

LIFESTYLE RESORT OR RORT?



IMAGINE that you've landed yourself a \$1 million home overlooking a river, with onsite facilities like boat storage, an indoor swimming pool, library and cinema.

Sounds great right?

But there's a catch.

You don't own the land so you have to pay rent for the site your house is on and the facilities available to you. You are living in what is legally called a residential (land lease) community.

Homes in these communities vary greatly in type and style. Traditionally homes were caravans, often with annexes added to extend the living space.

Many of these homes have gradually been replaced by manufactured homes, which are larger and contain fully equipped kitchens, bathrooms and laundries.

Whilst \$1 million is at the extreme end of the scale, homes in land lease

communities are now regularly being sold for \$300,000 or more.

Many of these places are not explicitly being marketed as land lease communities, but instead as being part of over 50's lifestyle villages.

In the past, long term residents, in what were once called caravan or residential parks and are now called land lease communities, tended to be people living on very low incomes and itinerant

workers.

However, old land lease communities are being redeveloped and new ones are being built to fit expensive tastes.

Nearly all new developments are out of these traditional residents' price range.

Whilst parks were traditionally family owned businesses, they are becoming big business.

Continued page 4

Letters

CPSA Executive

(as at 19 May 2018)

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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THE VOICE

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Change needed in aged care

I RECENTLY read an article in *The Senior*, in which you were critical of the changes to the new Aged Care Quality and Safety Commission. That is how I came across you and your work.

I am writing to you, in support of your views.

More needs to be done to improve the aged care industry. Way more supervision and control needs to be put in place, not only by employing well trained staff but by making sure there is enough staff on duty at any one time.

I have worked in aged care for the past seven years in a variety of roles. I have worked in many different aged care facilities some better than others.

Overall, working in aged care is difficult and challenging, particularly when you see practices which put money over people.

I have seen head staff abuse their power and actually

encourage unfair and unsafe practices in order to save money.

I strongly believe that more positive changes need to take place, not only for staff but more importantly for our aging population.

*June Winters
Suburb withheld*

Superannuation

I AM an older woman with a disability who would probably be homeless except for the good luck of having public housing. I worked all my adult life, mostly in the years when women were not entitled to super at all.

Then I spent many years childrearing and went back to school in my 40s and worked for a while until my ill health forced me to rely exclusively on the pension.

I have about \$83 in my super account, despite working casually for the past six years doing exam supervision at various places. This work is only available once or twice

a year and amounts to about a week of annual work.

The problem is, each year I earn a small amount in super and each year the entire amount is taken out in fees. They then shut your account, only to have to open a new one the following year.

I have taken action to try and preserve the small amount that goes into my super, to no avail.

This has become a major issue for older people who are trying their best to continue contributing to society.

My main concern is the discrimination that exists regarding the age restrictions around super contributions.

Now that I am over 65 there is a rule in place that requires me to pass a 'work test' of working a set number of hours over a set number of days in order to qualify for super savings.

I love to work and feel what I do at the schools is important and meaningful, but every year I am angered

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC

Donations, Bequests, Membership and THE VOICE subscriptions

Membership is open to all who support the aims and objectives of CPSA

☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25). I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA. I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.

☐ Please send me information about my nearest Branch.

☐ I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$25.00 incl. GST).

☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)

☐ Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter.
(All donations above \$2 are tax deductible.)

☐ Please send me information about making a bequest to CPSA in my will.

Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150

Letters

by feeling like I am forced to give my super to a profit driven business, almost as a charitable donation.

I noticed that the budget paper alludes to a 'relaxation' of these requirements. I read on one site that it would allow you to contribute for 12 months after retirement if your super balance is below \$300,000.

But what about older people who continue to contribute small amounts to their superannuation for longer?

*Janine Fraser
Ainslie, ACT*

Registered nurses in nursing homes

IN civilised society, people who are elderly have a right to proper care.

However, the Government removal of the mandatory requirement for a Registered Nurse (RN) to be on duty in nursing homes 24 hours a day, 7 days a week not only limits proper care, it actually puts lives at risk.

NSW Nurses and Midwives Association has stated that RN's are absolutely vital for proper care because among other duties RN's

supervise medications, including assessment of side effects, carry out routine nursing procedures, provide palliative care and support Enrolled Nurses and Assistants in Nursing, thereby reducing the overall need for transfers to hospital emergency departments.

Removal of the 24/7 RN requirement and the lack of mandatory staff to resident ratios in nursing homes is harmful to both staff and residents.

We should defend those unable to defend themselves. I implore governments to restore the 24/7 RN requirement and introduce mandatory ratios for residential aged care.

*Paul Bacon
Belmore, NSW*

MRI scan rebates

MY 76-year-old father is in a nursing home. He has parkinsons so has very limited mobility. He can't drive anymore and relies on a walking frame and wheelchair to move around, as he falls frequently.

He recently had an appointment with a neurologist, who referred

him for an MRI of the brain and cervical spine.

There is an MRI machine in Moruya close to where he lives, but they advised that their MRI is a non-rebatable machine. As a consequence, my father has to pay the full fee of around \$445 for the MRI procedure.

