

Search for next Silver Surfer

Time to make your Silver Surfer 2015 nominations **Page 6**

ageing matters *in Ireland*



GP visit card for over-70s **Page 3**

Gearing up for Postive Ageing Week **Page 14**



For all older people

This booklet is a publication of Age Action. It is published 10 times a year.

PUBLISHER	Age Action Ireland Ltd
ADDRESS	30-31 Lower Camden St, Dublin 2
TELEPHONE	+353 1 475-6989
FAX	+353 1 475-6011
EMAIL	info@ageaction.ie
WEBSITE	www.ageaction.ie
AGE ACTION IRELAND LTD	Company Limited by Guarantee Registered in Ireland No. 198571 Charity No. CHY 10583
CHIEF EXECUTIVE	Eamon Timmins
PUBLISHING & INFORMATION	Justin Moran & Gerard Scully
SUB-EDITING AND DESIGN	Catherine Osborn

■ Cover photo: George Hook with former Silver Surfer winner Marie O’Gorman and learners Noeleen Brennan and Adrienne Swan launching this year’s Silver Surfer Awards.
Photo: Marc O’Sullivan.
See story page 6.

So why celebrate growing older?

Every year as preparations in Age Action ramp up for Positive Ageing Week, someone stops us in our tracks by asking: so what’s to celebrate about growing older?

As an organisation which advocates for better policies and services for older people, much of our work involves highlighting problems. It’s understandable then that some people are thrown when we organise a national celebration of positive ageing.

The run-up to this year’s Positive Ageing Week is littered with alarming developments. As the dust continues to accumulate on the National Positive Ageing Strategy, HIQA has highlighted seriously substandard care in a number of public nursing homes, including one where some residents bathed or showered only once a month because of inadequately trained staff.

HIQA is now warning that some public nursing homes are so inadequate, with the State failing to upgrade buildings to the proper standards, that it may refuse to register some homes. They could also restrict the number of residents other homes can admit until the standards are met or the HSE can assure them a plan is in place to address the issues.

Most vulnerable not protected

Turning to wider society, the HSE’s elder abuse service received a record number of allegations of elder abuse in 2014. And some of the most vulnerable older people have not been protected from the bitter impact of austerity. In fact, the sickest and poorest have borne the brunt of some cuts.

So why would anyone celebrate Positive Ageing Week?

We say it has never been more important for older people, their families and their communities to support Positive Ageing Week. We are urging everyone to recognise the valuable contribution older people make every day. Since most of this work is unpaid, it is often ignored. Positive Ageing Week plays a key role in addressing deep rooted negative views of ageing.

It is easier to discriminate against a section of society when they are invisible and undervalued. It is much harder to do so if older people are a valued part of society. Positive Ageing Week and advocacy campaigning may seem poles apart, but both must work together to achieve our goal of making Ireland the best place in the world in which to grow older. Come out, join in the fun and play your part this year.

— Eamon Timmins



■ Ellen Reddin, Minister Leo Varadkar, Mabel Gargan and Minister Kathleen Lynch at the launch of the GP visit card.

GP card launched for over-70s

In August the Department of Health launched the free GP visit card for people aged over 70 who do not have a medical card. The scheme will benefit an estimated 35,000 to 40,000 older people.

A HSE information campaign on the new service aims to encourage those aged 70 or older, who do not already have a medical or GP visit card, to register for this service. Almost 25,000 people had already registered as we went to print.

Age Action welcomed

this important step towards the restoration of full health coverage for all over-70s but noted that the card still presented some older people with difficulties.

Some may have to find new GPs as this scheme will only be operated by doctors who have signed up for the General Medical Services (Medical Card). And while the new card will cover home visits, it will not cover procedures carried out by a doctor such as drawing blood samples.

Full restoration

“This will help many older people access health services,” said Age Action’s Senior Information Officer Gerry Scully.

“But though it is welcome,

it is only a first step. The complete restoration of the medical card for all those over 70 must remain our ultimate goal.

