grey Power, Citizens Advice Bureau or Community Law Marlborough may be able to help.

There are avenues for further appeal through the High Court and the Court of Appeal, although legal advice, or at very least consultation with a benefits rights group, would be a first step. There are time limits on some aspects of the appeal process.

+ Ministry of Social Development, Reviews and Appeals | 0800 559 009
+ www.workandincome.govt.nz/individuals/your-rights-and-responsibilities/asking-for-a-review-of-decision
+ Community Law Marlborough | 03 577 9919

Problems At The Bank

Today's older people grew up believing their money was safe if it was with the bank.

The last few years of financial turmoil have shaken some of that confidence, particularly in relation to investment advice. From time to time too, cases have emerged where an elderly person's bank account has been stripped, generally through an unauthorised use of a bank card. Sometimes, fault can be found within the banking system.

If you believe you have been wrongly treated by your bank, and you've not been able to get any satisfaction from the bank itself, you may approach the Banking Ombudsman. Your bank should direct you to the Ombudsman's service if it cannot resolve your issue.

Note that not all New Zealand banks have signed up to the banking ombudsman scheme.

All banks which have signed up should have the Banking Ombudsman's brochures on display at all their branches, and their call centres should offer you the Ombudsman's contact details. These banks are obliged to comply with any awards of compensation that may be made by the Banking Ombudsman.

+ Banking Ombudsman | 0800 805 950 (Freephone) | help@bankomb.org.nz
  Freepost 218002, PO Box 25327, Featherston Street, Wellington 6146
  Online complaints form: www.bankomb.org.nz

When making your complaint, explain as simply and clearly as possible what has gone wrong, and why, and what you believe would be a fair resolution. Either the Citizens' Advice Bureau, Community Law Marlborough, Grey Power or Age Concern can help you fill out this form.

Problems With Power Charges

The Electricity and Gas Complaints Commissioner's Office provides a free and independent service for people with complaints about power companies.

Issues which are regularly dealt with include disputes about billing, disconnections, damaged property and switching companies.

The Commissioner may also consider complaints about actions of staff or contractors while on land, as well as access to and use of private land on which there is electricity or gas equipment.

The Commissioner cannot look into the amount charged by power companies.

Companies are free to make their own commercial decisions about what to charge. However, the Commissioner can check that a company has provided accurate information about its tariffs, and that they have applied them correctly.

This service generally considers claims that involve sums of less than $20,000.

The Commissioner's decisions are binding on the company involved. However, if the consumer does not accept a decision, they can lodge a claim with the Disputes Tribunal, or go through the court system.Before going to the Commissioner, a consumer should do the following:

- Phone or write to the electricity company and tell them about the problem. Use the word 'complaint' so the company is in no doubt this is the beginning of the complaint process.
- The company then has 20 working days to try to resolve the matter.
- The company must acknowledge the complaint, it cannot charge for investigating a complaint and it cannot take action, like disconnection, while the complaints process is in progress.
- Keep letters, bills, notes and photos relevant to your complaint, as the company may ask to see these.

Going to the Commissioner

If the complaint is not resolved within 20 working days, a consumer may contact the Electricity and Gas Complaints Commissioner:

+ 0800 223 340 (Freephone) | PO Box 5875, Lambton Quay Wellington 6145, Freepost 192682

  Online complaints form: www.utilitiesdisputes.co.nz

Insurance Problems

The Insurance and Savings Ombudsman provides a free and independent service for resolving disputes over insurance policies, savings and superannuation schemes.

If you're having problems with your insurance or financial adviser about a claim or a policy, this Ombudsman may be able to help. This service can look into complaints relating to:

- house, contents, vehicle, travel, health, critical illness or life insurance
- superannuation
- claims of not more than $200,000.00
- policy interpretation
- claims made by, or on behalf of, the policy holder
- the amount payable under a claim
- financial advisers and brokers

This Ombudsman cannot deal with your case until you have first made a formal approach to the business you're complaining about. If nothing can be resolved through the company's internal complaints procedure, you then need to take written notice of that to the Ombudsman within two months. The Ombudsman's decision is binding on the business involved, but a complainant is entitled to take further action if they are unhappy with the outcome. However, be aware that some companies and financial advisors have not signed up to the ISO scheme and the Ombudsman therefore cannot investigate cases involving them.

+ Insurance and Financial Ombudsman | 0800 888 202 Freephone | www.ifso.nz

If your complaint involves an individual or organisation which is not covered by this scheme, you should seek your own legal advice or try contacting the following organisations:

+ Citizens Advice Bureau | 03 578 4272
+ Community Law Marlborough | 03 577 9919 or 0800 266 529 (Freephone)
+ Complaintline | www.complaintline.org.nz
+ Consumers' Institute | www.consumer.org.nz

You could also approach one of the various broker and insurance adviser associations:

+ The Insurance Brokers Association of NZ | (09) 306 1732 | www.ibanz.co.nz | PO Box 7053, Auckland 1411
+ Institute of Financial Advisers | (04) 499 8062 or 0800 404 422 | www.ifa.org.nz
+ Professional Advisers Association | 0800 275 722 | www.paa.co.nz

Recreation And Social Contact

Avoiding Isolation - A Chance To Chat

Maintaining social contact can become increasingly difficult as people reach the latter stages in life, especially when health and mobility begin to fail.

The Totara Club is one of the day activity programmes, run by Presbyterian Support's Enliven Positive Ageing Services, offers a friendly, relaxed opportunity for older people to spend time outside their home, in the company of others.

The service operates 10.00 am – 3.00 pm, weekdays, hosting participants at its Muller Road premises, where there's opportunity for conversation, some entertainment, perhaps a game of cards, and for those who're interested and able, a chance to do some light gardening.

The programme provides a stimulating day in the company of others, and is especially suited to those who'd normally be living in either isolated or fairly dependent circumstances, probably with family at home. At the same time it allows those who care for such people some respite time. Transport to and from the programme can be provided, and morning & afternoon tea, plus a home cooked lunch are served.

Enliven HomeShare provides a similar day activity programme hosted in a private home for small groups of up to five people. This environment better suits some participants, for example those with early stage dementia, sight or hearing loss, or memory loss.

Families (or the individual themselves) can talk to their GP, or an assessor, at The Needs Assessment Service if they have an older relative who might benefit from attending the Totara Day Programme or Enliven HomeShare. Attendance may also be paid for privately.

+ Presbyterian Support | 03 577 9005
+ The Needs Assessment Service | 0800 244 300

Walk For Pleasure And Fitness

Keeping active is key to keeping healthy for older people and walking is a simple and cheap form of exercise. Walk with a friend or as part of an organised walking group, depending upon your level of fitness.

There is a walking group in Marlborough which welcomes newcomers. The 50s+ group is an informal group of mostly retired people, who like to get out and walk for a couple of hours. Most participants are aged between 60 to the mid-80's.

The group takes walking routes as far afield as Pelorus, Ward, Wairau Valley and the Sounds, although most walks are in forestry, DOC land or high country farms. The participants usually meet up in town and share transport to the starting point for the walk.

Walkers need to be relatively fit, able to manage a couple of hours for a morning walk or up to four hours for the full day out. Usually, about 15 people turn up and they pool transport, sharing petrol costs. The programme costs $1, and, for day walks of up to four hours, walkers take their own lunch. The group carries walkie-talkies, so the fittest can stay in touch with those at the rear. The focus is on walking, rather than tramping, and rest stops are made as needed.

Generally, the walkers gather at the Nativity Church carpark at 9.45 am every Monday, leaving for their walking destination by 10.00 am.

+ Colin Geerston | 03 5793101 | for a copy of the walking programme for the months ahead

Out And About Club

Some older people lose their confidence when it comes to driving longer distances. Others would like to get out more but don't have anyone to share the experience. A locally-based travel club for senior citizens helps to fill that gap.

The Out And About Club takes its members on day trips around Marlborough or on longer expeditions of up to 10 days, travelling to events throughout New Zealand. They have also visited Norfolk Island and parts of Australia.

The club is suitable for independent older people who have relatively good health but who no longer feel able or willing to drive.

+ Alan Wilson | 03 572 7483 | 027 223 2578 | akwilson@xtra.co.nz

Get Connected Booklet

This booklet provides information about social and recreational opportunities for over 65's in our community.

+ Copies are available from Council offices, GreyPower, Age Concern and Citizens Advice Bureau.

Keeping Well, Keeping Active

Regardless of your age and stage in life, it's important to stay as fit and healthy as possible.

Here are some tips from the Nutrition and Physical Activity Programme, run by the Nelson/Marlborough District Health Board, to help you make some changes to your life:

- To keep your body working well you need about 8–10 cups of fluid (including tea and coffee) each day when the weather is hot.
- Remember that alcohol may interfere with your medication. Check with your GP.
- Keep your bones strong with milk and dairy products. Choose low fat varieties if you are trying to lose weight or whole milk products if you need to put on weight.
- Cook vegetables quickly until they are just soft enough to eat. The longer you cook them, the more vitamins and minerals they lose.
- Stay regular by eating plenty of wholemeal or wholegrain breads, breakfast cereals, vegetables and fruit, prunes, kiwifruit and orange juice.
- Eat lean meat, poultry, seafood or eggs each day to give your muscles and energy a boost with protein, iron and zinc.

Making Your Entertainment Dollar Go Further

Not everyone has an income in retirement that is sufficient to sustain the lifestyle we enjoyed while working. In these days of inflationary food prices, living on a fixed retirement income is not easy. So the challenge is to stretch your entertainment dollar, while also finding free activities within your local community. Here are a few examples:

Go to the Library

Still the single greatest resource in almost any community, the public library offers a rich collection of books and magazines, research and reference materials, and free internet access as well. Whether you just drop in to take out some books, CDs or DVDs, attend a public meeting about a critical local issue, or just spend a rainy afternoon surfing the web, your local library is a great place to find free entertainment.

Art Gallery Exhibition Openings

A good place to meet people with similar interests and have a chat with the artists.

Literary Readings

When authors go on tour to promote their books, they may be heading to a bookstore near you. Check your local newspaper and public library for information about upcoming readings, where you will have a chance to meet the authors and sample their new work.

Free Community Events

Community and non profit organisations also host many free events and activities. Check libraries, newspaper listings, and listen to local radio to find out what is happening.
www.marlboroughnz.com.events

Sit In On Rehearsals

Find out about your local drama and dance ballet schools. Often you can sit in on final dress rehearsals for free. These are often held at ASB Theatre and Boathouse Theatre as a starting point.

Join a Book Club or Discussion Group

Whether you organise your own with a small group of friends, discover an established group through your local library or bookstore, book clubs and discussion groups offer a great way to exchange ideas and gain new insights.

Be a Tourist at Home

We all establish routines and patterns, get into ruts, and eventually see only a narrow slice of our own community. Make a conscious effort to step off your usual path, and take a day to explore a neighbourhood or nearby attraction that you have never visited or have not seen lately.