We were advised that the nearest rebatable machine is in Bega NSW – over one and a half hours drive away.

My father cannot drive himself and although community transport could take him, there is a cost involved in that as well as paying for a person to accompany and assist him. The whole exercise would take hours and be very costly.

Unfortunately, Dad has no family members nearby who can assist.

My father will have to pay the \$400+ for his procedure (at least it will be nearby), but this seems outrageous given he is on the pension and his physical condition means he has limited options.

I don't understand why such an important procedure for a pensioner is so expensive.

*Maxine Fisher
Suburb withheld*

In 2015, the Australian Government made some changes to the bulk billing incentives for MRI scans, which has resulted in a reduced number of subsidised MRI machines and scans. It may however be possible to use the Patient Transport Service to get your father to and from an appointment with the subsidised MRI machine. Call them on (02) 9685 4545. (Ed.)

Send a letter to THE VOICE



THE VOICE, CPSA
Level 3, 17-21 Macquarie
Street, Parramatta NSW
2150

voice@cpsa.org.au

You must include your name and suburb/town for the letter to be published, though these may be omitted in publication if the letter contains personal information. Letters may be edited for length and clarity.

CPSA Conference 2018

CPSA's 2018 Conference will be held in Sydney on Tuesday 30 and Wednesday 31 October.

Conference offers CPSA Members and Affiliates the chance to be involved in policy development, to hear from great speakers, and meet other Members. CPSA Members who have not been elected by their Branch, Area Council or Affiliate to be a Delegate, including those who do not belong to a CPSA Branch, can register as an Observer. Registration is free and CPSA will provide free train travel for attendees from the country. Reimbursement for accommodation is up to \$159 per night for up to three nights for out-of-Sydney Delegates.

The Conference will be the same venue as last year, Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. The venue is close to Central Station. For further information, call CPSA Head Office on 1800 451 488.

The closing date for the receipt of agenda items and policy motions is 31 August 2018.

CPSA Annual General Meeting 2018

The Association 2018 Annual General Meeting will be held at 12:45 pm on Tuesday 30 October at the Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills, NSW 2010, as part of the CPSA Annual Conference on 30-31 October. A formal notice will be circulated to each Association General Meeting Delegate at least 21 days in advance of the meeting, in accordance with clause 6.6.1 of the CPSA Constitution.

In accordance with Rule 6.6.2 of the CPSA Constitution, notice of the 2018 Conference, Annual General Meeting and the closing date for the receipt of constitutional amendments is 31 August 2018.

A formal notice for the 2018 Conference and 2018 AGM will be circulated to each Association General Meeting Delegate, each Branch, each Area Council and each Affiliate at least 21 days in advance of the Conference.

From page 1

Large companies increasingly own multiple luxury parks.

The upsurge in developers' interest in land lease communities is in part a result of the *Residential (Land Lease) Communities Act 2013* that aimed to 'encourage the continued growth and viability of residential communities'.

These luxury land lease communities present a new area of insecurity for residents both old and new.

People in older parks are more likely to be targeted by developers. As they don't own the land, the land can literally be sold from underneath their homes. Meanwhile, those who can afford to buy into these luxury 'lifestyle villages' may not be aware that it's not the same as just buying a house.

A quick look at the promotional material for these villages shows that it is often not clear that despite the high cost of homes, residents will still be paying rent on the land.

It just goes to show what slick marketing can do.

Newstart or Not-enough-to-start

A SURVEY revealed that 68% of Australians believe Newstart Allowance is inadequate to live on and should be increased.

Newstart is paid to people when they are looking for work. The payment is worth \$272.90 a week for a single person without children and hasn't been increased in real terms for 24 years.

That is roughly \$39 a day, leaving many recipients in a position where they cannot afford basic essentials like food, housing, transport and energy.

A recent report by the *Salvation Army* has found that, generally, people living on Newstart have a total of \$17 a day left after paying for accommodation expenses to purchase everything else they need.

Yet despite the clear support for a rate rise and the demonstrated inadequacy of the payment, the 2018 Budget made no mention of increasing the allowance.

The Treasurer recently defended the decision to maintain the welfare

payment freeze, stating that Newstart was not intended to be a payment you live on, but rather a payment 'while you get yourself back into work'.

That's all well and good, but there are fewer jobs than there are people looking for work. And the jobs that are available are not necessarily in the right location and may not match the skills of people looking for work.

Additionally, many people living on Newstart are locked out of the labour market. They don't have the money for many things required to find work including transport, technology, clothing, education, etc.

When or if unemployed people do find work their troubles don't necessarily end there.

The *Australian Council of Trade Unions* has found that only 60% of Australia's total employment is made up of 'standard jobs', leaving four million workers in what they call 'insecure work'.

This type of work is on the rise and includes casual contracts, short-term or part-time contracts and independent contractors. Work like this doesn't offer much financial stability, job security, sick leave or holiday leave, in some cases leaving workers not much better off.

A Greens Senator recently put forward a motion to raise Newstart and community organisations, including CPSA, are calling on the Australian Parliament to support that motion and raise Newstart by \$75 per week.



