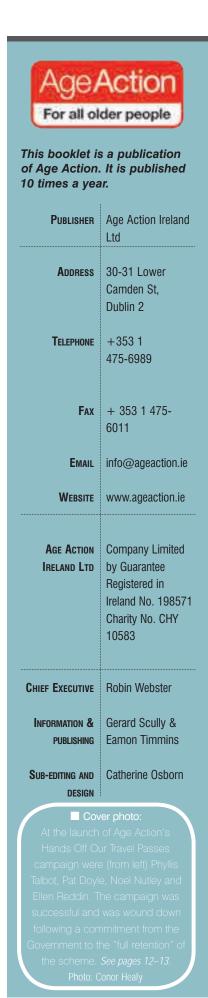
Age Action

For all older people

ISSN No: 1649-3516





Raising resources for expanding work

As you will read in later pages, this year's AGM was a positive event with plenty of questions and discussion about our advocacy work, services and finances. During 2013, every aspect of Age Action grew except our income: 289,201 people used our services in 152 locations in partnership with 823 other organisations. All this was achieved through the efforts of our 3,393 members, our 3,804 volunteers and 102 staff (21 full time and 81 part time).

We can all be proud of this achievement and truly appreciative of the generous support from others, including the general public, other voluntary groups, private firms and government departments and agencies.

One of the most important aspects of growth is the increasing engagement of our members as volunteers, advocates and donors. We are already one of the few ageing organisations controlled by our members and users of our services, and we are well on the way to becoming an organisation of as well as *for* ageing people. But our key challenge is to find the money to maintain current services and expand them to reach the many more people who need them.

The recent scandals in two well-known charities seem to have seriously affected public trust in charities and the level of donations. Age Action has not escaped these trends. Our response has been to review our corporate governance with the aim of achieving the highest standards of openness, transparency and financial management by the end of this year. We have tried to be fully transparent though our website and annual report and accounts and we already responded to several queries and critical comments from members and others.

We continue to explore fundraising activities and events and are seeking support from members and supporters.

In August we are starting a regular giving campaign by asking people to make monthly donations by direct debit. In August and September in Dublin, we are looking for volunteers for church gate collections and bag packers for a supermarket. During Positive Ageing Week (1st–9th October) throughout the country, we are organising Guess Who's Coming to Tea, a major new event in partnership with Irish Guide Dogs, and asking members to organise tea parties.

We hope some readers will be able to get involved in some of these events by organising or supporting them or even publicising them among friends and families. Anything you can do would be much appreciated, and any funds raised will be used to extend our services to those who need them most. Thank you in advance. — **Robin Webster**



■ Launching the Guess Who's Coming to Tea event were (from left) Julie Oates, Gerald Kean and Robin Webster.

Celebs to help tea party fundraiser

Age Action is teaming up with Irish Guide Dogs in a unique charity partnership this October to organise hundreds of fundraising tea parties across Ireland.

The Guess Who's Coming to Tea event is a fund-raiser with a twist, in that a number of celebrities are supporting us. Our supporters and friends will be asked to organise a fundraising tea party. Party organisers can then vote for the celebrity of their choice and be with in a chance of that celebrity dropping in to their event for a cuppa!

"We are really excited to be linking up with Irish

Guide Dogs to organise the Guess Who's Coming to Tea event," Age Action's Daragh Matthews said. "Our target is to organise 500 tea parties in homes and workplaces across Ireland to help the two charities raise €100,000.

"But if the event is to be successful, we will need the help of all our members and friends around the country," he said. "We are urging all our members to organise a tea party in their community and to encourage family members to do likewise in their localities and in their workplaces."

The tea parties will be held as part of Positive Ageing Week, which begins on October 1 (UN International Day of the Older Person) and October 9 (World Sight Day). It is hoped that the Guess Who's Coming to Tea event will raise public awareness of blindness and vision impairment as a major national public health issue.

Details of the celebrities who are supporting the tea parties will be unveiled later this month when the campaign is launched. Age Action and Irish Guide Dogs will be launching a website www. guesswhoscomingtotea.ie. Supporters will be able to register their tea party, vote for their celebrity guest and get their party packs to help them celebrate the day.

More details of the events and where they are happening will be in the September edition of Ageing Matters.

Appeal for volunteers in Dublin

Age Action is seeking to recruit volunteers to help with a number of upcoming fundraising events in Dublin.

If you, a family member or friend can spare one to two hours, we would be delighted to receive their support. We need volunteers for church gate collections and bag packing events in the coming weeks.

