

Getting on



Autumn 2004

MISSION STATEMENT:

"Old age is only honoured on condition that it:

- defends itself,
- retains its rights,
- subordinates itself to no one and
- rules its own domain to the last breath."

The Newsletter of the IRISH ASSOCIATION OF OLDER PEOPLE - a national voluntary organisation

Medicals for Older Drivers



At the IMO General Meeting in Killarney, a proposal calling for the immediate abolition of medical screening was carried.

It has been suggested by Professor O'Neill, Consultant in Geriatric Medicine, that research shows that the Republic's current practice of granting driving licences to older people, on the basis of a medical examination, is having the opposite effect to that intended.



There is no necessary link between age and driver competence, and this view is supported by Professor O'Neill,

as reported in a recent article in the Irish Times.

At the meeting, Professor O'Neill was backed by other doctors who approved the proposal. The meeting also endorsed a proposal that the Department of Transport set up a Medical Advisory Panel to develop guidelines on medical fitness to drive.

A 2001 Organisation for Economic Co-Operation and Development (OECD) Report on ageing and transport safety issues called for increased support for older people to help them to continue to drive safely.

EDITORIAL

In July 2002, Mr. Ivor Callely, the Minister of State at the Department of Health and Children with special responsibilities for Older People, established an Inter-Departmental group to address the needs of older people, with the following terms of reference:

1. To examine, on an Inter-Departmental basis, matters that impact on the lives of older people, and to ensure that a coordinated approach is adopted in relation to them.
2. To examine, on a priority basis, areas of particular difficulty, and to ensure that appropriate action is taken.
3. To follow up individual matters referred to from time to time by the Minister.
4. To issue regular reports on its work.

The Group comprises "experts" from the Department of the Environment and Local Government, Social and Family Affairs, Department of Transport and Department of Health. To ensure a co-ordinated approach, issues are being addressed on a cross cutting basis.

In its Interim Report published earlier this year the Group lists the wide variety of issues being addressed including housing, transport, health and income. It also includes an account of the proceedings at the Farleigh Conference held in September 2003 at which a consultative process involving representative groups of older people took place.

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EDITORIAL

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Hopefully this co-ordinated and holistic approach to service provision will bear some practical results and as proposed in the Health Strategy that service users and "experts" will both meaningfully participate in the formulation and delivery of services, needs driven and person centred.

Following the Report of the Ombudsman in 2001 that "maladministration had occurred on a significant scale" in the operation of State support for elderly people requiring nursing home care, the Department of Health commissioned a Report from Dr. Eamonn O'Shea of Galway University, an expert in the field, in an effort to identify "an equitable, efficient and affordable system of financing long term care" and currently a Committee, under the guidance of Dr. O'Shea, representing all interests including potential service users is examining and debating this complex issue.

At the same time the Department of Social and Family Affairs in an effort to co-ordinate policy both for carers and the people for whom they care also commissioned a Report on the Future Financing of Long Term Care including the best way to structure such support and the most effective and equitable methods of funding. Both Dr. O'Shea's Review and the Mercer Report are now in the public domain and submissions on their recommendations have been invited.

In relation to this issue, it is worthwhile quoting an extract from the sentiments expressed at the workshop on *The Options for Funding Long Term Care* at the 2003 Farnleigh Conference

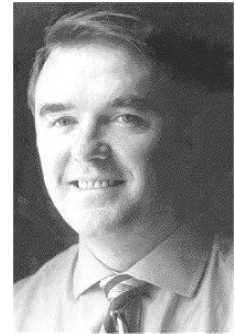
"The underlying sentiment of all our discussion can be summed up in the phrase 'here today - here tomorrow'. The group firmly believes that it is important that action is taken now to deal with the funding of long term care and it is also important to sow the seeds of holistic integrated plans for the future.

The Group welcomes submissions and the contact person is:

*Mr. Derek Finnegan,
Department of Health and Children,
Hawkins House, Dublin 2,*

Tel. 01 6353027 Fax. 01 6714904

The group believes funding of long term care should be considered within the general provision of services to people of all ages and any special consideration of the needs of older people must avoid negative attitudes to ageism and the social labelling of older people as burdens and a trouble."



Minister Ivor Callely

Demography is producing a qualitative as well as a quantitative change among elderly, repeatedly detailed in reports of the National Council on the Elderly and Older People. It is worth noting that the new Strategic Goal of the European Union, inter alia, is "to become the most competitive and dynamic knowledge-based economy in the world capable of sustainable economic growth with more and better jobs and greater social cohesion."

"The modernization of the European social model is part and parcel of this new strategic goal." "Investing in people and developing an active and dynamic welfare state will be crucial both to Europe's place in the knowledge economy and also for ensuring that the emergence of this new economy does not compound the existing social problems of unemployment, social exclusion and poverty."