Personal Health & Security

Keeping Well, Keeping Active

Regardless of your age and stage in life, it's important to stay as fit and healthy as possible. Here are some tips from the Nutrition and Physical Activity Programme, run by the Nelson/Marlborough District Health Board, to help you make some changes to your life:

- If you need to put on weight, have small regular meals and nourishing snacks throughout the day.
- Fresh fruit, vegetables, breads and cereals are the perfect choice when you're trying to lose weight.
- Sharing a meal is one of life's simple pleasures. Invite someone to join you for dinner.
- Spice up your meal by serving it in a different way; variety is the spice of life!
- To avoid food poisoning, throw away leftovers after two days.
- Use it or lose it. Try to be physically active for at least 30 minutes every day. Remember you can break that into 10 minute spells if you need to.
- Gardening is a great way to keep fit.
- Household chores like dusting and vacuuming count as physical activity.
- Join a walking group or a social club. Exercise is easier and heaps more fun when you do it with a friend.
- It's important to feel good while you exercise so make sure your shoes and clothes are comfortable and well-fitting.
- Seated activities like chair dancing are great exercise if mobility is a problem.

Eating The Right Food Is The Key To Health

Nutrition for older people is becoming increasingly important in New Zealand as people aged 65 and over make up a large and growing proportion of the population.

Inadequate nutrition can have a serious effect on the health of people as they age. Poor nutrition, even malnutrition, can create the symptoms of ill health; feeling lethargic or light-headedness, and also the loss of appetite or kilos. The sense of smell and of taste can deteriorate with age so it's all too easy to lose interest in food. Medication may also affect taste and poor dental health or trouble with dentures can discourage good eating.

For people living alone it can seem too much bother to cook for one, especially when loneliness or depression comes into play. In addition, if poor health or mobility is already an issue, the effort required to prepare a meal can be just too much for some older people.

Health status is closely related to the ageing process, and good nutrition is one factor that can have beneficial effects on the rate of the ageing process.

The New Zealand Food and Nutrition Guidelines for Healthy Older People recommend those over 65 eat at least:

- Five servings per day of fruit and vegetables
- Six servings per day of breads and cereals (preferably wholegrain)
- Three servings per day of milk and milk products
- One serving per day of lean meat, poultry, seafood, eggs, nuts and seeds, and legumes

For those who are not eating as much as they need, it's particularly important the food they do consume is as nutritious as possible, which are foods that include:

- **High quality protein** found in eggs, lean meat, fish and poultry.
- **Iron, zinc and calcium** found in lean red meat, poultry, fish, breakfast cereals and dairy products

Other healthy food includes; fats (nut butters, nuts, seeds and olive oil), whole grains (brown rice, whole wheat bread, oats and whole grain cereals), fresh fruit and vegetables (canned and frozen are also good), and protein-rich beans and legumes.

It's also important to drink enough water. The water content of the body diminishes with age. It's very easy for old people to dehydrate quickly, without even noticing a thirst. In Marlborough, some of the local supermarkets will deliver their prepared meals for a small charge. People needing assistance to access nutritious meals may also contact the following organisations:

Meals on Wheels

Hot meals delivered daily Monday to Friday at a small charge - for those having difficulty preparing their own meals. Criteria apply. Frozen meals also supplied, including to outlying areas of Marlborough.

+ Meals on Wheels | 03 520 9999

Quest Catering Company

Home-cooked meals delivered to the door, Monday - Friday in both Picton & Blenheim. These are also delivered Monday, Wednesday & Friday to Renwick, Spring Creek and Grovetown. Meals are delivered cold ready to heat in the home or ready for the freezer in stackable containers. Weekend meals are delivered on Friday.

+ Quest | 03 573 7654 | 027 5737654 | lindagrace@xtra.co.nz

Crossroads

A hot meal is served every Wednesday evening, at Crossroads, 2 Redwood Street, for a gold coin donation. Koha kitchen open each weekday.

The Marlborough Community Foodbank

Weekly food parcels containing healthy cooking ingredients are available. Anyone needing a food parcel should make contact first with a church, community support organisation or government agency, eg: Work and Income.

Picton Foodbank

+ Picton Foodbank | 022 010 5591

The Needs Assessment Service (NMDHB)

Offices in Nelson and Blenheim.For urgent matters an after-hours duty manager can be contacted by phoning the 0800 number and the message will give you the manager's cell phone number. A free guide to good nutrition for older people, *Food & Nutrition - Guidelines for healthy older people*, is also available from the Public Health Unit at the Wairau Hospital.

+ Needs Assessment Service (NMDHB) | 0800 244 300 (Freephone) | support.works@nmdhb.govt
+ Wairau Hospital | 03 520 9914 | www.healthed.govt.nz

Falls Prevention Services For Marlborough

A fall can have a huge impact for people aged 65 years and over. Here is some information to help build confidence and knowledge about how to avoid falls.

Are you at risk of a fall or falls injury?

If you are 65 years and over and can answer 'Yes' to any of the questions below, then you have a risk of falling:

- Have you had a slip trip or fall in the past 12 months?
- Do you have a fear of falling?
- Are you on 4 or more medications?

Why should I worry about falls?

Falls are the leading cause of hopitalisations for people aged 65 years and over. The good news is most falls are preventable. The impact of a fall can create:

- A fear of it happening again
- Loss of independence and confidence
- A reluctance to undertake certain activities

+ Marlborough Primary Health | 03 520 6200 | www.marlboroughpho.org.nz

+ A range of resources are available from www.livestronger.org.nz including strength and balance classes in Marlborough.

Physiotherapy Can Help Ease Some Pains Of Ageing

Physiotherapists can help some older people with health problems which affect mobility, balance, strength and fitness.

At Wairau Hospital, physiotherapists help rehabilitate older people who have had strokes or other disabling conditions. They may be able to assist patients with joint problems, especially joint pain and flexibility, and with breathing difficulties. Older people experiencing any of these types of problems may ask their GP for a referral to a hospital physiotherapist. There is no charge to the patient attending the hospital.

Physiotherapists can also help patients become accustomed to using wheelchairs and other mobility aids. A range of qualified private physiotherapists are working in Marlborough and are listed in the Yellow Pages of the phone book.

Mobility Aids

When moving around becomes difficult, some kind of mobility aid may help. The right kind of aid can increase your general ability to get about as well as limit the risk of a fall.

Your GP can refer you to a physiotherapist at Wairau Hospital for assessment and advice about the most suitable equipment; a walking stick or walking frame. Some equipment is available without charge to patients meeting certain criteria.

Walking sticks range from the traditional cane type to aluminium sticks with special plastic grips. The length of a walking stick is critical and a physiotherapist can advise you about the right size. Walking sticks should always have a rubber tip on the end to grip the ground.

Walking frames may be safer than a stick where balance is an issue. Models with a tray can be a big help in carrying things around the house.

Assessment for wheelchairs are available for people unable to mobilise independently in their own home, including electric wheelchairs. A chair can be modified to suit an individual's needs. A Therapist – occupational or physiotherapist - can recommend an appropriate model and help train the person who will use it if they meet the criteria. There are a number of places around Marlborough to hire out wheelchairs for short or long term use and community use.

Dental Care

People keep more of their teeth into later life than was once the case, making good oral health an important part of ageing well.

Healthy teeth and gums, or correctly fitting dentures, are important for effective chewing and swallowing, to ensure good nutrition which helps maintain general health. They're also important for speech and self confidence.

The need for dental treatment may increase with age as teeth wear, old fillings may need to be replaced as gums recede and more of the tooth is exposed and vulnerable to decay.

Dentures may need to be replaced as the shape of the mouth continues to change throughout life.

The affordability of professional dental care however can be an issue for many people on fixed incomes, whether they have their own teeth or dentures. It's worthwhile noting the following;

- Some assistance is also available through Work and Income for dentures for people on low incomes.
- ACC may be able to help towards treatment costs when there is a dental injury caused by an accident, a sporting injury, or as a result of dental treatment, a claim can be lodged with ACC.
- On referral by a health professional, Wairau Hospital's dental services do provide limited low-cost services to outpatients such as community service card holders and people with special needs.

People in rest homes may have particular dental care needs. It's important to note that dental care is usually an extra cost and not included in a residential care contract.

If you have a friend or relative in rest home care, check to see whether dental care is being included in their care. Remember that such patients may not be able to care for their own oral hygiene and problems in their mouth can affect their ability to eat well, which in turn affects their overall health. Discuss any concerns you have with the rest home manager.

Depression Can Strike At Any Age

Depression can have a debilitating effect on older people and, in too many cases, it goes undetected.

According to the Health Loss in New Zealand study, anxiety and depressive disorders are the second-leading cause of health loss for New Zealanders, accounting for 5.3% of all health loss, behind only coronary heart disease (9.3%). For women, they were the leading cause (~7%).

Losing a lifetime partner is very destabilising for some people and other health or medication issues can directly affect mood. Retirement itself may be a trigger for depression as can the money worries which emerge for some people when wage earning becomes a thing of the past.

Symptoms of depression can include fatigue, weight loss and disturbed sleep, social withdrawal and abandonment of hobbies or increased use of alcohol or drugs.

A number of other health issues, including heart disease, diabetes, cancer and MS can bring about depression and a range of medications can have depressive side effects.

It's important to seek help. Depression and dementia for example can have similar symptoms.

The family GP should be able to help and organisations working on behalf of older people in Marlborough can offer counselling and support. For more information you can contact the following agencies:

+ Age Concern Marlborough | 03 579 3457
+ Alzheimer's Marlborough Centre | 03 577 6172
+ Ministry of Health, Depression Helpline | 0800 111 757 (Freephone)
+ Mental Health Foundation pamphlet *Late Life Depression* is available at www.mentalhealth.org.nz
+ Supporting Families Marlborough | 03 577 5491

Minimise The Medicine Cabinet

One simple task which should be done regularly is clearing out the medicine cabinet. Old or unused drugs sitting in your medicine cabinet create a health risk for curious children or absent-minded adults.

Accumulating medicines, either prescribed or over-the-counter, is not a good practice. In some cases, problems can occur when you use old or out-dated medicines, or share medicines prescribed for another family member. Items that are long past their expiry dates are especially unsafe. Tell your pharmacist if your prescription includes medication which you already have in sufficient quantity. This saves money and saves unwanted stockpiles. Every prescription item dispensed is paid for by the taxpayer. Medication that has been dispensed cannot be re-used.

It's bad for the environment to throw medications out in the garbage or flush them down the toilet. If you have a cupboard full of old drugs, gather them up (prescription, over-the-counter and herbal remedies) and take them to your pharmacist or GP. Your health professional will review and safely dispose of out-dated and unused items.

Keeping Track Of Medicines

Using medicine correctly and safely is vital to maintaining good health as we age.

Some older people take more than one medication at a time but mixing medications, taking too many or missing doses, can cause serious issues.

So it's important therefore, to find a way to keep track of your medications. One of these options may suit you:

- Yellow Medication Card - available from your GP or pharmacist. Record your medications and when to take them, so you can refer to it. The card is for people who take four or more medications.
- Dosette - plastic containers which have separate compartments for days of the week and times of day. This will help you keep track of medications for a week. You will know by looking at the container if a dose is missed. If you don't feel confident about filling the container, ask a reliable family member or friend for help.
- Blister Packs - ask your pharmacist to dispense all your medications in blister packs. The amount and combination of medications will be dispensed for specific times of day in each blister. All you have to do is open the blister and take the medications for that day and time. You will know by looking at the blister packs if a dose is missed. A supply of two weeks medications are usually dispensed each time. However, there will be a charge for each pack.

