

ageing matters *in Ireland*

Silver Surfers 2014 launched

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■ Cover photo:

Former Goole Silver Suffer Award winners Michael O’Gorman and David Lowen (right) at the launch of the 2014 awards.

Photo: Marc O’Sullivan

Making our views and votes count

The most important lesson from the recent European and local elections is that our votes count and can make a real difference and even change government policy, for example, in the withdrawal of discretionary medical cards. Before the election, there was a flood of examples of the harsh impact that the loss of a medical card was having on sick people, ranging from babies with incurable diseases to frail older people with terminal illnesses. The incomprehensible and apparently heartless thinking behind this policy was memorably captured by the question from an official to a parent: “Does your child still have Down Syndrome?”

Then the elections came, the Government parties received a terrible beating and everything changed. The impossible became not only possible but necessary. First, the review of discretionary medical cards was halted, then the cards recently withdrawn were restored and now there is to be a review of the whole policy.

The Age Action position has always been that medical cards provide vital support to sick people, giving them easy access to GPs and a passport to a range of other support services. In fact, the medical card is a symbol of the care and support all of us provide to individuals and families facing serious, often long-term, and sometimes terminal, illness. Many of us go through times when we need public support to overcome illness, disease or accidents, and most of us are at greatest risk during the first and last two years of our lives, when our families and carers may also need special support.

So the big question we now face is how we should use our votes to best effect in the future. To start, we have to make sure the Government and the other political parties know what we think is wrong with current policies, and then we have to put forward our own ideas and proposals for better policies.

We may have to go back to first principles to discover the real values and priorities of the political parties. Perhaps we assume too easily that they share our values and priorities, and that the only difference between us is the current lack of resources. The debacle of the lost medical cards suggests that there may be a more serious and much wider gap between the Government and the governed. It’s a gap that has to be closed by the Government moving nearer to the people — and quickly.

— Robin Webster



■ Former Google Silver Surfer award winner Marie O'Gorman with Communications Minister Pat Rabbitte at the launch of the 2014 Google Silver Surfer Awards with Age Action. They were pictured at the Soda Lab at Google's offices in Dublin.

Photo: Marc O'Sullivan

Silver Surfer search starts for 2014

Google and Age Action are once again joining forces in the search to find Ireland's top Silver Surfers.

We are asking people to nominate a friend, neighbour or relative who has embraced technology and made it part of daily life. Whether it is connecting with loved ones across the world, arranging travel plans, or using it to pay the bills, more and more of the over-50s in Ireland are taking to the online world, and Google and Age Action want to highlight their achievements.

Communications Minister Pat Rabbitte launched the 2014 Google Silver Surfer Awards with Age Action at Google's offices in Dublin. "The internet and digital applications are now central to our lives," he said. "They empower people in so many ways. Too many older people are still missing

out on these opportunities. The Government wants to ensure no one is left behind."

Last year's overall winner was David Lowen (61) from Greystones, Co. Wicklow. It was his love of music that gave David his taste of the online world. Regularly streaming music through Spotify, David also learned to shop, bank and book holidays online.

Google's Social Action Manager, Sinead Gibney, said: "Last year we had over 200 entries, the highest number we have ever received and we hope that this will continue in 2014.

"The online world is a place that everyone should feel comfortable with and enjoy, and by honouring some of Ireland's best examples of Silver Surfers, we hope many more older people will be encouraged to get online."

Age Action chief executive Robin Webster said that through the charity's

experience teaching thousands of first-time users how to use a computer and get online, they have seen the transformative effect of new technology in dramatically enhancing the quality of older people's lives. "However, some older people are still fearful and hesitant about signing up for a class," he said.

Broadcaster George Hook, who was MC at the launch, outlined the five award categories: New to IT; Hobbies on the Net; IT Tutor(s) of the Year; Google Silver Surfer Award; and Golden IT Award.

The public can nominate someone for an award by filling in a form online at www.ageaction.ie/silversurfer or by phoning Anne Marie on (01) 475-6989. Nominations close on October 5.

The winners will be announced at an award ceremony on October 20 at Google headquarters in Dublin.

New policy officers spotlight advocacy

Age Action has strengthened its policy team with the appointment of two experienced policy officers, Dr Frances Mathews and Dr Marita O'Brien.