“Many older people have told us how losing their medical card has made it difficult to get the health and social care they need.”

Gerry encouraged anyone who has been refused a medical card to apply for this card. Those who are refused the over-70s medical card because of income will be offered the GP visit card.

You can register online at www.gpvisitcard.ie, download a form from the website, ring 1890 252 919 to receive a copy by post or pick up the form in pharmacies and health centres.



■ Older people deserve to see some benefit from this year's budget.

Budget 2016: time to stop austerity

Budget 2016 will be published on 13 October and Age Action is calling for an end to the austerity that has affected so many older people.

Many have seen their income fall by more than €13 a week since 2009 while new taxes and charges, along with rising energy costs, have put household budgets under ever increasing pressure.

In April, Minister for Finance Michael Noonan TD said that up to €1.5 billion could be available in Budget 2016 for a combination of tax cuts and public expenditure. The Government has decided to allocate this equally between tax cuts and spending.

“Older people shouldered their share of the austerity burden,” said Naomi

Feely, Senior Policy Officer. “As the economy returns to growth, they have a legitimate expectation that their sacrifices will be acknowledged.”

Crisis management

The Government's approach to health and social care has been one of crisis management rather than long-term planning. This means people often have to battle to get basic essentials, such as incontinence pads. The loss of the medical card makes care much more expensive for many.

Age Action is calling on

the Government to restore older people's incomes and develop a 'home first' approach to health and social care.

As well as detailed submissions to the departments of Health and Social Protection, Age Action made recommendations to other departments covering issues like housing, digital exclusion, lifelong learning and overseas development assistance.

For more information, contact Naomi on (01) 475-6989 or by email at socialinclusion@ageaction.ie.

Our three key demands

- A €5 increase in the weekly State Pension, which we estimate will cost €117.5 million.
- Restore the Telephone Allowance over the next two budgets at a cost of €48 million this year.
- Support older people to stay at home with €26 million to maintain and expand home help services, and €7 million for an additional 550 home care packages.



■ The Fair Deal scheme has been a key issue for Age Action’s members.

No fee increase for Fair Deal

Age Action welcomed the Government’s recent decision not to increase the contribution required from nursing home residents under the Fair Deal scheme.

The decision was announced after the publication of a review of the scheme which made a number of positive recommendations to improve how it operates.

Under Fair Deal a nursing home resident must hand over 80 per cent of their income, more than 20 per cent of the value of their home and 7.5 per cent of the value of any assets worth over €36,000 every year to contribute to the costs of their care.

“As far as we’re concerned,

the fees and charges imposed on older people for nursing home stays are already far too high,” said Age Action’s Head of Advocacy and Communications Justin Moran.

“Increasing them would have led to real hardship for many vulnerable older people and the Government’s decision was the right one.”

Right and proper

The announcement was made by the Minister for Older People Kathleen Lynch TD who pointed to contributions already made by older people.

“These are people that, in the main, rely entirely on the State Pension and they have contributed to the state through work and taxation all of their lives,” she said. “We feel it is only right and proper that the State

supports them now in their time of need.”

There are a number of other positives in the report, including increased transparency in the additional charges faced by many residents and an emphasis on community care.

In recent years there has been a 44 per cent increase in the number of older people in nursing homes categorised as “low dependency” by the HSE.

“More home and community supports would enable many people to stay at home longer,” said Justin Moran.

“This emphasis on community care is welcome, but there is a lack of detail about how it will be done and the Government must move ahead with implementing these recommendations as quickly as possible.”



■ Our Silver Surfers are now expert googlers, skyppers and tweeters.

Nominate your Silver Surfer 2015 today

The search for Ireland's next Silver Surfer was launched just a couple of weeks ago and we need your help to find those older people who are getting online and mastering the internet.

The annual Silver Surfer Awards are one of the biggest events in Age Action's calendar and this year former winner Marie O'Gorman joined *Newstalk's* George Hook and learners Noeleen Brennan and Adrienne Swan to launch the awards.

