

Ageing matters

Wishing you all a happy Christmas

Age Action sends best wishes for Christmas and the New Year.



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■ Cover photo: Galway's Shop Street illuminated with Christmas lights.

Photo: Rihardzz

The silent epidemic of loneliness

This Christmas, many people will look forward to family gatherings and meeting up with old friends. But, for some, Christmas is a time which can't come and go fast enough.

It is one of the few times of the year when the issue of loneliness is publicly addressed, before being quickly forgotten once the holidays are over. But for people who are alone at Christmas, their circumstances do not change dramatically come the New Year. For some, loneliness is a problem they face all year round.

In 2011 the Society of St Vincent de Paul's Commission on Older People found that loneliness was the biggest issue for older people living alone. Despite this, loneliness is rarely spoken about, let alone tackled in any comprehensive manner. Contributory factors such as disability, bereavement, retirement, emigration and major changes in the nature of rural Ireland may contribute to loneliness.

Scientists warn that chronic loneliness is a major risk factor in early death. While obesity can lead to a 20 per cent greater risk of early death and excessive drinking increases your risk by 30 per cent, scientists estimate that loneliness can increase your risk of dying early by 45 per cent.

Our Care and Repair programme is aimed at providing visits as well as a home DIY service. The IT skills provided by our Getting Started tutors are powerful ways of remaining in contact with family (no matter where they live) and keeping up to date with what is happening in your community.

Age Action's U3A groups provide regular opportunities to meet other people who share an interest in life-long learning.

The Government has a role to play through supporting public transport, assisting the development of more sheltered/supported housing and continuing its support for IT training for older people. The restoration of the telephone allowance would also be a very practical support.

Communities can help by being more inclusive when organising local events. For example, if you are attending a public event in your community over Christmas, please consider offering a lift to an older neighbour.

Finally, older people themselves have a role to play. Be pro-active and create a reason to get involved in your community. For example, volunteer with your local charity (Age Action always needs more volunteers). At the very minimum, contact our information team and let them help you explore your options.

Everyone has a role to play in tackling loneliness.

— Eamon Timmins



■ Bank of Ireland on College Green.
Photo: semmickphoto

Outrage at Bank of Ireland decision

There was outrage last month when it was revealed that Bank of Ireland planned to bring in restrictions on cash withdrawals and lodgements in its branches.

The changes would prevent bank staff from handling withdrawals of less than €700 and lodgements of less than €3,000.

Age Action accused Bank of Ireland of ignoring the needs of its older customers and the organisation's spokespersons took the to the airwaves to criticise the decision.

"Many of our members are already frustrated with how difficult some banks make it to engage face-to-face," Justin Moran, Head of Advocacy and Communications at Age Action, told RTÉ.

"The changes proposed by Bank of Ireland, trying

to force people to carry out their business online, are only going to make that worse and it's clear older people were completely ignored in making the decision."

Outrage

There was similar outrage from groups representing the less well-off, farmers, people with special needs and from the Irish Bank Officials Association, which represents bank workers. Minister Michael Noonan called the proposals "surprising and unnecessary".

Many people expressed their anger that a bank only recently bailed out by the Irish taxpayer, and still partly owned by us, should treat people in this way. The bank had also announced half-yearly pre-tax profits of €725 million only a short time ago.

Stung by the criticism, Bank of Ireland announced what seemed to be a partial U-turn.

In a statement to Age Action they said: "Bank of Ireland would like to confirm that...elderly customers who are not comfortable using self-service channels or other technology solutions will be assisted by branch staff to use the available in-branch services."

However, concerns continue. A report by Newstalk pointed out that many of Bank of Ireland's existing 250 branches already close their counter services on some days due to a lack of demand, raising doubts over how these changes would work in practice.

Many Age Action members are worried that other banks could try to follow Bank of Ireland's example.

If you are a Bank of Ireland customer and you would like to tell us about how the changes are affecting you, please contact our information team on (01) 475-6989.



■ Anne Ferris and Seamus Heaney: nobody forced him to retire at 65.

Time to abolish mandatory retirement

“On the grass when I arrive, In the Ivy when I leave.” These beautiful words are from Seamus Heaney’s poem “The Blackbird of Glenmore”, inspired by a black-bird in the poet’s Co Wicklow garden, writes **Anne Ferris TD**.

Seamus Heaney died too early, at the age of 74. But we can be grateful for the legacy of poetry he left, some of it written in the weeks leading up to his passing. Nobody has ever suggested that Seamus Heaney should have put down his pen, closed his

notebook and retired the moment he turned 65.

