



Finally! NSW Government fast-tracks regional rail upgrades



THE NSW Government last month announced it will allocate an extra \$50 million in funding to fast-track the upgrade of the ageing XPT rail fleet, which operates in regional parts of the state.

The additional funding will see new trains on the track as early as 2017, two years ahead of schedule.

First up for replacement are the XPT model trains running between Sydney, Melbourne, Brisbane and Dubbo via regional towns including Taree, Bathurst, Orange, Goulburn and Albury.

Opportunities to replace the Explorer and Endeavour models that service other regional destinations including Armidale, Griffith and the South Coast will be investigated, though no formal commitments have been made at this stage.

Transport for NSW has assured CPSA that security and disability access will be key considerations in deciding which trains to purchase.

The Department also told CPSA that customers would have the chance to give feedback on the features

they'd like to see on the new trains, from seating to luggage storage and even the possibility of Wi-Fi.

News of the XPT fleet upgrade follows hot on the heels of the recently finalised intercity fleet upgrade.

The intercity fleet carries passengers to Sydney from the Central Coast, Newcastle, Blue Mountains and Illawarra regions. It is expected the 500 new train carriages will be rolled out from 2019.

Both upgrades are good news for people living in rural and regional parts of the state.

Beware 1 January pension change!

THE VOICE has covered the impending pension change starting on 1 January 2017 extensively. Check our *CPSA Updates* page in this issue for details.

Council rate rebate safe!

CPSA was pleased to receive a letter from NSW Local Government Minister Paul Toole (see *Letters* pages). The letter stated that the NSW Government will not be adopting the Independent Pricing and Regulatory Tribunal (IPART) recommendation on the pensioner council rate rebate.

IPART had wanted to dismantle the pensioner council rate rebate system, in favour of a reverse mortgage type arrangement, which would have disadvantaged vulnerable pensioners.

While CPSA congratulates the NSW Government and Minister Toole on their clear position on this issue, it is equally clear that the pensioner council rate rebate and the water and wastewater rebates provided by councils should be indexed after not changing for more than twenty years.

There should now be a review of the council rate rebate.



CPSA wishes everyone Season's Greetings and a Happy New Year!





Letters



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(as at 2 Novmber 2016)

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Council rate rebate safe: Minister

I WANT to reassure members of the Combined Pensioners and Superannuants Association and readers of *THE VOICE* that there will be no change to pensioner rebates for council rates.

The Independent Pricing and Regulatory Tribunal (IPART) is looking at the rating system broadly. But, as part of this work, IPART suggested changes to pensioner rebates in a draft report it released in August. I ruled this out as soon as the draft report was released, in comments to the Sydney Morning Herald. The comments in full are below:

- I will not be doing anything that disadvantages pensioners.
- Pensioners have paid taxes and rates all their life and it's not too much to ask to give pensioners some extra help with rates.
- I commend the new Georges River Council, which has made savings

allowing it to extend the former Hurstville Council's own pensioner concession to the entire council and include the former Kogarah area. This is on top of the NSW Government rebate.

- The Government awaits the final report from IPART, but remains committed to providing rate concessions for pensioners.

More recently, I was asked about the rebate at the Local Government NSW conference, where I again emphatically ruled out any change to the pensioner rebate system.

I thank all those readers of *THE VOICE* who took the time to write to me to raise their concerns.

*Paul Toole, MP
NSW Minister for Local
Government*

XPTs to be replaced: Minister

YOU may be pleased to know,

procurement for the new long distance XPT fleet will begin in this term of government.

The new trains will provide customers with unprecedented levels of comfort, reliability and reduced journey times.

They will offer modern facilities, as well as better security and greater disability access.

Customers will have the opportunity to provide their feedback on the specific features they would like to see on the fleet including seating, luggage space and Wi-Fi.

I note the CPSA's concerns about increased fares for regional customers. As you may be aware, the Independent Pricing and Regulatory Tribunal (IPART) determines maximum fares paid by customers for train services.

*Andrew Constance, MP
NSW Minister for Transport
and Infrastructure*

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC

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- ☐ 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.
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- ☐ 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 9, 28 Foveaux St, Surry Hills NSW 2010



Letters



Sit down or lie down: nursing home

HER nursing home assessed my mother quite rightly as being at risk of falling whilst she is walking with the aid of her four-wheel pusher and has accordingly concluded that she must always be accompanied by a staff member. I have no objection to this assessment other than the fact that it has sadly meant that the only walking that is undertaken during the course of the day is that from her bedroom to the dining room for meals.

The nursing home readily acknowledges that one of the forty-four Nursing Homes Outcomes specifically states that providers are required to optimise the mobility and dexterity of residents, but refuses to allocate sufficient resources for my mother to walk other than at meal times. This is notwithstanding the fact that she is quite capable and would indeed wish to walk regularly during the course of the day.

With full knowledge that approximately fifteen minutes of walking per day is clearly insufficient to maintain my mother's health and quality of life, I decided to move my mother, who has dementia, to a nursing home where she will be permitted to walk unaccompanied by a staff member.