Crossword by Hilda Thorburn

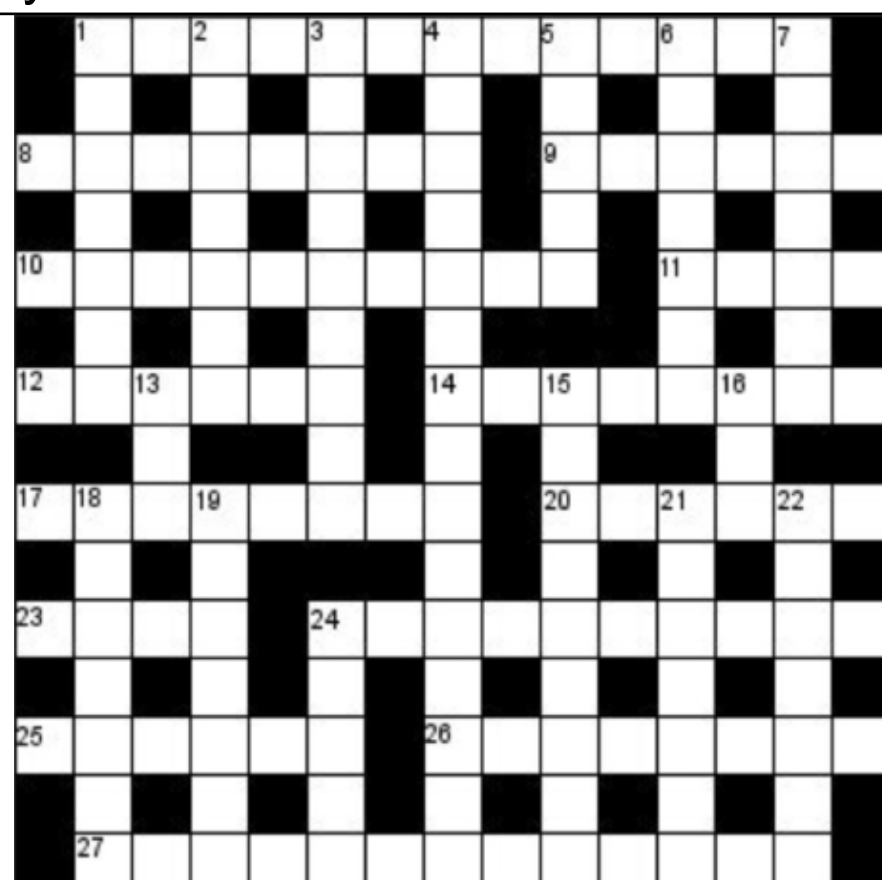
Across

1. New style in art, music, etc
8. Unofficial
9. Dress
10. Is tenser (2,4,4)
11. Press; metal
12. Imitation gold or ornaments
14. Sink below
17. Extinct reptile
20. Minor local officials
23. Male deer
24. Petty quarrels
25. Stadia
26. Raging fires
27. Mini examination

Answers on back page

Down

1. Not an addict (3-4)
2. Type of sherry
3. Sicilian island near Africa
4. Suicide (4-11)
5. Restless
6. Worship
7. Chinese game (3-4)
13. Blokes
15. Holding many litres (up to 40 gallons)
16. Turn over (engine)
18. Meanwhile
19. Natural, biotic
21. Political exiles
22. Fully occupy
24. Singer



ALL MEMBERS WELCOME



CONFERENCE & AGM 2018

Tuesday 30 and Wednesday 31 October
Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills

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FREE
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MEMBERS OVER
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AND LUNCH



Rydges Sydney Central

Just a 350m walk from
Central Station and on
the doorstep of the CBD.

At Conference, participate
and help set CPSA's direction
for the coming year.
In your free time, enjoy the sights
and atmosphere of the city with
fellow Members and friends.

LISTEN TO GREAT GUEST SPEAKERS
and take the opportunity to speak
on behalf of CPSA Members.

If you are not a delegate, you can represent
a branch that doesn't have a delegate.

CALL CPSA HEAD OFFICE **1800 451 488** FOR MORE INFORMATION

Attendees should be registered to attend by Monday 17 September (late applications will be considered). Branch, Area Council and Affiliate Delegates: send registration forms through respective Branch, Area Council or Affiliate. Members who wish to attend as an Observer, or to enquire about being a delegate, should contact Head Office.

Zip up your pockets:

Australian specialists can charge whatever they want

WHILST private health insurance often cops the blame for ludicrous out-of-pocket costs, there is another factor at play – doctors' fees.

Millions of Australians fork out big money for private health insurance believing it will give them their choice of specialist, but even with insurance the out of pocket costs are sometimes out of their price range.

Many are quick to blame their health insurance fund but there could also be another issue you need to consider. Your specialist could be charging overly high fees.

Specialists in Australia are free to charge whatever fee they like. There is no restriction on their pricing.

Australia is an outlier when it comes to specialists' freedom to charge. Other countries with comparable health systems, including France and Canada, don't allow doctors to charge whatever they like. Australia is the only country in the OECD that allows doctors complete price freedom.

Some may argue that it's a free market and that you should shop around for cheaper specialists.

Unfortunately, the free

market doesn't necessarily work that well in the health sector.

