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Seniors getting tech savvy

WELCOME

Welcome to Retirement, your new lifestyle.

Welcome, too, to this publication where we aim to bring you tips and information to help you optimise this exciting new time.

If you're here, no doubt you've already thought deeply about the big changes this stage of your life will bring.

Deciding to 'take' retirement is many things — a privilege, a right, a well deserved reward and cause for congratulations and celebration.

Many have done the planning and made changes before throwing in their job to enjoy late middle age before old age creeps up.

But not everyone has to think about how to manage their retirement funds, whether the home is mortgage-free, to downsize, make a lifestyle change or are free of caring for independents. Their choices are more limited.

For many retirees who have worked hard, there hasn't been enough left over to build a nest egg and 'super' could be the first guaranteed income they've had for years. For others, retirement might only mean reaching the age of 65 and switching benefits.

For everyone, though, it's still a milestone — so congratulations.
— **Lindy Laird**

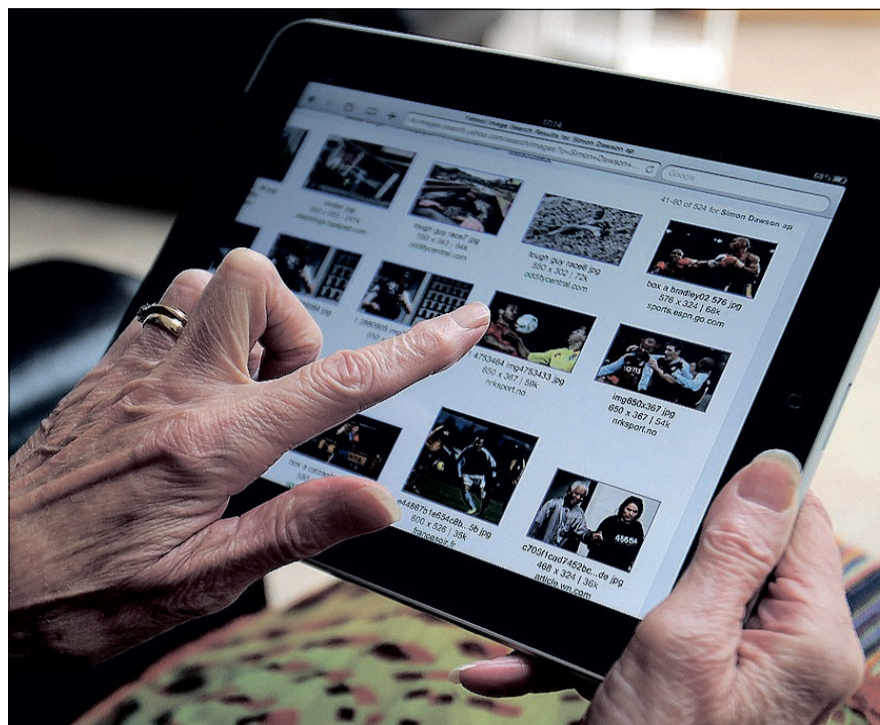
ONE OF THE MOST amazing things about technology, be it a device sophisticated enough to plan and book your holiday, trade shares or keep you in touch with your son on an oil rig somewhere near Singapore, is that if you want or need it, you'll learn to use it.

A recent UK survey bent on finding out just how much seniors can really do with their devices found half of those polled own tablets and 47 per cent smartphones. Seventy-five per cent own a laptop and 61 per cent a PC. Most think nothing of talking to friends on Skype, watching YouTube or uploading pictures and videos on Facebook, downloading apps and using dating sites.

And 96 per cent said they are far more savvy with technology than five years ago — with 88 per cent describing themselves as 'fairly competent'. Most use the internet to do their banking online, read their daily news online and use the internet to research power and phone deals, book holidays, buy clothes, find recipes, bid at online auctions and watch catch-up television.

New Zealand statistics suggest well over half of the 65-74 bracket regularly use the internet, but there is no easily accessible recent research available on just how techno-savvy our seniors are. But they are keen to learn, and take advantage of computer training from a number of sources, both online and in a classroom setting.

