

ageing matters *in Ireland*

Fundraising on the air

Christmas FM is this year raising funds for Age Action **Page 10**



Positive Ageing Week unites the generations **Pages 5-7**

Setting a world record with the knitting of innocent hats **Page 4**




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■ Cover photo: At the Christmas FM launch were (from left) Christmas FM DJ Keith Shanley, with Age Action's Ellen Reddin and Bill Rothwell. Age Action is the station's charity partner this year. See full report on pages 10 & 11.
Photo: Andreas Poveda

Time to focus on priorities

The political turmoil that started with water charges seems to be spreading. It affects all of us as voters in trying to decide what kind of Government we should vote for. The resulting uncertainty must be a major concern to all of us, including a non-party political organisation like Age Action that must work with every possible coalition of parties and groups that might form the next Government.

This uncertainty is even more troubling as it comes at a time when we should be turning our attention to longer term issues such as celebrating 1916, learning from our successes and failures over the past century and, even more importantly, our ambitions for the next 100 years.

In the run-up to the next election, we will be promised the sun, moon and stars by all politicians and parties. Understanding, let alone choosing between, the offers will be difficult, not least because of the lack of real debate between the political groups backed up by evidence and practical examples for their ideas. I am increasingly frustrated by the inability of political representatives to answer questions without resorting to name calling. How can we persuade them that this is off-putting and counterproductive?

Age Action has to put forward policies that we want the Government to follow to achieve our vision of Ireland as the best country in the world in which to grow older. We will have to debate the options before selecting the key issues for our members and the people we serve. We will find this process as difficult as any political group in agreeing the necessary compromises to achieve unity of purpose. Some of us may have to set aside some of our own political preferences and pursue them as individuals rather than in the name of Age Action.

There is a framework for helping us with this process in the report "The Developmental Welfare State" by the National Economic and Social Council (2005 – <http://www.nesc.ie>). Although the report was written in earlier, more optimistic times, it does provide important recommendations that address current deficits in our political system. The report outlines the need for clear political leadership that brings together economic and social development with the backing of a broad consensus among government departments, other social partners (business, trade unions, agriculture) and wider society. With stronger political leadership and a broader consensus, the country might be better prepared to tackle with social justice the many issues we face, including preparing for our ageing society.

— **Robin Webster**

Budget provides small reliefs

Age Action has given the October Budget a guarded welcome.



The cumulative effect of numerous austerity budgets has been devastating to many older people. Measures introduced in Budget 2015 will help to ease some of the burden, but there was certainly no magic bullet that will erase the hardship that many older people will continue to face.

The partial restoration of the Christmas bonus will result in a cash payment of between €54 and €57 for State Pensioners, but it falls short of the full restoration we called for. In our Pre-Budget Submission we asked the Government to increase the Living Alone Allowance. An increase of €3.80 would have brought back some buying power to this payment, which was not increased since 1996. The actual increase of €1.30 is just a third of this. This allowance is now worth €9 a week.

Measures such as increasing the entry point for the Universal Social Charge to €12,012 will mean savings equivalent to more than a week's pension for low income older people. The rates at which this levy is charged have also changed (see panel).

■ Measures in Budget 2015 will ease but not eradicate the impact of successive austerity budgets.

The government commitment to end the pension levy by the end of 2015 is also noted. It will be 0.15% for 2015. However, the impact of the pension levy on the savings of those planning for future retirement will not be seen for many years to come.

But the failure to decrease prescription charges means older people will continue to ask their doctors and pharmacists what medications they can go without as they cannot afford these costs.

Likewise, while we welcome the freezing of income limits for the over-70s medical cards, we would like to see them reduced if not abolished.

Budget 2015 certainly sowed the seeds of a return to more prosperous times, but if we are truly to improve the lives of older people now and in the future, there is a lot more to be done.

— Naomi Feely
Naomi Feely is Age Action's senior policy officer.

Proposed standard rate of USC (2015)

Rate	Income band
1.5%	Up to €12,012 (for those with incomes over €12,012)
3.5%	From €12,012.01 to €17,576.00
7%	From €17,576.01 to €70,044.00
8%	From €70,044.01 to €100,000
8%	Any PAYE income over €100,000
11%	Self-employed income over €100,000



■ Some of the knitters and crocheters who took part in the world record breaking bid at the Little Museum of Dublin.

