

ageing matters
in Ireland

Tea with our First Lady

Sabina Higgins shared a cuppa with us during Positive Ageing Week

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■ Cover photo:

Mrs Sabina Higgins, wife of President Michael D. Higgins, chats with members, volunteers and others during her visit to Age Action's fundraising tea party at their Dublin office during Positive Ageing Week.

See report, page 16.

Photo: Marc O'Sullivan

Preparing for the next election

I often think that we are all still at school because so many things seem to start in September rather than in January. This month there has been plenty of activity, with some good and not so good news. Let me start with the good news that made me feel we are slowly persuading more people to share our positive approach towards ageing and older people.

The launch of Positive Ageing Week in Arklow was a lively event run by one of the best PAW committees in the country. There was plenty of energy and enthusiasm and strong community support. This was one of 13 Positive Ageing towns and part of over 1,000 events and activities in 28 counties celebrating the positive role that older people play in their families and communities.

During the week, we were honoured to welcome Mrs Sabina Higgins to one of our tea parties in Abbey Street, where she met the Dublin Glor group, the knitting circle and the Care and Repair and Getting Started programmes. She greatly impressed us with her graciousness and obvious understanding of the needs and rights of older people.

In stark contrast, the members' meeting with representatives of the political parties from the Dail (see pages 8-9) was a disturbing experience. There was considerable anger and frustration and little enlightenment. The anger arose from the apparent lack of understanding by politicians of the severe impact of the recent cuts in services and benefits on older people living on low and fixed incomes. What was even more troubling was that political parties did not appear to have policies or proposals to improve the lives of older people into the future.

The meeting was a wake-up call to older people and to the political parties about what we each have to do in preparation for the next general election. We should have no illusions about the work we have to do to persuade all political parties and politicians that they have to give much greater priority to our ageing population in the face of other and stronger interest groups. The political parties must realise that they cannot take older voters for granted.

Older people are less likely to give their votes to politicians who offer only vague promises. They will expect definite plans to improve the lives of older people and their families. More older people are likely to vote in the next general election than any other age group. If politicians want our votes, they will have to prove they are worthy.

— Robin Webster

Get knitting to help Age Action

Since it began six years ago, the innocent Big Knit campaign has been asking the nation to pick up those knitting needles and get knitting — and this year is no different.

To date, the generous people of Ireland have knit an astonishing 325,000 little hats, which have helped raise over €100,000 for Age Action. The money raised has been used to ensure that older people in Ireland could stay well and warm over the winter.

This year the Big Knit returns, bigger than ever, and we need the public to cast on with friends and family from now until December 12. We're aiming for 65,000 little knitted (or crocheted) hats to sit on top of little innocent smoothies.

For each hat-wearing innocent smoothie sold in Ireland in February 2015, 30 cent will go directly to Age Action specifically for the Care and Repair programme.

"Behind the colour and fun of the innocent Big Knit is a serious issue: many older people struggle to remain well and warm in their homes during the winter," Age Action spokesperson Eamon



■ This year's target is to knit 65,000 hats by December 12.

Timmins said. "Ireland has an excess winter death rate of between 1,500 and 2,000. Funds raised will be used to help run our Care and Repair programme, which involves volunteers visiting older people in their homes and providing a DIY service. "The programme runs all year round, but is ramped up over the winter with volunteers doing jobs such as fitting hand rails, changing light bulbs and fitting draught excluders. It is a service which enables older people to remain living with dignity in their own homes."

Last year alone, our Care and Repair teams helped over 19,500 older people. Helen McNamara of innocent drinks said: "We want to thank everyone

who has knitted a little hat or bought a hatted bottle to support the innocent Big Knit so far. We continue to be amazed and inspired by the sheer creativity that the Irish public has shown over the past six years."

Little hats can be sent to: The innocent Big Knit, Fruit Towers, 120 Lower Baggot Street, Dublin 2 or drop them into your local Age Action shop. Remember to include your name and address as well as how many hats you've knit, so that we can say thank you. The deadline for hats is Friday, December 12.

For more information, knitting instructions and variety of knitting patterns, please visit www.thebigknit.ie.

Age Action urges relief from austerity

Age Action urged the Government to take meaningful steps in this year's Budget to assist older people who are struggling from the effects of recent austerity budgets, when it addressed an Oireachtas committee earlier this month.



■ Age Action's Naomi Feely and Eamon Timmins at Leinster House prior to their presentation to the Joint Oireachtas Committee on Education and Social Protection.

