Issue No. 258 May 2015

For all older people

ISSN No: 1649-3516



2 ageingmatters may 2015



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

Publisher	Age Action Ireland Ltd
Address	30-31 Lower Camden St, Dublin 2
TELEPHONE	+353 1 475-6989
Fax	+353 1 475-6011
EMAIL	info@ageaction.ie
WEBSITE	www.ageaction.ie
Age Action Ireland Ltd	Company Limited by Guarantee Registered in Ireland No. 198571 Charity No. CHY 10583
CHIEF EXECUTIVE	Eamon Timmins
Publishing & Information	Justin Moran & Gerard Scully
Sub-editing and design	Catherine Osborn

■ Cover photo:

Age Action's Noirín Lanigan
elebrating another successful

Photo: Marc O'Sullivar

Sleepwalking into a crisis

There are few things in life worse than watching somebody sleepwalk their way into a crisis. This is especially true when that crisis could have been avoided if they had acted earlier and planned for the foreseeable issues developing in the first place.

So you can understand our frustration as the Government and Irish society (through its silence) continue to sit on their hands and watch the dust gently gather on the National Positive Ageing Strategy as our population ages.

Our frustration is fuelled by the fact that all the early warning signs are there. But the Government appears to dismiss these as problems created by the current generation of older people.

For example, the overcrowding crisis in our hospitals is blamed on the number of (mostly older) people in delayed discharge beds. Nobody diagnosed that the problem was a dramatic symptom of a health service which is not configured to meet the needs of our ageing population.

The €74 million announced last month to address the issue was divided between funding additional nursing home beds and transitional care beds. The failure to recognise the need for funding of home adaptations and increased community-based supports for older people, suggests a limited view of the health needs of older people.

There is a recurring and deeply depressing view of older people as a problem that has to be solved or as a crisis coming down the tracks.

But former senator Brendan Ryan challenged this while addressing a conference of former parliamentarians earlier this year when he asked one of the speakers to explain how something expected to happen 15 or 20 years from now could be viewed as "a crisis". As a former engineer, he rightly pointed out that this was simply an issue which had to be planned for.

And therein lies the problem. The Government published the National Positive Ageing Strategy in April 2013. Two years later, we are still waiting for it to be implemented.

It was far from perfect as strategies go, but it would have provided a road map for Ireland to begin planning for the needs of older people now and in the decades to come.

We all have a role to play in opening the eyes of our politicians when they come calling in the months to come. The time for talk is over. They need to act, and act decisively, engaging all arms of government, to address the needs of the current and future generations of older people.

— Eamon Timmins



■ Age Action members protest at possible changes to the Free Travel Pass. Photo: Conor Healy

Free Travel Scheme raised with NTA

Concerned about the future of the Free Travel Scheme in the context of bus routes being put out to tender, Age Action met the National Transport Authority at the start of May.

Age Action was represented by Justin Moran and Gerard Scully, while the NTA were represented by Michael Warnock-Smith and Marianne Cassidy.

Among the issues discussed were the role of the NTA regarding the Free Travel Scheme, the number of routes on which the pass is currently not accepted and the introduction of a system on some new routes where the holder of a pass has to pay 50% of the fare rather than getting free travel. The issue of changes to Dublin Bus

routes leaving many older people without bus services was also raised.

Mr Warnock-Smith explained that the role of the NTA was to grant licences to service providers and to identify areas in which there is a definable social need for a service. Where they identify such a need, they help find an operator to provide the service or to support a service provider already in place.

Free Travel

Funding for the Free Travel Scheme has been more or less stagnant since 2009, despite more than 130,000 new people joining the scheme. This is an issue that Age Action and the NTA have both raised, urging more funds to be provided.

The NTA confirmed to Age Action that the scheme will operate on the 10 per cent of Dublin Bus and Bus Éireann routes proposed to go out for tender, a plan which was the subject of strike action by the unions.

However, the scheme has been closed to private operators running new bus routes since 2011. Furthermore, the NTA explained that under the licence granted to a company to operate a new route there is no obligation on them to apply the scheme even if the money is available.

Lack of funding explains why a service provider may be able to honour the pass on some routes but not others. The introduction of the 50% scheme is an attempt by the NTA to help bus companies provide a commercially viable service while also receiving some state support.

