

2017

PENSION AGE TO 70 AND WHAT ELSE?

BACK in September last year, the Minister for Social Services, Christian Porter, confirmed that the Turnbull Government still wants to increase the Age Pension eligibility age to 70.

He was asked at the National Press Club in Canberra when legislation to increase the pension age to 70 will be introduced into the Parliament.

“You will see that legislation”, was the Minister’s answer.

This measure was first announced in the 2014 Budget and neither Mr Abbott nor Mr Turnbull has been able to pass the changes through the Parliament, so it remains to be seen whether Minister Porter will have better luck. At the moment, there is not even a Bill.

However, there are a number of Bills currently stuck in the Senate with measures that will affect older Australians if passed.

The Budget Savings (Omnibus) Bill 2016 contains two measures worthy of mention here. First measure, the pension income and assets test exemptions currently available to pensioners in residential aged care who rent out their former home and pay their aged care accommodation costs by periodic payments, will be abolished.

This exemption currently means that the former home - if rented out - is not counted as an asset and the rent received not counted as income.

There will be no grandfathering here. The second measure would prevent new recipients of welfare payments or concession cards from being paid the energy supplement from 20 March 2017.

The Social Services Legislation Amendment (Budget Repair) Bill 2016 would reduce from 26 to six weeks the period during



which the Age Pension can be paid outside Australia.

This would mean that after six weeks a pensioner’s payment would be adjusted according to the length of the pensioner’s Australian working life residence.

After six weeks, the pension supplement and any other supplements would no longer be paid. What would be paid is the basic pension with the normal reductions due to income or asset testing.

However, to retain that basic means-tested rate while overseas, a pensioner needs 35 years of working life residence in Australia.

Working life residence is

calculated based upon the period beginning when the person turns 16 and ending when the person reaches pension age.

If a person’s period of Australian working life residence is less than 35 years, their individual rate of pension after six weeks will be adjusted according to their years of working life residence.

The Social Services Legislation Amendment (Transition Mobility Allowance to the National Disability Insurance Scheme) Bill 2016 tightens the eligibility criteria for the

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Letters

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(as at 2 Novmber 2016)

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 9281 9716

Email: voice@cpsa.org.au

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Paul Versteeg

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

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THE VOICE, CPSA
Level 9
28 Foveaux St
Surry Hills NSW 2010

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Out-of-touch or plain rude? Senator Leyonhjelm (1)

I WAS appalled at the
comments by Senator David
Leyonhjelm that people who
receive pension payments
should not be proud because
it shows they are poor.

Senator Leyonhjelm said
that taking the pension
shouldn't be something
people aspire to, it should
be something people try to
avoid. Senator Leyonhjelm
also called for the family
home to form part of the
assets test for pensions. I trust
CPSA will strongly object to
the attached!

*Aloma Fennell
Neutral Bay, NSW*

Out-of-touch or plain rude? Senator Leyonhjelm (2)

HAVING just read on line
the derogatory comments
the above Senator has made
re pensioners, I am hoping
pensioners out there will
make their voices heard and

decry what this ignorant,
entitled politician has said.

Yes, we are low income
owing to various reasons - ill
health, low income earners
and so on, but he lumps
in those who have served
their country in wars, lived
through depressions and hard
times, to try to make them
ashamed for having lived
through it all and reaching
an age when they should
be living in a modicum of
comfort, not being insulted
by the likes of this person!

I am a retired person of two
years now. I have worked all
my life but women didn't
earn high wages in my area
so a high superannuation
was unattainable. However
I refuse to be made to feel
ashamed for being a baby
boomer and still healthy!

Sorry to vent, but I hope
pensioner associations will
put this fellow in his place.

*Suzanne Hansen
Launceston, TAS*

CPSA is also appalled
at Senator Leyonhjelm's
comments about pensioners
having to be ashamed about
being on the pension. The vast
majority of pensioners have
saved for their retirement to
the best of their ability and
in the knowledge that life on
just the pension is no picnic.