"Many older people are struggling to heat their homes, pay for their medications and adapt their homes so they can continue to live in them," Age Action's Head of Advocacy and Communications Eamon Timmins told the Joint Oireachtas Committee on Education and Social Protection. "The choices which older people are being forced to make – choosing between food, fuel and medication – are simply unacceptable."

Fittingly, with the presentation coinciding with the UN International Day of the Older Person (October 1), Age Action brought the voice of its members to Leinster House. At the core of its presentation were the results of research it conducted with its members earlier this year to assess the impact of austerity measures.

"From people going to bed early and staying in bed longer in the morning to stay warm to people cutting back on food, older people revealed how they were suffering in silence," senior policy officer Naomi Feely told the TDs and Senators.

On the one hand, key income supports (such as the fuel allowance and the telephone allowance) have been cut or abolished in recent budgets, while on the other there have been increased demands in the form of taxes and charges (such as the property tax and prescription charges) on their fixed incomes.

Cuts to medical cards and health service budgets were having a disproportionate impact on the sickest and frailest of older people. Almost 18,000 medical cards have been withdrawn in the last

12 months. This year the HSE intends to provide 1.7 million fewer hours of home help than they provided in 2010 – despite the growing needs of our ageing population.

Among the 36 recommendations in our pre-Budget submission, Age Action is calling for:

- an increase to the weekly rate of the State Pension by €5 per week;
- restoration of the Christmas bonus;
- an increase the Living Alone Allowance by €3.80 to restore some real value to its purchasing power; and
- reversal of the fuel payment cuts and changes made in recent budgets.

Analysis of Budget 2015 will be featured in the November edition of Ageing Matters. This edition went to press before Budget day.

Christmas FM chooses Age Action as partner



■ Age Action has been chosen as this year's charity partner for Christmas FM, which will return to the airwaves in late November. Christmas FM is being sponsored this year by Centra, Ireland's leading convenience retail group.

Pictured during a break in promotional recordings were: (from left) Cork-based Age Action members Pat Kelly, John O'Mahony, Marina Buckley and Marise Kavanagh.

Get flu jab now if you're vulnerable

The HSE is urging everyone aged 65 and over to get vaccinated against influenza, warning that flu causes severe illness and death in Ireland every year.

"The flu vaccine is the best defence against flu, yet every year many people in the at-risk groups fail to get vaccinated and so put themselves at risk of serious illness or even death," the head of the HSE's National Immunisation Office, Dr Brenda Corcoran, said.

National uptake figures so far suggest that 59.2% of people aged 65 and over

who hold a medical card or GP card received the flu vaccine during the 2013-2014 flu season. The World Health Organisation target is 75%.

The following groups of at-risk people should be vaccinated:

- everyone aged 65 years and over;
- anyone with a long term illness requiring regular medical follow-up such as chronic lung disease, chronic heart disease, diabetes or those with lower immunity due to disease or treatment;
- pregnant women;
- residents of nursing homes and other long stay facilities; and
- healthcare workers.

It is important for all those in the at-risk groups to be vaccinated again this year as the virus strains in the vaccine have changed since last year.

In addition to seasonal flu vaccination, some people in these groups may also need the pneumococcal vaccine, which is available from GPs. Pneumococcal vaccine is not required every year. Most people only need to get it once, so those at risk should check with their doctor.

The HSE provides the flu and pneumococcal vaccine free of charge to everyone in the at-risk groups. The vaccine and consultation are free for those with a medical card or GP card.

Staying active to improve health

Older people have the most to gain from physical activity, yet they have the lowest levels compared to other age groups, according to health experts at a seminar hosted by the Centre for Ageing Research and Development (CARDI).

The seminar, Keeping Active for Better Ageing, discussed the benefits for older people of being active and strategies for promoting physical activity. The keynote speaker, Professor Ken Fox of Bristol University, pointed out how many of us will live into our 90s, so at age 65 we may still have a third of our lives to enjoy.

Being active daily will help us age well, providing us with important benefits, both physical and cognitive. Walking to the shops or to a friend's house can make a difference. Over a week, 150 minutes of moderate intensity activity, where you get warmer and breathe harder and your heart beats faster, reduces the risk of developing new diseases, maintains physical and cognitive functioning, and lowers mortality.

The evidence also points to how active older people



■ Activities like carrying groceries, gardening and dancing at least twice a week improve muscle strength.

have fewer unplanned hospital admissions and fewer prescriptions. However, many people — over half of participants in Project OPAL study — spent 80% or more of their day sitting down, resulting in loss of muscle strength, poor circulation and difficulty with tasks of daily living.