Hats for innocent bottles set to enter *Guinness Book of Records*

The work of Age Action's army of knitters and crocheters looks set to earn them a place in the Guinness Book of Records as they strive to create 65,000 hats by December 12 for this year's innocent Big Knit.

On November 13, dozens of our supporters gathered at the Little Museum of Dublin to try to break the world record for the largest number of knitted pieces of art on display at the one time. The current record is 8,445 pieces. By the end of the afternoon, the innocent team had 9,100 hats on

display at the museum.

"We are currently finalising all the paperwork to send to the Guinness Book of Records, but we are confident we have broken the record," innocent's Blathnaid McKenna said.

Age Action is deeply grateful to innocent and to the army of knitters who turned out to support us on the day despite torrential rain. They were encouraged along by the innocent team, who plied them with refreshments. The Mayor of South County Dublin, Cllr Fintan Warfield, also dropped in to lend his support.

"The push is now on to get all hats back to us by the December 12 deadline," Age Action's

Daragh Matthews said. "We are once again humbled by the numbers of people from all walks of life who are supporting the Big Knit. We have received hats from primary schools, nursing homes and workplaces. And we have been blown away by the creativity and care that has gone into making the hats."

The public are now urged to ensure they send their hats to any Age Action office or shop, or directly to innocent at: The Big Knit 2014, Innocent Drinks, 120/121 Lower Baggot Street, Dublin 2.

Hat-topped innocent smoothie bottles will go on sale in February. For each one sold, innocent will donate 30c to Age Action.



■ Olympic gold medallist Ronnie Delaney meets fans during his visit to the New Park Care Centre, The Ward, Dublin. He was the surprise visitor at a tea party to raise funds for Age Action and Irish Guide Dogs for the Blind as part of Positive Ageing Week, sponsored by Bluebird Care.

PAW 2014 united generations

Positive Ageing Week 2014 was one of the most successful in the festival's 12 year history, with hundreds of events taking place in communities across Ireland.

"There were a couple of new and very encouraging trends among the events this year, which really augur well for the future," Age Action chief executive Robin Webster said. "In particular, it was exciting to see how many first-time inter-generational events were held, with younger and older people coming together to mark the week."

From older people being

invited into schools, to younger people being invited to older people's groups and into nursing homes, Mr Webster said the week provided the opportunity for communities to unite. "The benefits of the relationships which had their first steps during Positive Ageing Week will hopefully continue to flourish in the coming months," he said.

The number of communities getting involved in Positive Ageing Week for the first time was also very encouraging, Age Action's Daragh Matthews noted. "More and more communities are coming on board and organising events, bringing fresh energy and ideas to the week," he said.

Among the highlights of this year's week were the Guess Who's Coming to Tea parties, which were joint fundraising events for Age Action and Irish Guide Dogs for the Blind. More than 60 parties were hosted across Ireland during the week.

The celebrity support created great excitement for the parties, which received a special visitor. Olympic gold medallist Ronnie Delaney attended a party at the Newpark Care Centre in Dublin. TV3 broadcaster Martin King dropped in for a cuppa with the students at St. Kevin's Community College, Dunlavin, Co. Wicklow.

Celebrity solicitor Gerald Keane was the special

Continued on page 6



From top

■ The First Lady, Ms Sabina Higgins, with Age Action CEO Robin Webster and knitting ladies at a fundraising tea morning at Age Action's Dublin offices.

Photo: Marc O'Sullivan

■ Bank selfie: As part of Age Action's Positive Ageing Week, Bank of Ireland hosted Silver Surfer Days on October 8 in branches across the country. This photo was taken at the James Street branch in Dublin.

■ Passing on tips during a knitting party in Carlow for Positive Ageing Week, organised by the Carlow County Development Partnership.



Continued from page 5

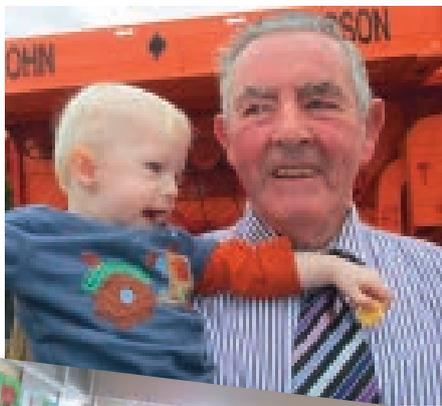
guest at Ashford Nursing Home in Dublin, while the First Lady, Mrs Sabina Higgins, attended the tea party hosted at Age Action's Abbey Street offices in Dublin city centre.