Research (again overseas) suggests that once you've upskilled on the computer you can undertake computer-based "brain training". This is deemed useful for older adults only if



it's conducted in a group setting.

While our seniors seem disinclined to race out and buy the latest must-have gadget, update to the newest phone or iPad, or download a whizz-bang new app every five minutes, there are some items of interest.

Take the Kiwi-designed technology that opens the door to a new generation of "wear-and-forget" clothing which gleans electricity from energy created by our own bodies.

It has led to the experimental development of 'smart slippers', a

quirky idea for slippers which will track their owners. As the wearers walk, the slippers could generate enough energy to power a sensor, potentially sending movement or location data.

Scientist Dr Ben O'Brien, said that while smart slippers were a quirky idea he was just toying with at this stage, it was possible to create footwear for elderly patients monitored by carers or medical staff. The big question for those of us who have a tendency to misplace things is: will the slippers be able to find themselves?



Supporting Independence

Regardless of age, illness, injury or disability everyone wants to maintain their independence and quality of life. For most people that means staying in their own home so they can be closer to community, family, friends and favourite activities.

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Consider what retirement will look like

BABY BOOMERS — now there's a title that comes with mixed blessings. It refers to that mass of Western humanity born during the at-it-like-rabbits post-World War II population explosion, approximately from 1946 to 1964.

Those 'babies', begotten in a worldwide effort to find stability in family, safety in numbers, a peaceful, prosperous post-war existence, are now between 52 and 70 years old.

They are the grandparent generation. They have reached or are approaching New Zealand retirement age.

The starting post, like the goal post, has moved from time to time and again threatens to be moved a few years further out. But with people living longer than their forebears did, what was once 'middle age' now spreads deep into the 60s; 'old age' is no longer a term associated with people in their 60s or even 70s.

People don't have to stop working at 65 but for most, whatever their age when it comes, retirement is a welcome stage of life. It can be a time of freedom, travel, study, new hobbies or sports, and options that include continuing to work, a choice the Baby Boomers' tired parents may not have so easily made.

In this modern age where machinery and technology have taken away much of the back-breaking work, people are less likely to be worn out physically by age 65. Life expectancy continues to increase, with our fastest



growing age group being aged 80-plus.

New Zealand Superannuation is designed as a financial 'safety net', not a living wage so if we want to pursue exciting activities we will need a lot more than our 'super', and we'll need it a lot longer.

So the issue is how do we plan a life after work that might be 25-30 years long? The two major considerations are financial and

lifestyle and the latter in particular depends on good health.

It's time to ask yourself what key points you need to consider to maintain a long lasting, fulfilling lifestyle?

FAMILY & RELATIONSHIPS:

For most people, spending time with family and friends is

important. You might need to adjust to having a newly retired partner around all day.

You could also be entering a new social time with workmates left behind, friends and family caught up with. Hobbies and interests: Developing new interests can make retirement years both busy and fulfilling. It can become a sharing time with a partner or a chance to pursue separate interests. Ask yourself

what pastime you've always been interested in and how you might start on it. Maybe check out the local Men's Shed group (women usually welcome).

HEALTH:

Part of any lifestyle plan should include a clear strategy for staying active and healthy. Make it suit your own lifestyle. Baby Boomers are the generation who invented 'leisure' and then set about using their leisure time hiking, pedal pushing, paddling, so many in the new middle-age might not feel quite ready to slow down.

COMMUNITY:

Doing some sort of work or voluntary work can be mentally stimulating and a chance for social interaction. Ask if a local school or club needs a helping hand.

INTELLECTUAL GROWTH:

Think about doing some papers at university or joining U3A (University of the Third Age), find out what interesting and challenging courses you can take locally, join a daytime book group, get to know the local library inside out.

Retirement — you have worked hard for it so make the most of these 'boom times'.

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Planning tips for mature travellers

WANT TO GO POLE DANCING in Phuket or do a night tour of the Pigalle district in Paris?

Good for you. But if you've outgrown all that stuff — along with bungee jumping and walking the Great Wall — you may need to take a new look at your travel requirements.