People are often making decisions in times of stress and under time pressure. We are also inclined to go with the specialist we were referred to and trust the doctors will charge a fair price. There's also the issue of the mounting cost of multiple initial consultations that makes it difficult, if not impossible, to shop around.

A recent ABC Four Corners investigation revealed that while many think a higher fee equals better service, this isn't the case. In fact, in rare circumstances, doctors may charge a higher fee than a competitor to give the impression that they are better surgeons just because they are more expensive.

It might seem that the obvious solution is just to increase Medicare or private health fund rebates to match the doctor's price. But in turn, doctors might increase out-of-pocket costs in a classic case of testing 'what the market will bear'.

The Australian Government's out-of-pocket committee was formed at the end of 2017 to address the large and sometimes unanticipated out-of-pocket medical fees some patients face. They have proposed

that patients should have access to the fees and charges of doctors before their first appointment – before it gets harder to back out.

Most doctors are unlikely to be ripping off their patients, but it's worth being aware that doctors can set their own fees and that you have the right to find another doctor if you are not happy with the price.

The Pension Loans Scheme and aged care fees

DID you know that if you use the Australian Government's Pension Loans Scheme to supplement your retirement income your aged care may cost more?

The 2018 Budget announced changes to the Pension Loans Scheme. The scheme, which is effectively a government reverse mortgage, will be extended to anyone of Age Pension eligibility age. This means anyone receiving a part, full or no pension will be able to borrow up to 150% of the Age Pension a year against the value of their home.

Apart from the obvious down side - less money in your pocket after the sale of your home - this loan may have implications for the cost of aged care.

The payments received through the Pension Loans Scheme are included in your income for the purpose of means testing for home care and residential aged care.

The amount of income you can earn before you start contributing towards the cost of both home care and residential care is \$26,660.40 a year for singles and \$20,703.80 a year for couples.

Once your income exceeds the threshold your basic daily fee for aged care services goes up.

So if you participate in the Pension Loans Scheme and it bumps your income above these thresholds you may actually increase the price you pay for aged care.

There is however a limit on how much you can be charged. You cannot be charged more than \$26,964.71 a year or \$64,715.36 over a lifetime. After these limits are reached, you won't be charged a means tested fee.

For more information about aged care fees call My Aged Care on 1800 200 422.

Stay safe against scams

MORE money was lost to scammers in 2017 than in any other year on record.

The ninth annual *Targeting Scams* report shows that more than 200,000 scam reports were submitted to agencies in 2017, with record losses totalling \$340 million.

The report found that investment scams were the most common and Australians aged 55-64 reported the highest amount of losses and those over 65 lodged the highest number of scam reports.

Some scams are becoming increasingly sophisticated in their attempts to obtain our money or personal details, making them hard to spot. Particularly when scammers impersonate Government agencies like the Australian Tax Office and threaten people with outstanding bills.

The Australian Competition and Consumer Commission (ACCC) advises people to be alert and protect themselves from being scammed by following a couple of tips:

- be alert to the fact that scams exist, particularly when dealing with uninvited contact by mail, email or over the phone
- check the legitimacy of someone, ask them





‘What is your name and what company do you represent?’, ‘Who owns your company’ and ‘What is your company’s address?’

- know who you’re dealing with, do some research
- do not open suspicious texts, pop-up windows or click on links or attachments in emails – delete them if you’re unsure
- don’t respond to phone calls about your computer asking for remote access, just hang up
- keep your personal details, mobile devices and computers secure, by updating security software, using password protection and keeping passwords and pin numbers in a safe place
- choose your passwords carefully, make sure they are hard to guess
- beware of any requests for your details or money
- be careful when shopping online, particularly if something seems too good to be true.

If you think you have been scammed, contact your financial institution or the ACCC’s Scamwatch on 1300 302 502.

Cuts to the national home doctor service

THE Medicare funded after hours home doctor service is under threat.

Late last year the Australian Government

announced it would cut the Medicare rebate paid to doctors who see patients at home during after-hours from \$129.80 to \$100. The rebate will be cut again to \$90 on 1 January 2019.

This decision comes after a recommendation made by the Medicare Benefits Schedule Review Taskforce to cut the rebate as it doesn’t ‘represent good value for money to taxpayers’.

The industry has argued these services save the health system more than they cost, because many of the patients would otherwise go to emergency which is vastly more expensive.

Since the rebate cut, many home doctors’ services have had to close down as it has become more difficult to recruit and retain doctors to make these visits.

This represents a big loss to communities, particularly to the very young and elderly who make up the majority of patients. Over one million people use the service every year and this figure has until recently been steadily increasing.

Without the option of after hours home visits some may simply take the risk of not seeking care when their GP is closed.

Ask your GP for the number of a service you can ring if you or someone else needs to see a doctor urgently.

NSW NDIS funding

THE NSW Premier and the Prime Minister have reached a funding agreement to ensure the full rollout of the National Disability Insurance Scheme (NDIS) in NSW.

NSW has agreed to increase its \$3 billion annual funding contribution by 4% per year, while the Australian Government will pay the balance of NDIS costs in NSW. This deal makes NSW the only state so far to reach a deal with the Australian Government.

