TENANTS in private rentals pay it, so charging public housing tenants for bonds sounds like a reasonable idea. But is it really?

Proposed amendments to the Residential Tenancies Act 2010 would allow the NSW Government to charge public housing tenants a bond of up to four weeks rent.

The responsible Minister commented that ‘when a tenant damages their property, the Government has to spend money that could have been used elsewhere in the social housing system… [this] reinforces tenant responsibility and encourages behavioural change’.

It is true that this would bring tenancy experiences more in line with the private rental market but at what cost?

One of the main reasons people live in public housing is because they have low incomes.

From Age Pensioners to young unemployed people, everyone in public housing has to make do with an income that at best is just enough and at worst completely inadequate.

To demand four weeks rent as a security from people who don’t have any money is just silly.

CPSA and other community groups responded to the NSW Government’s proposals by outlining concerns about the additional costs this would put on households already experiencing financial hardship.

Public housing tenants are among some of the most vulnerable people in the community.

This policy will also create further barriers for people already struggling to access housing.

Punishing everyone for the sins of a few is unfair and ineffective.
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.

Nominations to the CPSA Executive

In accordance with CPSA Constitution Rule 8.3.2, this edition of THE VOICE serves as notice to each Branch and Area Council of the call for nominations of candidates for election to the CPSA Executive. Completed nomination forms plus the nominee’s CV must be received by CPSA’s Returning Officer no later than 3 September 2018. Nomination forms have already been sent to Branch/Area Council Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

THE VOICE OF PENSIONERS AND SUPERANNUANTS

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Printer: Rural Press Ltd
PO Box 999
North Richmond NSW 2754

All content is prepared by the CPSA VOICE editorial and production team with reference to stories on AAP newswire, unless indicated.

THE VOICE
CPSA
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Parramatta NSW 2150

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CPSA AGM 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 Annual 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 and the AGM.

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:_________________________
Expiration:_______ Amount:_________ Signature:____________________

Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150
**Retirement village reform: Round 2**

SHONKY retirement villages, so the NSW Government claims, will be forced to clean up their act as the Government moves to implement a number of reforms.

The reforms include a mandatory Code of Conduct, measures to make contract terms and exit fees simple to understand and an improved dispute resolution process.

The NSW Government will also appoint a dedicated Retirement Village Ambassador to advocate on behalf of residents and report back on key issues.

The reforms are based on the recommendations of the inquiry into the retirement village sector in NSW, which was ordered after reports about alleged misconduct in the sector.

The report found that 63 per cent of people did not believe that retirement villages conducted marketing activities honestly or fairly. It also found that 59 per cent of people thought that exit fees were difficult to understand.

The reforms could be a win for the 55,000 residents living in NSW retirement villages and the many more who are set to move into retirement villages as the population ages.

A word of caution is in order though. The NSW Government has claimed to have cleaned up the retirement village industry in NSW once before. On 1 October 2013, it brought in standard contracts for the five most common village types.

While standard contracts may have improved things, the fact that less than five years later a further inquiry recommends further reforms suggests that standard contracts have not cleaned up the industry.

It remains to be seen if the new reforms will improve things.

If you want to buy into a retirement village, don’t assume that the village operator is a fine and upstanding entrepreneur.

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**Ageing in place without a home**

MANY older people want to stay in their own home and remain connected to the people and places they know.

The Australian Government’s aged care policy has caught on and is shifting focus from residential aged care to supporting older people to remain in their home through home care.

But policymakers seem to have forgotten that the ability to age in place rests on one critical ingredient – a home.

This shift in aged care policy has come at a time when housing affordability and rates of home ownership are declining.

Public and community housing is becoming a less viable option for people as well, with the waiting list sitting at over 60,000 households.

Without homeownership and social housing, people are forced to find other, often more insecure, forms of accommodation.

This can include in the private rental market, boarding houses, long term stays in motels and living informally with family.

Currently, NSW housing law offers limited to no protections for many forms of accommodation.

In mainstream tenancies and boarding houses there is a lack of protection against eviction, rent increases. Also missing is the lack of legal assurance that individuals can modify premises if a disability requires it.

In strata schemes people can be forced to sell their home if 75 per cent of owners agree to sell the strata scheme.

For people living informally with family, if things go wrong their only option is to pursue legal action through the Supreme Court, which is almost impossible for an older person with a low income.