It is also important:

- That your medications are kept in a safe place.
- Medications should be stored in a cool dry place, out of the reach of children.
- Keep medications in their original containers.
- Deliver unused medication to your pharmacist for disposal.
- Follow instructions if your medications require special storage, eg. in dark bottles or in the fridge.

Understanding Medicines

Deteriorating health is a fact of life for many people as they age so it's not surprising that older adults use more prescription medicines than anyone else.

About 40% of all prescriptions are written for the over-65s. But this age group is also a big user of over-the-counter medicines and, increasingly, herbal remedies.

Remarkably, almost three-quarters of them don't discuss their alternative medicine use with their own GP. At the same time, older people have more medication-related health problems, than other age groups.

To help minimise a medications risk, it's important to understand what your medication is for and how to take it correctly. Your GP, medical specialist or pharmacist can answer these questions for you:

- What is the name of the drug?
- Has it got another name?
- What is it for and how will it help me?
- How often should I take the medicine?
- What time of day should I take it?
- How long will I need to keep taking it?
- Should I take it with food?
- Do I need to stop drinking alcohol while taking this medicine?
- Are there any foods I should avoid while I'm on this medicine?
- Will it interact with other medicines I am using?
- Will it matter if I take vitamins/herbal remedies at the same time?
- Is there any activity I should avoid when I take this medicine?
- Are there any side effects to watch for?
- What should I do if I miss a dose?
- How should I store this medicine?

+ Contact your GP or pharmacist if you need more information about your medicines.

Staying Safe In Your Own Home

Many older people live alone. Often there are personal security and safety issues for such people but there are steps that can be taken to help maintain independence and reduce the risk of accident and injury.

Get to know your neighbours

join a neighbourhood support group. Find out if there's a group in your area or consider getting your neighbours together to form a new group.

+ Marlborough Emergency Management (Neighbourhood Support Marlborough Administrator) | 021 573 3936

Keep a list of emergency telephone numbers next to the phone.

Having a phone at each end of the house may make it easier to call for help in case of a fall. Remember that cordless phones don't work in a power cut, so you may want to have an ordinary telephone as well. Consider a personal emergency alarm. Your GP has more information about them.

Make your home as 'slip-proof' as possible.

Falls are the big cause of injury for older people. Install handrails and have non-slip floor surfaces. Remove or secure loose mats and curling carpet edges. Avoid using high cupboards, so you're not climbing stepladders. Tidy up muddy or mossy patches on your property.

Follow fire safety advice.

Make sure electrical appliances are safe and smoke detectors are regularly maintained. Have a lightweight fire extinguisher in the kitchen. Fire safety department officers will visit older people to give advice on smoke detectors or to check batteries.

+ Blenheim Fire Service | 03 579 5799 | *A brochure for seniors is available.*

Think about home security.

Install exterior lighting which is activated by movement. Doors and windows need good locks. Consider a chain for the door. The police can give you more advice about your home security.

Personal Security Tips

Marlborough is a relatively safe place to live. Bag snatches are almost unheard of, random assaults rare and while burglaries do occur, the break-in rate is low. Opportunistic crime does exist however and much of it relates to property theft.

Personal security is important for peace of mind, especially for older people. It is also about using common sense. Take precautions where you can to eliminate the opportunity for crimes to be easily committed. Some of these tips may help you to stay safe:

- Use automatic teller machines in daytime rather than at night and remember to shield your pin number from people around you.
- Withdraw only small sums at ATMs and put your cash away quickly.
- Keep your house and car keys separate. Carry them in your pocket in case your handbag is lost or stolen.
- Consider carrying a personal alarm or cell phone.
- Don't leave door keys outside. Burglars will find them especially if they're under a flowerpot, a mat, or in a letterbox.
- Install modern dead bolts on your doors - snib locks, old centre locks and old style mortice locks are very easy to force.
- Fit security bolts to the inside of external sliding doors.
- Windows should have security fittings to stop them from being pushed all the way open and all windows should be closed when you leave the house.
- Open or unlocked exterior doors or windows offer a prowler an easy way in, even when you're at home.
- If you arrive home and suspect there has been a burglary, do not go in as an intruder may still be inside. Go to a neighbour and telephone the police.
- If you're arriving home alone it's a good idea to carry a personal or remote alarm for your car or house.
- Have your house keys in your hand for quick entry when getting home at night.
- Ensure your house number can be clearly seen from the road – visibility is particularly important at night for emergency services.
- Consider fitting exterior sensor lights to deter prowlers.
- Don't open your door to people at night without first checking who is on the doorstep.
- If you receive an abusive or obscene telephone call, hang up immediately without speaking.
- Report date and time of any obscene or threatening calls to the **Spark Malicious Call Centre on 0800 809 806** (Freephone). Spark is able to trace the origin of the call if notified within 24 hours of the call being made.

Unwanted Visitors

Strangers do sometimes appear on your doorstep – selling things, looking for someone, or to ostensibly seek help. It's unfortunate that sometimes they can also be opportunistic criminals. It is interesting to note that approximately 90% of burglaries happen during the daytime. Some of these crimes are committed by thieves who spot an open window, insecure door or some item that can be easily removed from the property.

Thieves sometimes do however, target places where they think they'll be able to take advantage of an older person. They may knock on your door and:

- Ask to use your telephone
- Ask to use the toilet
- Ask if a certain named person lives there
- Push their way in and take a look around
- **If you don't know the caller at the door, don't open it.**
- Speak to them through the locked door to ascertain what they want.
- If you have a 'telephone request' caller, don't open the door but ask them who you can call for them. Offer to make the call while they wait outside.
- **If you are at all suspicious, call the police on 111 and offer to let them explain their problem to the police.**
- If you have a 'toilet request' caller, direct them to the nearest public toilet. Again, if you're suspicious as to their intent, don't hesitate to call police on 111.

A well-known criminal technique is to knock and ask if a certain named person lives there. This is often a ploy to divert you from the fact that the visitor is sneaking around on the property to see what is worth stealing. This type of caller should definitely not be let inside and should be reported to police straight away.

Remember, if you don't open the door for a caller, they cannot push their way inside.

Use common sense, such as:

- If you're in the garden, don't leave the house wide open for someone to wander in unnoticed.
- Don't leave any doors unlocked or windows ajar when you go out, even for a short walk to the neighbours, or shops.
- Pull the curtains at night when the lights are on inside, so you're not advertising your home contents to anyone passing by.

Personal Alarms For Personal Security

A personal alarm can increase the peace of mind, as well as the safety of an elderly person living independently alone. They can also be a reassurance for the family of that older person.

There are however, various makes and models of alarms on the market. Some can be triggered to alert emergency services, but there are also products that can be programmed as a medicine reminder or a smoke alert. It is important to choose the right one for your circumstances.

Some security salespeople will travel door-to-door and use pressure tactics to get people to sign up for their product or service. Take time to read any contract carefully and/or discuss it with a family member or trusted adviser. **Do not feel compelled to sign up for anything on the spot.** Do not sign a contract if there is anything in it that leaves you unsure or uncomfortable.

Any contract should make it clear if there is a charge should the circumstances of the elderly customer change, eg. if they go into a rest home and no longer need the alarm.

You should also check whether there is a penalty if the elderly person wants to change to a different product or a different security company. The contract should directly specify the services that will be provided. For example, it may cover the cost of an ambulance callout in an emergency, but not for other ambulance transport.

In some circumstances, the costs of a personal alarm can be paid for, or at least partly paid for, through **Work and Income.** This may depend on a health assessment or on personal financial circumstances. Work and Income and your GP can advise you. Make your own check through these channels rather than simply accepting the claims of a security alarm salesperson on your doorstep.

The Ministry of Social Development has an approved list of medical alarm suppliers. These companies must meet certain standards of service. A company should be able to show you a letter of accreditation. For more information go to the Ministry of Social Development website:

www.workandincome.govt.nz/eligibility/health-and-disability/medical-alarms.html

www.msd.govt.nz/what-we-can-do/seniorcitizens/care-and-support/personal-safety.html

HOUSEHOLD EMERGENCY PLAN

COMPLETE THIS PLAN WITH ALL MEMBERS OF YOUR HOUSEHOLD

YOUR HOUSEHOLD

Address

Name	Phone numbers
Name	Phone numbers
Name	Phone numbers
Name	Phone numbers
Name	Phone numbers

1. If we can't get home or contact each other we will meet or leave a message at:

Name

Contact details

Name (back-up)

Contact details

Name (out of town)

Contact details

2. The person responsible for collecting the children from school is:

Name

Contact details

3. Emergency Survival Items and Getaway Kit

Person responsible for checking water and food

Items will be checked and replenished on:

(check and replenish at least once a year)

The Getaway Kits are stored in the

4. The radio station (inc AM/FM frequency) we will tune in to for local civil defence information during an emergency

5. Friends/neighbours who may need our help or who can help us

Name

Address

Phone

Name

Address

Phone

6. On a separate sheet of paper draw a plan of the house showing places to shelter in an earthquake or storm, exits and safe assembly areas and where to turn off water, electricity and gas.

IMPORTANT PHONE NUMBERS FOR POLICE, FIRE OR AMBULANCE CALL 111

Local Police station		Water Supplier	
Medical Centre		Gas Supplier	
Insurance Company		Electrician	
Vet/Kennel/Cattery		Plumber	
Electricity Supplier		Builder	

Council Emergency Helpline

HOUSEHOLD EMERGENCY CHECKLIST

WHAT YOU WILL NEED TO GET THROUGH

EMERGENCY SURVIVAL ITEMS

- ☐ Torch with spare batteries or a self-charging torch
- ☐ Radio with spare batteries
- ☐ Wind and waterproof clothing, sun hats, and strong outdoor shoes
- ☐ First aid kit and essential medicines
- ☐ Blankets or sleeping bags
- ☐ Pet supplies
- ☐ Emergency toilet - toilet paper and large rubbish bags
- ☐ Face and dust masks

Check all batteries every 3 months.

FOOD AND WATER FOR 3 DAYS OR MORE

- ☐ Non-perishable food (canned or dried food)
- ☐ Food, formula and drinks for babies and small children
- ☐ Water (at least 3 litres per person, per day) for drinking
- ☐ Water for washing and cooking
- ☐ A primus or gas barbeque to cook on
- ☐ A can opener

Consider stocking a two-week supply of food and water for prolonged emergencies such as a pandemic. Check and replace food and water every twelve months.

HOW TO STORE WATER

- Wash bottles thoroughly in hot water. Fill each bottle with tap water until it overflows. Add five drops of household bleach per litre of water (or half a teaspoon for 10 litres)
- Store in a cool dark place and replace the water every 12 months

For more information visit the Civil Defence Emergency Management Office at your nearest council or

www.getthru.govt.nz

GETAWAY KITS

Everyone in the house should have a packed getaway kit in an easily accessible place which includes:

- ☐ Torch and radio with spare batteries
- ☐ Hearing aids and spare batteries, glasses or mobility aids
- ☐ Emergency water and easy-to-carry food rations
- ☐ Extra supplies of special dietary items
- ☐ First aid kit and essential medicines
- ☐ For infants or young children – formula and food, nappies
- ☐ Change of clothes (wind/waterproof clothing and strong outdoor shoes)
- ☐ Toiletries – towel, soap, toothbrush, sanitary items, toilet paper
- ☐ Blankets or sleeping bags
- ☐ Face and dust masks
- ☐ Pet supplies
- ☐ Important documents:
  - ☐ Identification (birth and marriage certificates/driver's licences and passports
  - ☐ Financial (insurance policies and mortgage)
  - ☐ precious family photos

IF WE HAVE TO EVACUATE WE WILL:

- ☐ Take our Getaway Kit
- ☐ Turn off electricity and water
- ☐ Turn off gas only if we suspect a leak or if asked to do so by the authorities
- ☐ Take our pets with us

GET READY GET THRU

CD CIVIL DEFENCE

Civil Defence

You need to be prepared for a civil defence emergency and know what to do.