"Last year we had more nominations than ever before and we hope to continue this trend in 2015," said Age Action's CEO Eamon Timmins. "The Silver Surfer awards are a great way to show an older relative or friend your appreciation and we urge everyone who knows a great silver surfer to put them forward."

Inspire

We are looking for enthusiastic people over the age of 50 who have an interesting story to share about how they use their computer and the internet and who can help to inspire more older people to embrace technology.

"As Ireland's Age Friendly University, DCU is delighted to support the Silver Surfer Awards, which are a fine example of how it is possible to create learning opportunities for people across the generations," added Christine O'Kelly, the Age Friendly Project Coordinator for DCU.

The awards ceremony will take place on Tuesday 20 October in The Helix Theatre, DCU. Everyone shortlisted will be invited to attend.

Nominations can be made at www.ageaction.ie/silversurfer or by phoning Anne-Marie on (01) 475-6989. Closing date for applications is Sunday, 4 October.

Award categories

- **New to IT Award:** A person over the age of 50 who is new to technology and has overcome challenges to become an IT user.
- **Golden IT Award:** Someone over the age of 80 who uses technology to enhance their life.
- **Hobbies on the Net Award:** An older person who uses the internet to pursue their passion or hobby or who uses IT for communication and social networking.
- **IT Tutor(s) of the Year:** An individual or group of any age who provides voluntary support to older learners.
- **Silver Surfer Award:** An older person who embraces the internet or technology with a sense of fun and adventure.

Get started — get online

For many older people Wi-Fi, Googling and Skyping sound like a foreign language but in fact these are all tools to help you stay in touch with family and friends.

There are other benefits available through using the internet, such as shopping online, getting exclusive offers from retailers and easily finding the

information you need.

Fear

For many older people the biggest challenge to learning these new skills is fear. That is why Age Action set up its Getting Started programme, which provides one-to-one computer training for those over 55.

Tutors are trained volunteers and learners can go at their own pace. Since 2006 we have trained more than 27,000 older people in basic computer

and mobile phone skills.

If you'd like to learn or know someone over 55 who might be interested, get in touch as we will have classes starting in September.

Contact us at:
Dublin/Kildare/Wicklow/Louth – (01) 475-6989;

Cork/Waterford/Kilkenny – (087) 195-6026;

Galway/ Mayo/ Roscommon/ Leitrim – (091) 527-831.

Declutter your home and help Age Action

Our Age Action charity shops convert your unwanted clothes, jewellery, household items and furniture into funds to support our work on behalf of older people.

All items should be clean and in a saleable condition. Unfortunately, we cannot accept large electrical items, beds or bed clothes.

You can drop your donation directly into your nearest shop or use our free collection service if you are in Dublin City.



■ Your donated clothes and bric-a-brac means more money for services for older people.

For more information, contact us

● **Camden Street Shop**, 30/31 Lr Camden Street, Dublin 2. Tel: (01) 475-6989 Email: csshopmanager@ageaction.ie

● **Monaghan Shop**, 31 Glaslough St, Monaghan Town. Tel: (047) 75-941

Email: monaghanshop@ageaction.ie.

● **Dun Laoghaire Shop**, St Helen's Court, Lr Georges Street, Dun Laoghaire, Co. Dublin. Tel: (01) 280-8610

Email: dlshopmanager@ageaction.ie.

● **Stock collection**, Tel: (01) 475-6989 Email: stockcollection@ageaction.ie.



■ It's important to remember we are all potential users of nursing home care.

Radical rethink needed on long-term care

One of the great advances of the last century is that nearly all of us will live longer and with less disability than recent generations, writes **Professor Des O'Neill**.

A part of the trade-off is susceptibility to age-related diseases, of which cancer is a prime example, and one where costs are likely to increase significantly due to technological advances.

Imagine, then, the scenario if we portray cancer care of older people as an

unsustainable present and future burden. In response, we set up a scheme for cancer care for older people which has a set budget, let the public hospital cancer services deteriorate so as to divert cancer care to private hospitals, fudge eligibility to therapist services and equipment, exchange entitlement to care for payment of significant sums of money for their treatment (including up to a fifth of the value of their house) and divert Health Service Executive staff to assess and collect this money.