"The parties created a lot of fun and were a focus point for communities," Mr Matthews said. "Many have already sent in the funds raised from these events, and we would like to gently remind those who have not done so, to return

funds raised in the coming weeks."

Other highlights were the Silver Surfer Day organised by Bank of Ireland, and hosted in branches across the country on October 8. The local events provided an introduction to online

■ (Right) Residents of residential and care centres who took part in a celebration of local talent at the Quaker House, Rathfarnham in Dublin.



■ (left) John Anderson and his grandson Cian at the vintage threshing day in Ardee, Co. Louth. The event raised over a thousand euro for Age Action and Irish Guide Dogs for the Blind.



■ (above) Some of the attendees at the launch of Positive Ageing Week in Galway at Ballybane Library.



■ (left) Residents at Shrewsbury House nursing home in Drumcondra, Dublin, who were joined by students from St Paul's College, Raheny, for an afternoon of intergenerational games as part of Positive Ageing Week.

banking for older people living in the catchment area of the branches.

Positive reports are also coming in from the 13 Age Action PAW towns – Arklow, Ballymun, Boyle, Cashel, Drogheda, Dublin, Dungarvan, Galway, Kinsale,

Midleton, Sligo, Trim and Tullamore. They organised week-long calendars of events between October 1st and 9th.

Age Action is grateful to Bluebird Care, who sponsored Positive Ageing Week, and the fundraising

tea parties. “A national event of this scale is not possible without generous sponsors,” Mr Matthews said. “The impact of this sponsorship – through new friendships and stronger communities – will be felt long into the future.”

2014 Silver Surfers wow judges

Trudy Nealon (70) from Laois has been named the overall winner of the 2014 Google Silver Surfer Awards with Age Action.

Trudy wowed the judges with her daily use of technology as treasurer of the Portlaoise Active Retirement Association, where she is responsible for the administration of the club, managing its finances and membership database.

In addition to doing all her banking, shopping, travel arrangements and correspondence online, Trudy also uses her expertise creatively. For her club she puts together presentations of proposed holidays for the local group to choose from and she even produces CD rom collections of holiday photos for members who take part in the group tours.

The Minister for Communications, Energy and the Environment, Alex White, presented Trudy with her award in a ceremony at Google's Dublin headquarters last month.

"The stories from this year's Silver Surfers are fantastic and inspiring," Mr White said. "They show the wide range of opportunities we can access online. They



■ Trudy Nealon, from Portlaoise, Co Laois, the 2014 Google Silver Surfer of the Year.

Photo: Marc O'Sullivan

also make very clear that no matter what your age, you are never too old to learn."

Four other awards were presented during the ceremony:

IT Tutor(s) of the Year

Eli Lilly Pharmaceuticals, of Dunderrow, Co. Cork and Louise Daly, Dublin (joint winners)

This year's joint winners included 11 volunteers from

Eli Lilly Pharmaceuticals in Cork. The employees came together to give up their free time to deliver an Age Action Getting Started computer training course to people in Dunderrow as part of their company's Community/Corporate Volunteer Programme. The volunteers deliver training on computers, the internet and mobile phones to those over the age of 55 with varying knowledge of



■ Eli Lilly Pharmaceuticals, Dunderrow, Co. Cork, and Louise Daly from Dublin shared the IT Tutor(s) award.

Photo: Marc O'Sullivan

the digital world.

Joint winner Louise Daly has volunteered more than 1,000 hours with Age Action. She has taught over 130 individual computer training classes as part of the Getting Started programme and volunteers at the Friday Drop-In Service whenever she can.

New to IT

John Flynn (63), Waterford City, Co. Waterford

Having spent many years caring for his mother, John struggled when she passed away, drinking heavily and suffering with depression. With his doctor's support, John was advised and encouraged to get out and meet people. He joined Age Action's Getting Started programme in October 2013 and loved it so much that he immediately bought a laptop and connected himself on email and various social media platforms.

Since then, his life has completely changed, and he is now a regular user of the internet for corresponding and watching his favourite sports programmes and matches, including football and racing.