These examples are just a snapshot of some of the gaps in NSW housing law.

Now we know the problems, the next stage is to find the solutions.

NSW Housing policy needs to consider the challenge of an ageing population.

At the same time, Australian retirement policy needs to consider the changing landscape of what we call home, as the homeownership rates decline across all age groups.

With a rapidly ageing population and increasing shortage of appropriate and affordable accommodation, addressing the housing needs of older people should be a policy priority of both the Australian and NSW Governments.

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**CPSA Aged Care Prize Competition 3 Results**

In the last two editions of THE VOICE, CPSA ran a competition. The question was “Which of the following criteria is NOT necessary for a person to be eligible to receive services through the Commonwealth Home Support Programme?” The correct answer was: “You can afford the total cost of care services.”

The winners of the three $50 vouchers are:

- M De La Garde
- Janet Keller
- Phillip Cunningham

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**Elder Abuse Helpline**

1800 628 221

The NSW Elder Abuse Helpline & Resource Unit was established as part of the NSW Ageing Strategy to help intervene and prevent incidences of elder abuse. They offer a free service that provides information, support and referrals relating to the abuse of older people living in the community across NSW. The service is confidential and callers can remain anonymous.

The helpline is for individuals, concerned friends, family members, neighbours and support workers to call if they suspect elder abuse is occurring. Anyone can make the call.
Consumer watchdog shows the way on electricity pricing

IF THE Australian Government adopts the recommendations of a recent report by the Australian Competition and Consumer Commission (ACCC), electricity prices might finally come down.

The report is a result of last year’s electricity supply and prices inquiry that aimed to identify the root causes of high electricity prices across the entire electricity supply chain. The report concludes that the current high electricity prices are “unacceptable and unsustainable”.

It makes 56 recommendations that aim to improve electricity affordability. Some of these recommendations could make a tangible difference to the lives of people struggling to keep up with their electricity bills.

The ACCC recommends that pay-on-time discounts should be abolished. They argue that these discounts are, in effect, very large late payment penalties that unfairly punish people who are already struggling with high electricity prices.

The ACCC also recommends that a new benchmark price should be set by the Australian Energy Regulator that would provide a clear reference point for people looking for the best energy deal.

A default offer would be set at or below the benchmark price which would contain simple pricing, minimum payment periods and paper bills.

The ACCC says that moving people over to a new ‘default’ offer could result in savings of $500 to $750 a year.

If these recommendations are put in place, it would be a great start to making the energy market both fairer and easier to understand.

The Government has already said that that will be an option SMSF trustees have.

If during any financial year your SMSF experiences a “key event”, it must be audited for that year irrespectively. Key events are such things as starting up paying a pension to an SMSF member.

The industry is doing everything it can to limit the number of SMSFs eligible for three-yearly audits. It is also canvassing phasing this new measure in, so that not all eligible SMSFs suddenly go to three-yearly audits. This transition would allow the industry to shrink without too much incident.

The federal Treasury has published a consultation paper on its website. Anyone interested can make a submission. Submissions are due by 31 August 2018.

Consumer watchdog shows the way on electricity pricing
ALL MEMBERS WELCOME

CONFERENCE & AGM 2018

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

FREE REGISTRATION
FREE RAIL TRAVEL for country Members
UP TO $159 ACCOMMODATION PER NIGHT (up to 3 nights) for out-of-Sydney Delegates
MEET OTHER MEMBERS OVER FREE MORNING TEA AND LUNCH

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.
Centrelink automation leaves vulnerable behind
A RECENT report confirms what we already know, that Centrelink’s push for automation and self-service is leaving people behind.

A new report by Anglicare finds that vulnerable people are missing out on expert assistance as they are pushed away from talking to Centrelink staff face to face. Instead, they are expected to resolve their often complex issues by accessing Centrelink services on computers and automated phones.

The report finds that using Centrelink services impacts people’s health and wellbeing. It can lead to anxiety, feelings of hopelessness and affect self-worth as people are portrayed negatively in the media and perceive they are treated without respect by Centrelink.

As a result of these difficulties, people may need support to access the system through social workers and community engagement workers, from relatives and from community-based support services.

Anglicare’s social workers said they spend so long helping clients with Centrelink they had less time for other tasks. The Guardian Australia newspaper calculates from the report’s findings that an equivalent of 343.2 full-time Anglicare employees across Australia would be spending their time dealing with just Centrelink issues.