The Marlborough District Council is responsible for emergency services such as Civil Defence and also responds to emergencies like oil spills in the Marlborough Sounds. Council monitors river flows and rainfall, and has a major role in alleviating flood situations to reduce harm and threat to life, property and infrastructure.

Marlborough Civil Defence Emergency Management can be contacted on **03 520 7490** (24 hour service).

The standard **111 emergency phone number** applies for road accidents, fires, and medical and other general emergencies.

Are you Prepared for an Emergency?

It may not be a major disaster such as an earthquake or flood. Imagine if the power went out for a prolonged period of time - could you cope? What would be the impact on you and your family? No heating, no cooking unless you have gas, no Eftpos, no fuel, and no lights. Shops would have to close due to health and safety issues and the list goes on.

Related Services	Website
GET READY GET THRU – CIVIL DEFENCE	www.getthru.govt.nz
NEW ZEALAND FIRE SERVICE	www.fire.org.nz
PREPARE / PREVENT / PROTECT MARLBOROUGH KAIKOURA RURAL FIRE AUTHORITY	www.mkrfa.com
NATIONAL RURAL FIRE AUTHORITY	www.nrfa.org.nz
NEW ZEALAND RED CROSS	www.redcross.org.nz
St John	www.stjohn.org.nz
NEW ZEALAND POLICE	www.police.govt.nz

Radio Frequencies

Brian FM	The Breeze	Radio Live	RNZ National	More FM
100.9 FM Blenheim 105.9 FM Picton & Awatere Valley 104.3 FM Seddon 105.9 FM Ward 100.1 FM Havelock	89.7 FM	95.3 FM	567 AM or 101.7 FM	92.9 FM

Personal Finances

Heading For Retirement

If you are heading toward your 65th birthday you'll be expecting to start receiving NZ Superannuation payments. Here are some points to remember:

- To meet the criteria, you must be a New Zealand citizen or permanent resident currently living in New Zealand at the time that you apply. You must also have lived in New Zealand for at least 10 years since you turned 20. Five of those years must be since you turned 50.
- Apply a few weeks before your 65th birthday to make sure you get your superannuation payments as soon as you are eligible.
- If your partner is not 65, you can choose whether or not to include them in your superannuation. A Senior Services Case Manager can help you calculate whether this would be financially advantageous or not.
- If your under 65 partner is included in your superannuation payments, your joint superannuation is income tested.
- If your spouse or partner is included in your payments, you can earn, between you, up to $5,200 (before tax) a year before your New Zealand Superannuation is affected. If you earn more than this in a year, your payments reduce by 70 cents for every dollar of income.
- If you think your earnings will exceed the amount allowed, you need to let Senior Services know as soon as possible, to help minimise any possible overpayment.
- Depending on your living situation, you may also be entitled to a 'Living Alone' payment.
- If you have an ongoing illness or medical costs, you may also be able to receive a weekly allowance called a Disability Allowance (this is income tested).

+ Ministry of Social Development, Senior Services | 0800 552 002
  www.msd.govt.nz/what-we-can-do/seniorcitizens/index.html
+ Age Concern Marlborough | 03 579 3457
+ Grey Power | 03 578 4950

Supergold Card

The SuperGold Card is a discounts and concessions card issued free to all eligible seniors and veterans. It is automatically sent to New Zealand residents who receive New Zealand Superannuation or a Veteran's Pension, or who are aged 65 or over and receive assistance of any kind from the Ministry of Social Development. If you don't receive any of this assistance, you will need to apply for a card. The card entitles you to discounts, usually around 5–10%, at more than 152 outlets in Marlborough, including health care, automotives, trades and home & garden. You may also use the concession card at any of the other five thousand business outlets around the country that offer discounts to cardholders. A list of all participating businesses is at the Super Gold website. You can check your eligibility for the SuperGold card or get an application form by contacting the SuperGold Card Centre (contact details below).

You may also add your photograph to your SuperGold Card as a useful form of ID. The AA Centre in Maxwell Road processes this. To apply, simply take your SuperGold Card and two forms of identification with you to the AA Centre.

The AA will take your photo and a new card, with this photo, will be posted to you, free of charge. If you would like to check first to see what forms of identification will be accepted, call the SuperGold Card Centre.

+ SuperGold Card Centre | 0800 25 45 65 | www.supergold.govt.nz
+ AA Centre | 23 Maxwell Road, Blenheim | 03 578 3399 | www.aa.co.nz

When You Can't Make Ends Meet

The key to budgeting is to spend less money than you have but, with rising prices and a fixed income, that can be easier said than done.

Setting priorities is the key to budgeting. As a first step, writing out a household budget can help you see where your money is going and where you may be able to make savings. You'll need to work out your total income and all your essential costs, like power, food etc. Then you can see how much money is left for spending on non-essentials and for saving. It's wise to have at least a small sum set aside for unexpected bills or emergencies.

The government's 'sorted' website, www.sorted.org.nz, run by the Retirement Commission, is a free and independent resource, which has tips on managing your money.

Sometimes the budget can be stretched to breaking point. All the churches offer support to those in difficult circumstances, and there are organisations in Marlborough that can help make ends meet, such as:

The Marlborough Community Foodbank

Weekly food parcels are available. Anyone needing a food parcel should make contact first with a church, community support organisation or government agency.

+ Blenheim via Salvation Army: 03 578 0862 | Picton: 022 010 5591 | www.marl.foodbank.co.nz

Crossroads

A hot meal served every Wednesday evening for a gold coin donation.
Open Monday to Friday, 8.00 am – 1.30 pm (Wednesdays, 8.00 am – 6.30 pm). Drop-In Centre, Kohu Café, Urban Harvest and bread distribution all available.

+ Crossroads | 2 Redwood Street, Blenheim | 03 578 5395

Superannuation: How Much Do You Get?

New supperannuation amounts are updated on 1 April each year.

+ Work and Income | www.workandincome.govt.nz/eligibility/seniors/superannuation/index.html
+ Ministry of Social Development | 11 Alfred Street, Blenheim | Monday to Friday, 8.30 am – 5.00 pm
+ Grey Power Marlborough | 03 578 4950
+ Age Concern Marlborough | 03 579 3457
+ Citizens Advice Bureau | 03 578 4272

Ensuring You Receive Your Entitlements

New Zealanders looking toward retirement at age 65 know that they will receive New Zealand Superannuation. But there are other benefits and assistance to which they may also be entitled, depending on their circumstances. These are:

- Rates rebates - Apply through Marlborough District Council.
- SuperGold Card - A discount and concession card for everyone on New Zealand Superannuation or with a Veteran's Pension.
- War Disability Pension - These are handed out to those who have served in a war or emergency and who have medical conditions that qualify. This may also be paid to superannuitants and to younger veterans who are unable to work because of a disability.
- Community Services Card - This entitles you to subsidised prescription charges and reduced fees for after-hours GP visits. (Also included on the Super Gold Card for those eligible).
- High User Card - This card is extra help for people who have had 12 or more GP consultations within the last year for problems related to an ongoing condition or multiple medical matters.
- Disability Allowance - a package of funded disability support available where need has been established.
- Accommodation Supplement - This helps with rent, board or cost of owning your own home, depending on your income and available financial resources.
- Living Alone Payment - This applies for superannuitants who are living on their own. (This may be available in addition to New Zealand Superannuation or Veteran's Pension).
- Funeral Grant - This may help meet the costs of a funeral for a partner, child or parent.
- Total Mobility Assistance - There are subsidised taxi fares for those with substantial mobility difficulties.
- Hearing Aid Subsidy - There is funding available for Super Gold Card holders 65 years and over.

Criteria apply to all the above entitlements.

+ Senior Services Line | 0800 999 727
+ *For information on an over 65 disability allowance* | NZ Superannuation Line | 0800 552 002

Work and Income

Work and Income can offer extra help with health, housing, emergency costs and, in special circumstances, advance payment of benefit. Those who depend on national superannuation may have other entitlements including:

- Financial assistance for caregivers
- Accommodation supplement
- Disability allowance
- Special needs grant
- Community Services Card
- Advance payment of NZ Super/Veteran's Pension
- Residential care subsidy
- Residential care loan
- Living alone payment

There is a brochure titled, ***Extra Financial Assistance*** available at the contact details below.

+ Work & Income NZ | 0800 552 002 | www.workandincome.govt.nz
  Alfred Street, Blenheim | 8.30 am – 5.00 pm, Monday to Friday

Do You Qualify For A Rates Rebate?

Managing on a fixed income can be difficult. To make things easier for those who live in their home and receive superannuation, the Marlborough District Council administers a government scheme offering a rebate on annual property & water rates. The Rates Rebate Scheme was established by Government in 1973 to provide a subsidy to low income ratepayers on the cost of their rates. Council administer the Scheme and is reimbursed by the Government for all rates rebates.

New rules apply from 1 July 2018 for residents of retirement villages who pay rates.

Are you eligible to apply for a rates rebate?

- You must be shown as the legal ratepayer for the property that was your home on 1 July.
- You must pay the rates for the home in which you live.
- It must not be principally used for commercial, industrial, business or farming purposes.

The amount of rates rebate is based on three factors;

1. The amount of your annual rates.
2. The total income received by you and your partner.
3. The number of dependants residing in the property.

If you provide these three details to Council by telephone or over the counter at one of our offices, we can quickly calculate whether you qualify for a rates rebate, and if so, how much you are entitled to.

Go to the DIA website to use their calculator to determine any entitlement and see some examples based on different rate levels, income levels and the number of dependants.

+ Marlborough District Council | 03 520 7400 | www.marlborough.govt.nz
+ Department of Internal Affairs (DIA) | www.ratesrebates.govt.nz

Rates Postponement

You have reached the age of 65. You would like to use your rate payments to spend on other things. Well now you can through the Marlborough District Council's "Residential Rates Postponement Scheme".

The Scheme has been specially developed by the Council to give homeowners aged 65 and over the opportunity to cease paying rates for the rest of their lives.

It means that you have a choice of carrying on paying them as you do now, or leaving them for your estate to take care of.

It is a choice which will appeal in particular to those on limited incomes, because it means you can enhance your quality of life with the money that you would otherwise be using to pay your rates.

+ Marlborough District Council | 03 520 7400 | www.marlborough.govt.nz

Guidelines For Peace Of Mind Investing For Retirement

Savings and investments determine the quality of life for many people once they reach retirement age. To make well-founded decisions, investors need to understand where they are putting their funds, what factors are going to influence returns and the risks to which their investment will be exposed. In recent times, many elderly investors have suffered substantial losses as a result of finance company collapses. The government is currently introducing more controls on the financial services sector.