The hideously gross inadequacies of the regulatory regime has meant that I have been placed in the invidious position of having to decide between having my mother essentially immobile for all but fifteen minutes of the day or of having her walk without a staff member and, therefore, at risk from falling at some time. I visit my mother's nursing home four times a week and spend approximately two hours walking with her on each

occasion but I cannot do so daily.

*Boyd Fraser
Toorak, VIC*

Screen your calls without fuss!

LIKE many other people I have had more than my fair share of nuisance calls despite having a silent number and being on the Do Not Call Register. I invested in a new type of phone which allowed me (or the phone) to screen incoming calls.

All family and businesses with which I do business had their numbers entered into the Contacts/Addresses and this allowed their calls to come straight through without hindrance.

All other callers have to identify themselves and I can choose to take the call or block it. Once blocked a caller can't get through in future.

Alternatively calls can be directed to a voice mail bank, but since blocking unsolicited calls the number has dropped dramatically to nil. I have to subscribe to Calling Number Display but the small cost is well worth it.

*Ron Lloyd
Narara, NSW*

This type of phone is readily available, but THE VOICE editorial policy is not to either directly or indirectly promote commercial products, so we are unable to identify Ron Lloyd's phone. (Ed.)

More OPAL inconvenience

I AM writing to draw your Association's attention to the convoluted procedure required for an elderly person living interstate (either a pensioner or seniors card holder) to apply for an Opal card to use public transport in Sydney.

My 81-year-old mother who lives in Perth and is a seniors card holder/superannuant

recently visited me in Sydney.

The only option for her to purchase the correct Opal card was to apply online, scan the application together with front and back of her seniors (or pension) card and email or post it back to Sydney for the card to be created and posted to a specified address - all taking plenty of time and technical know-how. It then is only valid for 60 days with longer times requiring repeat applications following this procedure!

Luckily my mum has basic email knowledge and help from my sister, but I can't imagine how impossible this would be for others travelling to Sydney from interstate.

If I was cynical, I'd say the NSW Government was hoping these "pesky old people" would just give up and buy a full priced adult Opal card on arrival in Sydney.

Given there's no other way of getting around, I found this approach unnecessarily complicated, stressful and unfriendly. I think this would be a good subject to lobby Transport for NSW about as many people would be affected.

*Julia Shipley
North Strathfield, NSW*

Paper is better

THE Transport Minister should be cautious in his enthusiasm for adopting internet-based information and delivery of public transport services. I can drive down the street or across the nation without having to use any internet-based technology. Whether I use it or not is my choice, and that's the luxury of it.

The withdrawal of paper-based public transport service information in recent years has already tended to make intending passengers somewhat dependent on the

internet for information and ticketing. It's not always convenient, and sometimes it's downright frustrating.

The Minister must ensure that everybody, older people and tourists in particular, can continue to use Sydney's public transport effectively and efficiently, without having to resort to using internet-based technology to do so.

*Kevin Eadie
Drummoyne, NSW*

Electricity rebate

I AM receiving a full Age Pension. I'm 80 years old. I have my electricity with Origin, who will not give me a pension discount because it is in bulk with our high rise building.

I do get my invoice and usage bill directly from Origin not from my body-corporate.

Origin sends the bill directly to me, so why can't they include a pensioner rebate on the same invoice before sending it out?

*Rita Obrien
Brisbane, QLD*

According to the QLD Government's website, if your usage is individually metered, you are eligible for an electricity rebate. Most states and territories have an energy and water ombudsman and they can be contacted when complaints can't be resolved between the customer and the energy company. (Ed.)

Send a letter to THE VOICE

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voice@cpsa.org.au

You must include your name and suburb/town for the letter to be published.



Shellharbour hospital top of NSW Government's privatisation list

THE NSW Government is charging ahead with plans to privatise hospitals in Shellharbour, Wyong, Maitland and Bowral despite major backlash from local communities and health workers. Initially the privatisation proposal also included the hospital at Goulburn, but this was dropped after a lack of interest from developers.

The Minister for Health has rejected the label 'privatisation', instead claiming the proposal is a 'partnership' with non-government health operators who would redevelop and then run the hospitals.

But *VOICE* readers will know from experience that privatisation is a slippery slope.

The NSW Government claims that going down the privatisation route will increase efficiency and choice, yet it is not exactly clear how that would happen in practice. What is clear is that when the provision of healthcare is privatised, more of the dollars earmarked for healthcare end up being earmarked for share holders.

President of CPSA's Unanderra Branch and CPSA's South Coast Area Council, Eli Harris, fronted protests against the privatisation of Shellharbour Hospital. There was a strong

turn out from community members and health workers alike, with protest organisers thanking CPSA for their support.

But private 'partnerships' for smaller regional hospitals are just the start. The big money is in the emergency departments of major hospitals and you can bet that's where we're headed unless the community takes action now.

Privatisation at its best means paying more for the same care. At its worst, privatisation means that only those who can afford it will receive the health care they need.

Join the fight to keep public hospitals in public hands by writing to your local state MP and telling them that you're worried about the privatisation of hospitals that's happening across the state. We need your help to stop the NSW Government from selling off our public hospitals once and for all.