Your senior years really are a great time to travel with more emotional and financial freedom along with flexibility in your schedule. But mature travellers have to put more time and effort into the planning of their trips — especially when their travel spans several countries over a couple of months or more.

Here are some tips:

- Don't take awkward or heavy suitcases — take bags with wheels that stack neatly together.
- Travel light — pack for the weather but keep it simple.
- Buy sensible travel insurance tailored to your needs from a reputable provider. Don't make a last minute arrangement because you're caught on the hop.
- Check in online as soon as possible before the flight to select a seat, or arrive at the airport early if online check-in isn't available.
- Go on, spend the extra dollars and choose your own seat. And unless you want endless views of the ocean, go for an aisle seat — clambering over other passengers to get to the toilet is awkward.
- Ensure special requests for meals or equipment have been ordered.
- Avoid endless prodding in security checks by carrying your Orthopaedic Implant Verification card if you have an



artificial knee(s) or hip(s). Remember those prescriptions to validate your regular meds.

- Stay very well hydrated during long flights and take short walks (or do specific exercises) hourly to minimise the slight chance of getting a blood clot.
- If you have hearing aids take spare batteries along, and if you wear glasses take a spare pair or two.
- For anyone with dodgy eyesight, a good magnifying glass to read detailed maps and schedules in tiny print is invaluable. A small LED torch is good too.
- If you're not the type to write notes in your phone or iPad, carry a small notebook to write down little reminders such as your hotel room number, underground station or bus stop.
- If you do travel with an iPad or similar, make sure it's loaded with all the addresses and phone numbers you need before you leave, as well as your itinerary and copies of travel documents.



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Fishtex world class

Everyone agrees that the Fishtex Predator Kontiki is the best there is. Smooth handling, powerful performance and world-class engineering are the hallmarks of Predator's performance. So who's behind this innovative product?

Fishtex added the Predator Kontiki to their list of product innovations in 2005 when disappointed in the performance of an alternative product. Kevin and his son Nigel then brought their ideas together to inspire the market-leading Predator. The product is engineered by Fishtex (a sister company of Waltex Industries) offering a 44-pound and 54 pound Predator options. Predator 54 pound is the biggest thrust motor in the kontiki market. Auto Nav was also introduced with its clever advantage of maintaining a true course out to sea.

The Predator's unique design, natural shape and tail fin is designed to sit low in the water and dive through and under even heavy breaking surf. The Predator is

incredibly easy to use and it's also light, weighing from only 12kg including batteries. Fishtex is dedicated to delivering the highest quality product and that's backed up by superior service and the Predator two-year product warranty. Assembled in Ashurst just outside Palmerston North, the Predator is put through rigorous testing before it's dispatched, ensuring each valued customer gets maximum quality and value.

The Predator is in all respects a Kiwi original, designed and made in New Zealand and available at leading fishing retailers (<http://kontiki.co.nz/predator-kontiki-dealer-locator/>). With hundreds of satisfied customers and growing worldwide demand, the Predator is set to sail even further in the future.

Purchase a Predator Kontiki or package from October 1 through to February 28, 2017 and enter the draw to 'Win your money back'.



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No time to slack off exercise

OKAY, SO 65 is the new middle age. But did you think you could slack off a bit on the physical stuff now you're in those fabulous years? Sorry, think again.

Sorry also to dribble out these cliches but they are all so true: Use it or lose it, put the 'life' in lifestyle, it's never too late to start but, let's face it, it's now or never.

We're talking about healthy living, which includes good diet and fresh air as well as staying active.

The benefits of exercise include an improvement in your balance, maintaining a healthy weight, greater mobility (helps keep you independent longer), avoiding heart disease, stroke, osteoporosis, type 2 diabetes, some cancers and premature death, and lower risk/effects of vascular dementia.

Exercise also triggers the feel-good chemicals in your body called endorphins, which interact with the receptors in your brain. Athletes and fitness fans are not the only people who can have an endorphin buzz, that feeling known as a 'runner's high'.

Who doesn't want to keep up a positive and energising outlook on life? We're not suggesting you go crazy, but you need at least 2.5 hours of moderate to vigorous-intensity aerobic activity every week. Break that into short sessions, as little as 10 minutes each, and it's no time at all.