But on a daily basis, in workplaces across the country, skilled, dedicated and effective employees are obliged under contract to down the tools of their trade or profession, pick up their coat and, for the final time, leave their place of work.

This forced exile of trained and loyal members of the workforce, solely on the grounds of age, is every bit as discriminatory as the bar against the employment of married women that existed in the Civil Service until 1973 when it was removed by a Labour government.

There are many reasons why it no longer makes

sense to force people into retirement at an arbitrary age like 60 or 65. For a start, we’re living longer. Better nutrition, improved medical science and safer work practices all mean that today’s average 65-year-old is closer to mid-life than end-of-life.

They’re also better educated, better trained and possibly even more knowledgeable about their role or profession than preceding generations. More often than not, they are more eligible for the role than those who will succeed them.

Why do we do it?

So why do we continue to force people into retirement against their will? The

arguments made in support of this practice eerily echo the arguments made in support of the ban against married women in the workplace.

“Retirement is the best thing for them at this stage in their life” or “Retirement is necessary to allow other employees progress up the job ladder”.

Lifting the marriage bar brought huge benefits to the economy. Similarly, if we allow more older workers to choose whether or not to stay in employment, the result will be a happier, more age-balanced workforce, the retention of valuable corporate knowledge and a more sustainable economy.

That is why I introduced the Employment Equality (Abolition of Mandatory Retirement Age) Bill 2014.

This passed its first two stages in Dáil Éireann and was warmly received by all parties, in and out of government.

The Bill, together with submissions from interested parties, is currently being reviewed by the members of the Justice Committee.

Abolished elsewhere

There is nothing novel in this legislation. Something similar has been placed in the United States since 1967. Britain abolished mandatory retirement ages in 2011.

If other countries can do this, so can we. If we could remove the marriage bar, we can also remove mandatory retirement ages.

Since I first started speaking about this issue in the Dáil Chamber, my office has

been flooded with inquiries about this impending legislation from the people most affected by inflexible age limits in employment contracts.

I often find that these employees are not receiving any assistance or even a fair hearing when they suggest staying just one additional year.

One of the biggest culprits is the HSE, but there are other organisations equally rigid in the defence of the indefensible.

There was a time when some believed that the sky would fall in if married women were allowed to keep working after their wedding. But the sky didn't fall in, and neither will it when 65-year-old employees are allowed to continue doing what they do best, for as long as they want to.

Age Action backs the bill

Age Action backed the bill proposed by Deputy Ferris at a meeting with the Joint Oireachtas Committee on Justice, Equality and Defence at the end of November.

“Mandatory retirement is simply age discrimination,” said Justin Moran, Age Action’s head of advocacy and communications.

Age Action member Angela Gallagher told the committee that she faced serious hardship after being forced from her job with the Revenue Commissioners at age 65. “I was trying to repay a mortgage to the bank and a loan to the credit union at the same time,” she explained.



■ Angela Gallagher, Deputy Anne Ferris and Justin Moran before the committee meeting.

“There were months when I didn’t know how I was going to pay the bank, when I worried whether I would be able to keep my home.

“If I hadn’t been forced out of my job, I would have been able to work until I was secure.”



■ The courtyard of St John's College.

Photo: Noel Browne

New sheltered housing for Waterford

A former seminary in Waterford has found a new lease of life providing sheltered housing to older people in a fantastic new project developed by the Respond! housing association.

The development includes 21 new apartments in the college itself, with a 10-bed group home and 36 new one-bed apartments adjoining The Folly road.

Respond! also plans to provide a number of essential support services including a day centre, commu-

nity education centre, activation room, counselling service and a sensory garden for older people and those with specific needs.

It is hoped that the first tenants will be offered their apartments very soon.

"We are delighted to be opening the doors of John's College again," said Fr Patrick Cogan of Respond! Housing Association.

"The redevelopment of John's College is great news for Waterford and will provide a sustainable community for older people who want to remain in their own homes for as long as possible.

"The extra support services, including the day centre, activation room and community education centre, will ensure that older people remain active within their own community and this will help to counteract loneliness and social isolation."

Over 200 years old

St John's College was originally founded in 1807 as one of many seminaries built during that time in the aftermath of the repeal of the Penal Laws. In 1868 a new building for the college was designed by the architect John Goldie.

Over the decades thousands of priests would have

been trained there and the college even established a mission in Canada before declining numbers led to its closure in 1990. The building remained vacant until it was purchased by Respond! in 2007.