Sick of hospital parking fees

CPSA has campaigned in the past on the unfair practice of charging parking fees at hospitals.

Going to a hospital for treatment and visiting a sick friend or relative in hospital are not like going to the footy or a concert.

Hospital parking costs is about patients who are attending hospitals for



treatment (eg emergency treatment; day surgery; radiation treatment; physiotherapy; attending clinics) as well as about visitors.

High parking costs are so prohibitive for some people that they stop them from getting vital treatment.

Patients get better a whole lot quicker if their friends and relatives are able to visit them and cheer them up.

Visitor parking at hospitals, especially where there is no, or poor, public transport can be as vital as actual medical treatment itself.

Why then is it that we have to pay for parking our car when visiting someone in hospitals? One estimate is that Australians fork out \$100 million a year to visit the sick in hospital.

Obviously, parking fees are part of the way hospitals are funded if they have to resort to levy parking fees to make ends meet.

The thing is that particularly public hospitals should be publicly funded for all their functions. These functions include making it possible for their patients to have contact with the outside world.

Also, if there are some hospitals that offer concessions, but often these are not advertised and the people eligible do not know how to obtain them.

The NSW Health Minister, Jillian Skinner, has undertaken to review the state's hospital car parking policy.

THE VOICE will keep you posted.

Shingles vaccine relief, but not for everyone

SHINGLES is a painful blistering rash caused by the same virus as chicken pox and if left untreated can lead to chronic nerve pain. Shingles is most common in older adults and people with weakened immune systems due to stress, injury or illness.

The good news is that shingles is a vaccine preventable disease, meaning you can be immunised against it.

Until recently the vaccine was so expensive that most people just accepted the risk of getting shingles. But that's all set to change with the vaccine, Zostavax added to the National Immunisation Program from 1 November 2016.

Zostavax will be available free of charge to adults upon turning 70 and there is a catch-up program running until 2021 for people aged 71-79, so that they don't miss out.

But what about the over 80s you ask – surely their risk of getting shingles doesn't magically disappear at 80?

And you'd be right, their risk of getting shingles certainly doesn't disappear on their 80th birthday. In fact, the risk is even higher.

The problem is that the Zostavax vaccine is less effective the older you are.

By the time you turn 80 scientific studies have shown that the vaccine is no more effective than a placebo. It's a shame that the Australian Government has taken so long to add Zostavax to the National Immunisation Program, because it's the over 80s (who should have been vaccinated years ago according to clinical guidelines) who lose out the most.

Ask your doctor about





getting the Zostavax shingles vaccine at your next appointment.

Unless of course you've already turned 80, in which case you'll need to wait for science to figure out why the vaccine becomes less effective with age.

How does public dental health work (in NSW)?



A SURPRISING number of people are eligible for public dental health services.

Approximately 47 per cent of the NSW population is eligible for public dental health services. But even the NSW Government's own website tells people to curb their enthusiasm: "It should be noted that although the broad eligibility criteria may be met, limited resources and available services may result in waiting times to access care".

At the end of June 2016 there were 13,284 children and 107,332 adults on NSW public dental waiting lists. In 2015/16, 210,000 children and 580,000 adults were treated.

Still, anyone older than 17 who holds a Medicare card and a Health Care Card, a Pensioner Concession Card or a Commonwealth Seniors Health Card can access a public dental health service for themselves or dependent children through their Local Area Health district.

NSW also has an Oral Health Fee For Service Scheme for acute care, which means where treatment is

urgent. This Scheme provides vouchers for use at private dentists' practices.

Dentures are also provided under NSW dental health services.

THE VOICE is keen to hear from readers about their experiences with public dental health.

Energy Supplement update

AN update on the Energy Supplement for holders of the Commonwealth Seniors Health Card (CSHC).

The November *VOICE* went to press before it could get a response from the Department of Social Services to the question of whether people losing their part pension on 1 January 2017 would continue to receive the Energy Supplement as CSHC holders.

The Department has now responded and the answer is: yes, if you drop out of the pension and get a CSHC, you will get the Energy Supplement.

Age Pension and the Mobility Allowance

THERE is a Senate inquiry considering a Bill providing for the Mobility Allowance to end at 30 June 2017 to new entrants.

At that point, the Mobility Allowance will have transitioned to the National

Disability Insurance Scheme (NDIS) and a new mobility assistance arrangement will be available under the NDIS.

People on the Disability Support Pension who turn 65 can change over to the Age Pension. If prior to their 65th birthday they were receiving assistance under the NDIS and were receiving the Mobility Allowance, they will continue to do so until 30 June 2020, when the Mobility Allowance will cease altogether. They would then be covered under the NDIS for their mobility needs through individualised supports.

The problem with the Bill is that it blocks access to the Mobility Allowance for people over 65 *not* currently on a social security payment who then go onto a payment. People over 65 are not eligible for assistance under the NDIS, unless they were receiving assistance under the NDIS before they turned 65. If at some point a person over 65 needs assistance currently provided by the Mobility Allowance, that person would be covered under "continuity of support arrangements". These are not part of the NDIS.