Now just change the illness from cancer to other

age-related illnesses such as dementia, stroke or Parkinson's disease, the main reasons to require nursing home care, and you will have a pretty clear picture of not only the parameters of the Nursing Homes Support Scheme, otherwise known as the Fair Deal, but also of the review of the scheme released in July.

Lifestyle choice

A part of this delusion is a simplistic and ageist assumption that nursing-home care is almost some form of lifestyle choice, with low levels of care required. In fact, it is a wrenching

choice precipitated by severe age-related disease and disability, and the care needs of the older people are complex and require a significant upping of our game, as we learned from the Leas Cross scandal.

Up to 2009, for the minority of those who need nursing home care, eligibility was free, apart from 80 per cent of the State Pension. Sadly, the ageist climate of the time was such that this eligibility was widely concealed, as we learned from the major scandal of illegal nursing home charges which broke under Micheál Martin's tenure as Minister for Health in 2005.

The Fair Deal scheme exchanged this eligibility for much more significant charges, now more than 20 per cent of the value of the house, 80 per cent of income and 7.5 per cent a year of assets, a situation that would be unthinkable for care for other illnesses.

Private provision bias

The position was aggravated by an unstated policy of letting public nursing homes decay and favouring private provision and, even worse, creating a misleading discourse of how expensive the public nursing homes were in comparison to the private sector.

The recent review further accentuates the perception of older people who require

nursing home care as a burden, with "cost" mentioned 152 times, and "quality" (other than in the Health Information and Quality Authority's title) a mere six times.

Yet as long ago as 1999, Prof Bob Stout of Queen's University chaired a UK royal commission which calculated that long-term care funding was manageable from the general exchequer within virtually all possible projections of economic growth, a position adopted by Scotland with nursing home care free at the point of entry.

It is time that we should radically rethink our approach to this health-care need, putting it on the same basis as other health-care. Equally, this jaded model should not be used as a Trojan horse for charg-

ing for community services.

Priorities should then turn to engaging with users of the services (the proposed working group makes no mention of them), reversing the neglect of public and voluntary nursing homes, focusing on geographical areas of under-provision (particularly large urban areas), and above all, reminding ourselves that we are all potential users of nursing home care.

Prof. Des O'Neill is a consultant physician in geriatric and stroke medicine at Tallaght Hospital and former chair of the government working group on elder abuse. This is an edited version of an article which first appeared in the *Irish Times*.



■ As Minister for Health, Mary Harney first introduced the Fair Deal.



■ Identifying ways to involve older people in avoiding natural disasters.

Older people worst hit in natural disasters

Three-quarters of those who died when Hurricane Katrina struck the south coast of the United States in 2005 were aged 60 or over, even though they made up only 16 per cent of the local population.

More than half of those killed by the Japanese tsunami in 2011 were older people, even though they make up less than a quarter of the population.

These were some of the startling statistics revealed at a recent workshop on Disaster Risk Reduction (DRR) and age organised by Age Action. It is part of a programme run by HelpAge International to reduce the damage from natural disasters.

The workshop was aimed at those working on humanitarian response and disaster relief to highlight how

they can include older people. Trócaire and Concern were among the organisations that attended.

“Older people are more vulnerable in disasters because they may have more health and mobility problems and may also have specific dietary needs,” said Clodagh Byrne, HelpAge International’s DRR Adviser. “There may also be isolation and neglect issues.”

“Contrary to common assumptions, older people are not always cared for by their families and when resources are scarce, communities and agencies responding to disasters do not prioritise older people.”

Lot to contribute

Clodagh also emphasised that older people have a lot to contribute to reducing the risk of natural disasters.

“They have historical knowledge of past disasters and traditional knowledge

of climate change adaptation,” she said.

But policy makers and relief workers often overlook the contributions older people can make.

