

SeniorNet (Pakuranga) Inc
12 Ben Lomond Crescent, Pakuranga Auckland 2010
Telephone 09 576 4500

Established in 1996 especially for Pakuranga, Howick and Botany residents



This issue:

- ◆ Next meeting
- ◆ Dec/Jan Help Days
- ◆ New members
- ◆ Bits and Bytes
- ◆ Dawn's Ravings
- ◆ Kate's Take
- ◆ Your Committee
- ◆ How to join a course

Our next Meeting,
Friday 6th December

at 10.00am

St Andrews Church Centre
Corner Ridge Rd and Vincent St

The main entrance is in Vincent Street with parking in the grounds and disabled parking near the basement entrance.



Visitors welcome

The early speaker will be Kate doing her best to entertain and enlighten us.

The main speaker will be Gillian Eadie from Brainfit who will also entertain and enlighten us.

DECEMBER HELP DAYS

Tues 3 Dec 10am
Wed 11 Dec 10am



3 NEW MEMBERS

Judith Morley-John
John Marriner
Trevor Haigh



In this final Bits and Bytes for the year I want to record my grateful thanks to our volunteers for their time, expertise and effort in keeping our SeniorNet running smoothly.

At our November meeting Wendy Hampton gave a very thought provoking address recommending the things you can do to assist in the inevitable management of your estate. I helped Wendy hand out her book while she addressed some private enquiries. About 40 books were taken by members. So, it's your turn now over the next few months to take action.

Thank you for those who responded to the draft constitution and a few amendments have been made such as aligning the financial year to our current August to July period. I will circulate the final draft via an email attachment so that you can look at it again after you have finished Wendy Hampton's exercise. In the early part of next year, we will run a special meeting at the start of a monthly meeting to ratify the draft prior to submitting it to the Registrar of Incorporated Societies.

I've been reviewing notes for the Windows Photo workshop and looking at the promotions for new mobile phones. Are these devices phones any more or high-quality pocket cameras that can run apps, search the web and make calls?

I noticed the specs for a new Samsung A36 that doesn't seem to be in the local market yet. It has a 400MP (mega-pixel) camera resolution and 512 GB of storage. My first digital camera had 4MP resolution and storage for about 50 photos. A pixel is a point on the "electronic film" that samples the light focused at that point and analyses the make up of Green Red and Blue so a single photo is analysed at 400,000,000 points in your small hand-held device.

May I take this opportunity to wish you all a very happy, safe and enjoyable Christmas.



Ramblings

Dawn Howarth

Our last newsletter for the year. Very little news for you again. I seem to lurch from one mishap to the next. Him indoors fell and whacked his head on a wall, made a deep cut in his head that bled like you can't imagine. Instantly there was blood all over the wall, floor, his clothes and his head and face. I was in a tizz trying to hold his head and stop the bleeding with teatowels. That was a waste of time. I managed to get help from the village nurses who were wonderful. They told me to ring the ambulance immediately (at 1.30pm). The nurses used a magic chair to lift him off the floor and onto a chair, cut his hair, found the wound, stopped the bleeding, put a bandage on his head, changed his shirt, talked to St John, calmed me then left. St John phoned us regularly to say they would get there when they could so we were OK. Would you believe the paramedic (who arrived at 6.30pm) cleaned the wound, then *stapled* it closed. She was wonderful and was here nearly 2 hours. A week later and staples out, the man feels like a hero and we are back to normal but I can well do without drama like that.

Oh yes, last week I had a cataract removed. Now I feel like a hero with perfect eyesight. The bonus, my old glasses work exactly as they should and I don't need new ones.

Christmas card time and I just look at them and think maybe tomorrow. Before I know it, it will be too late and I won't send any *again*.

I hope each and every one of you have a joyous Christmas with family and friends, followed by a safe and sunny holiday over New Year. I think every day is holiday time for us really and we are so lucky to be able to enjoy it. Hang in there and keep smiling. See you in February.

Using a transcription app to convert speech to text



Otter is a transcription app converting audio to text in real time. It can be downloaded onto phones and tablets. The free version, creates a full audio recording and a comprehensive summary of the complete audio session although it only produces a full transcription of the first 30 min. In the early part of 2022 we looked at the Otter App.

At the time, it appeared to struggle with kiwi accents but having tried it several times in the last month the improvements have been outstanding.

- Otter's free plan provides up to 300 minutes of recordings with complete summaries.
- Compared with other apps it is well-regarded for its **real-time** transcription and accuracy in speaker identification. It distinguishes between multiple speakers very effectively.
- When listening to the recorded audio each word is highlighted in the transcript simultaneously.
- Otter's interface is user-friendly, making it easy to navigate and manage the transcripts.
- It has an excellent search tool that can find a word within the transcription.
- The free version has minimal editing features but it can be easily copied and pasted into a regular word document where the text can be edited in the usual way.

It is important to note that Otter only works when the device is connected to the internet.

I made an Otter recording at a recent medical consultation. The summary was excellent. It successfully recorded the names of drugs, when and how they should be taken and the possible side effects. It documented the long-term treatment plan and the arrangements for a follow up consultation. We were able to make hard copies for our own reference and email another copy to a family member. This was far more accurate than relying on our memory to recall the information from the consultation.

A big thank you to John Roscoe, one of our SeniorNet members, who did further research for us on two other transcription apps, Turboscribe and Notta. Turboscribe is primarily a web based application so can only be accessed via the web browser on our mobile devices. Notta can be downloaded from the app stores but the free version only allows up to 120 minutes of transcription per month with a cap of 5 minutes per session, limiting its usefulness for longer recordings. Although both of these apps have relatively good reviews the free versions are not considered as good as Otter, which comes out on top.