The good news is that it is never too late to experience benefits from physical activity. For those less active, getting up and moving around, incorporating activity into daily routine — for example walking or standing while chatting on the phone — increases daily movement (minimal daily movement is 3,000 steps a day, optimum is 10,000 steps a day).

For those who are already active, 10 minute bouts of vigorous activity daily such as climbing stairs, dancing or running will be of benefit.

Activities like carrying groceries, gardening, dancing and chair aerobics at least twice a week improve muscle strength. For older people at risk of falls, yoga and Tai Chi improve balance.

However, having this knowledge in itself is not sufficient to increase physical activity amongst older people. Strategies to support motivation and behaviour change, such as building confidence and promoting engagement through “walking buddy” schemes, incorporating physical activity into strong social programmes, and linking those who are isolated with transport to local amenities are critical.

The new Framework for Improved Health and Wellbeing, *Healthy Ireland*, is developing a national plan to increase physical activity for everyone.



■ Age Action's Pauline Power receives the Dublin Bus Community Spirit Award from Dublin Bus chairman Ulta Courtney (left) and awards patron, former soccer international Niall Quinn.

€5,000 award for Getting Started

Age Action's Getting Started computer training programme has been chosen as one of the five local hero groups in this year's Dublin Bus Community Spirit Awards.

The programme, which trained 3,000 older people last year to use computers, received a €5,000 award from Dublin Bus. It will be used to train older people who are house-bound in their own homes.

Eighty-six community groups will benefit from this year's awards, receiving grants of between €1,000 and €5,000 to develop new projects, grow their services and raise community spirit.

Since 2004, close to

1,500 voluntary groups and communities have benefited from the Dublin Bus Community Spirit Awards, which use unclaimed passenger change to fund grassroots voluntary groups around the capital.

Commenting on the presentation of the Community Spirit Awards, Paddy Doherty, CEO of Dublin Bus, said: "The Community Spirit Awards is an initiative unlike anything else in Dublin, allowing us to directly support local communities who use Dublin Bus services every day. This year is the tenth year of the initiative, and during that time we have been lucky enough to witness the difference an award has made to many people in these local communities. It gives invaluable support to those who

provide the services and also to those who make use of these charities and community groups."

"We are absolutely delighted to have been chosen for this grant," Getting Started programme manager Pauline Power said. "The funding will enable us to help people who would greatly benefit from using a computer, but who cannot get to our classes."

Guest of honour and presenter on the evening was former international soccer star Niall Quinn, who is patron of the initiative.

Under the terms of the programme, entrants submit a proposal with details of their organisation and the project they wish to have funded. Each application is then judged independently.



■ Participants in the Age Action members' meeting (from left) were Age Action CEO Robin Webster, Deputy Aengus O Snodaigh, TD Catherine Murphy, TD Catherine Byrne, Cllr Mary Freehill, Senator Mary White and chairman John Bowman.

Politicians grilled by older people

Representatives of the major political parties were grilled by Age Action members at a special meeting last month on issues ranging from medical cards and financial pressures to the cost of medicine and fuel.

More than 120 attended the members' meeting in Dublin, chaired by broadcaster John Bowman.

At the top table were: Deputy Catherine Byrne (Fine Gael); Cllr Mary Freehill (Labour); TD Catherine Murphy, (Independent, representing the Dail technical group); TD Aengus O'Snodaigh (Sinn Fein); and Senator

Mary White (Fianna Fáil).

The structure of the meeting was based on the RTE *Questions and Answers* programme. Questions were asked from the floor. Each question was answered by each politician, after which the audience was invited to make comments or ask related questions.

The first questioner asked if the politicians favoured restoration of universal eligibility for the Over-70s Medical Card. This was based on the fact that the means-test is very intrusive and many over-70s have given up health insurance after they received the card and find it difficult to get reinsured.

Deputy Byrne and Cllr Freehill agreed that the card should be restored but would not commit on a time

frame for its reintroduction.

Senator White could not say if the restoration was Fianna Fáil policy, but she supported it personally. Deputy O'Snodaigh said it was Sinn Fein policy, and Deputy Murphy said she would support the restoration.

The questioner said she found the present situation very disappointing because older people were struggling to pay for medications and were now facing new charges such as property tax and water charges.