Frances has worked as a GP and hospital doctor in the UK, Ireland, Canada and New Zealand. She has a special interest in the rights of older adults and has published and spoken on powers of attorney, elder abuse, anti-psychotic drug use in nursing homes, the law and older people, and the Assisted Decision Making (Capacity) Bill 2013.

She was a clinical tutor at the University of Otago Medical School in Dunedin, New Zealand, and a bioethicist for a private biotechnology company. She has had a private medico-legal practice for 10 years. While studying for the Irish bar, she worked part-time as a GP and volunteered with Age Action, working on elder abuse, legal capacity and other issues.

Marita completed a PhD on older people's participation in acute hospital discharge processes with the Social Policy and Ageing Research Centre in Trinity College in 2009. She has worked on developing evidence-based advocacy and lobbying with a local older people's group. Marita is also a member of a group working to create dementia-friendly communities.

She has a special interest in participatory research methods and facilitates training for older people interested in being peer researchers. She has worked on a number of projects aimed at raising awareness of elder abuse. With her 30 years of experience in community pharmacy and her work as a volunteer advocate in nursing homes, Marita understands the issues affecting older people.



■ TOP: Frances Mathews. ABOVE: Marita O'Brien

The appointments underline Age Action's commitment to supporting our advocacy work with vigorous policy and research. They follow the departure of former policy officer Lorna Roe, who stepped down to concentrate on her PhD studies.



■ Participants at the empowerment workshop discuss photographs of people from developing countries and the similarities and differences that might exist between them and us.

Workshop focuses on empowerment

Age Action held a workshop on May 13 to explore power and empowerment and how they play a role in our life and in society.

“Empowerment” refers to increasing the economic, political, social, educational, gender or spiritual strength of individuals and communities.

The event was a collaborative effort between our Ageing and Development Programme, our Generations Together Programme and an organisation called Plan Ireland (www.plan.ie). Plan’s vision is of a world in which all children realise their full potential in societies which respect people’s rights and dignities.

The aim of the workshop was to look at:

- the power that we, as older and younger peo-

ple, have in society and the differences and similarities in power between different generations;

- the wide gap between the amount of power that richer and poorer countries have; and
- how we can raise awareness about power inequalities within society in Ireland and globally.

Fourteen people attended the workshop, with older people from various organisations, such as the Irish Countrywomen’s Association, U3As and Age Action members, with younger representation from the MC Teens Foroige group from Jobstown.

The workshop was interactive, with various activities to highlight the different types of power or lack of power that older and younger people have in developing countries and in Ireland. It also explored how older and younger people can be empowered

to act for positive change.

The workshop finished with the participants designing a campaign to express their power to change an issue close to their hearts. The campaigns addressed topical issues such as lowering the voting age, promoting a fair and green economy and stopping government cuts in different sectors such as the youth sector.

The discussion got quite heated at times, but feedback shows that everyone left feeling empowered and with a bit of fighting spirit in them! One of the participants commented that they “will now think constructively about power and how to exercise it at a wider and also personal way”.

We would like to thank Plan Ireland for collaborating with us on this project, and we hope to run a similar event again. The workshop received funding from Irish Aid.

Age Action lobbying to prevent hardship to the most vulnerable

Water charge protections urged



The first water bills are due to land on door mats in January, and Age Action has been actively lobbying to try to protect the most vulnerable older people from their impact.

We have highlighted a number of concerns about the new charges, ranging from people's ability to pay to supports for low income households and pensioners, and how to protect those who have higher water usage because they have special needs. Since July 2013, we have raised these issues at meetings with the Department of the Environment, Irish Water and the Commission for Energy Regulation (who are tasked with designing the tariff structure).

A Government announcement made in the run-up to the local and European elections, and following a Cabinet decision, gave us hope that many of our concerns had been taken on board. These were to be dealt with by the Government issuing a policy direction to the Commission for Energy Regulation (CER). However, a few days later

■ Our greatest concern is that the model adopted for water charges protects the most vulnerable of older people.

the Department for the Environment advertised that it was accepting representations from interested parties on its “draft” policy. We later made a submission to the Department.

Age Action welcomes the Government’s statement that the tariff structure will not include a standing charge. “While this will result in a higher cost for water used, we were concerned that standing charges of anything up to €100 per household would have had a considerable impact on low income families who would have faced a bill regardless of how much water they used. It would also have negated any benefit of support payments for those on low incomes,” Age Action spokesman Eamon Timmins said.