You may choose to consult your financial adviser, family members, your lawyer or your bank about your investments and savings. The Retirement Commission also offers free independent advice. It highlights some important principles to consider when deciding where to put your life savings. Investors should always fully understand the advice given and the decisions being made on their behalf.

In general, the older the investor, the less time there is to recover from investment mistakes. It's vital therefore to understand the level of risk in your investments, even if you have a financial adviser. Make sure you go through the following checklist:

- Make sure you have a clear picture of where and who will be holding your investment.
- Don't take advice at face value - be completely satisfied why a particular investment option is recommended to you
- Go for a second opinion
- As an investor you need to consider;
- How much risk you're comfortable with
- The length of time you can leave money tied up
- The returns required
- How quickly you may wish to cash up the investment

Some people can afford to run a high-risk portfolio. Most need however, to be sure they've spread their risk across a range of options, balancing any 'high-roller' investments with safer bonds or bank deposits. One simple rule of thumb is whether the investment decision passes the 'good night's sleep test'. If you're waking up worrying about where you've put your money, something is wrong. Remember that no-one can guarantee returns.

The price of a very safe investment is a very low return on your money. Conversely, an investment portfolio with the potential to make outstanding returns, is also likely to carry a high chance of failure.

More free, independent information about investing in retirement is available from the Retirement Commission.

+ Sorted (Retirement Commission) | 0800 SORT MONEY (0800 767 866) | www.sorted.org.nz

Free booklet: *Investing - Making your money work for you*

Down-Sizing Your Home In Retirement

One of the biggest decisions made later in life is whether to remain in the family home.

Sometimes the issue is taken from the hands of an older couple or a person living alone through a family decision, perhaps for health reasons.

Some retired people however, also choose to downsize, perhaps leaving a large, older home or a smaller, lower maintenance property, or to move closer to family.

There are many issues to consider given that, for most people, their home is their largest investment.

Some people stay in the own home as long as they can, until they feel ready for a retirement property or a unit at their retirement village.

Others choose to sell earlier, buying a smaller, less expensive property, freeing up funds for their living costs in retirement or so they can make other investment decisions. It's important to consider all the issues, before any pressure comes on to make the decision.

The property market moves in cycles so it makes sense to take advice from your lawyer or accountant - not just a real estate agent - before making a decision to sell.

+ Age Concern Marlborough | 03 579 3457
+ Retirement Commission | www.sorted.org.nz/home/sorted-sections/retirement/your-home
+ Eldernet | www.eldernet.co.nz/Home

Reverse Mortgages

Reverse mortgages are promoted by some insurance companies, finance companies and banks as a simple way to borrow against your biggest asset, your property. For those who have worked until retirement and paid off their mortgage but who find their standard of living starting to slip and are perhaps struggling to pay bills, a reverse mortgage may seem an easy answer.

You get to stay in your home while freeing up some of your equity in the property, getting cash in hand right now to supplement your income. The loan (and the interest accrued) is repaid from your estate or when the house is sold.
It sounds simple but there are many complexities to be aware of and independent, expert advice should always be sought before signing up for any reverse mortgage product.

Some advisors suggest this form of borrowing is appropriate only for the very oldest age group, given the speed with which compounding interest will reduce equity in your home.

It's also sensible to look at other options for improving your financial position before making a decision on a reverse mortgage, such as trading down your house, subdividing your property or taking in a tenant. It's also worth noting that the Marlborough District Council will come to an arrangement in certain cases to allow rates on a property (and the interest charges) to accumulate, deferring liability for payment until the sale of the house or the death of the owner.

The interest rates in these circumstances will be considerably less than the rates charged by lenders of reverse mortgages. Free information about reverse mortgages and the issues to consider with this form of borrowing is available at:

+ Community Law Marlborough | 14 Market Street North, Blenheim | 03 577 9919 or 0800 266 529
+ Sorted | www.sorted.org.nz/a-z-guides/retirement planning
+ Ministry of Social Development | 0800 326 6865 | www.superseniors.msd.govt.nz

Tax Matters

People aged 65+ who qualify for superannuation are often still working in full-time or part time jobs. It's important to make sure any earnings are being taxed at the right rate – you don't want to be paying more tax than necessary.

Your tax code will depend on how many sources of income you have:

- Most super annuitants will be on primary tax code **M**.
- A low secondary tax code **SB** (Secondary Bottom) is also available.

You can use this tax code on secondary income if you have a reasonable expectation of earning $14,000 or less from all sources for the tax year.

If you're on the wrong code, Inland Revenue will eventually settle up any balance owing although it is not obligated to refund anything going back more than five years.

For some people, tax is a stressful issue. Sometimes it can help to have someone you trust work with Inland Revenue to handle your tax matters for you.

You don't have to be in business or have a high income to authorise another person to handle your tax affairs. Nor does that person have to be an accountant or lawyer.

Maybe you just find it easier to have a friend or relation handle your finances or perhaps you're going overseas for an extended period and want someone to look after your financial affairs while you're away.

To manage your tax online, log in to the IRD's Secure Online Services to lodge a tax return, make a payment or simply for more information.

+ IRD | 0800 257 777 | www.ird.govt.nz

Enduring Powers Of Attorney

It makes sense to get someone to take care of your personal and financial matters if, for some reason, you are suddenly unable to do so. The suddenness of a stroke or an accident, for example, can cause legal complications if there is no one authorised to handle your personal finances or make decisions about your care.

It's possible to appoint one person who can step up and make decisions about your care and welfare should you become incapable of doing so, while giving a different person responsibility

for dealing with your property and bank account when you're no longer able to manage these matters yourself.

You can also have a temporary power of attorney lasting for a designated time eg: if you are out of the country.

It is vital to appoint someone you trust absolutely to take this responsibility for your affairs. Your lawyer should talk this issue through with you. There may be some legal costs involved in setting up an enduring power of attorney.

However, family solicitors may do this as part of setting up a will and Community Law Marlborough can give you basic legal advice on this matter. Free information is available from the following:

+ Community Law Marlborough | 14 Market Street North, Blenheim | 03 577 9919 or 0800 266 529
+ Age Concern Marlborough | Room 5, 25 Alfred Street, Blenheim | 03 579 3457
+ Public Trust Office | Corner of High and Queen Streets | 0800 371 471
+ Ministry of Social Development | www.msd.govt.nz/what-we-can-do/seniorcitizens/index.html

Planning For The Inevitable

Ensuring your own funeral arrangements are in place before they're needed is not something that everyone cares to consider. But it can considerably reduce the level of stress at a time of great sadness or emotional trauma for your family and friends.

Funerals may be arranged in three ways; by a professional funeral director, by family or friends, or by making your own arrangements in advance.

Almost all the funerals held in Marlborough are organised through a funeral director. Many people, in time of stress, opt for a funeral director who takes responsibility for making all arrangements. They handle all the details; everything from care and transport of the deceased's body, to funeral service planning and all the paperwork. You may choose to use all, or just some, of the services a funeral director can provide.

Anyone however, may take charge of the arrangements for a funeral. There are some legal requirements relating to acquiring a doctor's certificate and registering a death but friends or family may choose to handle all matters themselves, including the conduct of a service.

Alternatively, you may leave instructions in your will about the type of funeral you want. Many families are reluctant to discuss such things, however, your family needs to be aware of any such instruction as a funeral is often conducted before a will is examined.

Funeral costs may also be dealt with in advance through pre-paid plans although plots themselves cannot be pre-purchased in Marlborough's public cemeteries.

In general, the deceased must be buried in designated burial grounds; in Marlborough that usually means a public cemetery. There are also various country cemeteries administered by trusts as well as Maori burial grounds and some private burial grounds, usually in remote locations.

Marlborough District Council's Customer Service Centre can help with enquiries about burials within Marlborough. More information about Marlborough cemeteries is available on the council website.

WINZ (Work and Income) may be able to help in some cases with a Funeral Grant for 'actual and reasonable' funeral costs, to a maximum of about $2,030.91. This is subject to an asset and income test.

+ Marlborough District Council | 03 520 7400 | www.marlborough.govt.nz/services/cemeteries
+ WINZ (Work and Income) | 0800 559 009 | www.workandincome.govt.nz

Wills

Your will is a legal document that allows you to declare how your estate should be dealt with after you have gone. It's a way of using the law to ensure your wishes are observed when you're no longer there to direct things. It sets out:

- Who you'd like to provide for
- Who you'd like to leave special gifts or sentimental items to
- Who you'd like to look after your children (guardians)
- Your wishes for your funeral
- An executor (administrator) to carry out your wishes

Why do I need a will?

Every adult should have an up-to-date Will - it's one of the most valuable legal documents you'll have.

If you pass away without a Will your loved ones may face difficulty sorting out your wishes and what happens may not be what you would want or expect.

If there is no Will, the law determines how your estate is divided, and what happens to the people who depend on you, after you're gone.

When to update my Will?

The last Will you signed is the one treated as valid... even if it's old and out of date.

It's really important to review your Will regularly, especially when there's a major change in your life. For example if you get married, you will need to update your Will to include your new husband or wife. Getting married usually cancels out any existing Will.

Ideally wills should be drafted by someone with experience. They must be signed and witnessed. If the proper procedures have not been followed, a will may not be valid. Many people use a lawyer or trustee company to make sure the legal requirements are met.

Sometimes lawyers or trustee companies will prepare a will without charge so long as you

name them as executor. They then charge your estate a fee for acting on your behalf to ensure that the terms of the will are met.

More free information about property law and wills is available from:

+ Ministry of Justice | www.justice.govt.nz
+ Citizens Advice Bureau | 03 578 4272
+ Community Law Marlborough | 14 Market Street North, Blenheim | 03 577 9919 or 0800 266 529

Advance Care Planning

Advance care planning gives everyone a change to say what's important to them. It helps people understand what the future might hold and to say what treatment they would and would not want. It helps people, their families and their healthcare teams plan for future and end of life care.

This makes it much easier for families and healthcare providers to know what the person would want—particularly if they can no longer speak for themselves.

+ Looking to get started? www.advancecareplanning.org.nz

Caring For A Loved One

When An Elderly Person Is Caring For A Partner At Home

Many elderly people hope to stay in their own homes as long as possible.

If one partner becomes unwell and the necessary care is too much for the other spouse to cope with alone, there is help available which may enable the couple to remain in their own home.

The Needs Assessment Service have a team of experienced health professionals provide comprehensive assessments for people with a health related disability.

Working from a restorative model, ensuring that the person is at the centre of their care and is supported to be the best that they can be.

Anyone can refer to the service (with the persons consent). They will ask if you have had a check with your GP and if we can access your medical information.

The partner providing the care may be able to get some assistance with respite care, either in their own home or a rest home. Day care, through an organisation like the Alzheimer's Marlborough, may suit some situations. Household help, like meals-on-wheels, cleaning, washing or cooking is available in some cases.

Work and Income assistance may apply to some couples in this position, depending on their financial situation, to help meet things like:

- prescriptions and doctors' visits
- extra costs of having a disability
- transport costs to doctor or hospital
- ambulance fees
- dentures, glasses or hearing aids

Depending on the circumstances, these costs may be covered through:

- Community Services Card
- Disability Allowance
- Recoverable Assistance Payment or Special Needs Grant
- Temporary Additional Support or advance payment of benefit

Some people qualify for the **Pharmaceutical Subsidy Card** if a lot of prescriptions are needed each year. Any pharmacist can advise on this. Those who don't qualify for a Community Services Card may be able to get the **High Use Health Card** if there are regular GP visits for an on-going medical condition. Your GP can advise on this.