Hobbies on the Net

Sean Radley, Millstreet, Co. Cork

For Sean Radley, IT is a passion, particularly when it comes to work in his community. From Millstreet, County Cork, Sean founded the community website www.millstreet.ie, which documents the life of the community and keeps north Cork up to date with local news. Sean was also instrumental in the launch of the local community TV station and regularly produces and presents programmes. A music aficionado, Sean is a member of the Millstreet Gramophone Club, where he uses his IT skills to

download and create CDs of old music for other members.

Golden IT Award

Paddy Crean (85), Wicklow town

Paddy Crean (85) is an active member of the Wicklow Male Voice Choir. He uses his IT skills to enhance the group's singing by sourcing software which translates written scores into music sounds for choir members who cannot read music very well. This enables members to rehearse new material at home. Paddy also set up the choir's website, which he continues to edit and moderate. He is involved with the Wicklow Active Retirement Association website. He has also designed and still administers three separate websites: www.activeretirement.org, www.wicklowbridge.net and www.wicklowmve.net.



■ At the launch of Christmas FM for 2014 were (from left): Garvan Rigby, director and co-founder of Christmas FM; Eamon Timmins, Head of Advocacy and Communications at Age Action; Age Action members Bill Rothwell and Ellen Reddin; Claire Bellis, Care and Repair regional manager for Age Action; and Paul Shepard, co-founder and director of Corporate Affairs at Christmas FM. Also featured are members of the “Alex Pops” choir from Alexandra College, Dublin. Photo: Andreas Poveda.

Christmas FM to aid Age Action

Age Action has been chosen as Christmas FM’s charity partner for 2014. The station has been broadcasting for the last seven years, working to raise funds for charity whilst providing a cheerful and bright soundtrack to the run-up to Christmas.

The station is back on the air from noon on November 29 to December 26. Age Action is urging all our

supporters to ask their family and friends to tune in (see panel for frequency details).

Christmas FM is run as a non-profit operation with 100% of donations going directly to charity. The station is funded by sponsorship which covers all the costs. More than 100 volunteers will participate in the on-air production and promotion of the station this year, each devoting between 20 and 50 hours of their time. Since 2008, Christmas FM has

raised over €500,000 for charities, including ISPC, Barnardos, Simon, Focus Ireland and Aware.

“We are continually heartened by the generosity and support of our listeners and volunteers,” Christmas FM co-founder Walter Hegarty said. “It proves that, despite the difficulties Ireland is experiencing, people still love some festive cheer and are happy to help out someone in need. We look forward to receiving texts and Christmas song requests from our loyal listeners.

“With every text sent, the proceeds of the €2 is donated to Age Action, so get listening and get texting. We’re really looking forward to being on air round-the-clock to get everyone in the festive mood.”

Christmas FM is sponsored this year by Centra. This is the second year that Centra have kindly sponsored the station. Christmas FM will once again broadcast live from the Ballsbridge Hotel in Dublin.

“We are delighted and honoured to have been chosen as Christmas FM’s charity partner,” Age Action’s Daragh Matthews said. The station will not only help Age Action raise urgently needed funding for its Care and Repair programme but will also raise awareness nationally about its work.

“This is an important opportunity to raise money for our Care and Repair programme, which is planning further expansion in 2015,” Daragh said.

Donations can be made during the month’s broadcast, or on the dedicated Donation Day (December 18) via the Christmas FM website by calling Age Action on (1890) 369369 or by SMS, texting “XMAS” to 50300.

We always emphasise “the gift of dignity” when we ask for donations for Age Action’s work with

older people. For Care and Repair, dignity has a very practical focus.

- €5 will allow us to do one DIY job for an older person.
- €10 will allow us to supply and fit a smoke alarm for an older person.

We always emphasise ‘the gift of dignity’ when we ask for donations for Age Action’s work with older people.

- €20 will allow us to supply and fit a chain lock and spy hole for an older person.
- €21 will allow us to supply and fit a handrail in an older person’s home.
- €30 will allow us to paint a room for an older person.
- €50 will allow us to supply and fit a mortice lock on the front door of an older person’s house.

- €100 will allow us to supply and fit a full “safety pack” for an older person, containing a smoke alarm, carbon monoxide alarm, mortice lock, chain lock and spy hole.
- €500 will allow us to launch a new Care and Repair programme in a city, town or rural area not currently covered by the service.