We are staging the following church gate collections: Saturday and Sunday, August 16 and 17, Milltown Parish church, Dublin;

Saturday and Sunday, September 6 and 7, Harolds Cross church, Dublin.

We also need as many volunteers as possible to help with bag packing at Supervalu in Churchtown, Dublin, from Thursday, September 18, to Sunday, September 21.

If you can spare some time, please contact Sheila at fundraising@ageaction. ie or telephone (01) 475-6989 for details of times and further information.

Thanks!

Care & Repair comes to Ballydehob

The Care and Repair programme is delighted to announce the launch of the service in Ballydehob, Co. Cork.

The Care and Repair community partner in the town is Ballydehob Community Alert, who are very active in the area and provide many services for older people.

Age Action regional manager John O'Mahony worked with the group to launch the service and believes the programme will be a success. "Ballydehob Community Alert has extensive experience of working with older people. They put a lot of time and energy into their preparations for launching Care and Repair, which will complement the Care Ring service that was also recently launched by the group," said Mr O'Mahony.



Age Action regional manager John O'Mahony with Ballydehob Care and Repair team.

"When working with a group to set up Care and Repair, it was always good to hear the volunteers asking relevant questions during training because it shows that they understand the issues faced by older people. The training in Ballydehob was a lively affair, and I have no doubt that this dedicated team of volunteers will provide a fantastic service for the community."

The launch of Care and Repair in Ballydehob

continues the expansion of the programme in the West Cork region following the launch of Macroom Care and Repair earlier in the year. Age Action is also working with groups in Bandon and Skibbereen with a view to launching the service in the autumn. Care and Repair is already well established in Bere Island, so 2014 is set to be a year in which the programme can make a real impact on the lives of older people in West Cork.

Support our Regular Giving campaign

One of the greatest challenges Age Action is facing at the moment is the uncertainty of our funding sources.

"We have been hit by reduced grants for our services and we need to find alternative and new ways of funding to enable us to continue to help and support older people around the country," Age Action's Daragh Matthews said. "We need to develop new income streams and, more importantly, to generate sustainable income for the future. One new way is the introduction of our direct mail campaign."

Age Action is hoping to recruit new donors and supporters by asking them to make a regular monthly donation. If you or a family member are in a position to support us – no matter how small the donation – we would be extremely grateful. "We realise that times are hard for many of us, but every little helps," Mr

"We realise that times are hard for many of us, but every little helps," Mr Matthews said.

If you can, please complete the enclosed direct debit mandate form and use the Freepost envelope to return it.



■ (Left to right) Christina
O'Donoghue Cork Glór group
member, Peg Lucey of Senior
Citizens Parliament, Nora Webster,
member of Kilkenny's Age Friendly
City Alliance, Deputy Lord Mayor
of Cork Cllr. Kenneth O'Flynn
and Cork Glór group members
Phil Ui Mhurchu, Marina Buckley,
Maureen Cleary, Pat Kelly and Age
Action regional manager John
O'Mahony.

Glór group contributes to Cork Age Friendly City

The Age Action Cork Glór group was represented at the first meeting of the Older People's Forum in Cork City Hall in June. The Older People's Forum is part of the new structures being put in place in Cork's Age Friendly City programme.

The Forum consists of representatives of older people's groups and will elect three representatives to be part of a new alliance consisting of senior members of Cork City Council, HSE, Gardaí, VEC etc. These structures will allow older people's

views to be represented directly to senior decision makers in Cork who can take action to make Cork a more Age Friendly City.

Age Action has been central to the Age Friendly City programme in Cork. Regional manager John O'Mahony is on the steering group that is driving the project, and the Cork Glór Group will be nominating a member to represent the Older People's Forum for the alliance when it meets in September.



Minister of
State Kathleen
Lynch with
participants
at the Getting
Started summer
camp at the
Ennismore
Retreat Centre
in Cork.

Summer camp fun with computers

This year Age Action's Getting Started decided that the kids shouldn't be the only ones to have fun at summer camp. So we organised our Over-55s Computer Summer Camp in Cork city.

Twelve learners benefitted from the individual tuition of 12 patient volunteer tutors in the lovely setting of the Ennismore Retreat Centre in Montenotte.

Some people brought their iPads, some their laptops and some nothing. Everyone was at a different level of competence, but all uncertain and wanting to understand more about computers. With the help of tutors sitting at their side (one on one) and thanks to the relaxed coffee breaks, everyone left the class with a better understanding of technology and how to

make it work for them to keep in touch with family and friends and be more in control.