As well as the cardio-vascular and weight benefits, exercise builds muscle and strengthens bones, which in turn helps your posture and balance.

And as your soul does, your bones need Vitamin D sourced from fresh air and sunlight.

If a dedicated exercise regime sounds a bit too much like, well, work, start out simply by walking up and down the stairs



twice instead of just once, taking pooch for a slightly longer walk, stepping out faster to the letterbox and back, and then back again, parking the car 100 metres further away from where you need to be.

Get out into the fresh air as often as you can — gardening has multiple benefits as any gardener will tell you, and you can't beat a walk along a beach for breathing in some positive ions.

Local parks offer an array of interesting plants, views and pathways. Perhaps you could pick a different one each week. If you don't drive, you might know someone who does who would like a walking buddy.

To boost your social life as well as fitness level join a gym, a fitness group, a walking group, an aquatic centre.

Seek out information from the internet, libraries, local groups and health agencies or local seminars about staying fit and healthy in this new mature middle age.

If you have underlying health issues or you're not sure about what activity is best

for you, consult a health professional, a reputable gym or personal trainer.

Love your body in other ways too. You might notice changes in appetite as you age or your routine changes from working life to leisure years.

Sometimes the passing of years dims the taste buds, but don't let food get boring. Savour the time you have to try new recipes and experiment with flavours.

Keep costs down by making the most of seasonal produce and specials. Eat vegetables, fruit, nuts, lean meat, fish, grains and eggs.

Cut down on cholesterol, sugar, salt, fat and fatty dairy products. Drink enough water, and limit caffeine (the recommended daily maximum is six cups of tea or four cups of coffee).

But if you're allowed them, go ahead and enjoy that piece of chocolate, glass of wine or other treat. Sorry to go silly on the cliches again, but don't punish yourself — life's too short.

SUPPLIED EDITORIAL

New Age Caravans still leading the way

New Age Caravans have always been committed to its customers, brand, people and product. Today, New Age Caravans remains as driven about these core values as when the company began. This is what makes New Age the true leader and innovator in this industry, remaining steadfast in providing viable and cost effective caravan solutions to different customer segments without any compromise to the quality or service.

Under guidance from director Gabby Montagnese, New Age Caravans have gone from strength to strength, building a brand and reputation as one of Australia's leading manufacturers of caravans and recreation vehicles (RVs). Gabby has recently won the Women in the Industry Award for Excellence in Manufacturing.

The company believes in its slogan of a "New Age of Living" as it relates to its caravans and the experiences on offer through their use all over Australia. New Age Caravans product offering provides comfortable and luxurious 5-star accommodation wherever our customers choose to go.

New Age Caravans are constantly evolving and adapting their product to suit an ever changing market. New Age are the innovators of the industry and will remain as such through unprecedented technology acquisition and development. This is a priority for the company with manufacturer numbers being ubiquitous and employing a follow the leader strategy in an attempt to duplicate our offering. Our dedicated R&D team ensure the continual improvement of our product to stay at the forefront of technology, design and innovation within the caravan industry.

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Funds can remain in KiwiSaver after 65

REMEMBER THE 'SKI' SET — older folk giggling that they were spending the kids' inheritance? They were generally late-middle aged or freshly retired folk — Baby Boomers — who had brought up families, worked hard all their lives, were still fairly fit and looking ahead to a long retirement. They were out there exploring the world with the same enthusiasm their children had done. They were spending their nest eggs, and good on them.

There's a new generation of fresh retirees, or 65-ers who still choose to work, who can now access their KiwiSavers and spend it — ignoring the disapprovers shaking their fingers and saying that's not what KiwiSaver was for; it was designed to boost superannuation and other savings to make retirement more comfortable. Killjoys.

But here you are, 65 years-young and the big day is looming. Welcome to the Goldcard years. And welcome, also, to some huge decisions about that handy KiwiSaver fund — for example, will you fly off on a long awaited OE, pay off the mortgage (always a good choice), take the grandies to Rarotonga for a winter holiday, eke the sum out gradually as pin money, reinvest and grow it, or keep adding to in its snug little KiwiSaver nest?