The second questioner asked what the Government meant by the expression "core value" because, with the VHI increases, property tax and cuts to Household Benefit Package, the value of the state pension was being eroded. She felt

as if she was begging for concessions from the Government.

Cllr Freehill said the core value of the state pension had been protected and that, proportionately, older had been better protected than other groups in society. Senator White responded by quoting an Irish League of Credit Unions survey from 2013 that showed older people had €34 to spend after all bills were paid. She said the Government was now in a stronger position and should do something.

Deputy Murphy said she was sick of the spin that hid real cuts to the income of older people, through reductions to the Fuel Allowance and the Household Benefits Package, by the mantra of protecting the core payment. Deputy O'Snodaigh agreed that, when speaking about older people's income, secondary benefits should be included and that these have certainly been cut.

Deputy Byrne reiterated that the state pension had not been cut and that Minister Noonan has said there would be no cuts in the next Budget.

Age Action member John Hartnett said he might be able to pay the extra charges if Mr Noonan gave him a printing press. Member Phyllis Talbot said she was living on the state pension,

the Household Benefits Package and the Living Alone Allowance. While she had some savings which were for her funeral, these were being eroded by the need to repair her home and to pay property tax and the Water Charge.

Brendan Kelly raised the issue of the Aer Lingus pensioners, who are facing a 10% cut because successive governments had failed to protect the pension



■ Tom Hartnett said he might be able to pay the extra charges if Mr Noonan gave him a printing press.

fund. Cllr Freehill argued the problem was that too many generous redundancies were paid out of the fund and that the situation was being looked at by the Labour Court.

The meeting became heated, with one speaker arguing that the Universal Social Charge exemption of €12,000 was far too low and should be set at €20,000.

The final questioner asked if the Grey Vote still mattered. Deputy Byrne said that as a backbencher

all she could do was be a voice for older people, which she would continue to do. Aengus O'Snodaigh was worried that people might disengage from the political process because of disappointment with the Government. Catherine Murphy said it was not just older people who had been affected by the recession and repeated her call for a debt write-off.

Mary White thought that society was ageist and gave as examples of the age restrictions relating to BrestCheck screening and mandatory retirement. Mary Freehill then said that older people were the backbone of the political process.

Age Action CEO Robin Webster closed the meeting, saying the heat and anger expressed in the room reflected the feelings of half a million over-55s. The political parties need to understand those feelings. He asked if Ireland has a policy for ageing and the audience replied "No." Robin then continued by saying we need one, because we may have the youngest population in Europe but we also have the fastest ageing population.

An ageing policy must cover three areas — income, services and community involvement.

— Gerard Scully



■ Seforosa Muhindo (64), from Uganda runs a banana field and grows coffee. Uganda was ranked 89th in the Global AgeWatch Index. Seforosa is photographed with her daughter, granddaughter and great-granddaughter.

Ageing population a global issue

On October 1st, the International Day of Older Persons, HelpAge International launched the 2014 Global AgeWatch Index, ranking 96 countries according to the social and economic wellbeing of older people. This represents 91%, or nine out of ten, people over 60 across the world.

The index measures wellbeing in four key areas — income security, health, personal capability (measuring employment and educational attainment) and an enabling societies and environment.

Ireland was 17th in the index (see panel). Norway topped the index, closely followed by Sweden. Apart from Japan (9th), all the top 10 countries are in Western Europe, North America and Australasia. The worst place for an older person is Afghanistan (96th). Just above it come Mozambique

(95th), West Bank and Gaza, (94th) and Malawi (93rd).

All regions are represented in the lowest quarter, with African countries making up half of those with low income security rankings and poor health results. Venezuela (76th), Serbia (78th) and Turkey (77th) are included in this section, similar in position to countries in sub-Saharan Africa and Asia.

Latin America

Chile (22nd) leads a cluster of Latin American countries, including Uruguay (23rd),

Panama (24th), Costa Rica, (26th) Mexico (30th), Argentina (31st), Ecuador (33rd) and Peru (42nd), which do well in the index, particularly on income security.

Global percentage

There are currently 868 million people over age 60 — nearly 12% of the global population. By 2050, that is predicted to rise to 21%, nearly as many people aged 60 or older as those under 15 — 2.02 billion compared with 2.03 billion.

Population ageing is happening in all regions. On average, people can expect to live 16 more years at age 60, but there is considerable variation in the number of years a person of 60 can expect to live and the number of years they can expect to live in good health.