In 2013 when the then Labor Australian Government legislated a half percent increase in the Medicare levy to help fund the NDIS, the revenue was placed into a quarantined account called the Disability Care Australia Fund (DCAF). This was designed to help the states and territories contribute to the NDIS.

As a result of the agreement reached, the NSW Government will be able to access \$3.1 billion of the DCAF.

The NDIS has been shrouded in issues relating to accessibility, rollout pace and financing, but this agreement at the very least has ensured some much needed long-term financial stability.



My Health Record: how to opt out

BY December 2018 every Australian will have a My Health Record, unless they opt-out.

The My Health Record is an electronic health summary established by the Australian Government. It contains key health information drawn from the existing electronic records of healthcare providers involved in a

patient’s care.

You can control what information goes into it and which organisations have access to your record.

But it is yet to be shown how My Health Record will benefit older Australians.

Of all Australians aged 50 years and over, 34% (about 2.7 million people) have either low digital literacy levels, do not use digital devices, or do not use the internet.

Those aged 50–65 are more likely to be ‘digitally confident’.

There is a strong relationship between age and digital literacy levels. Three-quarters of the ‘digitally disengaged’ are aged 70 years and over.

Regardless of current digital literacy levels, 50% of all respondents mentioned they wanted to use the internet more. But this also means that 50% aren’t all that interested in learning how to use the internet.

Lack of interest isn’t the only reason older people don’t use the internet, there are also cost-related pressures and lack of access.

If you’re not keen on getting a My Health Record you’ll need to take action to opt out and stop the Government creating a My Health Record for you.

You have from 16 July 2018 to 15 October 2018 to opt out.

Every Australian will have a My Health Record unless they choose to opt out.

The good news is that people can cancel their My Health Records at any time after the opt-out period and people who opt out can also create one.

During the three month period people who do not want a record can opt out by calling 1800 723 471.

CPSA News

Update: No grounds evictions

HOMEOWNERS are much happier than renters, new research shows.

A survey by National Australia Bank has found the wellbeing of those who own a house or unit is above the national average while the wellbeing of those who rent is below average.

It's unsurprising when you consider rental prices and the fact that private rental housing is fundamentally insecure.

Australian tenants are often too scared to assert their rights against landlords for fear of being evicted without explanation. These 'no grounds' evictions are banned in most countries in the OECD, yet Australia's rental laws are still clearly stacked against tenants.

No grounds evictions are particularly concerning in light of the recent census data that reveals one third of Australians are now renting.

The *Make Renting Fair* campaign backed by NSW housing peak organisations has been tirelessly working to change legislation which

allows no grounds evictions and replace it with a range of reasonable grounds for ending a lease.

So far NSW Labor and the Greens have agreed to end no grounds evictions, while the NSW Government has declared that the sections of the Residential Tenancies Act that allow landlords to terminate leases without reason will remain unchanged.

Aged care: It's time for a royal commission

A MAJOR aged care provider claims it's not keen on mandatory reporting of serious incidents because it's 'too much paperwork'.

The provider stated that mandatory reporting would 'generate additional paper trails' that would occupy staff time. Tellingly, the same provider thinks that quality in aged care mustn't be solely linked to eliminating risk or the absence of incidents, as this isn't attainable.

The current reporting rules recorded 2853 reported assaults against elderly residents last year.

But there's likely to be

many more which don't get reported. With the current rules, if the perpetrator has a 'mental impairment' such as residents that suffer from dementia, the incident does not need to be reported.

The Aged Care Minister has warned that he is considering making aged care homes report all incidents including assaults, cruelty, unexplained serious injury and neglect.

Mandatory reporting of all abuse was recommended in the Australian Government's recent review of aged care regulation and by the Australian Law Reform Commission.

Stricter rules and regulations for aged care providers are increasingly

important as delivering quality care takes a back seat to making profit.

Reports have recently emerged that a different aged care provider has ordered their care workers to not check on residents at night. The provider decided that residents falling out of bed or experiencing respiratory issues is not a valid reason to invade resident privacy.

Advocates believe that this is just another money saving tactic to avoid employing more night staff.

Prioritising the minimising of paperwork and night time staff over the safety of residents is totally unacceptable. More and more people are catching on



Term deposits, good or bad?

ARE you retired and addicted to term deposits? This is the title of a new booklet produced by CPSA to shine a light on the truth about term deposits.

Interest rates are at all-time lows. Term deposit rates don't even match the higher deeming rate of 3.25%. Times are tough for pensioners who have always had their money in term deposits.

If you are one of those pensioners, if you think term deposits are 'no risk', if you think investing in shares is a casino, and if you think there aren't any financial planners who can be trusted, this booklet is something you should read.

Are you retired and addicted to term deposits? is a free booklet. It offers a comparison of the returns on term deposits and shares in the ten years from October 2007, just before the Global Financial Crisis hit. And guess what? Shares did better than term deposits.

If you want to know the long and the short of it, contact CPSA Head Office on 1800 451 488 for a copy of *Are you retired and addicted to term deposits?* We can send you a copy via email or in the post.

Are you retired and addicted to term deposits?