+ Needs Assessment Service (NMDHB) | 0800 244 300 (Freephone) | support.works@nmdhb.govt
  For urgent matters there is an after-hours duty manager who can be reached via the message on the answer phone. Ask to be put in touch with an assessor in Blenheim.
+ Age Concern Marlborough | 03 579 3457
+ Alzheimer's Marlborough | 03 577 6172
+ Stroke Foundation Marlborough | 03 578 3603
+ Cancer Society Marlborough | 03) 579 4379
+ Multiple Sclerosis and Parkinson's Society Marlborough | 03 578 4058
+ Presbyterian Support Home Care | 03 577 9005 ext 7
+ Senior Services | 0800 552 002 (Freephone) | www.seniors.msd.govt.nz
+ The Human Rights Commission | 0800 496 877 | www.hrc.co.nz
  Free, confidential advice when advocacy is needed on behalf of people with disabilities or mental health issues.

Help For Grandparents Caring For Children

An increasing number of grandparents find themselves in the role of parenting young children again, perhaps because of a death, a marriage breakdown or drug and alcohol problems within the family.

If you are raising someone else's child, a grandchild perhaps, there can be many issues to deal with; the costs of food and clothing, legal issues relating to custody, counselling needs and not least, the toll it can take on your own health.

There is some support available through Work and Income as well as through various community organisations in Marlborough, like Barnados, that offer counselling and parenting courses.

Grandparents who meet the criteria may be entitled to receive either an Orphan's Benefit or the Unsupported Child's Benefit to help with the costs of raising grandchildren under the age of 18. The level of benefit depends on the children's ages and any income that may be coming to them from, for example, an estate or trust.

Depending on your circumstances as the carer, you may also be eligible for a tax credit. Check with **IRD:**

+ Inland Revenue | 0800 227 773 (Freephone) | www.ird.govt.nz

If you're a sole grandparent, sources of assistance include:

+ Work and Income Contact Centre | 0800 552 002
+ Barnardos Health Hub Queen Street | 03 578 6491
+ Age Concern Marlborough | 03 579 3457
+ Community Law Marlborough | 03 577 9919
+ Inland Revenue | 0800 227 773 (Freephone) | www.ird.govt.nz

Support and information is also available from a national trust known as the Grandparents Raising Grandchildren Trust:

+ Grandparents Raising Grandchildren Trust | 0800 427 637 (Freephone) | www.grg.org.nz

Caring For The Carers

Stress and exhaustion, depression or poor health can be the price paid by anyone who has responsibility for the long term care of a chronically ill or disabled person.

As our population ages, there's likely to be more unpaid caregivers looking after a family member or close friend. So it's important that such people know where to turn to for help.

Marlborough's Community Hospice and the family GP can advise and support someone caring for a seriously ill person. The NMDHB has a key role through its needs assessment service coordination service in Blenheim.

- Needs Assessment Service (NMDHB) | 0800 244 300 (Freephone) | support.works@nmdhb.govt
- Stroke Foundation Marlborough field office | 03 578 3603
- Diabetes Marlborough | 03 577 5549
- Alzheimers Marlborough | 03 577 6172
- Multiple Sclerosis and Parkinson's Society Marlborough | 03 578 4058
- Age Concern Marlborough | 03 579 3457
- Cancer Society Marlborough | 03 579 4379
- Supporting Families Marlborough (supporting families in mental health) | 03 577 5491
- Te Hauora O Ngati Rarua Limited | 03 577 8404
- Carers New Zealand | 0800 777 797 (Freephone) | www.carers.net.nz
  A national charitable trust providing information and support for non-professional people looking after someone. This organisation produces a free quarterly magazine.
- The Ministry of Social Development and WINZ (Work and Income) can explain what state support a carer is able to access. You can also pick up a copy of the booklet *A Guide for Carers from Senior Services*, or download it from the following link: www.msd.govt.nz/what-we-can-do/community/carers

Residential Care

Helping With Costs For Residential Care

When the time comes for you, or your spouse, to consider long-term residential care in a rest home or a hospital, some financial assistance may be available.

However before you can consider this you need to have a needs assessment. The needs assessment is completed through The Needs Assessment Service.

The Ministry of Health has a Residential Care Subsidy for which some people qualify. Applications for the subsidy are administered by the Ministry of Social Development's Senior Services section. Once a person is assessed as requiring residential care, Support Works gives you the necessary paper work to apply for a subsidy.

If you are in care funded through the Residential Care Subsidy, it will affect your national superannuation. If you claim the subsidy, you will receive a reduced amount of national superannuation paid directly into your bank account each fortnight for your personal spending. The balance of your pension will be paid directly to your rest home or hospital. Once a year, in April, you will receive a clothing allowance.

+ Residential Care Subsidy | 0800 999 727 (Freephone)
+ Age Concern Marlborough | 03 579 3457
  For enquiries about this subsidy and an information booklet
+ Find a Rest Home | www.findaresthome.co.nz
  For information on the subsidy and everything you need to know about costs associated with residential care. Find a Rest Home is a one-stop shop for information on residential care.

Applying for a Residential Care Subsidy

The first step is to contact a needs assessor in your area. In Marlborough, assessments are carried out by the Needs Assessment Service.

+ Needs Assessment Service (NMDHB) | 0800 244 300 (Freephone) | support.works@nmdhb.govt

Choosing A Rest Home In Marlborough

Finding the right rest home for an ailing or elderly friend or relation can be a difficult exercise. Often it has to be done quickly and in stressful circumstances.

The choice will depend on the level of care required and the availability of a bed or a room. Ideally, it is a decision reached after full discussions with health professionals and family members.

There is a list of certified providers of rest home services can be downloaded from the Ministry of Health website. Simply click on the *Your health* tab on the left hand side, then scroll to the third column listed and find *Rest home certification*. On the second paragraph, you then need to click on *Certified rest home providers*.

Check to see if an audit report summary is available on the rest home you are considering. It should indicate if there have been any problems at the home.

Visit the rest home and don't be afraid to ask questions. Ask around to see what others are saying about the rest home you have in mind. Make an informal visit to check out your initial impressions.

Consumer NZ has a rest home checklist setting out the sort of questions you should ask, covering such things as staff levels, facilities and extras, and hidden costs. Their website has a useful checklist with all the questions to go through when deciding which rest home to choose.

Age Concern Marlborough also has information that may help people with their questions about local facilities and charges.

The Ministry of Health has a useful, downloadable booklet on it's website titled *Long-term Residential Care for Older People: What you need to know: 2012*. This booklet explains the entitlements to state funding, determined by the assets owned by the person going into care.

The Ministry of Health also has a residential care information phone line, providing information for people considering rest home or long stay hospital care, or who are already in care.

+ Age Concern Marlborough | 03 579 3457
+ Ministry of Health, Seniorline | 0800 725 463 | www.health.govt.nz

  For a copy of the *Long-term Residential Care* booklet: (04) 496 2277 | moh@wickliffe.co.nz

  www.health.govt.nz/publication/long-term-residential-care-older-people-what-you-need-know-2012
+ Consumer NZ | www.consumer.org.nz/reports/rest-homes/checklist

Be Clear About The Admission Agreement Before Entering Residential Care

It is vital when someone is moving into residential care that the details of the admission agreement are fully understood. It's a good idea to have a relative, trusted friend or lawyer look at the agreement before it is signed.

The admission agreement is a contract that sets out the services to be received. It should also specify any extra services that are requested and will be paid for.

A rest home or private hospital cannot force any resident to pay additional costs for extra services over and above the care that it must provide to meet its obligations as a DHB-contracted care provider.

That means a resident cannot be charged extra for such things as GP visits, laundry, food and nursing care.

An admission agreement may set out charges for extras like visits by specialists, or health professionals like podiatrists or dieticians, transport, personal toiletries, or recreational activities that are not part of the normal programme offered by the home.

Some homes include an extra charge for what they may describe as a superior room.

Note that if a standard room is not available, a rest home is not entitled to charge extra for allocating a larger, or superior room.

The room itself must be appropriate for the care needs of the resident. This means if the resident requires certain equipment for their care or mobility, the room they are allocated must be large enough to accommodate that, at no extra charge regardless of the size of the room. For those assessed as needing residential care,

NMDHB Support Works will supply a Ministry of Health booklet entitled *Long-term Residential Care for Older People: What You Need To Know: 2012.*

+ Ministry of Health | 0800 737 777 | www.health.govt.nz
  For a copy of the *Long-term Residential Care* booklet: (04) 496 2277 | moh@wickliffe.co.nz
  www.health.govt.nz/publication/long-term-residential-care-older-people-what-you-need-know-2012

Concerns Or Complaints About A Rest Home

If you have a relative or friend in care and you think something is not right, or that the service or facilities are not up to standard, raise your concerns with the management of the rest home. All homes are required to have a complaints process.

However, do make sure you first know what was agreed in the admission agreement with the home; it should make clear what service and care the rest home occupant should receive.

Don't be afraid to voice your concerns. Don't let a small issue become a big cause for complaint.

It can be helpful to take a second person with you when you meet the rest home manager to discuss a concern. You may wish to arrange an advocate to accompany you.

The Health and Disability Commissioner's Office has a free and confidential advocacy service.
A Nelson-based advocate deals with Marlborough cases and travels here as required.

+ Health and Disability Commissioner's Office | 03 544 4116 or 0800 555 050 (Freephone)
+ Age Concern Marlborough | 03 579 3457

If your complaint is not resolved there are other steps which can be taken. For concerns about quality of care go to the Health and Disability Commissioner:

+ Health and Disability Commissioner's Advocacy Service | 03 544 4116 or 0800 555 050 (Freephone)
  www.hdc.org.nz/complaints/making-a-complaint

For concerns about what services the home should provide to a resident:

+ Portfolio Manager Health of Older People at NMDHB | 03 546 1689

For issues relating to costs and charges, remember that the admission agreement should specify all charges. For complaints about costs either:

- Seek private legal advice
- Go to the Disputes Tribunal (formerly known as Small Claims Tribunal) through the Blenheim District Court.

Other sources of free advice can be obtained from the following agencies:

+ Marlborough Citizens Advice Bureau | 03 578 4272
+ Community Law Marlborough | 03 577 9919 or 0800 266 529
+ Eldernet | www.eldernet.co.nz
+ New Zealand Aged Care Association | www.nzaca.org.nz
+ Find a Rest Home | www.findaresthome.co.nz

The information in this publication is accurate and correct, at the time of writing (March 2021). The Marlborough District Council accepts no responsibility for any inaccuracies. To get more up to date information, please contact the individual organisation directly. To update any information in this resource, please email jodie.griffiths@marlborough.govt.nz

Blenheim Bus Service

Council assisted by sponsorship from Bayleys Marlborough and funding from NZ Transport Agency provide a subsidised bus service in Blenheim.

Operating hours

The Blenheim bus service operates Monday to Friday 9.00 am – 3.00 pm (excluding Public Holidays) and Saturday 9.00 am – 1.00 pm.