Both parties agreed that the meeting was useful and to keep the channels of communications open. 4 ageingmatters may 2015



■ The UN Economic and Social Council in session

Photo: United Nations

UN puts Ireland's human rights record under the microscope

Next month, Ireland's human rights record will be examined by the United Nations Committee on Economic, Social and Cultural Rights.

As part of this process the Free Legal Advice Clinics (FLAC) has coordinated a report from civil society on Ireland's record on economic, social and cultural rights.

Age Action has been actively involved in this process, ensuring that the failure of successive Irish governments to protect the human rights of older people has been kept firmly

on the agenda.

Article 11 of the International Covenant on Economic, Social and Cultural Rights sets out the right to an adequate standard of living.

Many commentators have argued that older people escaped the impact of the recession because the weekly rate of the State pension was not cut.

"This is absolutely false," said Naomi Feely, Senior Policy Officer at Age Action.

"Our booklet, Growing Older in Ireland, published last year, highlighted that the abolition of the telephone allowance and the cuts in the electricity and fuel allowance reduced older people's income

by almost €10 a week.

"For those who must pay the property tax, a charge of €250 equates to another €4.80 taken from an older person's small fixed income each week."

The last increase to the State pension was in January 2009. Since then energy prices, for example, have been dramatically increasing.

"Every week we hear from older people making choices between heating their homes and purchasing food or medicine," Naomi continued.

"Older people we speak with talk about the fear of getting sick and the terror of what will 'come through the letterbox next'. They say the imposition of cutbacks and new charges is effectively 'euthanasia by stealth'."

Right to health

Article 12 of the convention guarantees the right to health, but austerity has meant that for many older

people, this right simply does not exist.

"Successive budgets have focused on achieving savings through the reduction of funding to services at primary care level," Naomi said.

"Older people have faced increased prescription charges and thousands

of over-70s have had their medical cards taken away. We've also seen massive cuts in home help hours."

Age Action is calling on the Government to live up to its commitments under ICESCR to ensure that Ireland is the best country in which to grow old.



■ Launch of FLAC's report: (L to R) Moya De Paor of Community Law & Mediation, Bríd O'Brien of the Irish National Organisation of the Unemployed, Mike Allen of Focus Ireland and Eleanor Philips of Blue Drum. Photo: Derek Spiers

Government 'favours banks over vulnerable groups'

The Irish Government will try to argue at the UN that the recession justified their failure to protect and progress human rights, writes Noeline Blackwell of FLAC.

Having collaborated on painting a realistic picture of life for people in our society over the last seven or eight years, civil society organisations will say that, in our view, the Irish Government did not make choices which took its human rights obligations into account.

We will say that banks and sovereign debt were prioritised, even where that meant disproportionate cuts to health, education and housing. We will say that some vulnerable

groups were not sufficiently protected - like lone parents, disabled people, children, Travellers and older people.

Most unequal country

Ireland is now the most unequal country in the EU, according to TASC in its recent report, Cherishing All Equally. Deprivation and consistent poverty have increased annually since 2008, evidenced by the 12 per cent of children living in poverty in Ireland in 2013.

Yet the most recent State response to the UN committee, quoting the ESRI, claims that "social transfers are equally effective in reducing child poverty

and that performance has increased since 2004".

Human rights are not optional extras to be remembered when an election is looming or when there are a few extra euro in the kitty.

The reporting process has already led us to assemble a wealth of information on what happened to people during the recession. This is a rare, if not unique, chance for an overview of the damage that ignoring human rights does in society.

We will get an objective assessment of government performance to date and strong guidelines for the future. We need them.

may 2015



■ The Waterford Care and Repair team.

Help us expand Care and Repair

In recent years Age
Action has dramatically
expanded its successful
Care and Repair programme, delivering a
vital service across the
country.

The number of community partners for the programme has increased from 20 to 34

in just three years. This has created a much bigger pool of volunteers and staff who carry out DIY jobs for hundreds of clients, as well as providing befriending visits and a trade referral service.

"The experience of older people in Ireland of decreasing local services, and the increasing cost of transport, healthcare and fuel, means that growing numbers are coming to rely on Care and Repair," said Claire Bellis of the Care and Repair programme. "We want to develop as many new partners as possible this year and in future."

Care and Repair is delivered directly by Age Action offices in Cork, Dublin and Galway, as well as by community partnerships in many locations nationwide.