According to a survey conducted by the Financial Markets Authority and the Commission for Financial Capability, about 25 per cent of people are not sure how to manage their fund after the age of 65.

Maybe it's time to form a relationship with a financial adviser to get the nitty-gritty. Lisa Dudson of Acumen Financial



Planning, an investor, author and seminar speaker, believes most people don't give their KiwiSaver any thought.

"It was locked into 65 so it was out of sight, out of mind. It is also to do with lack of financial education, and that they don't have a relationship with a financial adviser who would be having discussion with them about their KiwiSaver funds."

There are options such as withdrawing your funds in full or leaving it all invested, setting up a regular withdrawal, arranging a partial withdrawal, or adding more money. If you're still working after the age of 65, you won't receive the annual tax credit and your employer does not have to contribute 3 per cent of your pay. However, many employers offer to keep contributing.

While anyone can join KiwiSaver before they turn 65, they have to be a member for five years before they can get their money out. Once you exit, though, you can't get back in, and KiwiSaver is a relatively low cost and flexible savings vehicle.

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Pension a world first

IN A WORLD FIRST, a means-tested old age pension for some people 65 years and older was introduced in New Zealand in 1898.

The Old-age Pensions Act was a major achievement of Richard Seddon's Liberal government. Based on the principle that the state had some responsibility for elderly citizens who could not provide for themselves, it offered a small means-tested pension, funded from general taxation, to elderly people with few assets who were 'of good moral character'.

Much to the embarrassment of later governments, and belying the credit given to King Dickson for creating his dream of an egalitarian society, Chinese people were specifically excluded.

Maori were eligible, but the need for proof of age and income from land held under customary title, and that land's value, left many unable to prove their entitlement.

All applicants had to meet certain criteria to get a pension of at most £18 per year (equivalent to \$3170 in 2014). Only those with an annual income of £34 (about \$6000) or less and property valued at no more than £50 (\$8800) received the full amount. Applicants had to have lived in New Zealand for 25 years, and if not British subjects they needed to have been naturalised at least five years earlier.



The red tape proved hard to cut through for many, and by 1901, three years after the law was passed, less than 40 per cent of people estimated to be eligible for it were collecting an old-age pension.

The 1938 Social Security Act lowered the age to 60 in recognition that working class beneficiaries had never been well paid, had been unable to build a nest egg and were already 'old'. As late as 1950, for example, life expectancy was 67 years for a man and 71 years for a woman, so retirement was generally a short reward for a long life spent working.

The same 1938 act introduced a universal (not means-tested) superannuation from age 65.

A compulsory superannuation scheme was brought in by the Labour government in 1975, with workers and their employers contributing at least 4 per cent of

gross earnings.

Rob Muldoon's third National government abolished it the following year and in 1977 created a universal (not means-tested) pension scheme called National Superannuation that paid 80 per cent of the average wage to married people over 60.

In a referendum in 1997, 92 per cent of voters rejected a compulsory retirement savings scheme drawn up in an agreement between the National Party and New Zealand First following the 1996 general election.

A move to a partially pre-funded system called New Zealand Superannuation Fund was made under Labour in 2001. But the age of eligibility was by then 65, having been gradually raised since 1992.

A person generally qualifies for New Zealand Superannuation if they are aged 65 or over, are a New Zealand citizen or permanent resident living here at the time they apply. They must have lived in New Zealand for at least 10 years since they turned 20 with five of those years being since they turned 50.

'Super' is taxed, the rate depending on other income and set at 66 per cent of the net average wage.

Fortnightly payments (for those with no other income): Single living alone \$769.52; Single sharing \$710.32; Couple \$591.94 each; Couple where only one partner qualifies \$562.60.

Income for retirement

How to insure your money will last as long as you do.

The whole point of saving for retirement is to have the peace of mind that you'll be able to pay your bills, and even enjoy a few treats, as long as your golden years last.

But how long will that period be? Ten years? Fifteen years? Twenty years?