The building was in poor shape when Respond! moved in, with significant damage on the upper floors from water coming in, outbreaks of dry rot and deterioration throughout due to the lack of heating.

Philip O'Reilly, Respond!'s National Coordinator of Services for Older People, singled out Age Action as an organisation they see as central to their work in the new facility.

"Respond! is grateful to Age Action for all their help

and support in our communities throughout the years," he said.

"When John's College is up and running, we intend to run a number of Inter-generational and Getting Started programmes with support and guidance from Age Action."

Funding

The total cost of rebuilding John's College came to €12 million. Some €8 million of this was made available in State mortgages to Respond! from Waterford City Council through the Department of the Environment, Community and Local Government.

The remaining €4 million was provided by Respond!, of which some €2.25

million came as a loan from Allied Irish Banks.

Respond! are now raising funds to kit out essential services such as the day centre.

According to Philip O'Reilly, over the next few months the organisation will be staging a number of key events to raise vital funds to equip the key support services within John's College for the benefit of the whole community.

Respond! was founded in Waterford in 1981 by Franciscans and incorporated in 1982. To date, Respond! has provided some 5,500 homes for families, homeless and disabled persons, older persons and those in need, right across the country.



■ The front of St John's College.



■ Overcrowded emergency departments are now a feature of our health system.

Photo: Brent Hathaway

Should Acute hospitals be reserved for acute patients?

What can be done about the huge demand for acute hospital services, asks **Dr Jacky Jones**.

The clue is in the name. General practitioners need to stop referring people who do not have an acute illness to acute hospitals for treatment. Acute hospitals are no place for people with chronic diseases.

The only people who should be attending acute hospitals are those with health problems that can be fixed by acute hospital ser-

vices. Everyone else should be treated by primary care teams or at home. This is not happening.

Out of proportion

Levels of activity in Irish acute hospitals are out of all proportion to population growth. The 2014 HSE Annual Report shows that nearly five million attended emergency or outpatient departments (EDs) that year, and more than 1.5 million were admitted.

As of October 2015 almost 400,000 are waiting for outpatient appointments. These are colossal figures

for a population of 4.6 million.

Commentators from different sectors, including consultants and representatives of patients and unions, insist more beds, more nurses and more doctors are the only solutions to the overcrowding problem. They are wrong.

A recent OECD report, *Health at a Glance 2015*, shows Ireland is doing quite well for hospital beds and numbers of doctors and nurses compared to other countries.

Our acute hospitals have the same number of beds

per 1,000 citizens as the UK (2.8) and slightly more than Canada (2.7). We have more nurses per 1,000 people than the UK and more doctors per 1,000 than the US.

Why are our hospitals not doing as well as Canada, the UK and the US, which do not have such long wait times or so many ED attenders?

Bed occupancy rates provide part of the answer. The OECD report shows that, at 95 per cent, Irish acute hospitals have the highest bed occupancy rates among OECD countries apart from Israel.

The US and the UK, which have the same number of beds per 1,000, have occupancy rates of 65 and 82 per cent respectively. An occupancy rate of 95 per cent means that Irish acute hospital beds are full almost constantly.

Irish people are not more acutely ill than people in other developed countries, so why are so many people referred or admitted to hospital? The reasons are the same as they were 70 years ago. Most tests, scans and treatments are available only in acute hospitals.

Primary care teams do not have the facilities or the resources to provide treatment in the community and not enough is being done to promote health, prevent disease and deliver primary care services.

In 1945, Dr James Deeny, chief medical officer for the Department of Health, developed a plan for the reorganisation of the Irish health services, which included a paradigm shift from the largely curative acute hospital system towards prevention. Parish pump politics ensured the plan was never implemented.

Irish people love their hospitals and ideally would like one in every large town regardless of the fact that outcomes are worse when volumes of patients are low. Politicians will do anything to keep hospitals open.

Preventive services do not attract the same number of votes and patients feel short-changed if they are not referred to an acute hospital for a test.

Invest in prevention

Ireland is not alone in investing so little in prevention. The World Health Organisation recommends a minimum spend of 5 per cent of overall health expenditure on prevention. Yet throughout Europe less than 3 per cent is allocated to these public health programmes.

Ireland spends even less on prevention than most other EU countries. The HSE's Health and Well-being division, which includes services such as immunisations, screening, environmental health and health promotion,

has a budget of just €201 million for 2015 or 1.6 per cent of the overall HSE allocation. Just over 1 per cent of HSE workers are engaged in health and wellbeing activities.