In comparison with our European partners, the current 12% of the population over 65 predicted to increase to 17% over the next two decades, with an estimated 5% requiring long term care, represents a minimal dependency ratio, and does not impose an insuperable burden on exchequer funding as is the case in many other member states.

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Having managed the European Presidency with aplomb and earned international kudos, designing an equitable, efficient and affordable system of civilized care for all frail and vulnerable citizens should not prove too difficult.

Many are exhausted with Reports, Consultations and Partnership processes. We now need an end to departmental turf wars and

some leadership from the political establishment.

Action rather than words will effectively demonstrate that a sophisticated 21st century democracy in addition to offering leadership within the European Union is capable within its own domestic sphere of caring in a civilized manner for frail and vulnerable citizens, young and old.

Example is more effective than precept.

The Alzheimer's Society of Ireland

The Alzheimer's Society of Ireland is launching a new fundraising initiative:

HERO DAY

The inaugural Alzheimer HERO DAY and Flag Collection will take place nationally on **Friday 15th October, 2004**

Your support for this initiative would be greatly appreciated



Achieving Age Equality

In the executive summary to its recent publication, "Towards Age Equality", the European Older People's Platform calls on the European Union institutions, Member States, and other actors, to take a broad range of action to achieve age equality. Key steps required include:

- A strong and determined approach to outlawing age discrimination in employment, by following up the Framework Directive effectively
- Developing a comprehensive EU framework of legislation and action against age discrimination throughout society, going beyond employment and occupation, in particular via a broad scope Directive on Age discrimination
- Establishing consultation and monitoring processes at national level for all actions to combat discrimination and achieve age equality
- Continued development of research and information sources on ageing, age discrimination
- Taking a broad range of actions to address age discrimination and improve the image of older people and ageing in European society.

Discrimination against older people, or against anyone on the grounds of age, must become culturally unacceptable. NGOs of older people themselves should take the lead in changing attitudes towards older people.

International Policy on Ageing

The United Nations Commission for Social Development, in a recent report, describing the cultural, economic and societal value of older people, emphasised the need to include ageing in social development programmes.

The United Nations Secretariat proposes a system wide and co-ordinated follow up to the Madrid International Plan of Action on Ageing 2002, in the form of a bottom-up and flexible approach, and calls for actors at all levels, including Member States, the United Nations system and civil society, to participate actively in the implementation of, and follow up to, the Plan of Action.

The European Union fully supports the bottom up approach and review, and appraisal by civil society, as well as by government agencies. So older people expressing their opinions in local groups, feeding into National and European Frameworks, will support and enrich the process.

Older people as consumers

Currently, older people dominate the consumer market in many areas, including food, drinks, cosmetics and travel. They also represent a high proportion of peak time television audiences, and they are avid radio listeners. However, advertising market budgets and media programmes are directed towards younger customers, presumably because of the perception of older people as passive, and as less receptive of new ideas or products. Despite this policy, spending by senior citizens is predicted to significantly increase.

A strategy group to advise on the development of a National Consumer Policy has now been established by An Tanaiste, Ms. Mary Harney, and the Chairperson of the Group, Mrs. Ann Fitzgerald, informs us that a public consultation has commenced on identifying the components of consumer policy covering the role of the consumer

- (i) in making a purchase
- (ii) in effecting policy
- (iii) on the importance of a good consumer policy to business competitiveness.

The Consumer Strategy would welcome input amongst others from senior citizens in relation to consumer concerns, consumer/business relations and suggestions as to how the Government should address these issues. A website, www.irishconsumer.ie, has been launched, highlighting the work of the group and related issues. It also elaborates on the consumer principles guiding its work.

Participation in this consumer consultation process would alter perceptions of older people as passive citizens unable or unwilling to embrace change. It would also help to rebut the notion that there is any necessary connection between age and incapacity to adapt or participate in society's evolution.



The address of the Secretariat:

*Forfas, Wilton Park House,
Wilton Place, Dublin 2.*

*Tel. 01 6073013
Fax. 01 6073144*



Recent media coverage of the role of grandparents prompts us to draw attention to recent research findings on grandparenthood -its meaning and its contribution to older people's lives.

The key findings suggest that Government policy is ignoring the heterogeneity of grandparents' families and roles. Family relationships to-day are complex but grandparenthood remains an important family relationship for older people and a quantitative study confirms the importance of grandchildren to grandparents. The symbolic value of grandchildren is clearly important as they represent a sense of continuity and immortality.

Grandparents, particularly grandmothers, still play a key role as an additional source of childcare and are routinely used for practical support in times of normal upheaval like the arrival of new babies, moving house and illness of parent but they also take a key role in more protracted crises.