■ Westport Volunteers Denny Connelly and Padraic Feehan. (Spot Croagh Patrick in the background!)

Rewarding work: what our partners say

Starting a Care and Repair partnership is very rewarding, especially when local people can get involved and help out in their communities.

One of the newest members of the Care and Repair family is the Westport Family and Community Resource Centre. The service has been up and running since March and is looked after by Gary Moogan.

Working with volunteers from Westport Men's Shed, the Care and Repair team had a busy start in March.

"This is a gardening job and clearing out a

polytunnel that we completed over three visits for a man who is a wheelchair user," said Garv.

"Looking out at his garden, that he was so proud of only a few years ago, was getting him down. Even though this was slightly bigger than the average Care and Repair job, the lads really enjoyed working to help out this man.

"He has had some serious bad luck over the last few years, and we hope he can start to enjoy the garden again."

The continued development of the programme depends on Age Action working with community groups to build Care and Repair partnerships.

"It's our aim to deliver the programme nationwide," said Claire. "To do that, we need help to find new community partners to make it a truly national service, available to older people in every corner of Ireland."

How you can help

Age Action works to develop the programme with constituted community groups, such as Family Resource Centres and Community Development Partnerships, to deliver the service.

Board members agree to take responsibility for

the development and day to day running of the programme with the support of Age Action and its dedicated Regional Development team.

So if you are a member of a community group, or have contact with one and would like to see Care and Repair in your area, please contact the team at (01) 475-6989.

8 ageingmatters may 2015



Age Action members campaigning for more funding for older people.

Photo: Marc O'Sullivan

Government Spring Statement ignores older people

The much anticipated Spring Statement from the Government at the end of April contained disappointingly little for older people.

Ministers Michael Noonan and Brendan Howlin set out the Government's plans for tax cuts and spending increases in the October budget.

Minister Noonan told the Dáil that the Government expects to have between €1.2 billion and €1.5 billion to use for increased spending and tax cuts. The coalition has agreed to split this funding 50-50 between tax cuts and spending increases.

Although the news that there may be scope for more funding in the budget is welcome, the absence of concrete commitments on issues affecting older people was noticeable.

Demographic pressure

Minister Howlin did highlight some of the demographic pressures facing Irish society in the years to come, pointing out that the portion of the population over 65 "is projected to increase from 11% in 2010... to 24% in 2060".

He went on to say that these demographic changes would cost an estimated €200 million per year in health spending and an additional €200 million to maintain the State pension.

However, other than a reference to a working group to examine the pensions issue, there was nothing substantial from either minister.

Speaking to the *Irish Independent*, Age Action

member Ellen Reddin described the Government's Spring Statement as a "whitewash," saying it was aimed solely at wooing potential voters ahead of the next general election.

Survivor's pension

"He didn't mention that the pension at the moment is merely a survivor's pension," she said.

"We're only barely able to survive on it. I receive €238 a week, but there are people out there living on a pittance.

"They talked a lot about what they aspire to do if people vote for them – but it lacked detail. And if they privatise some of the bus routes, what will happen to my bus pass?

"He didn't reassure the elderly – we still have the same fears as before."



■ Lack of rural broadband restricts the roll-out of computer training programmes like Getting Started.

Broadband hope for rural Ireland?

Last month the ESB and Vodafone came together to announce a joint venture that will deliver 1,000Mbps (1GB) broadband to homes and businesses in 50 towns across Ireland.

The first to benefit from the €450 million investment was Cavan, and other towns will be announced in the coming months.

Irish Rural Link welcomed the announcement as a positive step towards delivering high-speed broadband to every home and business in the country.

But they warned that the plan would still fail to meet the needs of around 700,000 households across rural Ireland who are cut off from broadband services.

Colin Hayes, a retired

journalist living in Leitrim, is in no doubt about the damage done by the failure to connect rural Ireland.

"Among the victims are pensioners cut off from relatives overseas as well as being denied essential online services for health, banking, shopping and expert information," he said.

"This scandal is perhaps the most tangible example of how official failings are destroying rural Ireland socially and economically. Businesses, tourists and potential residents will stay away from what is perceived as a backward region.

"I know first-hand that internet connectivity in rural Ireland is worse than I have experienced in some remote parts of Africa."

Broadband tender

The Government is due to announce its €500m rural broadband tender later this

year and is hoping to obtain funding from the European Investment Bank.