Do you think term deposits are 'no risk'?
Do you think investing in shares is a casino?
Do you think financial planners can't be trusted?
Then this is something you should read.



to the fact that nursing homes need to clean up their act.

The ABC conducted an investigation into nursing homes which drew almost 4,000 responses from the public. The responses detailed abuse, malnutrition and neglect.

They planned to find out if the issues in aged care homes were just a few bad apples or if there is a systemic problem inside the aged care industry.

And this is what the ABC found: 'The crisis in aged care is real'.

It's time the Australian Government took the systemic nature of abuse in aged care seriously. Bring on a royal commission into aged care.

Housing and homelessness

BOTH buying and renting houses is increasingly unaffordable for those on low incomes. Yet the 2018 Australian Budget effectively ignored these issues.

The Budget did dedicate a small sum of money for housing related research programs and proposed a couple of miscellaneous plans to promote small scale increases to housing supply.

But the reality is the Budget did nothing to directly help people struggling to put a roof over their heads.

Buying and renting will still be unaffordable for those on low incomes without investment in social and unaffordable housing.

The price of high-end houses in capital cities has seen a modest decline, but low-end houses have continued to rise. Meanwhile, rent prices are continuing to increase.

It comes as no surprise that rates of homelessness are also rising.

There has been a 14% increase in homelessness

across Australia since 2011. Major cities have seen much larger rises in homelessness - Sydney is up 48%. More older Australians are experiencing homelessness than ever before with a 28% increase. Increased housing costs have led to 613,000 people falling below the poverty line.

It's clear that Australia's housing market is at breaking point and it is time the Australian Government took this issue seriously.

A massive investment in social and affordable housing stock by Australian governments is needed as well as significant increases to rent assistance and income support to low income households.

Dementia in the spotlight

A SERIES of Australian projects are underway to combat the growing rates of dementia accompanying an ageing population.

The Australian Government's 2017 Budget commitment of \$200 million to the Boosting Dementia Research Initiative has supported 127 research projects aimed at dementia prevention, management and hopefully finding a cure.

Projects range from ultrasound technology to clear a toxic protein from the brain, studying the impact of childhood stress as a dementia risk factor, to training staff in massage, music and reminiscence therapies.

Dementia is the second most common cause of death in Australia. For women, it is the leading cause.

There are 425,000 Australians living with dementia. Three in 10 people over the age of 85 and almost one in 10 people over 65 have the condition.

Many suffer from a sense of

isolation and lack of purpose due to the lack of awareness of dementia.

Without a medical breakthrough, it is predicted that more than 1.1 million Australians will be living with dementia by 2056.

Griffith and Unanderra miss out on better transport again

TWO longstanding transport issues affecting Griffith and Unanderra residents have once again been ignored.

It seems that people in Unanderra will have to continue campaigning for their accessible train station and people in Griffith will have to continue campaigning for their mid-week train.

CPSA, with the help of Griffith Branch President Peter Knox, wrote to the Minister for Transport about reinstating the mid-week train to Griffith.

There is currently only one direct train to Sydney from Griffith per week, it arrives in Griffith on Saturday and returns to Sydney on Sunday.

If people want to travel outside this timeframe they have to catch a bus to Wagga

or Cootamundra and then a train to Sydney.

Understandably this is incredibly inconvenient for community members, particularly older people and people with disability who can experience a reduced capacity to travel.

The Minister responded, stating 'there is no spare train fleet available to provide a more frequent service to Griffith at this time'.

Similarly, Unanderra residents including members of the CPSA Branch have been campaigning for a lift at their train station for well over a decade.

In 2015 they thought that their battle was close to being won when the funding was promised under the Transport Accessibility Program.

But not so.

The station appears to have missed out on funding for another year.

The NSW Premier has announced the up and coming state budget would include \$133 million for station upgrades, listing eleven stations that would benefit. Unanderra was not one of them.



Your central gateway to aged care services...



myagedcare



1800 200 422

myagedcare.gov.au

CPSA Updates

CPSA Funding

CPSA receives funding support from the NSW Government Departments of Family & Community Services and Health, and the Australian Government Department of Social Services

Donations

CPSA is grateful for all donations and publishes donations of \$35 and above. Smaller donations are appreciated just as much, but not published due to space constraints.

Peter Jordan

\$35

Quality Aged Care Action Group (QACAG)

QACAG is a community group fighting for high quality care for older people in nursing homes and community aged services. Members include people receiving aged care services, their partners, family and friends, nurses and retired nurses, people working in aged care and other people committed to aged care.

The group meets every two months, usually in a Sydney CBD location and a focus of the group is to help educate and empower the community to demand high quality aged care. For more information, or to become a member, contact the NSW Nurses and Midwives Association on (02) 8595 1234 and ask to speak to someone about QACAG or email qacag@nswnma.asn.au

CPSA Constitution and Annual Report

Please ring Head Office on 1800 451 488 if you would like a copy of the CPSA Constitution or CPSA's 2016/17 Annual Report to be posted to you. Alternatively, copies can be obtained online at: <http://www.cpsa.org.au/about-us/annual-reports> and www.cpsa.org.au/about-us/constitution

Head Office News for CPSA Branches

CPSA Head Office News is a publication sent to the President and Secretary of all CPSA Branches.