CPSA is concerned about the "continuity of support arrangements" generally, because currently nothing

beyond that term is known about them.

What CPSA does know is that a person who incurs a non-age related disability after their 65th birthday, will not be eligible for assistance under the NDIS, but will receive assistance under "continuity of support arrangements".

It is a major concern that those "arrangements" are yet to be defined, and CPSA has written to the Minister for Health and the Minister for Social Services to urgently clarify them.

The current eligibility criteria for the Mobility Allowance are geared towards employment and volunteering.

Obviously, the number of people who continue to work beyond the age of 65 (gradually moving up to 67) is relatively small, and that number would be even smaller for people over 65 with a disability.

Volunteering numbers may be higher.

CPSA has made a submission to the Senate inquiry specifically on the Mobility Allowance for people over 65.

The end of strata commences

ON 30 November the Strata Development Act 1995 commenced. It is now possible for 75 per cent of owners to decide to sell their scheme, forcing 25 per cent of objectors to sell against their will and interests.

Anyone, whether an owner or not, can make a renewal proposal to the owners corporation of a strata scheme.

As a 'campaigner-against' you have no power to stop a proposal being made.

It requires an ordinary resolution (majority of more





than half) at a general meeting of the owners to decide if the proposal has merit.

As a 'campaigner-against' you want to make sure you attend this meeting.

The proposal is then further investigated by a specially appointed strata renewal committee to assess the proposal and to work out if it will be of benefit to owners. It has a year to do this.

As a 'campaigner-against' you want to try your hardest to be on the strata renewal committee.

Then the proposal goes before a meeting of the owners who can accept the proposal by special resolution.

A special resolution is passed if the votes cast in favour are more than 75 per cent of the votes cast at the meeting, that is not counting the votes of owners absent at the meeting.

As a 'campaigner-against' you will have campaigned ferociously to get at least one quarter of owners actually attending to vote against.

The proposal now goes out to all the owners who must consider it for at least sixty days (but no more than ninety days) before deciding whether or not to submit a support notice.

As a 'campaigner-against' you will use these sixty-plus days to tell fellow owners to not send in a support notice. By not sending in a support notice, you become a dissenting owner, one who

objects to the proposal.

If there is not sufficient support for the proposal, the plan lapses.

As a 'campaigner-against', it is at this point you throw a victory party.

The required support is 75 per cent of the lots, not including any utility lots. The unit entitlement is not the relevant question.

In other words, if all units are owned by different owners, it is literally three-quarters of owners who can force one-quarter of owners to sell against their will and interests.

If there is enough support, the owners corporation needs to apply to the Court for an order giving effect to the strata renewal plan. This requires an ordinary resolution at a general meeting of the owners.

If it gets this far, 'campaigners-against' have lost.

Senate inquiry hears calls for staff ratios in aged care

LAST month, CPSA gave evidence before the Senate Inquiry into the future of Australia's aged care workforce. With a growing number of older people needing aged care services and issues attracting staff to the sector, the Australian Government has rightly decided an aged care workforce strategy needs to be put in place.

CPSA used its time before

the committee to call for the introduction of mandatory staff to resident ratios in nursing homes and in particular, a registered nurse on duty around the clock. These calls were echoed by the likes of the Australian Medical Association, the Australian College of Nursing and of course the NSW Nurses and Midwives' Association.

Both Alzheimer's Australia and Palliative Care Nurses Australia noted the decline in the number of registered nurses working in the aged care sector as a key issue. Registered nurses are critical in the delivery of specialised dementia care and palliative care and without them residents are the ones who suffer.

The aged care providers, however, were not so keen and have resisted calls for mandated staff to resident ratios. They claim there is no evidence to suggest staff ratios improve the quality of care and that introducing ratios, particularly for a Registered Nurse to be on duty 24 hours a day, would send many providers broke.

But the issue of staffing is not one that can be left to the providers to fix. Aged care providers have a vested interest in keeping costs down and staffing is the biggest cost. As long as there are no mandated staffing ratios, providers will continue to do all that they can to reduce staff numbers.

Take for example the nursing home which was sold off to a major for-profit provider, only to be put on notice less than a year later over serious deficiencies in care. Auditors found the home did not have an adequate number of properly trained staff to deliver the required care, despite that

major provider having recorded record profits in the previous year.

So it's not a matter of cost, but rather a matter of profits. As Brett Holmes, General Secretary of the NSW Nurses and Midwives' Association told the committee, the award wage for a senior registered nurse is \$27 an hour, the award wage for a senior personal care attendant/assistant in nursing is \$21 – a difference of \$6 per hour. If that's enough to send an aged care provider broke, then clearly the business model is not working.

While the committee considers the evidence it has received over the past couple of weeks and determines its final recommendations to the Australian Government, CPSA turns its attention to the legislated review of the *Living Longer, Living Better* aged care reforms. It is of course most concerning that the review will not consider the quality of care being delivered across the sector or how the shift to consumer directed care has impacted those who use aged care services. *Living Longer, Living Better? More like Living Longer, Paying More.*

Changes to Home Care start February 2017

In February 2017, home care will undergo another round of changes to support the shift to consumer directed aged care.