While automation and self-service might work for some of the population, there are many vulnerable people who might be old, young, have a disability or not have access to the internet, that are being left behind.

NSW budget commits too little funding to make real change
THE NSW 2018-2019 Budget presented in late June has committed too little funding to solve problems with housing, dental health services, palliative care and accessible transport in NSW.

Homelessness
In the lead up to the Budget, the talk of the town was the Government’s commitment to tackle homelessness, but what has been announce is unlikely to have real impact.

The current strategies for reducing homelessness are clearly not working, with a 37 per cent increase in homelessness in NSW since 2011.

The Government announced $1 billion to tackle homelessness, but instead of focussing on getting people into secure homes, it has committed $9.1 million for transitional accommodation. That’s a night here, a week there, but not a place to live.

At the same time the Government has declared it a state priority to increase the number of households leaving social housing.

Rather than inject more funding to get people into homes, it appears that the Government is making it difficult even for those who are living in permanent homes.

Health
In health, $10 million to upskill nurses and allied health staff in palliative care in regional and rural areas is welcome, but there’s no money for a crucial increase in palliative care beds and outreach services.

Public oral health services has been allocated $10 million with the aim to enable 17,000 more patients to receive a course of dental care.

However, this won’t make much of a dent in the waiting list of 98,000 people.

Transport
While eleven more train stations will be upgraded to be fully accessible, two stations on which CPSA Members have been campaigning to be upgraded, (Unanderra and Griffith) will miss out again.

EnableNSW and home care packages
PEOPLE over 65 who have a disability are excluded from EnableNSW, NSW’s disability aids and equipment scheme.

People eligible for, or already receiving (federal) Home Care Packages are ineligible to receive assistance under EnableNSW.

This group is left with no other option than to try to finance their aids and equipment through their Home Care Package.

But Home Care Packages are not intended to pay for aids and equipment.

Many people in this situation will have no funds or not enough funds available for aids and equipment, especially as the average wait time for a Home Care Package is now over twelve months and some people are assigned low level interim packages.

If a person tries to use their Home Package to buy or rent disability aids and equipment, they have to sacrifice the purchase of other home care services.

This is out of step with other states and territories, where people accessing Home Care Packages can also access their state’s disability aids and equipment scheme.

It is totally unacceptable that a large proportion of older people with disability are unable to access the aids and equipment they need.

People of any age with disability need fair access to aids and equipment to give them independence and promote their wellbeing.

CPSA calls on the NSW Government to allow people receiving Home Care Packages to also be able to use EnableNSW.
Private health insurance is unwell

IF YOU are one of the lucky ones who can still afford private health insurance, you may have found that your policy didn’t quite cover what you thought it covered.

According to the ACCC, the federal consumer watchdog, you shouldn’t blame yourself for your confusion about the insurer you’re with. Private health insurance policies are so complex only your insurer understands them. This leads to unexpected out-of-pocket costs when you claim.

The ACCC says that this is what’s behind increased complaints and people abandoning their hospital policies.

In response to steep premium increases, there are also those who shift to lower-cost policies with greater exclusions or a higher excess.

Private health insurance policies are written in such a way that you won’t understand them. When you claim you are likely to get a nasty surprise because you’re not covered for that particular complaint.

In addition, policies are expensive and getting even more expensive. What is the solution?

The Government is pinning its hopes on forcing insurers to provide reliable and transparent information about private health insurance policies.

Insurers will have to be dragged kicking and screaming to do this, though, because the current arrangements work so well for them.

The Private Health Insurance Ombudsman will also be given additional funding to enable it to widely promote its website and comparison service.

About 55 per cent of Australians paid private health insurance premiums of around $23.1 billion in 2016-17, an increase of $1 billion from 2015-16.

Complaints to the Private Health Insurance Ombudsman (PHIO) increased by 30 per cent, continuing a trend of increasing complaints, the number of which which have risen for the fourth consecutive year. The benefits paid by insurers to consumers continued to receive the highest level of complaints.

CPSA’s view is that, if is strengthened, then people wouldn’t need a private health insurance policy.

HbA1c everybody!

IF YOU don’t know what the HbA1c test is, read on!

An HbA1c test is a test to detect Type 2 diabetes. The test measures long-term blood glucose levels.