Please spread the word and tell your friends and family about Age Action’s fundraising partnership with Christmas FM. If you would like any information about the programme – especially help in setting up new community partnerships in 2015 – please contact us.

For more information, contact our regional development managers. You can contact Claire Bellis on (01) 479 6989 or email her at cbellis@ageaction.ie and John O’Mahony on (021) 453 6554 or email him at jomahony@ageaction.ie.

How to tune in

Christmas FM is broadcasting in Dublin City and County on 94.3 FM; Kildare 88.1 FM; North Wicklow 99.5 FM; Cork City and part County 106.7 FM; Galway City and part County 89.5 FM; Limerick City and part County 105.5 FM; South East 103.8 FM; North East 101.6 FM; North Midlands 99.4 FM.

You can also listen to the station on online at www.christmasfm.com, where you can tune in from your pc or smart phone. There is also an app for smart phones.

Christmas FM will also broadcast on UPC Channel 900



■ At the Age Action booklet launch were (from left) Age Action CEO Robin Webster, Institute of Public Health public health development officer Dr Noelle Cotter, Healthy Food for All coordinator Sinead Keenan, Age Action senior policy officer Naomi Feely, health journalist June Shannon and Age Action member Pat Kelly.

Booklet explores impact of austerity

The retention of the core rate in the state pension is often lauded by politicians and the media as protecting older people from the brunt of the recession.

However, this only tells part of the story. Increases in prices, the introduction of new taxes and charges, along with the erosion of secondary supports (such as the household benefits package and the medical card) have had

a catastrophic impact on older people's incomes and their standard of living.

In order to highlight the reality of growing older in Ireland, our policy team, in collaboration with members of the Cork, Dublin and Galway Glór groups, developed a booklet on the impact of austerity on older people's experience of poverty.

The development and launch of the booklet, *Growing Older in Ireland*, was part of a range of activities that took place in Ireland to mark the United

Nations International Day for the Eradication of Poverty (October 17th).

The official poverty statistics published by the Central Statistics Office show older people's experience of poverty is less pronounced than the entire population or other cohorts.

However, at Age Action we are aware from our members that the cumulative impact of austerity has meant that many older people are finding it increasingly difficult to stretch their incomes throughout the week.

Many are often left with a choice between turning on the heat on a cold winter's evening or buying enough food for the week. Our members emphatically tell us that they have been badly hit by the recession yet this seems to be missing from the public debate.

The booklet explores the difference between the official poverty figures and the lived reality of growing older in Ireland according to our members. It looks at factors such as gender, disability, living alone and geographic location and the impact that they have on older people's ability to make ends meet.

It also highlights the importance of solidarity between the generations and with those older people suffering poverty in other parts of the world. When discussing policy changes with our members, they have been very clear about ensuring that it is not just their rights that are protected but also the rights of future generations of older people.

The event to launch the booklet was addressed by speakers with a professional and personal insight into the impact of poverty on older people. Those who spoke were Dr Noelle Cotter, public health development officer (policy) at the Institute of Public Health, health journalist June Shannon, Healthy Food for All coordinator



■ Pat Kelly: "My savings are gone. What terrifies me is that I will not have money to bury myself."

Sinead Keenan and Age Action member Pat Kelly.

In his stark address at the launch, pensioner Pat Kelly said: "My savings are gone. What terrifies me is that I will not have money to bury myself. I lie awake at night crying and worrying about these things."

— Naomi Feely

Naomi Feely is Age Action's senior policy officer. She is the author of *Growing Older in Ireland*. Funding for the publication was provided by the Department of Social Protection under the UN International Day for the Eradication of Poverty.



■ The learners and their tutors at the St Michael's Centre in Bandon at the end of their Getting Started computer course.

Moving experience for computer class

An Age Action computer training class in West Cork which set out to get younger tutors to teach older learners, has produced some unexpected and heart-warming results.

Last month, with the help of David Kenny, assistant manager and IT tutor, and Larry Dorgan, programme manager at St. Michael's Centre in Bandon, senior students from the Youthreach programme began teaching older people in the area.

Youthreach is a "second chance" education and work experience programme. Friday mornings were booked to tutor local senior citizens in the basics of using their laptop, their iPad, their tablet or their smartphone.