A letter explaining the upcoming changes to home care will be sent to all current home care recipients and those on the waiting list in the New Year. If you have any questions about how the changes will affect you, call CPSA Head Office on 1800 451 488, 9am-4pm Monday to Friday.





The Great Nursing Home Upcode

THE May 2016 Budget gave some aged care providers a nasty shock. The Treasurer announced that the Government was making changes to the Aged Care Funding Instrument (ACFI).

ACFI determines how much the cost of care of each nursing home resident is and how much in Government subsidy the nursing home gets for providing that care.

Obviously, the nursing home industry was aghast when cuts of \$1.2 billion over four years were announced. The industry immediately rolled out 'modelling' to show that the ACFI cuts meant that nursing home residents were going to suffer.

But are they really going to?

Hark back twelve months ago, to the November 2015 issue of *THE VOICE*, in which the financial performance of a for-profit, ASX-listed nursing home operator was discussed. *THE VOICE* calculated that this operator's total annual ACFI revenue for 2014/2015 was \$211,475,175, about \$40 million higher than its total annual "Employee benefits expenses" of \$171,874,456. ACFI subsidies are mainly for staff wages. In other words, this operator has apparently sent roughly \$40 million of ACFI subsidies meant to pay

nursing staff's wages straight to the bottom line.

On 19 October 2016, in the Budget Estimates Committee dealing with aged care, the Department was asked what justified the ACFI cuts announced in the May 2016 Budget. The Department's response:

In 2014-15 we were projecting real growth [in ACFI expenditure on subsidies] — growth that we could attribute to frailty creep (..) at 3.2 per cent. The claiming patterns were at 5.2 per cent, so a two per cent unexpected increase in that dimension.

Not a 2 per cent increase actually, because 5.2 over 3.2 works out as a 62.5 per cent increase. So the nursing homes were ripping ACFI off to the max something the Department seems to agree with:

The discussions that we had with the sector very early on about why this might be happening focused on the fact that it was quite sudden and quite high in just one part of the instrument.

If it was genuine frailty growth, you would have expected to see an increase across all of those three [ACFI care] domains but, in fact, it was only really complex health care where there was significant growth and, even within complex health care, only specific,

targeted questions.

What the Department was saying was that residents who become more frail need more nursing care, more medication, more help with eating, more personal care, but providers were claiming ACFI subsidies for more nursing care only. This was more care they didn't provide and which the Budget cuts of \$1.4 billion are designed to stop. These cuts will not disadvantage nursing home residents.

This puts a whole different complexion on the \$1.4 billion Budget cut in aged care.

The Department was then pressed on whether particular aged care providers were rorting ACFI and defrauding the Commonwealth Government.

The Department's response:

This (..) tracks us back to the argument about whether this spike [in ACFI expenditure] is rorting or what we would call, trying to put it into value-neutral terms, upcoding.

The Committee had some fun with that, which prompted the Department to explain:

We are seeing if upcoding will stick. If it sticks, we will be very happy and we will not have to have a discussion about whether we were accusing people of behaving dishonestly.

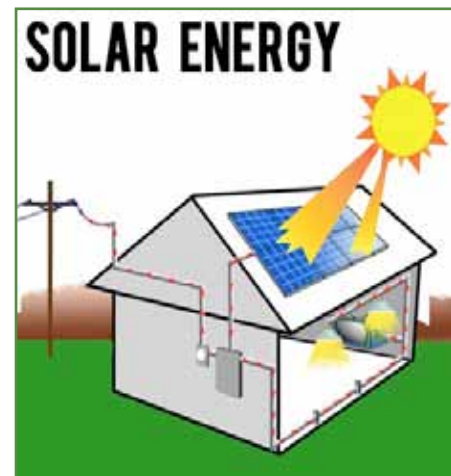
(..)
To address that, you cannot treat it as a fraud issue; you actually have to change the rules to take that back down to where you thought it should be.

So, in layman's terms, the aged care sector was blatantly ignoring the spirit of the ACFI rules.

But anyone who believes that changing the rules to stop all that once and for

all will work, doesn't really understand how "upcoding" works and how certain aged care providers think.

Attention Solar Bonus Schemers!



THE Independent Pricing and Regulatory Tribunal (IPART) is looking into the options available to NSW Solar Bonus Scheme (SBS) customers when this scheme closes on 31 December 2016.