We are grateful to the Minister for Primary and Social Care, Kathleen Lynch, who took time out of her busy schedule to meet the learners and tutors and encourage them to keep learning and encouraging others to learn technology. She also expressed her support for our Hands Off Our Travel Pass campaign.

Thanks go too to the wonderful staff at Ennismore Retreat Centre and to Prior Benedict Hegarty for their hospitality and for facilitating this course on their premises.

Age Action are planning a few more summer camps this summer (unfortunately without the bouncy castle!) in certain areas of Cork, including Mayfield CDP. If you or your friends would like to secure a place on one, please contact us. Or if you'd like to sign up for our four week courses (two hours a week), please call also. Classes run at your own pace in a fun, relaxed atmosphere.

Now's the time to do that catching up. It's more fun than you think! Call our Getting Started team on (021) 453-6556 to tell them exactly what you're looking for, or text "computer" to 0871956026 today!

Age Action are always looking for new venues (with wifi and if possible a few personal computers) to accommodate their community classes. We are particularly on the lookout for corporate partners with volunteer programmes who would like to be involved in this rewarding project. Please email Julie at gettingstartedcork@ ageaction.ie for further information or to arrange a meeting.

— Julie Oates



■ Newly elected Age Action director Sean Oliver and Ellen Reddin.

AGM follows busiest year ever

Age Action had the busiest year in its 21 year history in 2013, providing direct support to thousands of older people as the Government's austerity measures continued to hit the sickest and poorest, chief executive Robin Webster told the charity's annual meeting in June.

In 2013, 289,201 people used Age Action's services, read their publications, visited their website or charity shops, or helped

with fundraising.

These numbers include the 22,670 who used Age Action's Care and Repair home visitation and DIY service. It also includes 3,736 older people who were taught to use a computer and the 2,311 people who used the charity's information service.

"As we marked our coming of age' anniversary, it is clear there has never been a greater need for the work being done by our staff, volunteers and members across Ireland," Mr Webster told members at the Croke Park event.

He also urged those attending not to see older people or their issues in isolation from those of other age groups but to adopt a life course approach based on intergenerational solidarity.

Many of those using Age Action's services were people living alone without the support of family or friends. They depended on State services and payments to keep going.

"These are the people struggling to live in the community who, without the support of Age Action, would have nobody to help them cope with the wave of austerity over the last five to seven years," Mr Webster said.

Continued on next page







CLOCKWISE FROM TOP:

- Members voting during the AGM.
- Anna Cogan makes a point from the floor.
- Brendan Kelly addresses the meeting.

Continued from page 7

Despite the difficulties that Age Action, and many other charities, faced in the last year attracting funds, it continued to provide even more services and helped even more older people. "We need to explore funding opportunities from all sources — public, statutory and private fundraising — to enable us continue with, and expand, our work with older people," Mr Webster told the meeting.

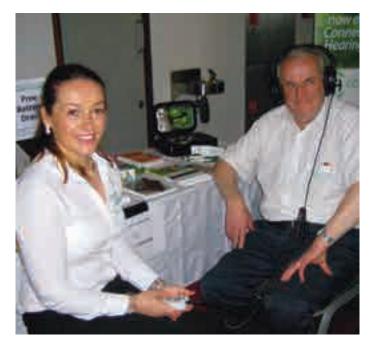
After registration, there

was an exhibition in which 10 commercial companies promoted their services and products. Age Action's various teams also organised stands to highlight our work. Both the exhibitors and members said they thought this part of the day was enjoyable and useful.

This year, before the annual general meeting, there was an extraordinary general meeting to make a number of changes to Age Action's memorandum of association and the articles of association.

The work of the EGM flowed smoothly into that of the AGM. Among the issues discussed at this year's AGM were the travel pass scheme, the way VAT is calculated, the continuing removal of older people from the medical card scheme, the local property tax and water charges.

The meeting also elected four directors — Rosemary Hannah, John Quinn, Miriam Simon, and Sean Oliver (nominated by members).









CLOCKWISE FROM TOP:

- Angela Doherty and PJ Gallagher at the Connect Hearing stand.
- Margaret Walsh speaking at the AGM.
- Noel Nutley makes a point while highlighting issues raised in Ageing Matters.
- Linda O'Brien (Bord Gais Networks) and Ita Latimer at the Bord Gais Networks stand.



■ Age Action's submission to Government highlights how older people are being squeezed by rising costs on one side, and fixed incomes and falling supports on the other.