Last November, Minister for Communications, Energy and Natural Resources Alex White pledged that high-speed broadband would be available everywhere in Ireland by 2020, comparing its importance to the rural electrification scheme of the 1940s.

"We cannot afford not to do it," Minister White said. "There was a time not so long ago when broadband was regarded as something of a luxury; now it is an absolute necessity."

It is a point echoed by Colin Hayes, living with the reality of a lack of basic services.

"Technologies that can transform the lives of the blind, deaf, illiterate, housebound and disabled are not available because of the widening digital and social divide in Ireland," he said. lo ageingmatters may 2015

Can you help us recruit Getting Started volunteers?



Rebecca Lee shows Bernadette Wilkinson how to use an iPad at a Getting Started class supported by Dundalk IT and PayPal.

Age Action is always looking for volunteers who can help us to provide training in computers and smartphones to older people. If you would be interested in volunteering, please email us at qettingstarted@ageaction.ie.

Warmer homes, smaller bills

The Better Energy
Warmer Homes
scheme (BEWH) is a
programme run by the
Sustainable Energy
Authority of Ireland for
people receiving the
fuel allowance to help
make homes more
energy efficient.

Under the scheme, the SEAI will pay to install

standard energy saving measures like attic and cavity insulation, low energy light bulbs, lagging jackets and draught proofing, as well as providing general advice on how to reduce the amount of energy you use.

At a time when electricity and gas prices in Ireland are so high, this is something that can help save money and make your home more energy efficient.

The service is completely free, but Age Action representatives were recently told that only small numbers of people have been taking advantage of it.

If you are receiving the fuel allowance, or know of someone who might be eligible for this scheme, please contact our information team at (01) 475-6989 or helpline@ageaction.ie.

may 2015 ageing matters 11

Record-breaking knitters raise €20,000 for Care & Repair

Last month innocent Ireland donated €20,000 to Age Action as part of the annual Big Knit campaign.

Over the past six years, the Irish public has knitted an astonishing 390,000 little hats for the innocent Big Knit, raising more than €120,000.

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

This year, the Irish knitters even made it into the *Guin*ness *Book of Records* for achieving "the most knitted sculptures displayed



■ Age Action receives the cheque from innocent Country Manager
Tim Casey. Photo: Marc O'Sullivan

in the one place".

"Every cent goes to fund our Care and Repair programme," explained Age Action's Justin Moran. "This is particularly important at winter when older people need the kind of minor repairs that ensure they can keep safe and warm." Bláthnaid McKenna, Brand and Digital Manager for innocent Ireland, was delighted with the result.

"We are really proud of the Big Knit," she said. "The generosity of each Irish knitter around the country is truly overwhelming and fills us with a great sense of pride."

New sponsor needed for Silver Surfer Awards

After four years of a hugely successful partnership with Google, Age Action is actively seeking a new sponsor for our annual Silver Surfer Awards.

The Silver Surfer Awards recognise the achievements of older people using technology along with the volunteers who teach these skills.

The awards attract hundreds of nominations each year, and the ceremony has been held on October 1st, the UN International Day of the Older Persons.

Google support

"I would strongly encourage any organisation to get involved," said Sinéad Gibney of Google. "There are great benefits for your company and for your staff, but most of all for older people and their families."

More than half of those aged 60 to 74



■ Trudy Nealon from Laois was the overall winner of 2014 Google Silver Surfer Award.

have never been online, so the Silver Surfer Awards are an important way of encouraging older people to get connected.

If you know of a business that might be interested in sponsoring the awards, please contact Lorraine Murphy on (01) 475-6989 or email lorraine.murphy@ageaction.ie.

may 2015



■ Older people are not getting the healthcare they need.

Older people blamed for hospital problems

The new report from the Emergency Department Task Force can be summed up in two words: blatant ageism, writes **Dr Jacky Jones** It seems that older people are to blame for all that is wrong with acute hospitals. They are hogging beds that could be occupied by more deserving (younger) people.

The report lists the six "key contributory factors" to the

"trolley waits" in the emergency department. The top three specifically refer to older people and the bottom three relate to staff shortages, including "loss of corporate experience", "challenges in attracting and retaining senior clinical decision-makers" and "reliance on agency [nursing staff]".