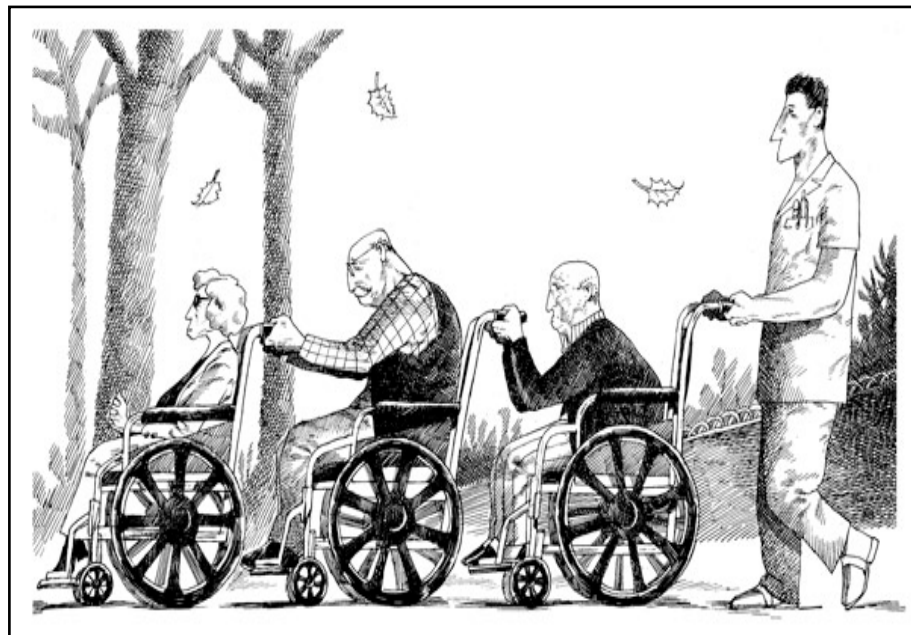
Customers in the SBS receive subsidised feed-in tariffs of 20 or 60 cents per kWh until the Scheme ends on 31 December 2016.

IPART's report provides information to assist solar customers understand and make informed decisions on the different types of technologies and tariff and product options available to them when the SBS ends.

The report provides information to residential solar electricity customers with both single and three phase power supply. It identifies different metering and advanced technologies available to solar customers, their costs and the functionality provided.

IPART's report also reviews the types of electricity products and offers available to solar customers, and the implications of adopting new metering arrangements and technologies such as battery storage.

The report is available on IPART's website: www.ipart.nsw.gov.au.





CPSA Conference



CPSA 85th Anniversary celebrated at 2016 Conference

The 2016 CPSA Conference on 25 and 26 October was a great success with three eminent guest speakers and a senior NSW Government politician addressing the delegates and observers, a long list of policy motions worked through and, as happens every year, a lively session of the Bush Telegraph. CPSA held its Annual General Meeting on the first day of its Conference.



The Hon David Clarke MLC
MR CLARKE addressed Conference on behalf of the Minister for Ageing and Disability Services, the Hon John Ajaka MLC, who was overseas.

Mr Clarke paid tribute to CPSA 85th anniversary and noted that CPSA pre-dates the Sydney Harbour Bridge. He noted that CPSA had been funded by the NSW Government uninterrupted since 1982, which is testimony to the esteem in which CPSA is held by both sides of politics in NSW.

Mr Clarke discussed the implications of a growing ageing population for NSW and the country generally and highlighted the medical progress in the fight against dementia and cancer.

In paying tribute to the role of medicine, Mr Clarke quoted veteran Hollywood director John Huston, who when asked what the secret of to him attaining old age was, replied: surgery.

Mr Clarke committed to moving a Motion of Congratulations to CPSA on its 85th anniversary in the NSW Parliament.



The Hon David Clarke MLC with Beverley Long (top) and George Ray



Mr Clarke presented the 2015 Association Life Memberships to Beverley Long, a member of Miller Combined Pensioners Club; and to Mr George Ray a member of both New

Millenium Seniors (Mount Druitt) CPSA and St Marys CPSA, and a member of the CPSA Executive.
Mr Clarke cut CPSA's 85th anniversary cake.