Already, two-thirds of the world’s over-60s live in low- and middle-income countries, and this will rise to four-fifths by 2050. The proportion of over-80s is growing fastest — projected to rise from 2% now to 4% of the global population by 2050. At least 62% of those are women.

The report in 2014 focuses on pension policy and how this is being managed across the globe. Only half the world’s population can expect to receive even a basic pension in old age, and although policies supporting people in later life exist, they need to be implemented faster and more systematically.

Pensions

Nearly all countries have some kind of pension, but over the past two decades there has been

an explosion of new tax-financed, non-contributory “social pensions”. They now exist in more than 100 countries and have the potential to create a basic regular income for some of the very poorest older people.

Countries left out

Sufficient data for the index was available only for 96 countries, so many countries were not included. Lack of data calls into question a government’s ability to plan effectively for the future of increasingly ageing populations. More needs to be done in this area.

We are advocating for data disaggregated by age to be included in the post 2015 framework, the follow-up to the Millennium Development Goals currently being negotiated at the UN.

Where does Ireland stand?

Ireland is ranked 17th in HelpAge International’s 2014 Global AgeWatch Index — a fall of five places compared to 2013.

Ireland performs best in the enabling societies and environment domain (16), with the highest European values in the social connectedness indicator (95%). It ranks very close on the health domain (17), with values slightly above the European average for healthy life expectancy at age 60 and psychological wellbeing.

In the income security domain, Ireland ranks at 20, with values slightly below the European average on the pension income coverage (90.5) and old age poverty rate (7.6%) indicators. Ireland’s lowest rank is in the capability domain at 34, which measures employment and educational attainment.

Age Action, as HelpAge International’s affiliate in Ireland contributed to the index by preparing a report card analysing the results for Ireland. This report card and the full index are available at www.helpage.org/global-agewatch.

Afraid to face your debts?

How MABS and the latest law can help you cope

In the good times you may have guaranteed a loan for a family member, friend or relative and the bank or credit union is now contacting you and so you now find yourself with a loan that you are struggling to pay back.

Or you may have a personal loan or credit card bill that you just can't clear. Maybe you're permanently in overdraft on your current account or you cannot cover your household bills.

In the past you have always been financially independent but now you find yourself not knowing where to turn or how to get back on track.

If any of these situations is familiar to you, help is at hand.

In MABS, the Money Advice and Budgeting Service, we know from our considerable experience that many people are in this situation. Almost a quarter of all Irish households are in financial difficulty of one kind or another, according to official figures, regardless of age.

Being in financial difficulty has potentially serious

consequences. Keeping financial difficulties to yourself can lead to strained relationships with family and friends. The stress alone can have a serious impact on your emotional wellbeing and ultimately on your mental health.

Paying off non-priority loans can also lead to having too little money to look after basic living expenses.

People with debt problems should not suffer alone as there is help available. MABS is a free, confidential and independent service for people in debt or in danger of getting into debt. MABS is not in the business of judging how people got into difficulty in the first place but in finding solutions, which in turn leads to restoring peace of mind.

MABS gives valuable information, advice and support where necessary on how to resolve financial problems and the solutions that are available.

One solution that was introduced last year under the new Insolvency

legislation which allows for people in debt to apply for Debt Relief Notices (DRNs).

DRNs are for people who have little or no disposable income, who own no property, who have few other assets and who cannot afford to pay their personal debts.

DRNs allow for the possible write-off of all your qualifying debt up to €20,000, subject to a three-year supervision period. You can apply for a DRN through a MABS approved intermediary.

Suffering in silence is the worst thing you can do.

So if you are worried about your debts or believe you may qualify for a Debt Relief Notice, MABS is there to help you.

Please contact the MABS Helpline 0761 07 2000 which is available from Monday to Friday from 9am to 8pm, where you can remain anonymous. Any information you give is treated as confidential. You can also contact your local MABS office or visit our website www.mabs.ie.





■ Retired members of the pension scheme had no say in how the pension scheme problems were resolved — they just face the cuts.

No input for Aer Lingus pensioners

When is a wind-up not a wind-up? When your defined benefit pension scheme has an €800m hole in it and retired members don't have a say in the future of the scheme.

This is the situation for the Irish Aviation Superannuation Scheme (IASS) which went to the Labour Court for resolution, making it an industrial dispute and so by definition involves employers (net contributors), employees (active paying members) and ex-employees, who have not retired (deferred members). It does not involve retired beneficiaries of the scheme who cannot be heard or spoken to by the court. Only the trustees can communicate with them.