Disaster Risk Reduction includes managing the physical environment and preparing for possible disasters. This kind of advance planning can reduce the risk of disasters and greatly reduce their severity.

HelpAge International recently published a Disaster Risk and Age Index which ranks 190 countries based on the disaster risk faced by older people. The index highlights which countries are doing most to reduce the vulnerabilities and boost the capacities of their older populations.

To find out more about older people and disaster relief, contact Lianne at ageinganddevelopment@ageaction.ie.



Older citizens embraced the chance to have their say and to know their opinions were valued.

Galway Glór highlights outpatient services

We established the Galway Glór Group in September 2014, writes **Ann Donnellan**.

After several meetings it became apparent that a major issue of concern was older people's experience of outpatient services in local hospitals.

To find out more, a survey was designed by the Glór Group to capture a broad picture of the before, during and after experience of outpatient clinic appointments.

We decided to launch and distribute the survey at the Galway Age Action pre-budget submission meeting on 19 February.

This was widely publicised by Glór members, who placed advertisements in parish newsletters and posted notices strategically

throughout the city, with the result that more than 70 people attended.

After this positive start, Glór members decided it would be useful to reach out to other older persons' groups operating throughout Galway City and County.

Opinions valued

Our first outreach trip was to the Cleggan Older Persons' Group on Galway's Atlantic coast. This was really successful as Connemara's older citizens embraced the chance to have their say and to know their opinions were valued.

The survey revealed a lot of local and ageing issues beyond the main focus on outpatient services that gave us a vivid picture of the challenges facing older people in the rural west of Ireland.

The survey was eventually carried out in a dozen centres with almost 400 people participating and there was huge appreciation for Age Action and the Glór members making the effort to come and hear their views.

Glór members developed new skills and experience as partners in research and we are now planning how we can best publicise and use the results of the survey to improve outpatient services in Galway.

A process of real collaboration has begun and in the future it is imperative that this model of engagement is embraced in advocacy with policy makers, service providers and funders.

To find out more about the survey, contact Naomi at socialinclusion@ageaction.ie



■ Time is running out to avoid a pensions crisis.

Warning of pensions policy crisis

Planning a system to deliver income in retirement exposes all concerned – employees and their trade unions, employers and politicians – to a fundamental temptation, writes **Colm McCarthy**.

Everyone agrees on generous benefits but nobody wants to face the upfront pain of the necessary contributions.

The arithmetic of pension schemes is more straight-

forward than it looks. If a pre-funded scheme promises generous benefits, it had better collect contributions to match.

Fuel for crisis

If people begin to survive longer, something's got to give: either the contributions, or the age at retirement, must rise too. It is the failure to require adequate contributions and the unwillingness to postpone retirement that have fuelled the pensions crisis.

Imagine, for a moment, a subsistence agricultural

society which harvests crops in the fields. The very young and the very old are excused and are fed by those of working age, who willingly surrender a portion of their output for this purpose.

Suddenly the elderly begin to survive longer and to develop physical frailties much later. The workers must now surrender an ever-rising portion of their output to feed this expanding class of non-working elderly. If they agree to do so, well and good.

If they do not, the fit

among the elderly will find themselves back in the fields. The second option is the more plausible and retirement ages are moving upwards in most European countries.

Of course we do not live in a subsistence agricultural society, and there are choices about retirement income: work longer and have a higher income for a shorter period of retirement, or retire early and get by on a smaller income for longer.

The improvements in life expectancy in Ireland have been spectacular. At age 65 men can now expect 40 per cent extra years of life (and pension) than they could as recently as 1981. The improvement is almost as great for women.

There is no plausible rate of return on invested assets which will make funded schemes viable against these trends, which health experts believe are likely to continue. There is already evidence of increased labour force participation in the older age groups.

In both Britain and Ireland companies have more or less abandoned the defined benefit model, opting instead for a pre-funded system which simply collects contributions, invests the proceeds and bestows the accumulated balance on the pensioner.

This so-called defined contribution model has the virtue that it directs atten-

tion to the adequacy of retirement saving and it confers ownership of the pension fund assets directly on the individual who is doing the saving.

The downside is that there is no longer a guarantee of the pension's ultimate value, but since these guarantees have limited or no credibility, many employees are happy to take the risk.

Two-tier pensions

Ireland now has a two-tier pension system to go with the two-tier access to health care. Unfunded pensions for public service employees are far more generous than what is generally available elsewhere.

A radical reform of pension provision would see the abolition of fixed retirement ages, a uniform basic State pension for all, and the availability of defined contribution schemes for those in all sectors of the

economy who wish to save for an enhanced income in retirement.

It is a curious piece of conventional wisdom that Europe faces an "ageing crisis" or a "demographic time-bomb". The extraordinary improvements in life expectancy that have occurred in recent decades are deemed somehow lamentable and to be deplored rather than celebrated.

There will certainly be a crisis if policy ignores what is happening and does nothing to adjust retirement ages and the financing of retirement income. This is not a demographic crisis, it is a policy crisis.

Colm McCarthy is an economist and a lecturer at the School of Economics in UCD. This is an edited version of an article which first appeared in the *Sunday Independent*.



■ Never too early to start saving for retirement.



■ Some participants in last year's Positive Ageing Week.

Celebrate Positive Ageing Week

After months of planning, hundreds of events will take place around the country to celebrate Positive Ageing Week 2015 from 1–9 October. From Tai Chi to Afternoon Tea, there is something

for everyone!

This year Age Action celebrates 13 years of Positive Ageing Week and young and old are coming out in their towns and communities to celebrate ageing.

If you would like more information or would like to organise an event for Positive Ageing Week, please contact Daragh on (01) 475-6989 or email paw@ageaction.ie.

Take a second look By Irene Kellett

They say because I'm old there's nothing left for me,

But I am here to tell you there's plenty there, you see...

I dance and sing and travel wide,
Sometimes on my own, sometimes with friends at my side.

I can laugh and cry with the best of them,
I don't have to cower or hide.

My life is full and interesting,
I have dignity, passion and pride.

I don't have very much money,
But I do the best I can,

And it can take a little longer for me to make a plan.

I may look and sound a little slow, but all is not as it seems,

You see, I still have a mind that works,

And I still have my dreams.

I dream that I'll be seen and heard by those who seem to matter,

I don't want any more of their patronising talk and patter.

I ache a little here and there and it's hard to get around,

I get lonely too from time to time,
It's not easy and I've found....

That sometimes people pass me by when I need a helping hand,

I just want recognition, I'm sure you understand.

So if you see me on the street, please take a little time,

I may be 65 years old...

But in Japan, I'm in my prime.

We're here to help with your problems

Age Action operates a professional information service for older people and their families. The service is completely confidential.

We offer information on benefits, entitlements, elder abuse, health, housing, employment and many other topics.

The phone line is open 9am to 1pm and 2pm to 5pm from Monday to Friday.

Contact us

Phone (01) 475-6989 or email helpline@ageaction.ie.



Members of the information team running a stall at an event in Wexford.

U3A GROUPS



© Active Virginians U3A
Contact Patricia Rice at (087) 235-0515 or email m spatrice@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.

© 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 Mac McComish at (071) 963-4813, (087) 285-8072 or email macmccomish@eircom.net.

© 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.

Congratulations to our Summer Raffle winners

This year's Summer Raffle was a big success!

Together we raised more than €23,000 to fund vital services for older people. The final amount went well past our target.

Congratulations to all our winners and a huge thank you to everyone who supported the raffle.

Raffle winners

- 1st Prize – €1,500** Mary O'Brien, Galway
- 2nd Prize – €1,000** Olivia Smyth, Dublin
- 3rd Prize – €500** Florence Murphy, Dublin

4th Prize – Two nights at Dunboyne Castle

Ita Latimer, Kildare

Seller's prize – €100 One for All vouchers

Lillian Casey, Cork



■ The Summer Raffle helps to fund vital services for older people.

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:

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