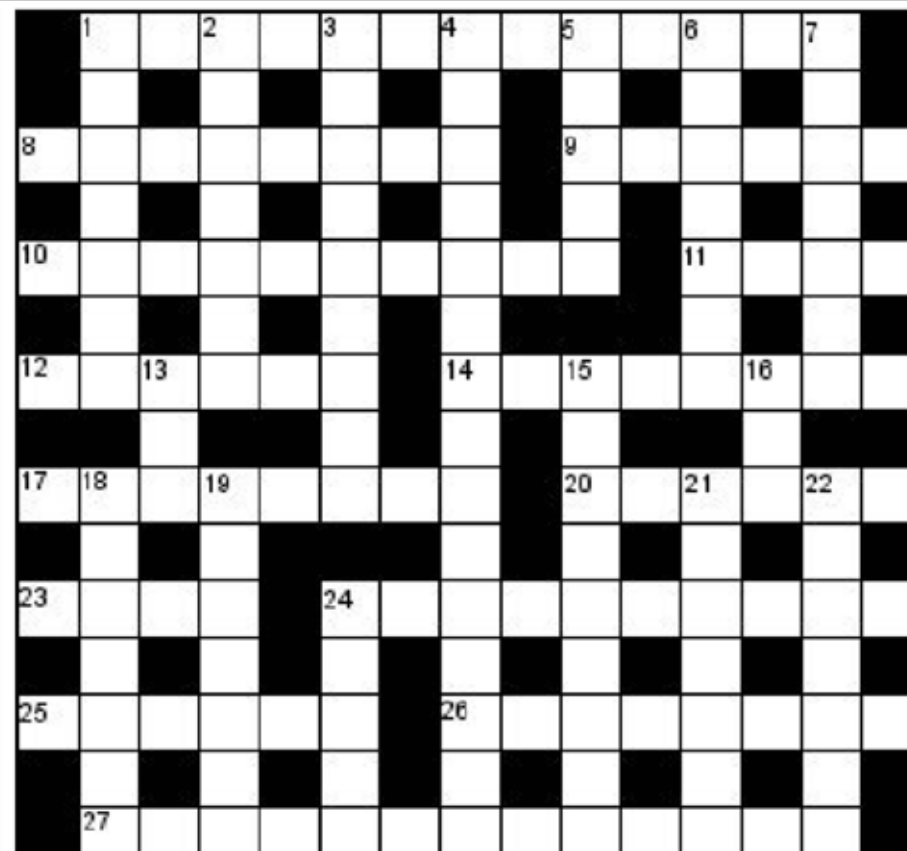
Crossword by Hilda Thorburn

Across

1. Unimportant
8. Evident
9. Challenging
10. Seoul is there (5,5)
11. Wreck, destruction
12. Site of Greek oracle
14. Toward the rising sun
17. Pioneers
20. Common swearword
23. Goad, prod
24. Lawyers
25. Imbibes
26. Repeats
27. Short ornamental coat (7,6)

Down

1. Burst inward
2. Originate (5,2)
3. Retsina (5,4)
4. Online vending (8,7)
5. Subcontinent
6. Pilots etc.
7. City on Morocco
13. Ignited
15. Secondary synopsis
16. Past
18. Sells goods overseas
19. Canadian city
21. Take priority over
22. Blackest
24. Japanese rice dish



Answers on back page



CPSA Conference



Guest Speaker: Social inequality in Australia



Dr JOHN Falzon, Chief Executive of the St Vincent de Paul Society National Council of Australia since 2006, spoke on social inequality in Australia. People, he noted, are often blamed for the circumstances they are in when these circumstances result from

inequality for which they bear no blame.

Inequality, Dr Falzon said, is not just material deprivation, but involves the crushing of the spirit. Housing is the most dire material deprivation, increasingly resulting in people living on the streets. Blaming unemployment on the unemployed is pointless when there are 17 to 19 potential candidates for each job vacancy.

Dr Falzon advocated increased social expenditure to reduce and remove inequality, but noted that social expenditure is regarded as a burden.

Dr Falzon concluded that the only enemy we as a society have is inequality. Those who can will take more and more for themselves in health care, education and so on. This is not what we as a country should aspire to.

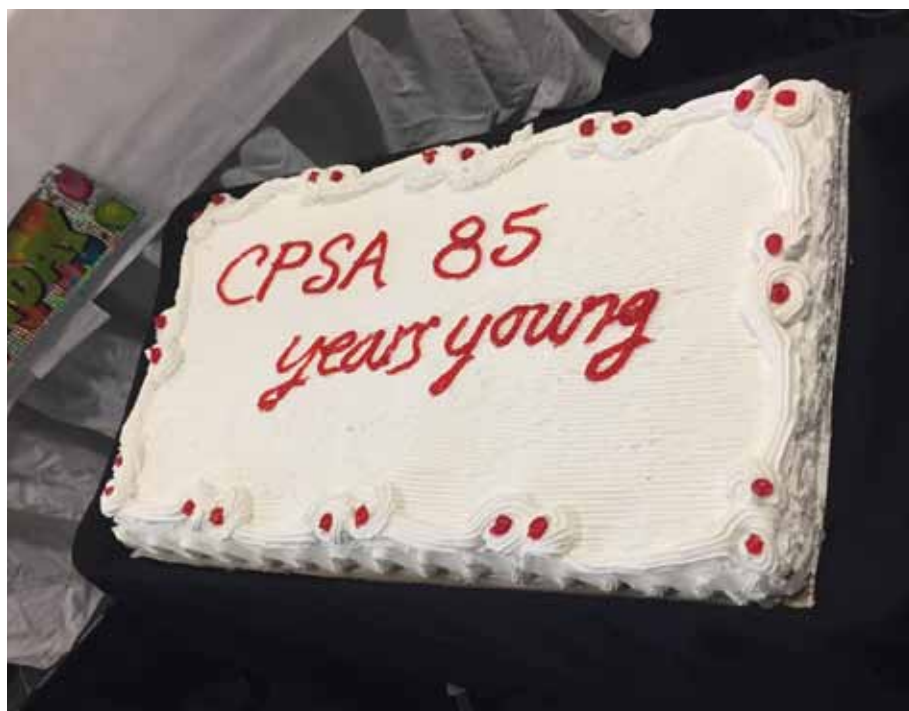
Guest Speaker: Elder abuse and the law



RODNEY Lewis, who specialises in elder law, discussed an elder justice law proposal he is advocating generally. He noted that there are any number of agencies that deal with elder abuse incidents, but nothing can be done in a legal sense about elder abuse to prevent it or to cure it. Mr Lewis' elder law proposal is summed up by the four Rs: reparation,

restitution, rehabilitation, reconciliation.