Until recently the HbA1c test was only used for monitoring diabetes but it is now recommended for diagnosing Type 2 diabetes.

An estimated 500,000 Australians have undiagnosed Type 2 diabetes.

People can have Type 2 diabetes for up to seven years with no symptoms, but during this time it is doing damage to the body.

There is a questionnaire that you can ask your GP about.

If you get a high score on this questionnaire, an HbA1c test is a good idea.

With early detection, diabetes is at its most treatable as well as being at its most affordable to treat.

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.
**CPSA News**

*Are nursing homes disappearing?*

SOMETHING curious is happening in residential aged care. In 2015, the total number of nursing home residents peaked at 273,503. The next year that number fell to 234,931, and in 2017 it fell to 209,626. So, in two years Australian nursing homes lost almost a quarter of their residents.

This is at the time of a ‘grey tsunami’ gathering pace.

The Aged Care Financing Authority (ACFA) even sounds the alarm in its most recent annual report, saying: “It is estimated that the residential care sector will need to build an additional 83,500 places over the next decade in order to meet the provision target of 78 operational places per 1,000 people aged 70 and over.”

The Aged Care Minister seems to be in sync with ACFA with his announcement on 2 July 2018 of a “record aged care offering” with 14,200 residential aged care places on offer plus $60 million in capital grants to assist in the construction of nursing homes.

But isn’t the Australian Government trying to keep people at home by giving them Home Care Packages?

On the same day, the Minister announced the record number of nursing home places, he announced that the Government would “invest $5.5 billion in local services to help approximately 800,000 older Australians live independently at home for longer.”

What to make of this?

The 14,200 places and the $60 million in capital grants are all in “rural, regional and remote locations”, according to the Minister. There’s a genuine shortage of nursing home places there.

The local CPSA Branch there has been campaigning for years for more places to ensure people can go into a nursing home in their community rather than having to ship out to somewhere where they don’t know anybody.

But don’t expect the overall number of nursing home residents in Australia to go up this year. On balance the transfer, effectively, of nursing home places to Home Care Packages will continue.

Home Care Packages are a lot cheaper than nursing home places.

For that reason, CPSA expects the “provision target of 78 places per 1,000 places” to be revised down and the requirement of 83,500 places to evaporate.

There’s no clear plan to deal with the current waiting list for Home Care Packages of over 100,000, but it is clear that Home Care Packages will continue to grow at the expense of nursing home places.

*Some nursing homes are disappearing!*

IN January of this year, the Australian Aged Care Quality Agency closed down The Ritz nursing home in Leura (NSW). It failed 30 out of 44 criteria.

On 21 July 2018, the ARK Parramatta nursing home will lose its accreditation. It failed 43 out of 44 criteria.

ARK is a for-profit aged care company, which operates five nursing homes in Sydney. Apart from Parramatta, there’s an ARK in Oatley, Russell Lea, Sylvania and Rockdale.

ARK Rockdale and ARK Russell Lea were audited recently and failed 13 out of 44 and 10 out of 44 respectively.

ARK Oatley and ARK Sylvania have not been recently audited.

However, under the new rule by which all audits will be unannounced, they can be audited at any time.

Given the performance of the other ARKs, it would be very surprising if ARK Oatley and ARK Sylvania were not being scrutinised.

Unannounced audits

ONE of the Government responses to the Oakden nursing home scandal was to make all aged care audits unannounced.

On 1 July 2018 this measure was implemented.

Previously, nursing homes underwent a re-accreditation audit towards the end of the three-year accreditation period.

The thinking behind unannounced audits is that a blitz audit doesn’t give providers time to spruce up their nursing home, put on some nice food for residents and so on.

An unannounced audit captures how a nursing home really performs. That’s the idea.

However, ARK Parramatta, ARK Russell Lea and ARK Rockdale nursing homes underwent an announced audit just before the expiry of their accreditation period. They knew it was coming and could have taken action, but didn’t.

Making audits unannounced is therefore probably not going to make all that much difference, but, then again, every bit helps.
Aged Care Workforce Inquiry: Government response

ON 26 June, the Australian Government responded to the recommendations of the Senate inquiry Future of Australia's aged care sector workforce.

VOICE readers might recall that this Senate inquiry was started before the last election and restarted after it. Eventually, in late 2017, the Australian Government set up the Aged Care Workforce Strategy Taskforce, which had a reporting deadline of 30 June 2018.