The current system is unsustainable and, 70 years on, it is time for a paradigm shift. The Department of Health is committed to implementing *Healthy Ireland: A Framework for Health and Wellbeing 2013-2025*. The HSE has produced its own implementation plan, *Healthy Ireland in the Health Services 2015-2017*.

This plan needs a budget allocation of €600 million a year, three times the current budget. The more money spent on acute hospitals, the less there is to spend on health promotion, prevention and primary care.

Hospital consultants and health unions should not use the plight of 90-year-old citizens on trolleys to argue for bigger budgets. Acute hospitals have enough and should not get another cent until health promotion, prevention and primary care services are adequately resourced.

Dr Jacky Jones is a former HSE regional manager of health promotion and a member of the Healthy Ireland Council. This is an edited version of an article that first appeared in the *Irish Times*.



■ New volunteers for Cobh Care and Repair. Back: Bill Chawke, Pat Leahy, John O'Mahony. Front: Stephanie Cadogan (Cobh FRC), Debbie Ahern, La Dona McAllister.

Care & Repair expands in Cobh and Athy

Age Action is delighted to announce that the Care and Repair service has re-launched in Cobh, Co Cork and has now also started in Athy, Co Kildare.

Cobh Family Resource Centre will run the programme locally in partnership with Age Action.

A new team of volunteers has been recruited and the service was relaunched at a coffee morning attended by local groups.

Cobh FRC's new community development worker, Stephanie Cadogan, is excited the service is again available locally.

"We were delighted to welcome members from the SWELS Cobh active retire-

ment group, visitors from the Park Road Centre, community health professionals, our friends from the community centre, local charities and many more community members.

"Small repair jobs can present such a big problem to an older person who doesn't have anyone to do it for them.

"To arrange to have a job done, simply call me at the Family Resource Centre on (021) 481-6103. Make sure to spread the word about this great, helpful service. No job is too small, so call us today! "

Athy

Meanwhile, further north, the last week in November saw the launch of Athy Care and Repair, which will be up and running from the

start of January.

Organised with Kildare Leader Partnership and driven by local men Gerry Harkin and David Henshaw, the scheme is actively looking for local volunteers and tradespeople to get in touch.

Volunteer training is currently scheduled for December and the team in Athy can be contacted at gerry50@live.com.

This brings to an end a year where the Care and Repair programme has really expanded nationally with a number of new community partnerships, but there are still many areas without the service.

If it is not available in your area and you know local community groups who might like to get involved, please contact us at (01) 475-6989.

Changes to Senior Alert Scheme

In the first of a regular new series our Senior Information Officer, **Gerry Scully**, provides an update on some of the more important benefits, services and entitlements for older people.

An Pobal has recently made some changes to the Senior Alert Scheme.

The scheme is administered by local community groups that visit the home of the older person and assess their age, income, need for an alarm and their capacity to use it.

To qualify, you must be over 65 and either live alone or with other older people. You must also have “limited means”, but this is loosely defined and I have never heard of anyone being refused on these grounds.

The local group then makes the application on your behalf and arranges for the alarm to be installed. The older person (or their family) agrees to pay the annual monitoring fee and return the equipment once it is no longer needed.

The scheme only covers personal alarms and does not cover house alarms or any other security device. To find the community group in your area,



■ Age Action’s Gerry Scully and Jennifer Connolly staff an information stall in Enniscorthy, Co Wexford.

call (01) 511-7222.

Blood tests

The HSE and GPs have been in dispute over blood tests for people on medical cards for a number of years and patients keep getting caught in the crossfire.

The HSE maintains that they should be free to the patient and that the doctor gets compensated through the fee he or she receives from the HSE.

But the GPs argue that the fee only covers diagnostic blood tests and not routine tests for monitoring someone’s condition.

The HSE is now refund-

ing patients who have been charged for routine blood tests and is taking the cost from the fees paid to GPs.

The GPs are now threatening to take the HSE to court for reducing the fees without consultation.

If you have been charged for a routine blood test, you can contact the HSE about a refund at 1850 24 1850.

Please contact our information team on these, or any other issues, at (01) 475-6989 or email helpline@ageaction.ie. The line is open Monday to Friday, 9am to 5pm, and closed for lunch.

Tackling digital divide in sheltered housing

Through a partnership with Dublin City Council, Age Action has provided one-to-one computer training for more than 3,000 older learners in the council's sheltered housing complexes, writes **Robert Carroll**.

