

## PUBLIC HOUSING BONDS: GETTING BLOOD OUT OF STONE



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 Executive

(as at 19 May 2018)

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## 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 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.

## 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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THE VOICE

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### 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.)
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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.

## 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.

### 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

### 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.

## Tri-annual SMSF audits

THE last federal Budget contained a measure to change the frequency of Self-Managed Super Fund (SMSF) audits from annual to every three years. This would only be available to SMSFs with a clean record over the previous three years.

The vast majority of SMSFs use an accountant to keep their books and prepare their annual tax return. Tax returns remain annual, by the way. We can't have too much of a good thing.

Once the accountant has prepared the SMSF's accounts and tax return, they are sent off to an auditor.

Both the accountant and the auditor bill the SMSF for their services.

It is also possible for an SMSF trustee to prepare the accounts and tax return themselves. A minority do this, and save a lot of money that way. However,

you can't cut out the auditor.

This new measure sounds like a good idea, but there are a few issues SMSF trustees need to carefully weigh up, especially those who prepare their own accounts and tax returns.

Once the measure becomes active, audits conducted for SMSFs on a three-yearly audit cycle will cover all of the three preceding years.

This means that it is highly unlikely that you will go from spending, say \$500 annually, to spending \$500 every three years. The audit will be bigger. The fee will almost certainly be higher.

Also, with less work annually to keep auditors busy, the industry might shrink, meaning less competition and therefore higher fees.

And if you are preparing your own accounts and tax return, you might actually *want* an auditor to check your work every year.

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 irrespective. 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.

## Crossword by Hilda Thorburn

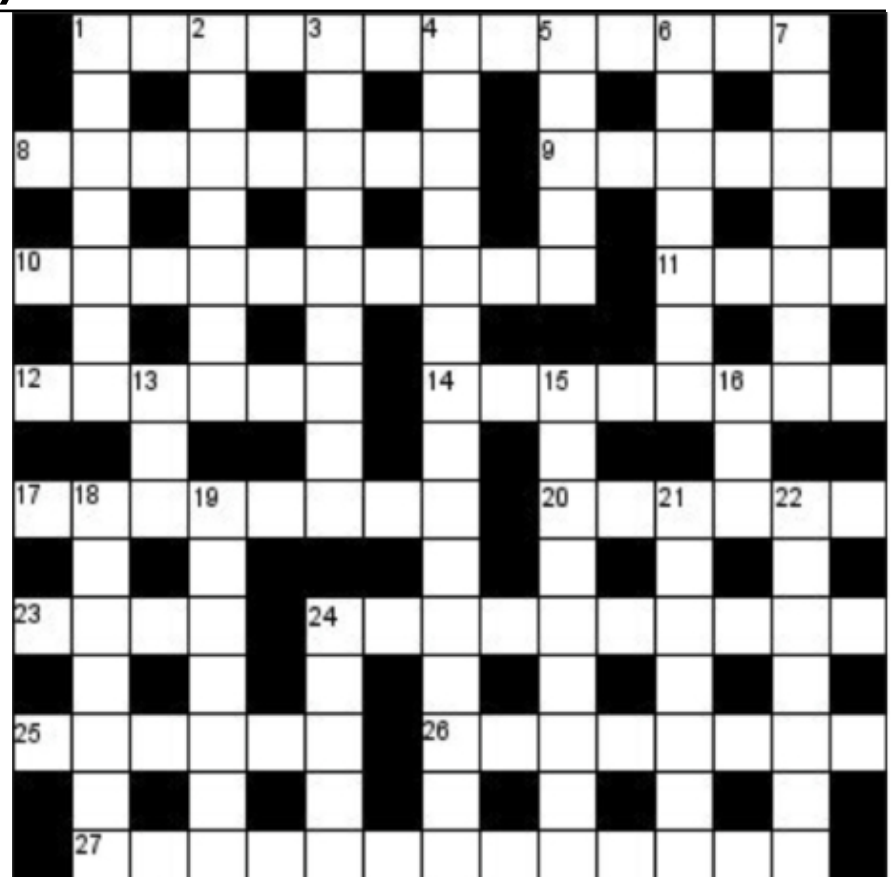
### Across

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

FREE  
REGISTRATION

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for country  
Members

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PER NIGHT  
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for out-of-Sydney  
Delegates

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MEMBERS OVER  
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AND LUNCH



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and help set CPSA's direction  
for the coming year.  
In your free time, enjoy the sights  
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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 announced is unlikely to have real impact.