The top three factors are "growth in the wait time for NHSS [Nursing Home Support Scheme] from four weeks in January 2014 to 15 weeks at the end of November 2014," "growth in the total number of delayed discharges [lack of

NHSS beds and home care packages] of the order of 30 per cent during 2014," and a "20 per cent increase in the proportion of over-65s admitted on an emergency basis".

People getting jobs are also blamed: "high levels of unemployment were experienced between 2008 and 2014, which led to higher levels of family and carers support being available."

Older people are not responsible for the dogs' dinners that are Ireland's emergency departments. Successive governments and health managers are to blame. It is almost 50 years since the first report on caring for older people, *Care of the Aged*, was published in 1968. This was followed by 33 further reports, including *The Years Ahead* in 1988 and the *National Positive Ageing Strategy* in 2013.

Remain at home

All reports acknowledge that older people want to remain in their own homes and must be facilitated to do so through comprehensive, coordinated and accessible community services. Few of the recommendations in any of the reports have ever been implemented. According to the Positive Ageing Strategy: "Government policy is to support older people to live in dignity and independence in their own homes." Despite this, another €44 million will now be spent on nursinghome beds.

Not only is the Government going against its own stated policy; it is relying on the private sector to provide the residential facilities needed by a few older people. Vital services for younger age groups are not privatised. Children from age four up are entitled to State-funded free education, which is regarded as a public good. Well-educated children will grow up to be productive members of society, so are deserving of taxpayers' money. Older

people are not.

Services for children under four are also privatised. Apart from one free preschool year, parents are expected to pay the equivalent of a mortgage to childminders and crèches if they want to work. This is blatant discrimination driven not only by ageism but by sexism.

Ireland does not have State-funded childcare or comprehensive community supports for older people because women are supposed to do these jobs for nothing. Nothing else can explain why, nearly 50 years after the first report on older people's health, the same problems exist.

Achievable goal

It does not have to be this way. Facilitating all older people to live in their own homes is achievable. Norway and Sweden are the best countries in which to grow old, according to the 2014 Global Age Watch Index, which ranks 96 countries.

Sweden's allocation to older people's services is nearly five times the EU average, and its policy is that older people can "receive assistance around the clock" in their own homes and "severely ill people can also be provided with care in their own homes".

Only 2% of older people in Sweden live in nursing homes. Ireland is in 17th

place in the index, and 34th for "capability" (involvement in employment and education). Nearly 5% of older people in Ireland are in a nursing home.

Over 40 years ago the Pulitzer Prize-winning author Robert Butler said: "Those who think of old people as crones, old fogies ... garrulous, unproductive and worthless, have accepted the stereotypes of ageing, including the extreme mistake of believing that substantial numbers are in or belong in institutions.

Ageism in healthcare

The taskforce report is hard evidence that ageism is still driving the way in which health services are planned and delivered. It is well past time to provide enough community supports to all who need them.

And can health managers please stop calling older people who are stuck in hospitals "delayed discharges"? It sounds like a sexually transmitted disease. Almost worse than "bed blockers" – the 1980s word for older people who should have had home supports.

Dr Jacky Jones is a former HSE regional manager of health promotion and a member of the Healthy Ireland Council. This article first appeared in the *Irish Times*. 14 ageing matters may 2015



■ Participants at a previous U3A conference.

Hundreds attend U3A event in Trinity College

A large crowd packed out the Edmund Burke lecture theatre in Trinity College last month for the annual U3A Open Forum, jointly organised by the college and Age Action.

Hundreds of U3A members from across Ireland gathered to hear from speakers on a range of topics.

Ms Helene Dooley, independent researcher and facilitator, outlined the diversity in how the concept of U3A is expressed in different countries and in terms of how groups organise themselves.

However, from Beijing to Bray, what remains fundamental to the overall success of the U3A ethos are a number of fundamental principles that place learning, socialising, and active ageing at the heart of being a member of the University of the Third Age.

Age Action's outgoing CEO Robin Webster reiterated the value of lifelong learning for people of all ages and reaffirmed the rights of older people to participate in non-accredited learning, to learn for the joy of it.

He noted significant concerns about the Government's lack of appreciation for lifelong learning and the failure to understand how much it benefits individuals, their communities and society as a whole.

Fascinating talk

Professor Daniel Bradley, Professor of Genetics at the Smurfit Institute of Genetics in Trinity College, delivered a fascinating talk on his research, spanning more than 200,000 years of human evolution.