The trustees, however, have no specific responsibility to protect the interests of retired members. But they are supposed to

ensure that contributions are made and properly invested and accounted for. You may wonder how long it takes to notice an €800m shortfall in contributions. Be that as it may, the hole is now evident and both Aer Lingus and the DAA have said they cannot plug it and will not pour good money after bad.

The active members (represented by trade unions) are worried that they are continuing to pay into a scheme that may be wound up by the Pensions Authority before they can benefit from it. This is particularly onerous for lower paid workers who cannot afford to lose their contributions.

To solve the problem, the Labour Court — after consulting employers, trade unions and an expert panel — decided the following. The present defined benefit scheme is to be frozen and nobody will make more contributions. Employers will set up a new defined contribution

scheme (€191m from Aer Lingus and €73m from the DAA). A compensation fund will be set up to cover the contributions paid by deferred members and the value of any pension they may have been due.

This, of course, leaves the retired members (average age 70) with a problem, particularly those with a small private pension and perhaps a state pension.

Retired members are now left with a scheme that will no longer receive fresh funding but will depend on funds already received and invested. To sustain the fund, the trustees have now written to retired members telling them that those with pensions between €12,000 and €64,000 are facing a 10% cut in their pensions, while those on pensions higher than €64,000 are facing a 20% cut in their pensions. This leaves retired members with a poorly funded scheme and lower pensions. And nobody asked their opinion.

— Gerard Scully

Nibbling away at the ‘golden medical card’

The Over-70s Medical Card was warmly welcomed by older people in Ireland when it was introduced in 2004. On reaching your 70th birthday, a very simple form had to be completed – little more than your PPS number was needed.

It was virtually a replica of the NHS services enjoyed by older people in Northern Ireland, along with some other benefits. Many people who could avail of the “golden medical card” withdrew from private health insurance.

Early in 2009, Minister Mary Harney was asked to make some economies in the Over-70s scheme. The public were not aware of the major changes she planned. Angry politicians and doctors responded to her proposals.

The Minister adopted the traditional Irish compromise of “apartheid”. By March, 2009, people with an income over €700 a week had to write in, on a form distributed to all beneficiaries, so that they could have their medical card withdrawn.

A lot of people did not reply, taking the attitude



By 80 years of age, women outnumber men by a ratio of two to one. There is greatest need in latest life.

“come and get me.” Later they would probably fail to get their card renewed. We had a “gentle avalanche,” which did not upset the voters too much.

Ever since, the alienation of the over-70s has been reinforced by regarding wave after wave of citizens as “too rich”. No one can feel secure. Nobody knows what has happened to these discarded older women and men.

By 80 years of age, women outnumber men by a ratio of two to one. I expect that there is greatest need in latest life.

I have two personal friends in England who are both GPs. They cannot understand how our Government is “throwing elderly people to the

wolves” operating in commercial life.

Even if you still have a “golden medical card” today, you will know how much benefit has been nibbled away. When the prescription charge was introduced, I was preparing to make a case against the 50 cent per item charge in the case of people who were terminally ill.

An editor in a medical magazine urged me not to do this as the incoming Health Minister James Reilly, as soon as he was installed, had promised to remove the 50 cent charge. During his tenure, he increased it five-fold instead!

Dr John Connolly

Dr Connolly is a retired public health doctor and an Age Action member.

Pass on your copy of *Ageing Matters*

Age Action is always trying to increase its membership so the voice of older people can be louder and more influential.

Members, volunteers and supporters are urged to help by passing on their copy of *Ageing Matters* to neighbours and friends when they have finished reading it.

“Members have suggested at previous annual meetings that we use our magazine and the membership form on the back page to recruit new members,” chief executive Robin Webster said.



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.

The day the First Lady came to tea

The series of more than 60 Guess Who's Coming to Tea parties which took place earlier this month were among the highlights of this year's Positive Ageing Week.

Mrs Sabina Higgins, wife of President Michael D. Higgins, visited the party hosted at Age Action's Abbey Street offices in Dublin on October 9.

"We were delighted that Mrs Higgins honoured us in this way," Age Action's Daragh Matthews said. "Our members and supporters who met her really enjoyed the day."



Funds raised by the parties will be divided between Age Action and Irish Guide Dogs for the Blind. Both

the parties and Positive Ageing Week were sponsored by Bluebird Care.

Expect a full report on Positive Ageing Week in our November issue.

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:

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
Fax: (01) 475 6011