Otter is an excellent app, activated directly from a mobile device. Tap the blue microphone icon in the bottom righthand corner and Otter will record and summarise. It captures the moment which can then be revisited at a later date.



Toilet Finder

WHAT A RELIEF!!

It's holiday time again and you are off on an adventure. Be it national or international you never need to worry again about having that second cup of tea. Toilet Finder will always be there to help you out. With over 150,000 toilets listed globally and more being added all the time you can now plan your day. When the driver says, "There'll be one in the next town", check it out before they whizz past another loo.

WHAT DO YOU WANT FOR CHRISTMAS?

If you don't own a smart speaker ask Santa or treat yourself. Learn how to use one before you become incapacitated. **ALEXAs** (Echo dots, from Amazon) are supplied by the Institute for the Blind for those of us with failing sight but it's very hard to learn new skills when you can't take notes or watch a YouTube tutorial due to an age-related condition. Smart speakers can remind you to take your medication, make lists for shopping and things to do. They can ring friends or the emergency services, play audio books, music and keep you in touch with the world, encourage physical activity and even play games with you to stimulate your mind.



Amazon Echo
Dot 5th Gen
Smart Speaker...
\$104.98
Noel Leemina



Wendy Hampton

Getting ourselves sorted

A big thank you to Wendy Hampton for her very informative talk. She discussed the challenges of estate administration, emphasising the need for comprehensive documentation. She has written a booklet to help clients organise essential information, such as insurance policies, professional contacts, and family details. I am sure that our children and/or any executors who may be left to sort out our affairs would be truly grateful to find that we had filled out her booklet. The booklet titled, "Estate Planner", costs \$25 and aims to streamline the estate process by collecting all necessary details in one place.



Although much of this information could be accessed by a solicitor she reminded us how expensive this could become. Anything that we can do now will save money in the future.

Wendy first addressed the pros and cons of transferring assets to joint names, the importance of documenting private loans and gifts, and the complexities of managing overseas assets. She highlighted the need for clear wills to avoid disputes. She explained the two types of enduring powers of attorney, property and personal care and welfare. The property power of attorney can have multiple attorneys, while the personal care and welfare power of attorney can only have one. Choose competent attorneys.

The booklet clearly lays out the information that you should collect.

For example:-

- Document personal information, including name, address, and contact details.
- Gather and provide details of passports, driver's licenses, and insurance policies.
- Compile a list of professional contacts (lawyer, accountant, etc.) and their contact information.
- List family members, close contacts and estranged family members who should be informed of the passing.
- Gather information about business interests, including GST and company numbers.
- Review the details of any family trusts and ensure compliance with the new Trust Act.
- Provide the bank account numbers (base numbers only) for all accounts.
- Consider consolidating or jointly holding any overseas assets to simplify the estate administration process.
- Remember information stored on computers may be inaccessible without passwords.

Wendy addressed the question of transferring assets into joint names for estate planning. Accounts in joint names can be accessed by a surviving account holder.

- Joint ownership can simplify the estate administration process and reduce costs.
- Joint ownership may, however, impact the ability to access rest home subsidies.
- The best approach is often a mix of joint and individual ownership to balance these considerations.

Probate Process and its Impact on Estate Administration

- For the probate process to proceed an original will and an affidavit from the executors will be required.
- The probate process can take three to six months, depending on the court's workload.
- It is important to communicate with creditors and service providers during the probate process. Probate can delay the payment of bills and other expenses, but effective communication can mitigate this.

Handling Overseas Assets and Probate

- Having assets in multiple countries can prolong settlement as probate may be required for each jurisdiction.
- The process can be lengthy and costly, with additional legal fees in each country.
- Having a will in each country can streamline the process, but it requires careful planning.

Wendy emphasised the importance of making a will and she reminded us to include clear instructions regarding burial or cremation and the care of pets.

Wendy is happy to give similar talks, free of charge, at retirement villages or other organisations. To buy her book or engage her as a speaker, contact her at wendy@wendyhampton.com, or +64 21 413 126.

To save postage costs Wendy will bring some booklets to our next meeting for purchase.

K Senner Nov 2024

COMMITTEE

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Newsletter Editor	Dawn Howarth dawn@senpak.nz



"Apparently there's no good or bad children anymore...only misunderstood!"



COURSE TIMETABLES, HELP DAYS AND COURSE BOOKING INFORMATION



To view all SeniorNet courses and timetable,
click [here](http://www.senpak.nz/courses/)

<http://www.senpak.nz/courses/>

December HELP DAYS

Tues 3 Dec 10am
Wed 11 Dec 10am

NO APPOINTMENT NECESSARY

Course Booking Information

- * You need to be a member of SeniorNet to take part in our classes.
- * If you need assistance in deciding on a course, please contact the Tutor who will answer any questions and also take your booking.
- * We require you to pay a course fee to cover the cost of notes and other expenses. Please bring the correct cash to the first session.
- * Our Courses are all held at our Learning Centre at
12 Ben Lomond Crescent, Pakuranga.
- * Please park on the road or in the Gym carpark across the road as no parking is permitted on site. **If you use the gym parking (not available Monday or Thursday mornings) it is important that you park on the left, next to the gym. You can printout the parking advice from our website (under the Courses tab) or write your own and leave on the dashboard of your car.**

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