U3A members learned a great deal about the relationship between patrilineal

family names in Ireland dating back 1,000 years and the genomes of people in Ireland alive today, as well as about the genetic significance of inward migration to this island over the past 6,000 years.

All of the social research and scientific evidence about ageing confirms how important it is to keep our minds active. From listening to the experiences of U3A members, it is clear that a person's emotional, mental, physical and social wellbeing benefit from belonging to a U3A group.

With 17 groups nationwide, and interest in starting up new groups growing, the U3A Open Forum provided an invaluable opportunity for "third agers" to meet, exchange ideas, and strengthen ties within the larger U3A community.

See more information about groups and meetings on the facing page.

Can you spare two hours for Age Action?

Age Action's National Collection Day takes place at Tesco stores nationwide on Saturday, June 13. We urgently need volunteers from all across the country to help. This could be our biggest fundraiser this year, but we can't do it without you!

Our National Collection Day runs from 10am to 6pm, and we're looking for volunteers to work a two-hour shift on the day.

Please ring Daragh at (01) 475-6989 if you can help.



U3A GROUPS

- Active Virginians U3A **Contact Ann Brodie at** (049) 854-8232.
- An Cosán U3A Tallaght **Contact Imelda Hanratty at** (01) 462-8488.
- Ballymun U3A **Contact Brenda Hickey at** (01) 857-1673.
- Ballyroan U3A **Contact June Murphy at (01)** 494-7030.
- Blackrock U3A **Contact Eileen Larkin at (087)** 4128607 or (01) 455-7653.
- Blessington U3A **Contact Peter Polden at (087)** 815-1018, (045) 867-248 or email pjpolden@gmail.com.
- **®** Bray U3A **Contact Linda Uhleman at**

- (086) 045-1600 or email linda uhlemann@yahoo. co.uk.
- Dublin City U3A **Contact John Roche at (01)** 201-7490.
- Galway U3A **Contact Livio Rocca at** u3agalway@gmail.com.
- © Lucan U3A **Contact Maureen Newell at** lucanu3a@gmail.com.
- Maynooth U3A **Contact Helena Kirkpatrick at** (01) 628-5128.
- Monaghan U3A **Contact Mary Beagan at (047)** 75942 or (086) 331-4439.
- Rathcoole, Co. Dublin U3A, 'the RAMS' **Contact Matt Dowling at (01)**

- 458-9007 or (086) 844-3820.
- Roscommon U3A **Contact Mac McComish at** (071) 963-4813, (087) 285-8072 or email macmccomish@eircom.net.
- Sutton/Baldoyle U3A **Contact Eileen Sweeney at** (01) 832-3697 or email u3asutbal@gmail.com.
- Tramore U3A **Contact Mollie Hunt at** molliehunt@eircom.net.
- Waterford U3A **Contact Josephine Murphy at** (051) 871-037 or email jo1murphy7@gmail.com.

For further information, please email Sam O'Brien-Olinger, U3A Development Officer, at u3a@ageaction.ie or phone (01) 475-6989.



Are you married to a US National — or do you know someone who is?

Age Action has become aware of difficulties older people married to US nationals may be having in accessing their entitlements.

Under the Irish–US Social Security Agreement, pension benefits in one country may be applied to enable entitlement in the other country and/or to increase an existing social security payment. Additionally, a surviving spouse may be entitled to receive simultaneously both an Irish and a US surviving spouse pension.

To be sure of your status, you should consult a solicitor. Age Action's Information Team can provide you with details of solicitors that may be able to help.

You can contact the team on (01) 475-6989 or at helpline@ageaction.ie.

Annual membership application

I wish to join Age Action and enclose	STANDING ORDER
€ membership fee, plus €	To the Manager
voluntary donation payable to Age Action Ireland Ltd.	(Name of Bank/Building Society)
If you are already an existing Age Action	Bank Address:
member and wish to renew your membership	
please write your membership number here	
	Please pay annually to Age Action Ireland,
	Permanent TSB, 70 Grafton Street, Dublin 2,
Full name:	BIC: IPBSIE2D
(Block capitals please)	IBAN: IE82 IPBS 9906 2587 7790 21
Address:	the following amount €
	until further notice. Starting on: 1st Day of
Tel:	January 20
Email:	Name:
(Block capitals please)	(Block capitals please)
	BIC:
Date:	IBAN:
	Signature:
	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