If you enjoy a retirement into your 90s, as many people do these days, you'll be living off your savings for the best part of three decades. Yet you don't want to be trapped in a lifestyle devoid of travel and other pleasures, afraid of a penurious tomorrow that never comes. So what's the best approach?

Until now, New Zealanders in or near retirement have had limited options. Bank deposits deliver security but low interest, so you may find yourself eating into your capital long before you want to. On the other hand, share funds offer the potential for higher returns, but come with the risk that your capital may take a battering in the next market downturn.

To address the shortcomings of both these strategies, there's a new approach. It's called Lifetime Retire-



ment Income, and here's how it works.

Your money is invested in a balanced portfolio, using a strategy that locks in any gains and insulates your income from market losses. You receive a regular and secure fortnightly or monthly income that starts from 65 (or later if you wish). At the same time, a small deduction is made to cover an insurance policy that's designed to kick in if you should outlive your nest egg.

Your funds are secure but they're not tied up. You can withdraw some or all of your money at any time. And unlike an annuity, any unconsumed capital becomes part of your estate, available to your heirs.

This investment-plus-insurance option is well proven in markets such as Australia and the UK, where it has been used to supplement state and private pensions. The combination of exposure to growth investments (but with a floor to protect your income from losses) has been shown to outperform term deposits, shares and managed funds. Retirees appreciate the certainty of monthly income at a higher level than a bank term deposit can provide, with the peace of mind that their capital is shielded from loss.

For an information pack that explains how Lifetime Retirement Income works, or to obtain a personalised quote, call 0800 254 338 or visit www.lifetimeincome.co.nz.

Turn your nest egg into a retirement income for the rest of your life.

You've spent your working life saving for retirement. So what happens when you do retire and the money starts flowing the other way?

For the first time in New Zealand, the Lifetime Income Fund combines investment and insurance to give you an income for life. Whatever happens in the markets, the income you get from your nest egg is protected.

Your regular income payments can start any time after you turn 65 and will continue for the rest of your life, however long you live.

Annual tax paid income rates

Age at first income withdrawal	Lifetime withdrawal benefit rate (tax paid)
65 to 69	5.0% p.a.
70 to 74	5.5% p.a.
75 to 79	6.0% p.a.
80 to 85	6.5% p.a.

The advantages of Lifetime Income Fund

- **Your payments are insured for life** - your income remains the same, whether the markets go up or down, for as long as you live
- **You have flexibility** - if circumstances change you can access all or part of your investment
- **The timing is up to you** - you can start receiving payments whenever you wish. The longer you defer, the higher they'll be when they do start
- **It's tax effective** - your income payments are tax paid
- **Your fund is part of your estate** - any remaining balance is paid to your estate on your death.

For a free information pack visit lifetimeincome.co.nz or call 0800 254 338

Lifetime Asset Management Limited

The Lifetime Income Fund is managed by Lifetime Asset Management Limited. The Public Trust is the custodian and supervisor of the Fund. Lifetime Asset Management Limited is a Managed Investment Scheme manager licensed by the Financial Markets Authority. Lifetime Income Limited (the provider of the Lifetime Income Fund longevity insurance) is licensed by the Reserve Bank of New Zealand. Lifetime Asset Management Limited staff are not authorised financial advisers and cannot give personal financial advice, we can only provide information about how the Lifetime Income Fund works. Further information about the Fund can be found at www.lifetimeincome.co.nz or by contacting 0800 254 338.

lifetime
RETIREMENT INCOME

Buying into a village needs researching

BUYING INTO A RETIREMENT VILLAGE

has become one of the most complicated and fraught real estate purchases a New Zealander can make, and almost everyone has a horror story to tell about someone they know who got it wrong and paid the price.

The trick, then, is not to get it wrong, and provided you arm yourself with credible information and good, professional advice, you could be on your way to living the life of Reilly.

Good information does not necessarily mean the opinions of friends, distant cousins and the man who mows your lawn. Start with the Building and Housing Information division of the Ministry of Business, innovation and Employment, which has comprehensive information about the issue on its website. Also check out the many independent websites on the internet.