Rises urged in key support payments

The effects of austerity measures on the lives of Age Action members greatly shaped our pre-Budget submission to the Government in June. For the first time in a several years, we are seeking increases in a number of key support payments.

Earlier this year we asked our members to complete a survey or attend a members meeting as we prepared our submission for Budget 2015. In particular, we wanted to hear how the previous budgets have made an impact on the lives of older people in Ireland. We received just over 400 responses to our survey and met over

100 people at our regional meetings.

The feedback from our members helped to shape our 36 recommendations to the Government in deciding on the content of Budget 2015. Our submission is divided into five sections income-related supports, health and social care, access to services, ageing and development, employment, lifelong learning and positive ageing. We also describe the reality of life for many older people in Ireland caused by changes introduced in recent budgets.

Income supports from the State play a critical role in addressing the issue of poverty. While the weekly rate of the State pension has been protected in the last number of budgets, the rate of those aged 65

years and over who are at risk of poverty has risen from 9.6% in 2009 to 12.1% in 2012.

A rise in costs for home heating, travel and insurance along with the introduction of numerous charges (such as the property tax and prescription charges) have effectively eroded the value of the State pension.

Therefore, we are calling on the Government to increase the weekly State pension and supports paid to carers by €5 a week. We are also calling for the Living Alone Allowance to be increased by €3.80 to restore real value to this support and to address, in some way, the incidence of poverty amongst older people living alone.

In the absence of any increase in the State

pension, the Household Benefits Package has been an important support for older people in offsetting the cost of utilities such as telephone, gas/electricity and the TV licence. However, a number of cuts and changes to these supports have compromised older people's ability to meet these costs.

For instance, there have been changes to how the electricity/gas portion has been paid, along with the abolition in Budget 2014 of the Telephone Allowance.

We are asking the Government to reinstate the Telephone Allowance and reverse the changes to the gas/electricity portion of the benefit so that it is again paid by unit cost rather than lump sum.

We are also urging the Government to provide help for the cost of water charges through the Household Benefits Package, along with the inclusion of the forthcoming public broadcasting charge.

With ongoing cuts to health service budgets particularly in the areas of primary care, social care and long-term care having a negative impact on the lives of older people and their families, we are urging the Government to ensure:

affordability and accessibility of primary care in particular by assessing entitlement to over70s medical card based on net income and a health and care assessment along with capping the prescription charges at €12.50 per individual rather than the current €25 per couple;

- access to personal services that keep older people well, by increasing funding for vital community services along with a proactive and preventative approach in the allocation of home help and home care schemes;
- a person-centred approach to long-term care provision — such as providing nursing home beds or intensive care in a timely manner, inclusion of therapies in longterm residential care services and increasing the personal allowance for those dependent solely on the State pension to 30% of income under the Fair Deal.

We have also urged that the changes introduced to the Housing Adaptation

Grant earlier this year should be reversed in order to support older people remain in their homes. And we are calling for continued support to community and voluntary groups to deliver computer training to those groups that experience digital exclusion.

To date, we have highlighted our recommendations with the Minister for Social Protection and with senior civil servants at the Department of Social Protection's Pre-Budget Forum. In the run-up to Budget day, we will continue to highlight our recommendations with public representatives, the media and the public. We are urging members to raise these issues with their TDs as well.

A copy of our pre-Budget submission is available from our website at www. ageaction.ie or on request from senior policy officer Naomi Feely at (01) 475-6989 or socialinclusion@ ageaction.ie

Budget submission demands

Among the demands in Age Action's pre-Budget submission

- a €5 per week increase in the State pension (which has been frozen since January 2009);
- the restoration of the Christmas bonus (abolished in 2009);
- €3.80 per week rise in the Living Alone Allowance (which) has not increased since 1996); and
- a reversal in the fuel payment cuts and changes made in recent budgets.



■ Age Action members (from left) Phyllis Talbot, Noel Nutley, Pat Doyle and Ellen Reddin at the launch of the "Hands Off Our Travel Passses" campaign.

Photo: Conor Healy

Bus pass scheme preserved after Age Action campaign

Age Action has wound down its Hands Off Our Travel Passes campaign after the Government publicly committed to the "full retention" of the travel pass scheme.

The campaign was launched on June 25 amid concerns that a major review of the scheme, commissioned by the Department of Social Protection, was due to report in the coming

weeks. Among the issues being considered were the introduction of an annual charge for the pass, limiting the times at which it could be used and restricting the forms of transport on which it could be used.