How to catch the Blenheim Bus

1. Check the route map for the service you require and the pickup point nearest to you
2. Check the timetable for an appropriate travel time
3. Be at the closest pickup point along the route a few minutes before the scheduled departure time

Fares

- Adults $2.00
- School children $1.00
- SuperGold cardholders and children under 5 free.

More information is available online at the Marlborough District Council's website or at reception:
www.marlborough.govt.nz/services/bus-services

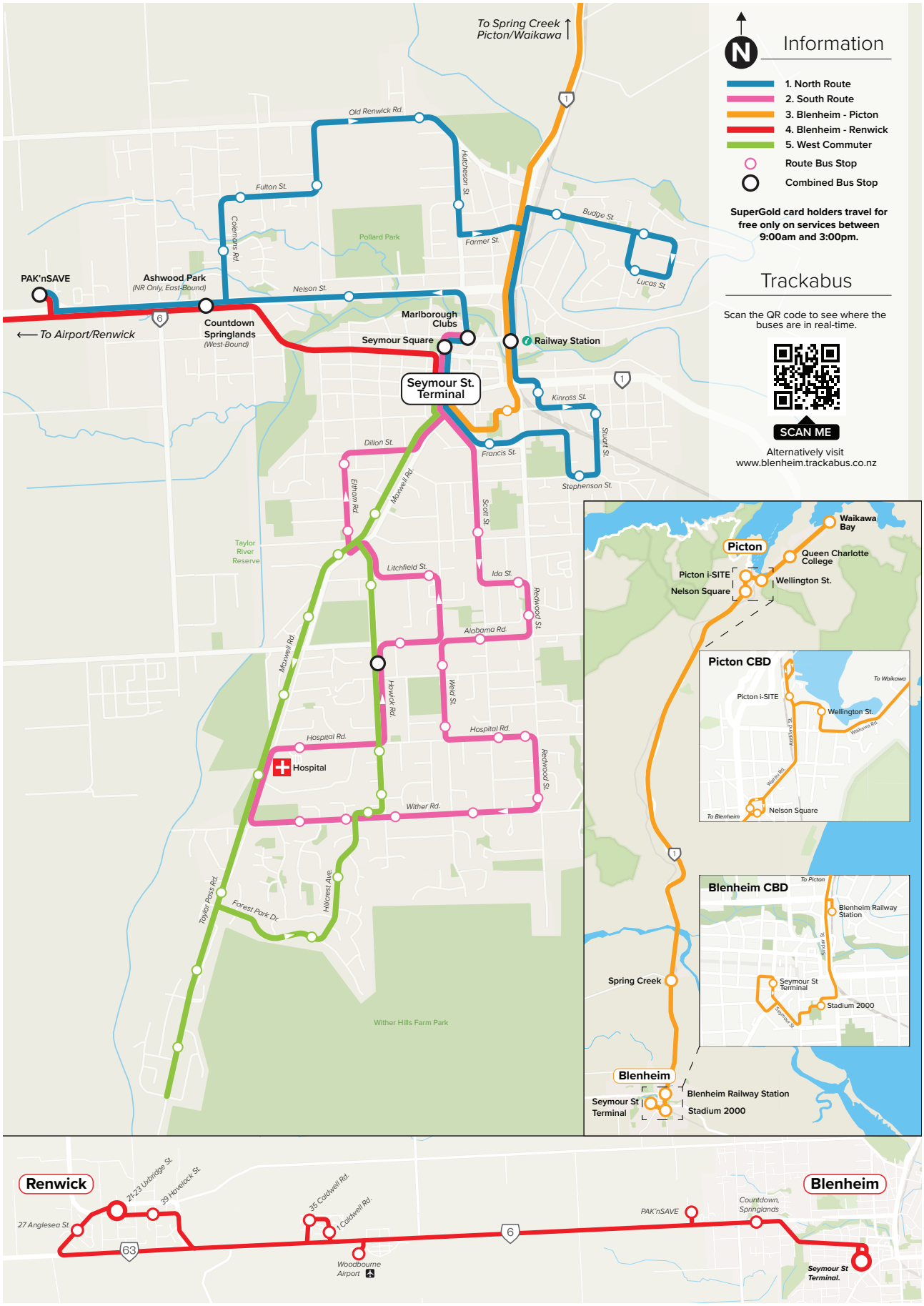
MARLBOROUGH DISTRICT COUNCIL

RITCHIES "Moving Kiwi's since 1930's"

BAYLEYS

WITH FUNDING FROM NZ TRANSPORT AGENCY WAKA KOTAHI

Blenheim Bus Service ALL ROUTES



1 SPRINGLANDS - RIVERSDALE North Route

Marlborough Bus Timetable

How to catch the bus

1. Check the route map for the service you require and pickup point nearest to you.
2. Choose the time you wish to travel and be at the stop at least 5 minutes prior.
3. Please signal the driver when you see your bus approaching.
4. Bring cash – this is a cash only bus service.

Times in BOLD are scheduled, all other times are approximate and depend on traffic flow and the number of pick-ups/drop-offs.

Public Holidays

The service will not operate on Public Holidays.

SuperGold

SuperGold card holders travel for free only on services between 9.00am and 3.00pm.

ADULT $2 | CHILD / STUDENT $1 | SUPERGOLD FREE | UNDER 5 FREE

LOCATION	WEEKDAYS				SATURDAY		
	am		pm		am		pm
Seymour St Terminal	**9.45**	**11.15**	**12.45**	**2.15**	**9.40**	**11.05**	**12.25**
Seymour Square	9.46	11.16	12.46	2.16	9.41	11.06	12.26
Clubs of Marlborough	9.47	11.17	12.47	2.17	9.42	11.07	12.27
39 Nelson St	9.50	11.20	12.50	2.20	9.45	11.10	12.30
Countdown, Springlands	9.51	11.21	12.51	2.21	9.46	11.11	12.31
PAK'nSAVE	9.54	11.24	12.54	2.24	9.49	11.14	12.34
Ashwood Park, Middle Renwick Rd	9.56	11.26	12.56	2.26	9.51	11.16	12.36
35 Colemans Rd	9.57	11.27	12.57	2.27	9.52	11.17	12.37
44 Fulton St /1 The Willows	9.58	11.28	12.58	2.28	9.53	11.18	12.38
59 McLauchlan St	9.59	11.29	12.59	2.29	9.54	11.19	12.39
12 Old Renwick Rd	10.01	11.31	1.01	2.31	9.56	11.21	12.41
44 Hutcheson St	10.03	11.33	1.03	2.33	9.58	11.23	12.43
43 Budge St	10.05	11.35	1.05	2.35	10.00	11.25	12.45
107 Budge St	10.06	11.36	1.06	2.36	10.01	11.26	12.46
31 Lucas St	10.07	11.37	1.07	2.37	10.02	11.27	12.47
Blenheim Railway Station	10.11	11.41	1.11	2.41	10.06	11.31	12.51
New World, Freswick St	10.14	11.44	1.14	2.44	10.09	11.34	12.54
15 Stuart St	10.15	11.45	1.15	2.45	10.10	11.35	12.55
68 Stephenson St	10.16	11.46	1.16	2.46	10.11	11.36	12.56
Lister Court, 16 Francis St	10.18	11.48	1.18	2.48	10.13	11.38	12.58
Seymour St Terminal	10.20	11.50	1.20	2.50	10.15	11.40	1.00

Buses are wheelchair and pushchair accessible. Please signal the driver that you require assistance and the ramp will be lowered.

You can bring your bike on all bus routes for free using the bike racks (subject to available space).

Please signal driver at stop.

For feedback and service related issues please contact:
Marlborough District Council
Ph: 03 520 7400
www.marlborough.govt.nz

BAYLEYS
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WITH FUNDING FROM NZ TRANSPORT AGENCY WAKA KOTAHI

2 REDWOODTOWN - WITHERLEA South Route

Marlborough Bus Timetable

How to catch the bus

1. Check the route map for the service you require and pickup point nearest to you.
2. Choose the time you wish to travel and be at the stop at least 5 minutes prior.
3. Please signal the driver when you see your bus approaching.
4. Bring cash – this is a cash only bus service.

Times in BOLD are scheduled, all other times are approximate and depend on traffic flow and the number of pick-ups/drop-offs.

Public Holidays

The service will not operate on Public Holidays.

SuperGold

SuperGold card holders travel for free only on services between 9.00am and 3.00pm.

ADULT $2 | CHILD / STUDENT $1 | SUPERGOLD FREE | UNDER 5 FREE

LOCATION	WEEKDAYS				SATURDAY		
	am		pm		am		pm
Seymour St Terminal	**9.00**	**10.30**	**12.00**	**1.30**	**9.00**	**10.20**	**11.45**
Seymour Square	9.01	10.31	12.01	1.31	9.01	10.21	11.46
Clubs of Marlborough	9.02	10.32	12.02	1.32	9.02	10.22	11.47
117 Scott St	9.05	10.35	12.05	1.35	9.05	10.25	11.50
21 Ida St	9.06	10.36	12.06	1.36	9.06	10.26	11.51
105 Redwood St	9.09	10.39	12.09	1.39	9.09	10.29	11.54
118 Alabama Rd	9.11	10.41	12.11	1.41	9.11	10.31	11.56
Countdown, Redwoodtown	9.12	10.42	12.12	1.42	9.12	10.32	11.57
149 Weld St	9.13	10.43	12.13	1.43	9.13	10.33	11.58
133 Hospital Rd	9.14	10.44	12.14	1.44	9.14	10.34	11.59
165 Hospital Rd	9.15	10.45	12.15	1.45	9.15	10.35	12.00
195 Redwood St	9.16	10.46	12.16	1.46	9.16	10.36	12.01
98 Wither Rd	9.17	10.47	12.17	1.47	9.17	10.37	12.02
54 Wither Rd	9.18	10.48	12.18	1.48	9.18	10.38	12.03
36 Wither Rd	9.19	10.49	12.19	1.49	9.19	10.39	12.04
18 Wither Rd	9.20	10.50	12.20	1.50	9.20	10.40	12.05
11 Hospital Rd	9.22	10.52	12.22	1.52	9.22	10.42	12.07
90 Howick Rd	9.24	10.54	12.24	1.54	9.24	10.44	12.09
65 Alabama Rd	9.26	10.56	12.26	1.56	9.26	10.46	12.11
Bethsaida, Litchfield St	9.28	10.58	12.28	1.58	9.28	10.48	12.13
Guides' Hall, Eltham Rd	9.30	11.00	12.30	2.00	9.30	10.50	12.15
4 Eltham Rd	9.31	11.01	12.31	2.01	9.31	10.51	12.16
Seymour St Terminal	9.34	11.04	12.34	2.04	9.34	10.54	12.19

Buses are wheelchair and pushchair accessible. Please signal the driver that you require assistance and the ramp will be lowered.

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Please signal driver at stop.