There are about a hundred of these sheltered housing complexes across the city of Dublin. For the most part, our classes have taken place in roughly 20 of the complexes that have computers and broadband installed in their community rooms.

We've also recently obtained a number of laptops and mobile wifi devices that have allowed us to run pop-up classes in even more venues.

The big idea behind these classes is to try to get to older learners who are that bit harder to reach. They might not be able to travel as easily to the local Getting Started classes, so if they can't come to us, we're going to them!

Unexpected bonus

One of the unexpected bonuses has been to see how the classes have broken down walls in the neighbourhood. Many people living in and around



■ Volunteers and tutors show their certificates on last day of class in Mount Drummond Court, Harold's Cross.

the complexes come to the classes, either as volunteers or as learners themselves.

Before now, they might never have visited the "old folks place", but now they're coming together as a community.

The wide variety of our volunteers is also part of the success story. None of this would be possible without their support and over the course of a year more than a hundred people give their time and energy to keep the programme going.

On any evening you might see a transition year student from the local secondary school, someone

working in a local business that supports volunteering for Getting Started or one of our many volunteers from across Europe and further afield who have come to Ireland.

Feedback from the learners is consistently positive, especially for the one-to-one method of training. It opens up whole worlds of online information and entertainment, as well as new tools to keep in touch with family and friends.

The expansion of the programme into sheltered housing has been enormously successful and this is a tribute to the commitment of our volunteers.



■ Marie Wilcox in a still from the documentary, *Marie's Dictionary*, available online.

Grandmother learns typing to save her language

Marie Wilcox, an octogenarian Native American woman from the San Joaquin Valley in California, was born on Thanksgiving in 1933, writes **Jia Tolentino**.

She grew up in a one-room house with the grandmother who delivered her and spoke her native Wukchumni.

In a 10-minute mini-documentary from the Global Oneness Project, via NYTLive, Marie talks about speaking primarily English to her children, who worked alongside her in the fields for a good part of the year.

She started learning Wukchumni when her sister

started speaking it again in an attempt to pass the endangered language on to their kids.

"I was surprised she could remember all that," said Marie's daughter. "She just started writing down her words on envelopes... She'd sit up night after night typing on the computer, and she was never a computer person."

"I'm just a pecker," said Marie. "I was slow."

Dictionary

She decided to make a dictionary. "Not for anyone else to learn — I just wanted to get it together."

Along with her daughter and grandson Donovan, Marie has been working on the dictionary for

seven years.

"I'm uncertain about my language, and who wants to keep it alive. Just a few. No one seems to want to learn.

"It's sad — it just seems weird that I am the last one. I don't know. It'll just be gone one of these days, maybe. I don't know, it might go on and on."

The *New York Times* reported that before European contact, as many as 50,000 Yokuts lived in the region, but those numbers have steadily diminished. Today, it is estimated that fewer than 200 Wukchumni speakers remain.

This is an edited version of an article that first appeared on jezebel.com.



■ Workshop participants vote on climate change statements.

Monaghan U3A tackles climate change

More than a hundred people from both sides of the border met in Monaghan recently as part of a cross-border conference on climate justice organised by the local U3A group.

There was an excellent line-up of experts and a strong intergenerational aspect, with members of Young Friends of the Earth and Young Trócaire as well as students from the local schools.

The timing of the conference was particularly appropriate since the United Nations conference on climate change (COP21) is set for Paris this month.

Sigurd Reimers from Grandparents for a Safe Earth and Elizabeth Vezina from Raging Grannies International travelled from Britain and Canada to talk about the role that older people can play in cam-

paigning for climate justice. Their groups regularly organise peaceful protests to get their message across.

After their contributions there was an intergenerational workshop hosted by Age Action's Generations Together Programme and Linking Generations Northern Ireland.

The audience was broken up into small groups with discussions facilitated by climate change activists.

Every generation

There was a powerful feeling that every generation is responsible, not only in terms of addressing the issue in the present, but also in making sure that future generations are taken into account.

Groups then discussed what they felt might be the most important actions in addressing climate change. Suggestions included buying more Irish produce and organising local protests to national campaigning

for more effective environmental laws and sanctions against big polluters.

There was a strong sense from people that actions were required at all levels, linking together to put pressure on politicians and business to take climate change seriously.

But if there was one overarching theme in the day's discussion, it was the understanding that everyone, no matter what age, has a personal responsibility to help stop climate change. When young and old stand together as environmental stewards and activists, all generations benefit, including those yet to be born.