"It was wonderful to

see the intergenerational camaraderie and to hear the laughter and banter as the learners got to grips with the basics and the tutors learned about the days when there were no computers", says Julie Oates, Age Action's Getting Started Project Officer.

"The coffee break was particularly enjoyable, because it coincided with St. Michael's music morning, where local musicians entertain drop-in visitors. The highlight came when Conor Taylor, one of the Youthreach volunteers, treated us to a few of his own songs on the guitar. The room fell silent as he sang."

The success of the programme is best summed up by tutor Taegan Venter: "It was truly delightful working with Age Action. I'd like to personally thank you on behalf of us all. As we left

we all were really emotional. There were strong links and bonds forged with our partners during the brief time we knew them. It was an absolutely amazing experience."

The older learners were equally moved by the experience. Margaret Buckley, secretary of the Friends Together Active Retired Group, said: "I was so comfortable with my tutor! I thought at first her youth might make her impatient. But I was totally wrong. It's an excellent course for people who are nervous of using a computer and need individual attention. I can now use my computer to my own advantage and have no fear of going on to teach myself."

To find out more or register for a class in Cork, please call (021) 453 6556 or text computers to 0871956026.

2015 membership renewal

Over the coming weeks members will receive notice to renew membership for 2015. The past year has been difficult for many older people and their families.

The continuing cuts in benefits and services have hit hardest those in poor health and on low incomes, including those dependent on the state pension and household benefits. We have

continued to speak up for the rights and needs of older people and challenge age discrimination. We have also expanded our many services, especially our largest programmes, Care & Repair and Getting Started.

On behalf of the Board of Directors, thank you for your continuing support and participation in our work.

U3A MEETINGS



© Dublin City U3A

Meeting last Tuesday of each month (except June–August) at 11am in the Chester Beatty Library. Contact John Roche: (01) 201-7490

© Blackrock U3A

Contact Eileen Larkin: (087) 4128607, (01) 455-7653

© Ballyroan U3A

Meet every 2nd Monday at 11am in Ballyroan Library. Contact Al Connor: (01) 490-3212

© Ballymun U3A

Meetings every 2nd Monday, 2pm in Ballymun Library. Contact: Vera Butler (01) 842-2256

© Lucan U3A

Meetings 2nd Monday of the month, Ballyowen Castle. Contact Ann Hargaden (email: annhargaden13@gmail.com)

© Blessington U3A

Meetings 3rd Tuesday of each month. Contact Anne Cowie: (045) 865-159

© Sutton/Baldoyle-Dublin

North-East. Meets 10.45-12.45, Baldoyle Library. Second Wednesday every month (excl Jun-Aug). Contact: u3asutbal@gmail.com. Phone: 01-832 3697 Website: u3asuttonbaldoyledublin

© Active Virginians U3A

Meet every week. Contact Ann Brodie at (049) 854-8232

© Maynooth U3A.

Community Space, beside Manor Mills Shopping centre Meet every Friday 11am. Contact Helena Kirkpatrick: (01) 628-5128

© An Cosan U3A Tallaght.

Meet every 2nd Thursday.

Contact Imelda Hanratty: (01) 462-8488

© Waterford U3A

Contact Margaret Wheeler: mwheeler2010@live.ie

© Monaghan U3A

Contact Mary Beagan: (047) 75942, (086) 331-4439

© Tramore U3A

Meetings 3rd Thursday of the month, 11am, Coastguard Station, Love Lane, Tramore. Contact Mollie Hunt, molliehunt@eircom.net

© Roscommon U3A

Meet every 2nd Tuesday. Contact Avril McTeigue: amcteigue@rosdisabilities.ie

Email Age Action Education Officer Margaret Fitzpatrick at u3a@ageaction.ie or (01) 475-6989 for information.

Remembering our loved ones

November is the month when we remember our loved ones who have died. Age Action remembers all its members, volunteers and supporters who have died since the charity was founded in 1992. May they rest in peace.

Earlier this year, one of our most active members, Ronald Rumball (91), passed away. He will be fondly remembered for his commitment to attracting more support and members for Age Action. He spoke passionately about the topic at AGMs and

worked with staff to drive recruitment.

“Ronald personified positive ageing,” Age Action chief executive Robin Webster said. “He not only believed that old age was not something to be feared but something to be enjoyed. He lived his life that way.”



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)
Website:

(Block capitals please)
Signature:

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
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