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MARLBOROUGH DISTRICT COUNCIL
www.marlborough.govt.nz

3 Blenheim ⟷ Picton

Marlborough
Bus Timetable

How to catch the bus

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Public Holidays

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SuperGold

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Blenheim - Picton

LOCATION	TUESDAY & THURSDAY ONLY	
	am	pm
Seymour St Terminal	**10.10**	**2.00**
Stadium 2000	10.12	2.02
Blenheim Railway Station	10.15	2.05
Spring Creek (10 Ferry Rd)	10.20	2.10
Nelson Square	10.40	2.30
Picton i-SITE	10.42	2.32
Wellington St	10.47	2.37
Queen Charlotte College	10.50	2.40
Waikawa Bay	10.55	2.45

SUPERGOLD & UNDER 5 FREE

BLENHEIM ⟷ SPRING CREEK
ADULT $2 | CHILD $1

BLENHEIM ⟷ PICTON
ADULT $4 | CHILD $2

Picton - Blenheim

LOCATION	TUESDAY & THURSDAY ONLY	
	am	pm
Waikawa Bay	**9.00**	**1.00**
Queen Charlotte College	9.05	1.05
Wellington St	9.08	1.08
Picton i-SITE	9.13	1.13
Nelson Square	9.15	1.15
Spring Creek (10 Ferry Rd)	9.35	1.35
Blenheim Railway Station	9.40	1.40
Stadium 2000	9.43	1.43
Seymour St Terminal	9.45	1.45

SUPERGOLD & UNDER 5 FREE

PICTON ⟷ SPRING CREEK
ADULT $2 | CHILD $1

PICTON ⟷ BLENHEIM
ADULT $4 | CHILD $2

Hail and ride service in Picton:

In Waikawa and Picton, the service will operate as a hail and ride service. Passengers can wave the bus down anywhere along the designated route providing that there is a safe and suitable place for the bus to stop.

Buses are wheelchair and pushchair accessible. Please signal the driver that you require assistance and the ramp will be lowered.

You can bring your bike on all bus routes for free using the bike racks (subject to available space).

Please signal driver at stop.

For feedback and service related issues please contact:
Marlborough District Council
Ph: 03 520 7400
www.marlborough.govt.nz

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4 Blenheim ⟷ Renwick

Marlborough Bus Timetable

How to catch the bus

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SuperGold

SuperGold card holders travel for free only on services between 9.00am and 3.00pm.

LOCATION	WEEKDAYS				SATURDAY	
	am		pm		am	pm
Seymour St Terminal	**7.05**	**9.05**	**2.05**	**5.35**	**9.05**	**2.05**
Countdown Springlands	7.08	9.08	2.08	5.38	9.08	2.08
PAK 'n SAVE	7.09	9.09	2.09	5.39	9.09	2.09
Marlborough Airport	7.15	9.15	2.15	5.45	9.15	2.15
Opp. 35 Caldwell Rd	7.17	9.17	2.17	5.47	9.17	2.17
Opp. 1 Caldwell Rd	7.19	9.19	2.19	5.49	9.19	2.19
39 Havelock St	7.23	9.23	2.23	5.53	9.23	2.23
Arrive 21 - 23 Uxbridge St	7.24	9.24	2.24	5.54	9.24	2.24
Depart 21 - 23 Uxbridge St	7.30	9.30	2.30	6.00	9.30	2.30
27 Anglesea St	7.31	9.31	2.31	6.01	9.31	2.31
Opp. 35 Caldwell Rd	7.37	9.37	2.37	6.07	9.37	2.37
Opp. 1 Caldwell Rd	7.39	9.39	2.39	6.09	9.39	2.39
Marlborough Airport	7.41	9.41	2.41	6.11	9.41	2.41
PAK'nSAVE	7.47	9.47	2.47	6.17	9.47	2.47
Ashwood Park, Middle Renwick Rd	7.48	9.48	2.48	6.18	9.48	2.48
Seymour St Terminal	7.51	9.51	2.51	6.21	9.51	2.51

BLENHEIM ⟷ RENWICK
ADULT $3 | CHILD / STUDENT $1.50

RENWICK ⟷ AIRPORT / WOODBOURNE
ADULT $1 | CHILD / STUDENT $0.50

BLENHEIM ⟷ AIRPORT / WOODBOURNE
ADULT $2 | CHILD / STUDENT $1

SUPERGOLD & UNDER 5 FREE

SuperGold card holders travel for free only on services between 9.00am and 3.00pm

Buses are wheelchair and pushchair accessible. Please signal the driver that you require assistance and the ramp will be lowered.

You can bring your bike on all bus routes for free using the bike racks (subject to available space).

Please signal driver at stop.

For feedback and service related issues please contact:
Marlborough District Council
Ph: 03 520 7400
www.marlborough.govt.nz

BAYLEYS
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5 REDWOODTOWN / TAYLOR PASS / WITHERLEA West Commuter

Marlborough Bus Timetable

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ADULT $2 | CHILD / STUDENT $1
SUPERGOLD FREE | UNDER 5 FREE

LOCATION	WEEKDAYS			
	am		pm	
Seymour St Terminal	**7.30**	**8.00**	**5.15**	**5.45**
93 Maxwell Rd	7.32	8.02	5.17	5.47
121 Maxwell Rd	7.33	8.03	5.18	5.48
A & P Park (south of Maxwell Rd entrance)	7.34	8.04	5.19	5.49
203A Maxwell Rd	7.35	8.05	5.20	5.50
15 Taylor Pass Rd (north of Wairau Hospital service entrance)	7.37	8.07	5.22	5.52
Taylor Pass Rd (Opp. Westmount School)	7.38	8.08	5.23	5.53
208 Taylor Pass Rd	7.40	8.10	5.25	5.55
164 Taylor Pass Rd	7.41	8.11	5.26	5.56
19 Forest Park Dr	7.44	8.14	5.29	5.59
32 Hillcrest Ave	7.45	8.15	5.30	6.00
47 Wither Rd (Bible Chapel)	7.46	8.16	5.31	6.01
178 Howick Rd	7.47	8.17	5.32	6.02
142C Howick Rd	7.48	8.18	5.33	6.03
90 Howick Rd	7.49	8.19	5.34	6.04
18 Howick Rd	7.51	8.21	5.36	6.05
96B Maxwell Rd	7.52	8.22	5.37	6.07
Seymour St Terminal	7.53	8.23	5.38	6.08

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MARLBOROUGH DISTRICT COUNCIL
www.marlborough.govt.nz

Important Contacts

+ AA Centre | 23 Maxwell Road, Blenheim | 03-578 3399 | www.aa.co.nz
+ Age Concern Marlborough | Room 5, 25 Alfred Street, Blenheim | 03 579 3457
+ Alzheimers Marlborough | 03 577 6172 | www.alzheimers.org.nz/marlborough
+ APL Property Limited: 03 577 7780 | blenheim@aplproperty.co.nz
+ Barnardos | 22 Queen Street | 03 578 6491
+ Blenheim Bus | Route maps are on page 46 of this booklet | Marlborough District Council's front office www.marlborough.govt.nz
+ Blenheim City Taxis | 03 972 3000
+ Blenheim Fire Service | 03 579 5799 | Emergencies: **111**
+ Blenheim Library | 03 520 7491 | www.marlboroughlibraries.govt.nz
+ Cancer Society Marlborough | 03) 579 4379
+ Citizens Advice Bureau (Marlborough) | 03 578 4272 | cab.marlborough@xtra.co.nz | www.cab.org.nz Offices at the Community Centre, 25 Alfred Street | Monday to Friday
+ Community Law Marlborough | 14 Market Street, Blenheim | 03 577 9919 | 0800 266 529 www.commlawmarlb.org.nz
+ Crossroads | 2 Redwood Street, Blenheim | 03 578 5395
+ Driving Miss Daisy (Taxi) | 03 5793162
+ Eldernet | www.eldernet.co.nz
+ Find a Rest Home | www.findaresthome.co.nz
+ Flo2Go (Taxi) | 0800 356 246
+ Grandparents Raising Grandchildren Trust | 0800 427 637 | www.grg.org.nz
+ Grey Power Marlborough | 03 578 4950 | www.greypowermarlborough.co.nz
+ Health and Disability Commissioner | 0800 11 22 33 | www.hdc.org.nz
+ Inland Revenue (IRD) | 0800 257 777 | www.ird.govt.nz
+ Maataa Waka | 03 577 9256 | admin@maataawaka.co.nz
+ Marlborough Community Vehicle Trust bookings | 03 574 1311 | soundsvehicle@gmail.com
+ Marlborough District Council | 03 520 7400 | www.marlborough.govt.nz
+ Marlborough Emergency Management (Neighbourhood Support Marlborough Administrator) | 021 573 3936
+ Marlborough Foodbank | 03 578 0862
+ Marlborough Primary Health | 03 520 6200 | www.marlboroughpho.org.nz
+ Marlborough Taxis | 03 577 5511
+ Maxis Shuttle and Wheelchair Lift | Adrion Chilvers: 021 050 4446 | Chris Bothwell: 027 432 6783
+ Meals on Wheels | 03 520 9999
+ Ministry of Health, Helpline | 0800 611 116
+ Multiple Sclerosis and Parkinson's Society Marlborough | 03 578 4058
+ Nelson/Marlborough District Health Board | 03 520 9999 or 03 520 6555 | www.nmdhb.govt.nz
+ Needs Assessment Service (NMDHB) | 0800 244 300 | support.works@nmdhb.govt
+ NZ Superannuation Line | 0800 552 002
+ Picton Foodbank | 022 010 5591
+ Picton Library | 03 520 7493 | www.marlboroughlibraries.govt.nz
+ Presbyterian Support | 03 577 9005

+ Professional Advisers Association | 0800 275 722 | www.paa.co.nz
+ Public Trust Office | Corner of High and Queen Streets | 0800 371 471
+ Quest Catering Company | 03 573 7654 | 027 5737654 | lindagrace@xtra.co.nz
+ Residential Care Subsidy | 0800 999 727
+ Retirement Commission | www.sorted.org.nz/home/sorted-sections/retirement/your-home
+ Road Safety Coordinator (MDC) | 15 Seymour Street | 03 520 7400 | total.mobility@marlborough.govt.nz
+ RSA Women's Section | 03 578 1059
+ St John Health Shuttle | 0800 333 781
+ Sorted (Retirement Commission) | 0800 SORT MONEY (0800 767 866) | www.sorted.org.nz
+ Spark Malicious Call Centre | 0800 809 806
+ Stroke Foundation Marlborough | 03 578 3603
+ SuperGold Card Centre | 0800 25 45 65 | www.supergold.govt.nz
+ Supporting Families Marlborough (supporting families in mental health) | 03 577 5491
+ Te Hauora O Ngati Rarua Limited | 03 577 8404
+ Wairau Hospital | 03 520 9999 | www.nmdhb.govt.nz
+ Walking Club | Colin Geerston: 03 5793101 | *for a copy of the walking programme for the months ahead*
+ Work and Income | 11 Alfred Street, Blenheim | 0800 559 009 | www.workandincome.govt.nz

  Work and Income, Senior Services | 0800 552 002

Emergency Numbers

Fire | 111

St Johns Ambulance | 111

Police | 111

Police Blenheim (non emergency) | 03 578 5279

Police Picton (non emergency) | 03 520 3120

Wairau Hospital | 03 520 9999

Marlborough District Council | 03 520 7400

Civil Defence | 03 520 7490

Marlborough Urgent Care Centre | 03 520 6377 | 8.00 am – 8.00 pm everyday

Your Personal Numbers

My Doctor

My Pharmacy

Care Giver/s

Next of kin

Notes: