Ageing Matters in Ireland

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Issue no. 275
ISSN No: 1649-3516
October 2017
Opinion

In praise of kindness and advocacy

One of the best things about belonging to Age Action is the continuing stream of compliments from people using our services. These compliments are best summed up by a woman living alone about a visit by our Care & Repair volunteers, “It’s not just the good work you do, it’s the friendly way that you do it”.

The success of all our services is largely built on the dedication of our many volunteers supported by small teams of paid staff. Every time they help someone, they are Age Action to that person. Our growing reputation is based on their quiet and selfless service.

The value of this voluntary work can easily be underrated by those of us surrounded by loving families, friends and neighbours with the resources to access professional services. In contrast, the smallest acts and gestures of kindness by strangers can have a huge impact on people who feel excluded and invisible and rarely experience recognition let alone generosity.

Her beautiful gift

Delphine de Vigan in reflecting on her book No and Me (Bloomsbury 2011) recalled taking her young son and his friend to play football in a park and she simply nodded her agreement for her son to let a watching homeless man play with them. Afterwards the homeless man thanked her for “her beautiful gift” in letting him play with her boys: his surprising gratitude convinced her that we could all do much more to recognise and reach out to homeless people through simple acts of kindness and understanding.

Our crisis of homelessness has recently hit the headlines due to four tragic deaths of homeless people and the record number of 8,160 homeless people, including 96 people over 65 and 973 children in 1,429 households, reported by the Department of Housing, Planning and Local Government in July 2017.

Even these figures are far too low if we think of a house as a place of security rather than just a roof: we should add 4,300 refugees (30 per cent of whom are children) in direct provision and 94,000 people who, according to the Irish Nurses and Midwives Organisation, spent time on trolleys or waiting to leave hospital in 2016.

We must go on giving kindly smiles, nods of recognition and helping hands but we know they won’t solve homelessness.

We must also urge the Government to give top priority to ending the scourge of homelessness and to provide social housing for people of all ages including implementing the proposals in the National Positive Ageing Strategy on housing for our rapidly ageing population.

— Lorraine Fitzsimons, Acting Chief Executive
The report, published last month in the *Irish Medical Journal* and reported in the *Irish Times*, found that patients under the age of 20 at Beaumont Hospital waited less than 10 hours for admission but the wait was as high as 24 hours for those aged 90 and over.

Although the report was focused solely on Beaumont Hospital in Dublin it echoes the revelation in August that almost 6,000 older people were made to wait for more than 24 hours in emergency departments so far this year.

The researchers believe that hospital wards are deliberately choosing younger patients as they are more likely to have simpler problems and need a shorter stay. Ward staff are avoiding older people because they are more likely to have chronic or complex conditions which require longer stays.

**Answers needed**

Age Action spokespersons strongly criticised the report in the media, branding such an approach as “inhumane”, and is seeking answers from the Government.

“Patients in our emergency departments should be assessed and receive care according to their need, regardless of their age,” said Age Action’s Head of Advocacy & Communications Justin Moran.

“Patients with more serious conditions should not be neglected because those conditions are complex. “We need to urgently find out whether this is something that has gone wrong in the system in this one hospital or whether it is happening in hospitals the length and breadth of the country. “Older people are not second-class citizens, they should not be getting second-class healthcare.”

The report also highlights again the need for reform of the Irish health service, which is too dependent on acute hospitals.

More primary care centres and more homecare supports would greatly reduce the number of older people who need to go to emergency departments and find themselves facing long, and often painful, waits for admission.

**Age Action demands answers from health ministers**

Age Action has written to Minister for Health Simon Harris TD and Minister of State for Older People Jim Daly TD after a new report claimed older people were waiting twice as long for a hospital bed as younger people.
Age Action calls for a fair budget for older people

In its pre-budget submission Age Action has called on the Government to restore the incomes of older people after years of cutbacks.

The organisation also highlighted the need to invest in home help services and reablement to support older people to stay at home when it published its top priorities for Budget 2018.

“The income of an older person on the State Pension and the Household Benefits Package today is still less than it was in 2009,” said Justin Moran, Head of Advocacy and Communications at Age Action.

“Cuts to income supports like the Fuel Allowance and the Telephone Allowance, combined with rising prices and new taxes, are driving ever more older people into poverty. CSO figures show a steady increase in poverty levels among the over-65s from 2013 to the latest report for 2015.

“Pensioners are increasingly afraid of being taxed out of their homes or of being forced into a nursing home because there are no home supports available.

“The Government must deliver a fair budget for older people, one that recognises the contributions made over decades by more than 600,000 workers, homemakers, carers and businesspeople who are now pensioners.”

Crisis in homecare
Age Action also highlighted the need for investment in supports to enable older people to remain longer in their homes. The HSE budget for older people is still less than it was in 2009 despite a 23 per cent increase in the number of older people.

“Our home care services are
in crisis. Across Ireland almost 5,000 people are on home help waiting lists and it is estimated that 22,000 people have unmet needs,” said Justin.

“Home help hours and home care packages are simply not available in many parts of the country. This means more older people forced unnecessarily into nursing homes, more families struggling to cope without home helps and more pressure on carers.”

Reablement
Age Action is also proposing an investment of €22 million in a reablement programme for 16,000 older people as a cost-effective way of supporting older people to stay at home.

Tailored reablement programmes, usually with support from an occupational therapist, would be provided to people in their own homes for between three to 12 weeks.

Justin Moran continued: “We’ve seen it succeed in Ireland with a pilot study in north Dublin and now we’re urging the Government to invest in reablement as a smart, evidence-based approach to enabling older people to stay at home.”

Thousands back Age Action pension petition
As we go to print thousands of people have backed Age Action’s petition for a fair State Pension in Budget 2018, supported by the Irish Countrywomen’s Association and the National Women’s Council of Ireland.

The petition calls for the changes to the State Pension introduced in 2012 that cut the incomes of so many older people to be reversed and for the Homemakers’ Scheme to be backdated.

People have been signing the petition online and members of Age Action, the ICA and the NWCI have been sending hard copies in on a daily basis.

A final big push took place at the Ploughing Championships and the petition will be delivered to Minister Regina Doherty TD before the budget.

Age Action’s top priorities for Budget 2018

- Increase the State Pension by €5;
- Increase the Living Alone Allowance by €3;
- Reverse the 2012 changes to the State Pension which have cut the incomes of tens of thousands of pensioners;
- Increase home help hours to provide the service to an additional 22,300 people in 2018;
- Introduce a reablement programme to support 16,000 older people to live independently.

Age Action also highlighted a large number of other issues in separate pre-budget submissions to different Government departments, all of which are online at www.ageaction.ie/budget2018.
Today there are approximately 55,000 people living with dementia in Ireland. This number is set to double by 2031.

As numbers increase it is vital that we focus on supporting people with dementia and their loved ones.

Understand Together is a public support, awareness and information campaign led by the HSE working with the Alzheimer Society of Ireland and Genio.

It is aimed at inspiring people to stand together with the 500,000 Irish people whose families have been touched by dementia.

We want to help create an Ireland that embraces and includes people living with dementia, and which displays solidarity with them and their loved ones.

Fear and stigma
Each year more than 4,000 people in Ireland develop dementia – that’s over 11 people every day. Behind the numbers there are mothers, fathers, brothers, sisters, husbands, wives, neighbours and friends.

All are living with a degenerative neurological condition that deeply affects their lives and the lives of people who care for them.

Fear and stigma surround dementia, resulting in unnecessary loneliness and isolation for people living with dementia and their families.

It can also result in delays in seeking help and diagnosis with people missing out on available supports and services as a result. These services and supports can allow people to live well with dementia for many years while maintaining their dignity and a quality of life.

Understand Together aims to increase the public’s understanding of dementia as a brain disease that is not simply part of getting older.

It aims to increase awareness about the signs and symptoms and the things that individuals can do to help reduce their risks of developing dementia. By standing together we can help build inclusive communities for people with dementia, carers, and families and friends.

It will also encourage individuals, businesses and other organisations to take small practical steps to help build compassionate communities to provide vital social support to those experiencing dementia.

For more information on dementia, Freephone 1800 341 341 or visit www.understandtogether.ie.
What you can do to make a difference

Get informed: In Ireland today 1 in every 2 people knows someone with dementia, but only a quarter of us feel we know much about it.

If we all learn a bit more it would make us more confident about visiting and keeping in touch.

For more information on free online training, visit www.understandtogether.ie/training-resources.

Keep in touch: Continuing to be social, meeting people and going out are important to live well with dementia. If you know someone with dementia, saying hello, stopping for a chat regularly, calling in for a cup of tea, or arranging to go for a walk or to a match could be very welcome.

Care for carers: Over 180,000 people in Ireland are caring for, or have cared for, someone with dementia. Their experience can be both very rewarding and very difficult. You can help carers you know just by understanding more, asking them how they are or by calling and visiting.

Age Action is a partner of the Dementia: Understand Together campaign.

Dementia facts

- Dementia is an umbrella term for a range of conditions, including Alzheimer’s Disease, which cause changes to, and damages, the brain.

- While some cases of dementia can occur in young people, it is most likely to develop in older people over 65.

- Symptoms include changes in memory, thinking, communication and difficulties with everyday tasks.

- Age is the biggest risk factor for dementia but dementia is not a part of normal ageing.

- There is currently no cure for dementia but growing evidence suggests that keeping your mind and body active and healthy can help prevent or delay its onset.
Computers and the internet open up a world of information and experiences to all age groups, allowing us to keep in touch with friends and relatives a thousand miles away, or in the next village. We can order groceries for delivery from the comfort of our homes.

Missed that programme on TV? No problem! Catch-up TV is hugely popular on the internet. Whether it’s making everyday tasks easier or learning new skills, the internet can help.

However, as well as opening up lots of positive opportunities there are plenty of people looking to take advantage of internet users, whatever their age.

There are some relatively simple rules that we should all follow when we are online:

1. **Passwords:** When you use a computer or visit a website you will often be asked for a password. This is really important because it confirms that you are who you say you are. Passwords also stop someone else from pretending to be you and reading your email or accessing your bank details. It’s very important that you use strong passwords and never share your passwords with anyone.

Make sure your passwords are long — at least eight characters — and include numbers, upper and lowercase letters and symbols; avoid using names or dictionary words that could be guessed.

2. **Social media:** On social media sites like Facebook we can share...
our thoughts and photos with all our friends instantly. But make sure you use the privacy settings in Facebook to control who sees what you post. Normally you want to restrict this to ‘friends’.

Also, think before you post. What you share with friends could easily be forwarded on to many other people. My golden rule is: if you wouldn’t say it on a postcard, don’t write it on a website.

3. Junk mail: Unfortunately it’s pretty common to be plagued by junk or spam mail. Getting these messages isn’t necessarily dangerous, but it can be annoying.

Make sure you’re using whatever spam filter is provided by your email service or just delete the annoying mails without opening them. Never respond, even to ask them to stop sending.

4. Computer viruses: Just like us, computers can become infected with a virus. But these are man-made and designed to steal or delete your information.

Make sure you have up-to-date anti-virus software running on your computer. There are excellent free versions available to download from the internet.

It’s also important that you keep your computer up-to-date with the latest operating system updates. Your computer normally reminds you when these are due.

5. Phishing attacks: The most common way that viruses get onto a computer is through phishing attacks. These are emails that look like they come from a genuine source but actually come from people looking to steal your information.

They often encourage you to click on a link in the email to get some free offer or more information. Sometimes these emails can look very convincing.

In reality, clicking the link can download a virus which allows someone to access your information and computer. It is really important that you don’t click on any links in emails when you don’t know who they are from or what the link will do.

Be suspicious, be safe. Remember that banks will never email a customer to ask for their bank details.

Bank of Ireland has dedicated helpers in our branches, called ‘Digital Arrows’. They are ready to help people get started with things like email, browsing the internet and using online banking.

For more information on protecting yourself online visit www.bankofireland.com/security. Ask in your local branch for details about our Digital Arrows or contact them directly at thearrows@boi.com

▲ A Bank of Ireland Digi Arrows session in Cavan.
We did it!
A hundred thousand little woolly hats

innocent Ireland has donated €30,000 to Age Action for the annual Big Knit campaign. This will help fund 36,000 DIY jobs in 34 locations around the country through Age Action’s Care & Repair programme.

Knitters across the country have knitted over 100,000 hats this year in the Biggest Big Knit ever in Ireland.

Each little hat knitted by volunteers is put on innocent smoothie bottles in shops and cafés across the country and for each one sold, 30c is donated to Age Action.

Over the past seven years, the Irish public has knitted an astonishing 490,000 little hats for the innocent Big Knit. This has raised over €150,000 to help older people stay warm and well during winter.

The little hats will be appearing on shelves this month and will be supported by a substantial advertising campaign that will include some surprises for commuters around Dublin.

“The Big Knit is something we are really proud of here at innocent,” said Matthew Gavin, Brand and Communities Specialist for innocent Ireland.

Showing off
“Our knitters come in for tea regularly to show off their latest hat designs and let us know how the campaign helps them.

“This year we had our biggest Big Knit yet, smashing our 100,000 hat target set earlier in the year. We are so thankful to everyone who took part and worked to make the campaign such a success this year.”
Critical funding
The funds given by innocent to Age Action are one of the biggest donations the charity receives every year and are critical to supporting our Care & Repair programme.

“We’re really grateful to innocent and to the hundreds of people, young and old, across Ireland who make the Big Knit so special each year,” said Age Action’s Caroline O’Connell. “To break our record and reach 100,000 hats this year is a huge achievement.

“Every cent goes to fund our Care & Repair programme. This provides a DIY service for older people and it’s particularly important at winter when older people need the kind of minor repairs that ensure they can keep safe and warm.

“That’s why we say every little hat counts, because we know they’re going to be making a difference this winter.”
Dear Age Action,

I have recently changed employers and I am wondering about my private pension options. I have been told my new company has a defined contribution pension and I am wondering what this means.

Ronan from Waterford

Pension options

Private pensions are not mandatory, writes Gerry Scully, but given we all hope to one day collect the president’s bounty and to live well while waiting for that happy event private pensions are a necessity.

While most employers now provide private pensions the heady days of Defined Benefit Schemes, that guaranteed a certain level of income, are gone and replaced by the more affordable (for the employer) Defined Contribution Schemes.

These offer certainty for how much an individual pays but no guarantee of the pension’s value.

These may be offered in the form of individual funds in which you choose from a number of products depending on the level of risk versus return with which you are comfortable.

Alternatively, where there is a single fund managed by the company, through a pension broker and trustees, the value of one’s pension depends on the value of the contributions a person makes and for how long.

Additional contributions

If a person, perhaps because they started their career late, wishes to make additional contributions occupational schemes often allow people to do so through AVC or Additional Voluntary Contributions.

AVCs are very common in individually managed funds but some centrally managed funds do not offer the option.

In the latter case an employee can take out a PRSA, or Personal Retirement Savings Account, and you can take your pension from one employer to another.

This is very useful in today’s labour force as the majority of people will have more than one employer in their career.

Finally, it is worth remembering that the Government provides generous tax relief on pension contributions to encourage people to save making investing in a personal pension an even better idea.

The world of private and occupational pensions is very complex. In my next few columns I will be explaining some of the terms and rules that apply to occupational pensions.
Older people encouraged to sign up for Seniors Alert Scheme

Pobal, which manages programmes funded by the Government and the EU, is urging community groups to get supports for older persons under the Seniors Alert Scheme.

The Seniors Alert Scheme provides funding for personal monitored alarms for older people. More than 14,000 have been distributed but there are a lot more available.

Earlier this year it was revealed that €800,000 in the scheme’s budget had not been spent as demand fell prompting calls for more to be done to inform people about the scheme.

More than half of users surveyed said an ‘existing health condition’ was one of the reasons for applying to the scheme, while ‘fear of crime’ (13 per cent) and ‘peace of mind’ (27 per cent) were other contributory factors.

For those living in rural areas, isolation and crime rated highest in their motivation for applying to the scheme.

Peace of mind

"The Seniors Alert Scheme is a fantastic initiative as it enables people with limited means to remain living securely in their homes with confidence, independence and peace of mind," said Richard Deane of Pobal.

Pobal funds the alarm unit and the scheme is administered locally by community and voluntary groups.

Alarms, which are monitored 24 hours, can be worn as a pendant or around the wrist like a watch, ensuring assistance is always available no matter where the person is in their house.

"I would encourage everyone with older family members or neighbours who are living on their own to contact their local community group to learn more about the scheme," said Richard Deane.

"We are also always keen to hear from community groups that may be interested in delivering the scheme locally. To find out about your local community group or how to get involved please contact Pobal on 01 511 7222."

Age Action’s information team can also provide you with advice on the Seniors Alert Scheme and they can be contacted on 01 475 6989 or email helpline@ageaction.ie.
Every phase of life has its challenges. It is important to make a clear decision to winkle the best out of each new stage of living.

The later years need our positivity and hope: whatever I can do, I will do. Don’t moan about the things you can no longer achieve.

**Don’t make comparisons**

Don’t be put down by making comparisons. If Molly decides to try a parachute-jump at 76 while Essie, at the same age, finds it hard to get up out of her chair, each of them is great to do what she can do with dignity and a sense of humour.

John talks regularly about his delight at no longer having...
to join the rush-hour traffic. Hugh, who never did more in the
kitchen than make a ‘cuppa’, now
bakes delicious crusty whole-
meal bread a couple of times a
week. Each choice is as valid as
the next.
If you can’t get into all the mod-
ern technology, try to get the
simplest mobile phone and let
the grandchildren do the tricky
things for you. Then praise and
thank them.

Praise, encourage, thank
It’s so important to praise, en-
courage and thank; it offsets our
own disappointment at losing
skills we might have had in years
gone by.
Perhaps the most valuable skill
now is to remember to smile.
Smile at even the most difficult
times; and smile even at your-
self. To smile is so easy and it
is infectious; others will smile
back.

Of course we feel the pains of
growing older, the losses of both
people and skills, the physical
losses. It takes real pluck – even
heroism at times – to turn diffi-
culties around and create new
possibilities.

And then, most importantly,
avoid recounting your pains and
aches to everyone; most people
have their own troubles and want
to be cheered up.
(I do hope you find the real
treasure – one or two people
with whom you can have an
occasional moan and be hugged
and listened to.)

A real boost to oneself is to
try to make life a tad better for
someone else. Even if feeling the
pinch of solitude yourself, call on
a lonely neighbour.
Yes, he may be cranky but what
a heart-lift you and he could get
from spending that bit of time
exchanging memories or dis-
cussing local or national news;
you might even be able to stem
his feeling of loneliness.

It takes real pluck – even
heroism at times – to turn
difficulties around and
create new possibilities.

How about making greeting
cards by cutting out a pretty
scene or a cartoon from a mag-
azine and pasting it carefully on
to pre-cut squares of blank card?
Good for you!

Primroses
A lovely, smile-giving, thing to
do is to buy yourself a little
primrose in a pot and put it on
your window-sill. (You may have
to remove the clutter of things
you’d already dumped there but
so much the better.) Then mark
the progress of your little flower
and water it with love.
Growing old as cheerfully as
possible is a do-it-yourself job. It
can be an hour-by-hour decision.
But when people see you
smiling and making real efforts
they will be drawn to you and you
yourself will, every so often, be
flushed by the warm feeling of
making a go of your life.
Perhaps, today, you will buy
yourself the primrose I men-
tioned – and maybe one for a
neighbour too?
Leaving a lasting legacy

Did you know that just over half of us have made a will, asks Daragh Matthews. While this is a subject that some of us would rather not think about, it is something we all need to address as we grow older.

This year Age Action is delighted to be part of Best Will Week, which will be launched on 31 October in the Cliff Townhouse, St Stephen’s Green, by Tánaiste and Minister for Business, Enterprise and Innovation Frances Fitzgerald TD.

Best Will Week highlights the amazing difference people can make to organisations, like Age Action, by leaving a legacy gift, large or small, once family and friends have been considered.

This year’s campaign urges the public not to leave this important matter on the long finger and to make an appointment with a solicitor to discuss how best they can provide for those they care about through planning their will. The process is usually much more straightforward than people think.

Finding a solicitor

More than 500 solicitor firms from all around the country have registered to support Best Will Week and we would encourage readers to find out more at www.mylegacy.ie.

Support from legacies is vitally important for the long-term sustainability of any voluntary organisation and Age Action is no different.

Legacy gifts have played a critical role in supporting our key services to survive and to expand. Care & Repair, for example, does a fantastic job helping older people by providing free DIY support but it gets no State funding and relies entirely on the generosity of members of the public.

For family members this very special gift gives them a meaningful way of remembering their loved one by seeing how lives are improved and changed because of the generosity of someone they cared about.

So please consider Age Action when making your will and leave a lasting legacy for future generations.

If you would like any further information on leaving a gift to Age Action in your will, please call Daragh on 01 475 6989 or email businessdevelopment@ageaction.ie.

▲ Legacy gifts have been essential to services like Care & Repair.
Fighting for pensions in Ireland and Africa

The Ageing & Development team would like to say a big thank you to all who participated in our survey, conducted through the last edition of Ageing Matters, writes Development Officer Judith Slovák.

We were delighted to receive almost 300 responses and a further 111 online submissions.

This data will be very useful for us as we set about a new, 5-year, programme focussing on issues affecting older people in developing countries. Expect discussion of results in upcoming articles!

Our programme is funded by Irish Aid, the Irish Government’s overseas development programme.

We work in partnership with the NGO HelpAge International to carry out a development programme in Ethiopia, Malawi, Mozambique and Tanzania.

In May I travelled to Dar Es Salaam, Tanzania, to participate in a workshop to hammer out final details and to launch the new programme which will run from 2017 to 2021.

Life-changing pensions

Our work in East Africa has a very specific focus – promoting access to social protection. This is because receiving a pension has a truly life-changing impact for older people in these countries.

Pensions – small but reliable cash transfers – help older people pay for everyday expenses like food and healthcare. They can also transform the role of older people in their families and communities by bringing independence and dignity.

In addition, universal pensions can prevent the perpetuation of gender inequalities into old age. Beyond older people themselves, pensions are transformative for households, with children in particular benefitting from improved nutrition, greater school enrolment and less child labour.

Moreover, pensions are often the first major step to a wider lifecycle system of social protection, as was the case in Ireland over a century ago.

We are excited by the growing interest in social protection, particularly universal pensions, across Africa and the growing commitment from governments to introduce State-funded pension systems.

Stay tuned as we share the stories of older people who, for the first time in their lives, are beginning to benefit from the transformative power of pensions!

In the next edition, we will share news of our HelpAge colleagues’ visit to Ireland for Positive Ageing Week.
Age Action rules out pension age increase

Age Action, Ireland’s leading advocacy organisation for older people, strongly criticised recent proposals from the ESRI to increase the State Pension age to 70.

“The pension age is already due to rise to 68 over the next ten years and we would be absolutely opposed to any suggestion to increase it again,” said Justin Moran, head of Advocacy and Communications with Age Action.

Physically demanding

“Not everyone works in an office. Forcing workers in physically demanding jobs like construction, agriculture or healthcare to keep working as they age has serious health implications.

“The overwhelming majority of us are going to rely on the State Pension in retirement. We need to ensure it is fair and sustainable. But the solution is not simply to keep increasing the pension age.

“We need to abolish mandatory retirement, divert some of the money funding private pension tax breaks into the State Pension system and look at increasing social insurance contributions.”

Read about our pension petition, page 5.
Celebrating Cisco in style

Cisco Systems was one of the big winners at the Chambers Ireland Corporate Social Responsibility Awards last month for their work with Age Action. A worldwide leader in IT and networking the company is a key corporate partner for the Getting Started computer training programme.

Volunteers
Cisco staff based in their Oranmore offices volunteer their time to run computer classes and have provided training to more than 60 local older people.

“We’re delighted to see Cisco get recognised for their generosity and commitment to supporting older learners,” said Getting Started Development Officer Helen Murray.

For more information, email Sam O’Brien-Olinger, U3A Development Officer, at u3a@ageaction.ie or phone (01) 475-6989.
Have you a Heart of Gold?

On 29 September Age Action launched our Heart of Gold Campaign and Emblem to help raise vital funds and awareness nationally.

We’re calling on people of all ages to show they have a Heart of Gold by purchasing a Heart of Gold Pin for €2 to celebrate the contribution older people are making to their families and communities.

Age Action believes that older people truly have a Heart of Gold and they show it every day in the support they provide for their children and grandchildren.

The Heart of Gold Campaign will highlight this amazing contribution as part of Positive Ageing Week every year.

If you would like to support this year’s campaign by buying a pin or making a donation, please contact fundraising@ageaction.ie or call our fundraising team at 01 475 6989.

Annual membership application

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

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

Full name: .......................................................
(Block capitals please)
Address: ..........................................................
........................................................................
........................................................................
Tel:  ................................................................
Email:  ..........................................................
(Block capitals please)
Date:  ...............................................................

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

STANDING ORDER
To the Manager
(Name of Bank/Building Society) .....................
........................................................................
Bank Address: ..............................................
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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