For more information about our Intergenerational programme, Generations Together, and the University of the Third Age programme, please contact Keelin at generations-together@ageaction.ie.

Lifelong learning comes to Leitrim

Age Action is delighted to welcome Carrick-on-Shannon to the University of the 3rd Age (U3A) Network.

There are still people in many communities who may not know about U3A but would love coming together to learn new things, take part in all kinds of activities and make new friends.

So if there is no group near you, then why not start one? With Age Action's support, and a €100 grant,

we can help get you on your way.



■ Margaret and Joan from the Carrick-on-Shannon U3A Group.

U3A GROUPS



☉ **Active Virginians U3A**
Contact Patricia Rice at (087) 235-0515 or email m spatprice@gmail.com.

☉ **An Cosán U3A Tallaght**
Contact Imelda Hanratty at (01) 462-8488.

☉ **Ballymun U3A**
Contact Brenda Hickey at (01) 857-1673.

☉ **Ballyroan U3A**
Contact June Murphy at (01) 494-7030.

☉ **Blackrock U3A**
Contact Eileen Larkin at (087) 4128607 or (01) 455-7653.

☉ **Blessington U3A**
Contact Peter Polden at (087) 815-1018, (045) 867-248 or email pjpolden@gmail.com.

☉ **Bray U3A**
Contact Linda Uhleman at

(086) 045-1600 or email linda_uhlemann@yahoo.co.uk.

☉ **Carrick-on-Shannon U3A**
Contact Margaret Fawcett at (086) 837-2934 or email mgtfaw@gmail.com.

☉ **Dublin City U3A**
Contact John Roche at (01) 201-7490.

☉ **Galway U3A**
Contact Livio Rocca at u3agalway@gmail.com.

☉ **Lucan U3A**
Contact Maureen Newell at lucanu3a@gmail.com.

☉ **Maynooth U3A**
Contact Helena Kirkpatrick at (01) 628-5128.

☉ **Monaghan U3A**
Contact Mary Beagan at (047) 75942 or (086) 331-4439.

☉ **Newcastle, Dublin 22 U3A, Retired Active Men's Social**
Contact Matt Dowling at (01) 458-9007 or (086) 844-3820.

☉ **Roscommon U3A**
Contact Vivienne Clarke at (087) 126-7639 or email clarkevivienne@gmail.com.

☉ **Sutton-Baldoyle U3A**
Contact Christine at (01) 832-3697 or email u3asutbal@gmail.com.

☉ **Tramore U3A**
Contact Mollie Hunt at molliehunt@eircom.net.

☉ **Waterford U3A**
Contact Josephine Murphy at (051) 871-037 or email jo1murphy7@gmail.com.
For more information, email Sam O'Brien-Olinger, U3A Development Officer, at u3a@ageaction.ie or phone (01) 475-6989.

Age Action brings the Christmas spirit

As if our Care and Repair volunteers weren't already heroes enough, at Christmas time they'll even come out to help put up your Christmas decorations – and take them down again in January.

A tree and decorations make a home feel special at Christmas time but some older people might find it a bit more difficult these days to put up the tinsel and the holly so let us help you out.

Simply call your local Care and Repair service or any Age Action office and we'll



send some elves (sorry, volunteers) to brighten up your home this Christmas.

Annual membership application

I wish to join Age Action and enclose
 €..... membership fee, plus €.....
 voluntary donation payable to Age Action
 Ireland Ltd.

If you are already an existing Age Action
 member and wish to renew your membership
 please write your membership number here ...

Full name:.....
 (Block capitals please)

Address:

Tel:

Email:
 (Block capitals please)

Date:

FEES

- €20 Individual – retired/unwaged
- €40 Individual – employed
- €60 Voluntary Body
- €200 Statutory Agency
- €500 Commercial

STANDING ORDER

To the Manager
 (Name of Bank/Building Society)

Bank Address:

Please pay annually to Age Action Ireland,
 Permanent TSB, 70 Grafton Street, Dublin 2,
 BIC: IPBSIE2D

IBAN: IE82 IPBS 9906 2587 7790 21
 the following amount €.....
 until further notice. Starting on: 1st Day of
 January 20

Name:
 (Block capitals please)

BIC:

IBAN:.....

Signature:.....

Please return to:

Membership Development,
 Age Action Ireland Ltd,
 30/31 Lower Camden Street, Dublin 2.
 Email: membership@ageaction.ie
 Tel: (01) 475 6989
 Fax: (01) 475 6011