In its pre-election statement, the Government committed to paying €100 annually to recipients of the State Pension or Disability Pension to help meet the cost of water bills. Age Action gave this a guarded welcome as it is unclear how much water this will buy until we know the price of the units. The unit price will be decided by the CER.

The Government has also agreed to cap water charges for people whose special medical needs require greater water usage. “While the detail of how this will operate has yet to be

revealed, we believe the water bill for a pensioner with a special need (eg people who are incontinent may have a greater need for washing and laundry) should be capped at the estimated usage level of a person in similar circumstances but without the same health need,” Mr Timmins said.

Of course, not everyone will be charged for what they actually use, and many people will receive

Access to water is a basic human right.

assessed bills. People who will receive these in January include those still waiting to have a meter fitted. It also includes people whose homes are not suitable for a meter and whose billing will always be assessed, such as those in the older housing stock, which is supplied by spurs from main supply pipes.

The assessment model and the factors used to estimate a household’s water usage will therefore be important if the new system is to be fair to older people. We believe the occupancy level of a property should be the main factor in assessing water consumption.

In its submission to the

CER, Irish Water outlines the pros and cons of four tariff models. Age Action’s submission to the CER favours a model based on occupancy levels and house size. “The model we are supporting has seven price levels for water units, including a flat rate for single occupancy. We believe this would be the most effective in protecting low income older people living alone,” Mr Timmins said.

Finally, Age Action favours a 12 month transition period for people transferring to a metered charge, during which the person would pay the lower bill, either metered or assessed.

“Our greatest concern is that the model adopted for water charges protects the most vulnerable of older people, and ensures that people can afford to use the water they need without creating hardship,” Mr Timmins said.

“The Government have made promising noises, but we have yet to see the final support measures to protect low income households. It concerns us greatly that these are also only being referred to as supports for the initial economic cycle for Irish Water up to 2016. Once the charges are in, all future governments will have to ensure that adequate measures protect the most vulnerable in society. Access to water is a basic human right.”



■ The Government is entitled to vary pension and benefit entitlements, but must do so in accordance with law and without discriminating against a particular class.

Man settles case over pension cuts

A pensioner has recently successfully settled his High Court action for damages against the State for depriving him of his pension.

Upon the death on of his wife, the pensioner became entitled to a widower's contributory pension/surviving spouse's pension. However, the man claimed he was entitled to a greater amount under his pension on the basis that his late wife had made contributions before 1953. The State claimed that his pension was lawfully reduced under the

Social Welfare Act 2000.

The Social Welfare Act 2000 increased a person's contributory pension during their lifetime. However, following their death, it removed entitlement from their spouses to the Surviving Civil Partner Contributory Pension. In effect, what the Department of Social Protection gave with one hand, it took away with the other.

The pensioner initially sought assistance from Age Action after the Social Welfare Appeal's Office rejected his claim. Age Action provided the man with some valued assistance at a crucial time. The



■ Niall Kiernan

pensioner then approached FLAC, who introduced him to a barrister who in turn spoke to me (Niall Kiernan). I then met with the pensioner and subsequently represented him.

Since the economic downturn, an increasing number of people have had their benefits reduced and even refused. While the

Government is entitled to vary pension and benefit entitlements, it must do so in accordance with law and without discriminating against a particular class. It must also take into consideration a person's right of expectation based on their contributions paid.

The process of appealing a decision of the Department of Social Protection can often be difficult and drawn out.

A person can appeal a decision refusing or reducing their entitlement to the Social Welfare Appeals Office. It will usually take six to 12 months before a decision is made, and can often take longer. If your appeal is refused, Age Action will

offer you information and support. Once an appeal is refused, an individual may contact the Office of the Ombudsman, who will look at issues of procedure but cannot challenge the legality of Social Welfare legislation — to do so, you need to speak with a solicitor.

This case challenged the legality of certain pension laws, on the basis that they were unconstitutional, discriminatory and in breach of international social welfare agreements that Ireland has with other countries.

Pensioners who have lived and worked abroad and are now based in Ireland, whether they are Irish, European or from another foreign country, are

often entitled to count those periods abroad towards their Irish social welfare PRSI contributions. Many people don't know this.

If the State reduces your pension benefits, you may be able to challenge this decision in the courts. An important point to note is that, even though the above pension case concerned a widower, the principles equally apply to widows.