Offences against vulnerable older people must be criminalised and Local Courts must be given the power to deal with these matters. Currently, any elder law issue can only be dealt with in the NSW Supreme Court. Mr Lewis is a proponent of decentralisation.





CPSA Updates



Pension Asset Test Limits				
	Single Homeowner	Couple Homeowner	Single Non-homeowner	Couple Non-homeowner
Asset test free area for full pension	Current	Current	Current	Current
	\$209,000	\$296,500	\$360,500	\$450,000
	From	From	From	From
	1 January 2017	1 January 2017	1 January 2017	1 January 2017
	\$250,000	\$375,000	450,000	\$575,000
Asset test taper rate	Full fortnightly pension is <u>currently</u> reduced by \$1.50 for every \$1,000 of excess assets. <u>From 1 January 2017</u> , this changes to \$3 for every \$1,000 of excess assets.			
Asset test limits for part pension	Current	Current	Current	Current
	\$793,750	\$1,178,250	\$945,250	\$1,329,750
	From	From	From	From
	1 January 2017	1 January 2017	1 January 2017	1 January 2017
	\$542,500	\$816,000	\$742,500	\$1,016,000
Pension Income Test	Income free area (not assessed)	Reduction in pension	Deeming rates	
Single	\$164 per fortnight	50 cents for every dollar in income over income free area	1.75% up to \$49,200, 3.25% thereafter	
Couple (combined)	\$292 per fortnight		1.75% up to \$80,600 3.25% thereafter	

CPSA ST MARYS BRANCH

is looking for affordable
hand bowls carpet

New or pre-loved,
But the key word is:
AFFORDABLE

Any branch or person
able to help,
Please ring David Brown
02 9673 1808
Or email
drbrown@optusnet.com.au

Donations

CPSA is grateful for all donations and publishes donations of \$35 and above. Lower donations are also appreciated but not published due to space constraints.

• Mary Choate	\$255
• D Reynolds	\$85
• Noel Leaudais	\$50
• Chakravarti Madhusudana	\$35

Election of the CPSA Executive

On 25 October 2016, delegates to the CPSA Annual General Meeting elected the following members onto the CPSA Executive:

- | | |
|--------------------|------------------|
| 1. Shirley Bains | 2. Victor Borg |
| 3. Richard Carpent | 4. Stuart Carter |
| 5. Neville Fahy | 6. Bill Holland |
| 7. Sue Latimer | |

At the CPSA Executive meeting on 26 October 2016, John Newell was re-appointed as CPSA Executive member. A full list of CPSA Executive members can be found on page 2.

Garden of Remembrance

Hastings Combined Seniors, Port Macquarie Branch of CPSA, mourn the passing of several of our branch members over the past few months.

Betty Byrne and John Clarke, who were original, loyal, and active members.

Noreen Lane, who was a committee member.

Marjorie Murray and **Pamela Kenyon**, who were loyal contributing members of our group.

All are sadly missed.

Living apart together

FOR 88 year-old army veteran Ben Geoffrey and his wife Marion, the Commonwealth Home Support Programme is the key to their living independently in their own home.

The first clue that something was wrong came when Ben started having trouble with his balance and equilibrium and he began falling down.

His injuries ranged from cuts and bruises, but then he broke his hip.

At the same time, Ben was diagnosed with early-stage dementia.

Marion, Ben's wife of 68 years, knew that she needed some help if they were to continue to be able to live at home independently, since the couple's nearest family member, a son, lived and worked more than 30 kilometres away.

Marion got the phonebook out and rang the Home Care Service of NSW number.

It wasn't answering, because, as Marion discovered, things have changed.

She rang her GP and staff who put her on to MyAgedCare.

Marion wasn't online, so the website myagedcare.gov.au wasn't useful to her, but the phone number was: 1800 200 422.

When Ben's hip had mended and he was discharged from hospital, Marion had organised home care services: personal care, community transport and help with keeping their house clean and the yard tidy.





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
1300 364 758

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/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
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
1300 468 746

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

You know it's an Australian Summer When...

1. The best parking space is determined by shade instead of distance
2. Hot water comes out of both taps
3. You learn that a seat belt buckle makes a pretty good branding iron
4. The temperature drops below 35C and you feel a little chilly
5. You discover that it only takes two fingers to steer your car
6. You get sunburnt through the car window
7. You develop a fear of metal car door handles
8. You break a sweat the instant you step outside at 7:30am
9. You stop riding your bike in case you get knocked out on the footpath and end up cooking to death
10. You realise that asphalt has a liquid state
11. Farmers have to feed their chickens crushed ice to stop them from laying hard-boiled eggs
12. You can't even go to the beach barefoot because the sand is burning hot.



I like holding the door for people who are far away, so they have to run a little.

Bill Murray

Do not argue with an idiot. He will drag you down to his level and beat you with experience.

Greg King

The only mystery in life is why the kamikaze pilots wore helmets.

Al McGuire

If you live to be one hundred, you've got it made. Very few people die past that age.

George Burns

Crossword Solutions

Crossword on Page 8