Equally grandchildren are valued for the additional dimension they bring to grandparent's lives. They "keep you young" ... "when they come along you have to move up a few notches, go a lot faster".

(E.S.R.C. Research Findings U.K.)



Remortgaging Family Homes

A recent article in the Business Supplement of the Irish Times, by Laura Slattery, drew our attention to the following important issue:

An increasing number of parents are releasing the equity in their own homes to give adult children deposits on their own houses.

Advisors are urging them not to feel morally obliged to leave themselves exposed to financial debt when they are older. While it may be a good use of surplus equity in your home, you should not overstretch yourself by releasing too much.

Your home is your primary asset. As people are living longer, you may need to help fund long term care for you or your partner, or both.

Changes in family formation, e.g., marriage breakdown, can cause complications, as can changes in one's own situation, such as forced early retirement.

Parents who remortgage, or take out a mortgage top-up loan to give to their children for a deposit, are likely to face higher mortgage repayments. The other option is an extended mortgage term, which lenders may not allow if the parents are nearing retirement age.

Parents should therefore remember that their house could be at risk if they cannot keep up with the now heftier repayments.

Emotions and Spirituality

Professor Eleanor O'Leary together with Ciara Staunton and Lena O'Rourke of the Counselling and Health Studies Unit, University College, Cork, are currently engaged in a study of how emotions and spirituality affect health in old age. Professor O'Leary has already conducted many studies regarding the psychological health of older people in Ireland.

If you are over 65 years of age and would like to contribute to this research please complete the enclosed questionnaire and return it to:

Ciara Staunton,
Counselling and Health Studies Unit,
Crossleigh House, Donovan's Road, Cork.
Tel: 021 4902084. Email: c.staunton@ucc.ie

EQUITY RELEASE SCHEMES

In response to queries raised by our membership relating to Equity Release Schemes we would again draw attention to the need for independent legal and financial advice before decisions are made. Family consultation is also advisable.

Possible alternatives to Equity Release Schemes which could be considered are:

1. Selling the property and moving to a cheaper property and using the difference to supplement income.
2. New Tax regulations allow one to earn up to 7,620 euro tax free each year by renting a spare room.
3. A Private Equity Release arrangement may be made with family or friends to sell the home while retaining the right of residence. Pensioners can set up Private Release Schemes by selling the property while retaining life long residency rights. How much they get for it is determined with the help of an actuary who subtracts the value of the right to residence (calculated as if the person were paying interest on a loan) from the property's value to arrive at the sale price.
4. Deed of Covenant is a tax effective way to help an older person over 65 years or infirm with income. It is a legal undertaking to make payments to somebody, usually an elderly relative and can be granted in exchange for a home. However, to qualify for tax relief it must be set up for at least six years. Once a covenant has been set up through the Revenue Commissioners, donors may claim income tax relief on payments. This is viable only if the recipient's income is low.

REFLECTIONS

SOMEONE DOES CARE

I found God in the morning
We just sat out and talked
I kept Him near me everywhere I walked

I called on God at noon time
A heart filled with despair
I felt His quiet presence
I knew He was there

We met again at sunset
The waning of the day
I had made Him happy
I had lived His way

Then when at bedtime
I knelt silently in prayer
Again His gentle presence I felt
"Someone Does Care"

from - Michael Moore

My Father When I Was

- 4 years old My Daddy can do anything
6 years old My Daddy knows more than your Dad
8 years old My Dad doesn't know exactly everything
10 years old In the olden days when my Dad grew up things sure were different
12 years old My Dad is too old to remember anything about that
14 years old Don't pay any attention to him he is too old fashioned
21 years old Him! hopelessly out of date
25 years old Dad does know a little bit about it, but then he should, he has been around so long
30 years old Maybe we should ask Dad what he thinks. After all, he has had a lot of experience
35 years old I am not doing a single thing until I ask Dad
40 years old I wonder how Dad would have handled it. He was so wise and had a world of experience.
I would give anything if Dad were here now so I could talk this over with him. Too bad I didn't appreciate how smart he was. I could have learned a lot from him.

from - Frances Hickey

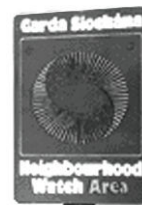
*Our thanks to Frances Hickey and Michael Moore for these poems.
Do you have a favourite poem or prayer?
Contributions to the Reflections column are welcome and appreciated.*

SECURITY FOR OLDER PEOPLE

Gardai, Health workers, ESB, Eircom and Local Authority personnel, all carry Identity Cards, and they welcome being asked for Proof of Identity.