— Niall Kiernan

Niall Kiernan is a solicitor at Lawlor Partners Solicitors. He can be contacted by phone on 01-8725255 or by email at niall@lawlorpartners.ie.

Tuam Getting Started classes expand

Age Action West has been running Getting Started classes in Tuam Library in Co. Galway since the inception of the programme in 2007, training over 100 older people from the area in that time.

Eileen Browne, lead tutor in Tuam, has done tremendous work with the programme since the start. When classes began, there were three students for three computers. In 2010 the library moved premises from Shop Street to High Street where it installed Wi-Fi, thus allowing students to bring their own laptops.

The classes now run with up to 15 students using various devices, including tablets. Eileen has been joined by other volunteer tutors who do fantastic work.

Emer Donoghue, the Tuam librarian, says the classes have brought new members to



■ A group of Getting Started learners and tutors in Tuam with their certificates.

the library. Many students were not aware of all the facilities the library provides, including a book club, a writers' group and even a monthly lunchtime concert.

For more information on Tuam classes and classes in Galway, Mayo and Roscommon, please contact Age Action on (091) 527 831.

Independent Expert on the rights of older people appointed by UN



■ Rosa Kornfeld-Matte: her appointment is a landmark step towards full realisation of the rights of older people.

Regular readers of *Ageing Matters* may recall that the UN Human Rights Council in Geneva passed a resolution to appoint an Independent Expert on the enjoyment of all human rights of older people in October 2013.

Age Action was delighted that, at the time, Ireland co-sponsored this resolution, as a current member of the Human Rights Council. We were encouraged that this landmark step towards the full realisation of the rights of older people had been taken.

On May 12, 2014 the Human Rights Council appointed Ms Rosa Kornfeld-Matte as

Independent Expert. Ms Kornfeld-Matte served as the national director of the Chilean National Service of Ageing and has had a long career as an academic, working for 22 years at the Pontificia Universidad Catolica de Chile, where she founded the programme on older people.

By 2030, 23% of the Chilean population will be older than 60, which will make Chile the country with the highest ageing population in South America.

Ms Kornfeld-Matte has a three year mandate as Independent Expert to examine, monitor, advise and publicly report on the human rights of older persons worldwide.

She will work to consolidate an understanding of older people's rights and foster the implementation of

measures that contribute to the promotion and protection of the rights of older persons.

As Independent Expert, Ms Kornfeld-Matte can undertake fact-finding missions in countries and issue reports and recommendations, prepare thematic studies that serve as a guide on norms and standards, and raise public awareness through the media.

While the work of the Independent Expert will complement and contribute to that of the UN body that is looking at drafting a new Convention on the Rights of Older People (the Open-ended Working Group on Ageing), it will not duplicate this work. We in Age Action are looking forward to linking in with Ms Kornfeld-Matte and her office.



■ Age Action's Lorraine Murphy (left) with photographer Ann Henrick and the late Maeve Binchy's husband, author Gordon Snell, at the opening of the Time to Dance exhibition.

Exhibition celebrates positive ageing

A Time to Dance, exhibition

Review by Beth Nunan

Age Action's A Time to Dance exhibition at European House during May celebrated all the positive elements of growing old.

The exhibition opens with our teenage ballroom dancing years in the late 1950s and 60s. About the finery we wore, Maeve Binchy says: "I used to be a bit anxious about all this dressing up and fancy dress when I was young and trying to look like a princess."

Indeed, so were we all then, dancing on high heels like stilts and on bad nights, suffering agonies when the shortage of young men before the pubs closed forced girls like us to sit by the wall humming, in

semi-darkness, to romantic music that pierced our tender hearts! That was what we appreciated about Maeve's writing. She echoed what we had felt and recognised.

In this exhibition, she says: "There are lots to be said for being old. They give you more rope, somehow pleased to see you laughing, and nobody asking you to take that smirk off your face!"

Maeve maintains that there is a peaceful feel about old couples. You would know they had known each other a long time – two halves of a unit.

This exhibition was curated by photographer Ann Henrick, Maeve's friend and collaborator. The photographs and text are taken from Ann and Maeve's book *A Time to Dance* (published by New

Island in 2006), featuring Ann's images and Maeve's words. Most of those featured are ordinary people (a number of the images were of residents of Dublin City Council sheltered housing complexes). But the exhibition also features some interesting artists, like Eamon de Butleir, the filmmaker who said: "A wildlife filmmaker does not stop working until he falls off his perch."