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



## 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

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.



## 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.

## 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 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 it is strengthened, then people wouldn't need a private health insurance policy.



## 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.





## 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.

This includes the greater Griffith area, for example. 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:

it "supports the engagement of a broad range of stakeholders."

VOICE readers might recall that Taskforce membership comprised four aged care provider CEOs, two departmental staff, five academics and COTA Australia.

So here we are, the Taskforce has wrapped up its work, and the Government says it supports doing what it has patently not done: ensuring all stakeholders had a voice in the Taskforce.

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.



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# 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](mailto: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](http://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](mailto: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.

- ☐ 40 or 55
- ☐ 45 or 60
- ☐ 50 or 65
- ☐ 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](mailto: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

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.”**

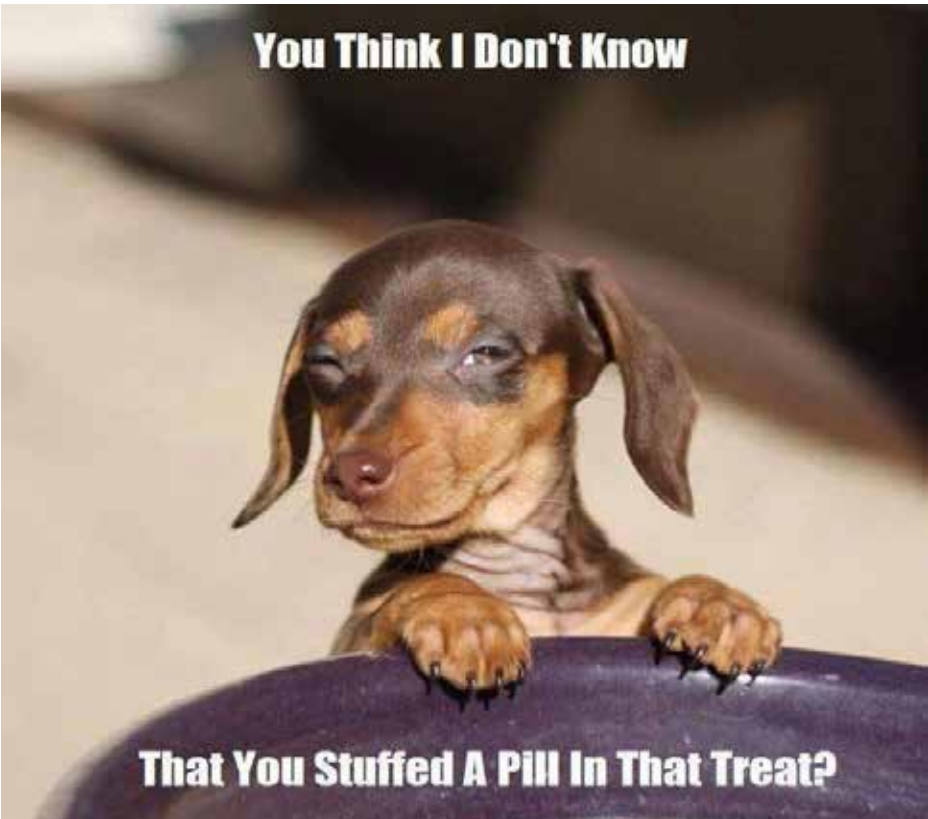


*MIDDLE AGE: That Time In  
Your Life When You Finally*



*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

	1	S	P	2	O	R	3	T	S	4	M	A	5	N	S	6	H	7	P	
		U		Z		I		A			A			E		A				
8	A	B	N	O	R	M	A	L			9	S	O	M	B	R	E			
		J		U		B		P			A			L		A				
10	N	O	T	N	E	U	T	R	A	L					11	I	M	P	S	
		I		C		C		A							N		E			
12	U	N	13	R	E	S	T		14	C	A	15	S	S	E	16	T	E		
			O			O		T				P			E					
17	18	M	A	C	19	A	R	O	N	I		20	A	L	21	P	A	22	C	A
		M			D				T			G		R		O				
23	A	P	I	A				24	F	A	I	T	H	F	U	L	L	Y		
		O		M		A		O		E		S		O						
25	J	U	D	A	I	C			26	N	O	T	A	S	O	U	L			
		L		N		T		E		T		I		R						
		27	E	X	T	R	A	A	R	R	I	V	A	L	S					