We cannot emphasise strongly enough how important it is to check on ALL CALLERS to your door BEFORE inviting them in.

A door chain is a good security measure until one is sure of the identity of the caller, This is accepted as normal practice by all GENUINE callers.



The European Health Insurance Card

The European Health Insurance Card (EHIC) was introduced from the 1 June 2004. It covers people from all member states of the EU as well as people from Norway Iceland Liechtenstein and Switzerland.

The European Health Insurance Card is intended to replace a number of forms. These forms are still usable and will be until the end of 2005. The forms are:

EIII -used by tourists

EIO -used by people in international road transport

E128 -used by students and people working in a member state other than their own

E119 -used by unemployed people who go to another member state to look for work.

The card is the same in all member states. Most member states are introducing the card from the 1st June but some will not do so immediately.

The member states which have the card from the 1st June 2004 are Germany, Belgium, Denmark, Spain, France, Finland, Greece, Ireland, Luxembourg and Sweden.

How to Get an EHIC

You are entitled to get an EHIC if you normally live in Ireland. You get it from your Local Health Board. Each family member has a separate card.

Irish people do not need an EHIC in the UK and UK residents do not need one in Ireland. You may apply online for an EHIC if you have a medical card or a drugs payment scheme card. Otherwise you must apply in writing or in person. The card is valid for two years.

For further information please call your local information helpline listed below.

Southern Health Board
(Cork and Kerry)
1850 742 000

North Eastern Health Board
(Louth, Meath, Cavan and Monaghan)
1850 241 850

North Western Health Board
(Sligo, Leitrim, Donegal)
1850 636 313

Western Health Board
(Galway, Mayo, Roscommon)
1890 204 424

Mid Western Health Board
(Limerick, Tipperary North, Clare)
1850 200 715

South Eastern Health Board
(Carlow, Kilkenny, Wexford, Waterford, Tipperary South)
1890 300 654

Midland Health Board
(Laois, Offaly, Longford, Westmeath)
1890 252 028

South Western Area Health Board
(South Dublin, Kildare, West Wicklow)
045 876 001

Northern Area Health Board
(Dublin City and County North of the River Liffey)
01 813 1800

East Coast Area Health Board
(Dublin City South East, South East County
Dublin and the East Coast of Wicklow to the
borders of West Wicklow)
01 274 4200

Eastern Regional Health Authority Area
1800 520 520

Apply for the European Health Insurance Card if you:

Plan to go on holiday to another EU / EEA country or Switzerland

Regularly visit any of these countries, for example, on business, as a transport worker or for leisure

Plan to go to any of these countries to seek work

Are being sent by your employer to work in any of these countries temporarily but will continue to pay tax in Ireland

Intend to undertake a course of study in any of these countries but still consider yourself as ordinarily resident in Ireland

Intend to visit any of these countries for any other type of temporary stay where healthcare in itself is not the aim of the visit

A Plain English Guide to Legal Terms

The National Adult Literacy Agency has recently published a booklet entitled "A Plain English Guide to Legal Terms".

The language used in law is changing. There are many phrases that non-lawyers do not understand. This guide is intended to help non-lawyers understand legal phrases and to give lawyers guidance in explaining the legal phrases they use.

National Adult Literacy Agency,
76 Lower Gardiner Street Dublin 1.
Tel: 01 8554332
Email: literacy@nala.ie
Website: www.nala.ie

Please contact us with your reactions to the issues of importance to you raised in this newsletter, or any other matter of importance to you, and let us have your comments on the new format of "Getting On."

THE IRISH ASSOCIATION OF OLDER PEOPLE

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University College
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Dublin 2
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Email: iaop@oceanfree.net

THE IRISH ASSOCIATION OF OLDER PEOPLE

SOME REASONS WHY YOU SHOULD JOIN:

The National Association for Older People is a national voluntary and membership based organisation of older citizens.

The main objectives of the Association are:

- to serve as the direct voice of older people;
- to campaign on their behalf;
- to serve as an information centre;
- to provide a forum for them to act as a social force;
- to afford an opportunity for debate and action

The Association networks with local, national and issue driven groups, and actively participates in transnational projects within the European Union, to help formulate policies and best practice for the betterment of older people.

The Association is administered on a voluntary basis.

Membership is open to persons over the age of fifty-five years and the annual subscription is €10.

MEMBERSHIP APPLICATION FORM

I would like to join THE IRISH ASSOCIATION OF OLDER PEOPLE and I enclose the annual membership fee of €10.00



Name (block letters please):

Address:

Telephone:

Email:

Date:

Signature:

Please detach and send, along with a cheque/ bank draft in the amount of €10.00, to:
The Irish Association of Older People, Room B15, University College, Earlsfort Terrace, Dublin 2.