Among the images I loved in the exhibition was the photo of the old musician blowing to get music out of his crutch. It sums up the exhibition and the quote from the book which inspired it: "Age is not a problem, a worrying situation or a loss of glorious youth. It is just another stage of life, a time to laugh, a time to sing, a time to dance."



BEFORE



AFTER

■ A set of garden ornaments lovingly restored by volunteer Fergus Blake.

The small Care & Repair deeds that make all the difference

Sometimes the smallest things make the biggest difference.

Regular readers will know that Age Action's Care and Repair programme provides practical help around the home, undertaking small but vital DIY jobs to ensure that older people can live in increased comfort and security.

Sometimes jobs are just too big to be done by

volunteers and staff, which is where our trade referral service comes in. We can provide the details of reliable trades people who will do a good job for a reasonable price, having signed up to Age Action's protocol to treat older people fairly.

A typical day for my team in the Dublin office sees requests for help with all manner of tasks, from changing a light bulb to helping to clear an attic before home

insulation is fitted.

Recently we worked with a community group in the inner city to fit almost 60 security chains and door spy-holes in an area where older people were feeling vulnerable to cold callers.

Whether we are arranging to cut grass, hang curtains or help fill a skip following a bout of de-cluttering, team members always remember that these small jobs are very important to the peace of mind of our clients.

Our staff and volunteers work hard on the practical jobs. Thanks to them, there are fewer stuck drawers, creaky doors, crooked curtain poles and dripping taps in older people's homes throughout the country.

It's easy to remember the serious, practical side of Care and Repair, but sometimes we get a reminder that small things can make a big difference. Recently, one of the Dublin team's volunteers — Fergus Burke — sent in a lovely story.

Fergus had been doing some odd jobs for a Care and Repair client in the city, and discovered "a pair of dirty birds" abandoned in her garden. The garden ornaments (pictured opposite) were in a sorry state.

As Fergus says, he spirited them home to his

workshop and undertook a renovation project which kept him occupied for a couple of evenings. The transformation complete, he delivered them to the client with a new lease of life — the "dirty birds" had indeed become beautiful swans again.

I think this story speaks volumes about the commitment of our volunteers to making the lives of older people not just easier, by doing vital practical jobs, but happier, by brightening up the environment.

Even though I come across some truly difficult situations co-managing the Care and Repair programme (and this includes securing funding to continue the service), my heart is often lifted by the kindness of people who

work on the team.

I would like to thank everyone delivering Care and Repair nationwide. We have the capacity to make a real difference. If you would like to know more about starting a local Care and Repair service, or if you're in business and could help us to sponsor or fund the programme in future years, I would love to hear from you.

— **Claire Bellis**

Claire Bellis is the regional development manager (north) for Care and Repair. Phone (01) 775 6989 or email cbellis@ageaction.ie. John O'Mahony, is the regional development manager (south). Phone (021) 453 6554 or email jomahony@ageaction.ie.

Free charity shops collection service

Did you know that Age Action offers a free collection Service within the M50 area in Dublin?

We also offer a delivery service for items purchased in our Camden Street shop, at a nominal charge. This is an important service as it enables those without transport to purchase items they normally would not, and helps us to clear the shop floor quickly, to make room for new stock coming in.

Can you help us?

If you live within the M50 and are clearing out a home, please call us at the number below, and we will arrange a suitable time for our drivers to call out to you.

Here are some of the items that we

accept: vintage items; furniture; clean clothing -- ladies', men's and children's; jewellery; handbags; shoes (in pairs); hats; scarves; glassware; books; records; CDs and DVDs; ornaments; mirrors; collectibles and antiques.

Unfortunately, we are unable to accept mattresses or bedding, pillows and duvets, computers and computer desks, carpets, or large electrical items ("white goods" such as fridges and washing machines).

— **William Ralph**
Stock collection manager for
Age Action

Please contact us on (01) 475 6989 or e-mail stockcollection@ageaction.ie. We look forward to your call!

UN goals must include older people

The Millennium Development Goals (MDGs) are eight international targets for reducing global poverty.