First up, find out what sorts of things retirement villages offer and make a wish list. You might want a village with a pool, somewhere you can have a dog, or where the gardens are done for you. Once you've decided on a wish list, sort out several villages which seem to provide what you want, and start visiting them. Some hold regular open days where you can check out the different types of accommodation, look at the facilities and talk with existing residents.

Ask residents who and what drove the decision to move into a



village, why they chose this particular village, and what they like or dislike about it. Ask different people how long they took to settle in and make friends, what they miss about their previous lifestyles, and what they plan to do if they can no longer live independently in the village.

Many villages have rest homes and hospitals onsite and it's a good idea to ask the village manager if you are able to move into the rest home or hospital at a later stage. Also find out what health and home help services are available to you in your residential unit.

Find out what you're allowed to do to your unit. Can you make changes to accommodate a walker or wheelchair, or modify the bathroom? Check with the village manager to ascertain who pays for these changes, and

whether you have to reinstate the original design if and when you move out.

Buying into a village is not the same as buying a conventional home. The financial structures and legal titles can vary from village to village. There could be a payment before moving in, and ongoing fees for services and facilities. Make sure you know what is included. There may also be costs when you leave the village, so find out about end-of-contract fees.

Lawyers have newsletters and brochures about it, organisations like Grey Power and Age Concern have information, there's information on numerous websites such as stuff.co.nz, sorted.org.nz, consumer.org.nz and a comprehensive guide on the Retirement Commission (now the Commission for Financial

Capability) website, www.cffc.org.nz. In a nutshell, though, the main difference between buying a conventional house on its own section and buying into a retirement village is around ownership.

Generally, you don't own a house in a retirement village in the same way as you do a freehold home. You may have, for example, a licence to occupy: the right to live in your unit and use facilities according to the terms of the licence. Ownership of land and buildings remains with village operator. You could, however, own your own unit and become member of body corporate, which takes care of upkeep and operation. Then there are a variety of lease arrangements whether a lease for life, a life interest or a cross lease.

Some villages do offer freehold titles to both house and land, and charge an annual fee for the upkeep of the facilities such as swimming pool, outdoor living areas, gardens and so on. For many active retirees this can be the best of both worlds.

But whichever option appeals, this journey should not be viewed as a DIY job. It's vital to get independent legal and financial advice from well qualified, experienced professionals. Make sure both your lawyer and accountant have experience in the area and if they don't, ask for a referral to someone who does.

When you get to the point of buying, you need a lawyer to sort through the options, explain your

rights and obligations both right now and in the future, and make sure you fully understand how it all works. It is, in fact, a requirement of the Retirement Villages Act that intending residents take independent legal advice before they sign an occupation right agreement. The act covers the period before an intending resident enters a retirement village, during their occupation, and after they leave.

The act requires operators to disclose certain key information to each intending resident. It provides protection for residents, including a statutory supervisor for each village, a facility for handling complaints and a dispute resolution procedure, a Code of Residents' Rights and a Code of Practice. For specific information, consult the Act, regulations and Code of Practice 2008.

If you decide to go ahead with a particular village, get everything in writing. At some villages you may be able to negotiate on specific clauses in the contract, so make sure any changes are recorded in writing and signed by both you and the operator. If you're not confident about being able to understand all the issues, take a friend or family member along.

■ For those who are interesting in living the life of Reilly, the expression came from a popular song of the 1880s, *Is That Mr Reilly?* in which the title character describes what he would do if he suddenly became wealthy.

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AIR MAIL
PAR AVION 



Dear Annie, Richard & James,

I bet you're having an exciting time exploring the Gold Coast with Mum and Dad! I'm having a good wee break too – we have an indoor pool here, a movie theatre, and today we went for a trip to the museum and shops.

Your resort sounds like so much fun, but I think we might have more things to do here. It's so warm and friendly! I'm off to join some of the ladies for our bridge club in the library.

Lots of love, Gran xxx

P.S. As soon as you get back, you'll have to join me for a Sunday roast.

If you're planning a break and want your loved one to receive the best possible care while you're away, or they need temporary care after surgery, we offer respite care.

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resort-style facilities including a pool, library, beauty salon, and even a movie theatre!

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