"Given the importance of the travel pass to so many older people, we launched the campaign to oppose any negative changes to the scheme, and to highlight how older people used their passes. We wanted to ensure our policy makers fully understood how the pass enabled people to do a whole range of activities," Age Action spokesperson Eamon Timmins said.

Over 500 Age Action members completed a questionnaire earlier this year. Without their passes they said:

- 57% would not be able to attend medical/health appointments;
- 55% would not be able to do their shopping;
- 43% would be unable to carry out personal journeys, such as trips to the

post office or library; 61% could not visit family or friends.

Apart from using the pass for essential regular journeys, the travel scheme is also used by older people to go on short holidays or breaks and is therefore also an important support for the domestic tourism industry.

As part of the campaign, older people and their families were urged to contact their TDs, senators and councillors to secure their support against any cuts to the scheme.

The campaign got off to a lively start, with members taking part in a photocall on board a Dublin Bus vehicle. Members also contributed to the press conference to launch the campaign, which generated national radio, television and newspaper coverage.

Age Action raised the issue directly with the Minister for Social Protection, Joan Burton, at the pre-Budget forum. Members contacted their local politicians and engaged with them on social media. The issue was also debated over two days in the Dail, as a result of a private member's motion tabled by Fianna Fail Social Protection spokesman Willie O'Dea.

By the time the campaign was wound down on July 14, 53 politicians had

signed our online petition to support the campaign. Among these were 19 TDs, six senators, one MEP and 27 councillors.

The decision to end the campaign was taken after the Government included the commitment to the "full retention" of the travel pass scheme in its statement of priorities for 2014-16, published on July 11.

"We are satisfied that this commitment means that. regardless of what else the review recommends when it finally reports to Minister Burton, the travel pass scheme will not be negatively affected in any way," Mr Timmins said.

"We are grateful to all politicians who helped secure this commitment, both

those who publicly backed the campaign as well as those who worked behind the scenes to resolve this issue," he said.

Age Action is also deeply grateful to groups from a broad spectrum of society who supported the campaign, as well as to older people and their families who contacted their local politicians.

"Age Action is delighted that this combined effort has ensured that this valuable scheme, which supports older people to live with independence and dignity, is safe," Mr Timmins said. "We can now focus our energy on other issues which are impacting older people in the run-up to the Budget in October."

Seeking interview subjects

In the run-up to October's Budget, Age Action is seeking to recruit more older people who are willing to be interviewed by the media.

"While our policy team do the research and provide the factual details, often journalists want to interview older people to talk about issues such as pensions, medical cards, prescription charges and the difficulties which some older people have heating their homes to a safe level," Age **Action's Eamon Timmins said.**

If Age Action is to be successful in communicating its message to a wider audience, it needs more older people who are willing to be featured in the media.

If you are interested in joining our media panel, please send your details to head of advocacy and communications Eamon Timmins, Age Action, 30/31 Lower Camden Street, Dublin 2, phone (01) 475-6989 or email Eamon.timmins@ ageaction.ie

Multicultural carer input needed

Age Action is seeking help from care home employees, residents and their families, as part of research into the issues of migrant workers employed in Irish nursing homes.

Ireland's adult care workforce has undergone rapid change in the past 15 years. It is now estimated that about 30% of staff in the older adult care sector are from other countries.

This change is undoubtedly an enriching opportunity for Ireland, introducing people with diverse experiences and new skills into the sector, which helps the sector and our society prepare for the changing needs of an ageing and increasingly diverse Irish population. But there are also challenges to be faced.

Research by the Migrant
Rights Organisation and
by the Irish Centre for
Social Gerontology in
Galway University has
shown that the overall
picture is positive. However,
the research also identified a number of areas
that require more-careful
attention. Many migrant
care workers experience a
degree of cultural misunderstanding, discrimination
and sometimes explicit



An estimated 30% of staff in the older adult care sector are from another country.

racism in their daily work.

With these factors in mind, Age Action has begun a year-long project to explore the issues further and to look at ways in which the challenges might be addressed.

The project involves doing further needs analysis in a number of residential care homes in the north Dublin area. We aim to update the research and learn more about what the current issues are from workers — both Irish and from other countries — from management, residents and residents' relatives.

This information will be used to develop strategies, policies and training that will hopefully contribute to promoting intercultural understanding and to minimising the risks of negative intercultural misunderstandings, discrimination and racism.