Given the proximity of these two dates, it is fair to assume that the Government’s response to the Senate inquiry’s recommendations are completely in sync with the Workforce Strategy Taskforce’s report, but this is not what happened.

It should have waited with its response until after the publication of the Taskforce’s report, if it had.

There are 19 recommendations from the Senate inquiry and we can’t cover them all here.

However, the Government’s response to the recommendation the Taskforce be composed of provider, union, medical, consumer and volunteer representatives is interesting:

Recommendations 8 and 9 are for a “minimum nursing requirement”, also known as mandatory staff-to-nursing-home-resident ratios.

The Government merely “notes” these recommendations, saying that it “expects the development of a workforce strategy ... [to] consider the composition of the workforce in light of the changing needs of older people.”

Given that the Aged Care Workforce Strategy lacks the voices of care workers, consumers and volunteers, how likely is it that the Taskforce’s report comes out in support of mandatory staff-to-nursing-home-resident ratios?

Plan your healthcare

ADVANCE Care Planning Australia (ACPA) has reported that it has received five times the number of calls it did the previous year.

It’s obvious that the promotion of advance care directives by agencies around Australia is working.

Funded by the Australian Government, ACPA has operated a free nationwide advisory service since July 2014. It supports individuals, families and healthcare professionals with specialised advance care planning information, research and advice.

ACPA’s advisory service can help people navigate the complexities of advance care planning, offering specialist advice including how to start the conversation, help with forms relevant to each state and territory, as well as documenting preferences in an advance care directive.

Contact Advance Care Planning Australia on 1300 208 582.
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.

New CPSA reports
CPSA has produced two reports for the Department of Family and Community Services. These reports are Coping with Bereavement in Older Age and Housing Insecurity and Older People in NSW. Contact CPSA if you would like a copy of these reports and we can email or post them to you.

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
THE Low Income Household Rebate for electricity is worth $285 per year if you hold an electricity account in your name. It’s 313.50 a year if you live in a caravan park, a land lease park, strata scheme or retirement village. The operator/body corporate pays GST in their electricity bill, which explains why this rebate is slightly higher.

The Gas Rebate is $110 per year if you hold a natural gas account with a gas retailer. It’s $121 if you use LPG, but only if you have large bottles delivered or refilled. Merely having a gas BBQ doesn’t count.

It’s worth $121 if you get on-supplied LPG or natural gas and are living in residential communities, retirement villages and strata schemes.

Water rebates are only available to home owner-occupiers. Unlike electricity charges, water service charges are charges on the land.

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, Shellharbour, Picton, Narellan, 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 #4
Three $50 gift vouchers to be won!
What is the earliest age you can register for aged care with MyAgedCare, as an Aboriginal and Torres Strait Islander person or a non-Aboriginal and non-Torres Strait Islander person. Due to lower life expectancy, Aboriginal and Torres Strait Islander people can first register 15 years earlier than non-Aboriginal and non-Torres Strait Islander people.

θ 40 or 55
θ 45 or 60
θ 50 or 65
θ 55 or 70

Competition closes on 18 September 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

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

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

NSW Elder Abuse Helpline
1800 628 221

Taxi Transport Subsidy Scheme
Subsidised travel for people with disabilities
transport.nsw.gov.au/ttss
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

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

Dyson 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
(formally 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
Are you guys ready for the best cat picture of all time?
You’re welcome.

MY WIFE JUST STOPPED
AND SAID,
“YOU WEREN’T EVEN
LISTENING WERE YOU?”

I THOUGHT...
“THAT’S PRETTY WEIRD WAY
TO START A CONVERSATION.”

WHEN YOU'RE OLD,

BUT STILL A PARTY DUDE.

MIDDLE AGE. That Time In
Your Life When You Finally
Get Your Head
Together And
Then Your
Body Starts
To Fall Apart.

You Think I Don’t Know

That You Stuffed A Pill In That Treat?

Crossword Solutions
Crossword on Page 4

SPORTSMANSHIP
U Z I A A E A
ABNORMAL SOMBRE
Z U B P L A
NOT NEUTRAL BIPPS
I C C A N E
UNREST CASSETTE
O O T P E
MACARONI ALPAKA
M D T G R O
APIA FAITHFULLY
D M A O S E O
JUD A I C NOTA SOUL
L N T E T I R
EXTRA ARRIVALS