They were unanimously adopted by member countries at the General Assembly of the United Nations in 2000. The deadline for achieving the goals is 2015, and there have been successes on some of the targets. For example, the number of people living in extreme poverty has fallen in every developing region, including sub-Saharan Africa, for the first time since records on poverty began.

Preliminary estimates indicate that the proportion of people living on less than \$1.25 a day fell in 2010 to less than half the 1990 rate, and in the same period over two billion people gained access to improved drinking water.

This is good news although MDGs have been less successful. While the MDGs have specific targets on children and women, they fail to mention age, ethnicity and disability. This has meant that older people continue to be invisible in many development policies and programmes, in government aid policies and programmes and in



■ Ageing and older people must be included in the new framework.

those implemented by international development organisations. It also means

Older people continue to be invisible in many development policies and programmes.

that collecting data on older people in developing countries is not a priority,

which in turn leads to gaps in data on older people and the problems they face.

As the deadline for the MDGs draws to a close, UN member states, including Ireland, are discussing and drafting plans for a follow-up, which is called the post 2015 development framework. We are calling on the Irish government to ensure that ageing and older people are included in the new framework, especially as there are huge projections for growing ageing populations globally, with the most rapid increases in the 60+

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: annhargaden@eircom.net)

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Meetings 3rd Tuesday of each month. Contact Anne Cowie: (045) 865-159

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North-East. Meets 10.45-12.45, Baldoyle Library. Second Wednesday every month (excl Jun-Aug). Contact: u3asutbal@gmail.com. Phone: 01-832 3697 Website: u3asuttonbaldoyledublin

© Active Virginians U3A

Meet every week. Contact Ann Brodie at (049) 854-8232

© Maynooth U3A.

Community Space, beside Manor Mills Shopping centre Meet every Friday 11am. Contact Helena Kirkpatrick: (01) 628-5128

© An Cosan U3A Tallaght.

Meet every 2nd Thursday.

Contact Imelda Hanratty: (01) 462-8488

© Waterford U3A

Contact Margaret Wheeler: mwheeler2010@live.ie

© Monaghan U3A

Contact Mary Beagan: (047) 75942, (086) 331-4439

© Tramore U3A

Meetings 3rd Thursday of the month, 11am, Coastguard Station, Love Lane, Tramore. Contact Mollie Hunt, molliehunt@eircom.net

© Roscommon U3A

Meet every 2nd Tuesday. Contact Avril McTeigue: amcteigue@rosdisabilities.ie

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

population due to occur in less developed countries. This must be reflected in the new framework.

We are calling for the new goals to include people of all ages and urging that indicators must require data collection for all people, disaggregated by sex and age. For example, older women are often disproportionately discriminated against, and the collection of data on

this (and on other issues faced by both men and women) is crucial.

Finally, we are also urging that the framework should be grounded in human rights principles, including universality, non-discrimination, equality, participation, empowerment and accountability.

Agreeing to a framework like this at the UN is a mammoth task — all 193

countries have to consent. But it is essential that ageing is recognised and older people no longer remain invisible in policy and practice. We will keep readers updated as the process progresses.

— Lianne Murphy

Lianne Murphy is the development officer for Age Action's Ageing and Development programme.

Marathon thanks



■ A big thanks to walkers and runners who completed the Flora Dublin's Women's Mini Marathon on June 2 to raise funds for Age Action. They joined 40,000 women raising badly needed money for charities. Pictured before the start (from left): Lorraine Fitzsimons, Ashley Kavanagh, Ursula Elliott, Nicola McLoughlin and Jennifer Coen.

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 mem-
 bership please write your membership number
 here

Full name:.....
 (Block capitals please)

Address:

Tel:

Email:

Website:

Signature:

Date:

FEES

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

STANDING ORDER

To the Manager
 (Name of Bank/Building Society)

Bank Address:

Please pay annually to Age Action Ireland,
 Permanent TSB, 70 Grafton Street, Dublin 2,
 BIC: IPBSIE2D

IBAN: IE82 IPBS 9906 2587 7790 21
 the following amount €

until further notice. Starting on: 1st Day of
 January 20

Name:

(Block capitals please)

BIC:

IBAN:

Signature:

Please return to:
 Membership Development
 Age Action Ireland Ltd
 30/31 Lower Camden Street, Dublin 2
 Email: membership@ageaction.ie
 Tel: (01) 475 6989
 Fax: (01) 475 6011