However, it is possible for CPSA members to receive a personal copy. If you are interested, contact Luke Koller on 1800 451 488 or email cpsa@cpsa.org.au

Featured Concession of the Month Taxi Transport Subsidy Scheme

The Taxi Transport Subsidy Scheme (TTSS) provides subsidised taxi travel to residents of NSW who are unable to use public transport because of a qualifying severe and permanent disability.

The scheme subsidises the travel cost of approved applicants, allowing them to travel by taxi at half fare. The subsidy covers 50% of the total fare with a maximum subsidy of \$60 per journey and is claimed using travel dockets.

For more information about the Taxi Transport Subsidy Scheme or to receive an application form call 131 500.

Exhibition captures the spirit of older people

A learner driver, gymnast and ukulele player are among the extraordinary older people who will feature in the 2018-19 Art of Ageing exhibition. The exhibition, the second in the series, will feature 30 photographs and stories that celebrate the lives of older people living in regional NSW.

The exhibition is an initiative under the NSW Ageing Strategy 2016-2020 and challenges out-dated perceptions of ageing. It reminds us that older people are not the same and our experiences of ageing are unique.

The 2018 Art of Ageing exhibition artworks, stories and photographer biographies is touring across NSW. It will be coming to Gosford, Nowra, Shellharbour, Picton, Narellan, Parramatta, Kempsey, Taree, Maitland, Cessnock, Toormina, Goulburn, Hornsby, Bega, Griffith, Grenfell, Broken Hill, Waverley, Wagga Wagga and Mona Vale.

For more information about dates and locations call 1800 451 488.



CPSA aged care prize competition #3

Three \$50 gift vouchers to be won!

Which of the following criteria is **NOT** necessary for a person to be eligible to receive services through the Commonwealth Home Support Programme?

- ☐ you have trouble doing everyday activities without help
- ☐ you can afford the total cost of care services
- ☐ you need support to live independently

Competition closes on Monday 16 July 2018. Winners will be notified and results published in THE VOICE.

Email your answer to voice@cpsa.org.au
Fax your answer to (02) 8836 2101.
Post your answer to CPSA, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150.

CPSA Information Directory

INCOME SECURITY

Centrelink
Age Pension 13 23 00
DSP/Carer benefits 13 27 17
Family Assistance 13 61 50

Welfare Rights Centre
Info on Government pensions
and other benefits
(02) 9211 5300
1800 226 028

**Financial Ombudsman
Service**
Complaints about banking,
insurance, super, financial
planning
1300 780 808

**Do Not Call
Register**
1300 792 958

Australian Taxation Office
Super/Lost super 13 10 20
Personal tax 13 28 61

**British Pensions in
Australia**
Assistance in claiming the
British Pension
1300 308 353

RIGHTS

**Australian Human Rights
Commission**
Complaints about discrimination
and harassment
1300 369 711

Commonwealth Ombudsman
Complaints about Australian
Government departments and
agencies
1300 362 072

NSW Ombudsman's Office
Complaints about NSW
Government agencies
1800 451 524

NSW Trustee and Guardian
1300 360 466

SCAM Watch
1300 795 995

Guardianship Tribunal
Financial management orders
for people with decision-making
disabilities
1800 463 928

**Australian Competition and
Consumer Commission
(ACCC)**
1300 302 502

**Energy & Water Ombudsman
(EWON)**
Complaints about all NSW
electricity/gas retailers and
Sydney and Hunter Water
1800 246 545

**Telecommunications
Industry Ombudsman**
Phone and internet complaints
1800 062 058

GOODS & SERVICES

NSW Seniors Card
Discounts on goods and
services
13 77 88

No Interest Loans Scheme
Loans to purchase essential
household items
1800 509 994

NSW Companion Card
Free event admission for
companions of eligible people
with a disability 1800 893 044

Energy Made Easy
Price comparisons
1300 585 165
energymadeeasy.gov.au

Opal Customer Care
13 67 25

HEALTH & CARE

Medicare
132 011

My Aged Care
1800 200 422
www.myagedcare.gov.au

Office of Hearing Services
Subsidised hearing aids
1800 500 726

Dementia Helpline
1800 100 500

**Private Health Insurance
Ombudsman**
Complaints and information
1800 640 695

VisionCare
Subsidised spectacles
1300 847 466

NSW Elder Abuse Helpline
1800 628 221

**Taxi Transport Subsidy
Scheme**
Subsidised travel for people with
disabilities
transport.nsw.gov.au/tss
1800 623 724

National Continence Helpline
1800 330 066

Rape Crisis Centre
24hours/7days
1800 424 017

**National Domestic Violence
hotline**
Case work, legal advice,
advocacy
1800 200 526

**Health Care Complaints
Commission**
NSW only
(02) 9219 7444
1800 043 159

Carers NSW
Information, support
1800 242 636
Emergency respite
1800 059 059

**Aged Care Complaints
Commissioner**
Complaints about residential and
community aged care
1800 550 552

Lifeline
Mental health support,
suicide prevention
13 11 14

**Australian Men's Shed
Association**
1300 550 009

Public Dental Health Services
Call NSW Health for details
(02) 9391 9000
1800 639 398