To help us learn as much as possible about these challenges, we would like to hear from people (from any country, including Ireland) who work in the residential care sector in any role — manager, care assistant, nursing, catering, cleaning. We would like to hear about your experiences and what suggestions you have about how people can best work in multicultural teams and promote diversity. We can be contacted in a number of ways: we can send you questionnaire or have a telephone conversation or meet up with you to discuss the subject.

To participate and for further information, contact Ann Moroney at Age Action, phone (01) 475-6989 or email intercultural@ageaction.ie

How will you be remembered

Leaving a gift in your will to Age Action enables us to continue to provide vital services to older people. Any contribution — big or small — makes a real difference to our work.

To learn more about leaving a legacy gift to Age Action please contact Robert on (01) 475-6989. Thank you.



U3A MEETINGS

- Dublin City U3A **Meeting last Tuesday of each** month at 11am in the Chester **Beatty Library. Contact John** Roche: (01) 201-7490
- Blackrock U3A **Contact Eileen Larkin: (087)** 4128607, (01) 455-7653
- Ballyroan U3A Meet every 2nd Monday at 11am in Ballyroan Library. **Contact Al Connor:** (01) 490-3212
- Ballymun U3A **Meetings every 2nd Monday, 2pm in Ballymun Library. Contact: Vera Butler (01)** 842-2256
- © Lucan U3A **Meetings 2nd Monday of the** month, Ballyowen Castle. **Contact Ann Hargaden (email:** annhargaden13@gmail.com)

- Blessington U3A **Meetings 3rd Tuesday of each** month. Contact Anne Cowie: (045) 865-159
- Sutton/Baldoyle-Dublin North-East. Meets 10.45-12.45, Baldoyle Library. **Second Wednesday every** month (excl Jun-Aug). Contact: u3asutbal@gmail. com. Phone: 01-832 3697 Website: u3asuttonbaldovledublin
- Active Virginians U3A Meet every week. Contact Ann Brodie at (049) 854-8232
- Maynooth U3A. **Community Space, beside** Manor Mills Shopping centre Meet every Friday 11am. **Contact Helena Kirkpatrick:** (01) 628-5128
- An Cosan U3A Tallaght.

Meet every 2nd Thursday. **Contact Imelda Hanratty:** (01) 462-8488

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- Waterford U3A **Contact Margaret Wheeler:** mwheeler2010@live.ie
- Monaghan U3A **Contact Mary Beagan: (047)** 75942, (086) 331-4439
- Tramore U3A **Meetings 3rd Thursday of the** month, 11am, Coastquard Station, Love Lane, Tramore. **Contact Mollie Hunt,** molliehunt@eircom.net
- ® Roscommon U3A Meet every 2nd Tuesday. **Contact Avril McTeigue:** amcteique@rosdisabilities.ie

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

Booklet accompanies World Elder Abuse Awareness Day

To mark World Elder Abuse
Awareness Day on June 15, we
produced a leaflet outlining how a
convention on the rights of older
people could ensure that our government, should it ratify the convention,
would introduce legislation criminalising elder abuse as well as mandatory
reporting of suspected abuse or
neglect. We distributed the leaflet at
the National Centre for the Protection
of Older People's annual conference
which took place at UCD in Dublin.



Age Action's Phil Cooley and Emily Widra meeting delegates from Purdue University, Indiana, at the WEEAD conference at UCD.

Annual membership application

Annual membership apphoantion	
I wish to join Age Action and enclose € membership fee, plus €	STANDING ORDER
voluntary donation payable to Age Action	To the Manager
Ireland Ltd. If you are already an existing Age	(Name of Bank/Building Society)
Action member and wish to renew your mem-	
bership please write your membership number	Bank Address:
here	
Full name:	Please pay annually to Age Action Ireland,
(Block apitals please)	Permanent TSB, 70 Grafton Street, Dublin 2,
	BIC: IPBSIE2D
Address:	IBAN: IE82 IPBS 9906 2587 7790 21
	the following amount €
Tel:	until further notice. Starting on: 1st Day of
Email:	January 20
(Block capitals please)	Name:
Website:	(Block capitals please)
(Block capitals please)	BIC:
Signature:	IBAN:
	Signature:
Date:	
	Please return to:
FEES	Membership Development
€20 Individual – retired/unwaged	Age Action Ireland Ltd
€40 Individual – employed	30/31 Lower Camden Street, Dublin 2
€60 Voluntary Body	Email: membership@ageaction.ie
€200 Statutory Agency	Tel: (01) 475 6989
€500 Commercial	Fax: (01) 475 6011
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