People with Disabilities
Advice for people with a disability
(02) 9370 3100
1800 422 016

Cancer Council NSW
Cancer information and support
13 11 20

Dying with Dignity NSW
Law reform for assisted dying
(02) 9212 4782
dwdnsw.org.au

Exit International
Information about euthanasia
1300 103 948

**NSW Death & Bereavement
Service**
13 77 88

HOUSING

Housing NSW
Info and applications for public
and community housing
1800 422 322

Tenants' Union Advice Line
Mondays 10-1pm, 2-5pm
1800 251 101

**Tenancy Advice & Advocacy
Service**
Find your local service
tenants.org.au

Fair Trading
Rental bond and tenancy info
13 32 20

LEGAL

**Seniors Rights Service
(formerly The Aged-care
Rights Service or TARS)**
Aged care & retirement village
advocacy, information & legal
advice for older people.
1800 424 079

Law Access
Referrals for legal help
1300 888 529

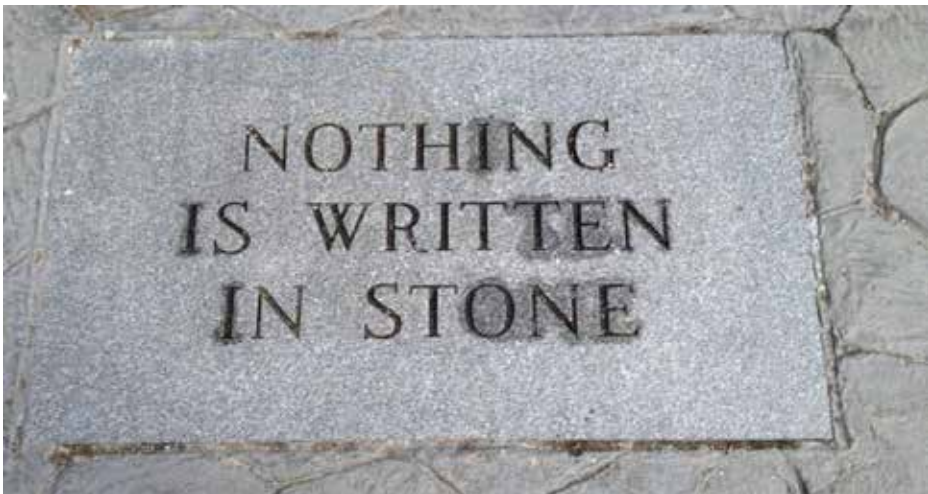
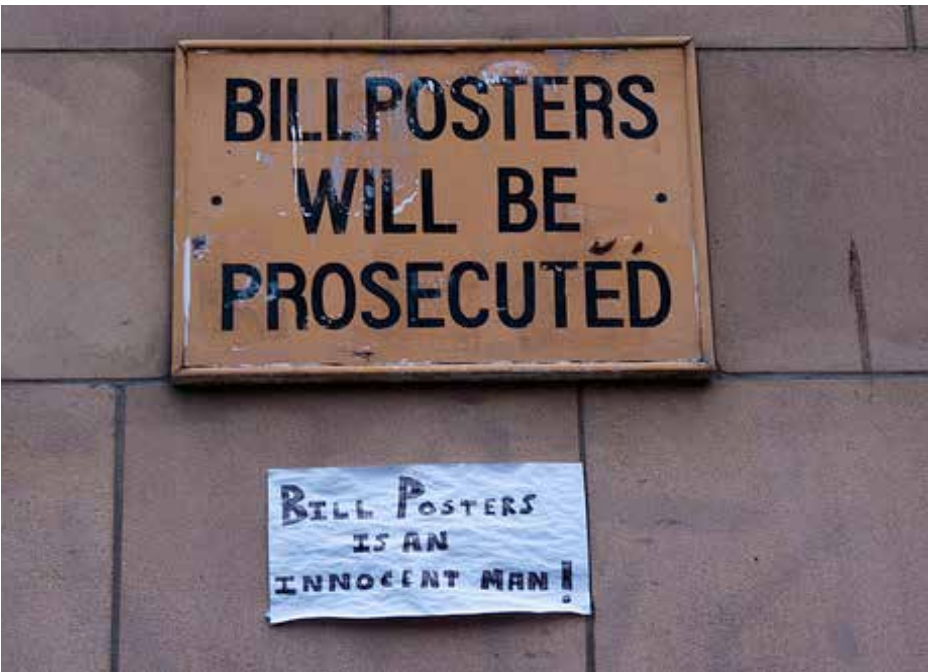
Insurance Law Service
Legal assistance and advice on
insurance law and disputes
1300 663 464

Community Justice Centres
Dispute resolution services for
minor matters
1800 990 777

Women's Legal Services NSW
Legal information, advice &
referrals for women in NSW with
a focus on family law, domestic
violence, sexual assault &
discrimination
1800 801 501

**Office of the Legal Services
Commissioner**
Complaints about lawyers &
conveyancers
1800 242 958

Giggle Page



Crossword Solutions

Crossword on Page 4

	1	N	E	2	O	C	L	A	S	S	I	C	I	S	7	M				
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