Most countries in the
developed world run social
insurance premium-based
schemes to fund a basic
pension. Australia funds
the basic pension through
consolidated revenue. That
means that people who have
worked and paid tax should
feel good about being able
to fall back on the pension
when and to the extent that
they need to.

The comment from Senator
Leyonhjelm that "when you
retire you will only receive
the pension if you're poor
and it's nothing to be proud
of" is particularly offensive.

CPSA also rejects Senator

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC

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Please send to: CPSA, Level 9, 28 Foveaux St, Surry Hills NSW 2010

Letters

Leyonhjelm's view that the family home should be included in the pension asset test. Ed.

Dental (1)

WE QUALIFIED for public dental assistance after a wait of more than one year. We were seen and told our teeth were good. They said if we did not come back in another two years we would be taken off the list. The service is on its last legs.

*Mr Sharma
Roselands, NSW*

Dental (2)

EARLIER this year I had two visits to my private dentist at a cost of \$400. I needed a reline on my upper and lower plates. This cost me also \$400 as I only had the bottom plate done. I had a quote of \$3,000 as I was told I need new ones.

Not much later I came across the public dental clinic in Wollongong and got an appointment for an assessment for new dentures. Then I got a severe toothache and made an appointment that was four weeks away!

Waiting in pain, I made three phone calls over two weeks asking for an earlier appointment or a voucher for a private dentist, but I couldn't get an earlier appointment and I was told there were no vouchers.

Finally I decided I would need to see my private dentist and pay the cost.

This lovely man told me I needed an extraction, costing

\$200, but seeing I had an appointment at the public clinic he gave me a script for antibiotics to see me through. My private dentist did not charge me anything. At the time of writing the antibiotics were working well.

*Patricia Klaus
Bulli, NSW*

Dental (3)

I AM an Age Pensioner. I went to Tweed Hospital for dentures and was told I would be seen in six months. Two years later I was contacted and seen.

I also broke a tooth and contacted the clinic for help. My details were taken. I subsequently rang to find out progress and was told I was listed only for a check up. I have not yet been seen for the broken tooth.

*Peter W. Spencer
Wentworth, NSW*

Put family home in pension asset test

CENTRELINK has advised me that my pension is to be cut from \$412 per fortnight to \$122.

This is absolutely outrageous. It is also discrimination by the better off against the less well off.

In my situation, my home is a single bedroom colorbond house worth probably \$275,000. Due to the politicians over the years continually encouraging people to save for their retirement, I managed to build a bank balance which

they now want to steal from, by way of cutting my pension.

We now have a ridiculous situation where, due to the home not being considered an asset, people living in multi million dollar mansions are on full pensions.

We, as pensioners, have to stand up and fight this outrageous situation. We need to have petitions, street marches, protests, people going on talk back radio, twitter and anything else which will get the message to these politicians that we are not going to stand for this totally unfair situation.

I am asking our association to get the ball rolling and organise our protests. There will be plenty of pensioners who feel the same as I do, who will partake in whatever is needed.

*Graham Sage
Yellow Pinch, NSW*

CPSA is opposed to the inclusion of the family home in the pension asset test.

Quite separate from that, it is unlikely that including the owner occupied home in the asset test would lead to higher pensions. It would lead to higher Budget savings, but not to any benefit for any pensioner.

Also, house values are relative to location. A pensioner living in a house valued at more than a million in inner Sydney is living in a very ordinary house, because that's the price of a house in Sydney. If someone has made their life in Sydney, it is only fair that they should be allowed to continue to do so, without having to reverse mortgage their house or sell up and move away from friends, family, interests etc.

There may be a case for relatively high values to be included in the asset test. That would mean that a mansion

in rural NSW for example valued at \$600,000 would be included as would a mansion in Sydney valued at \$6m. It remains to be seen though, exactly how many pensioners live in such luxury houses. Ed.

Free rego for those kicked off the pension

RECENTLY all pensioners with a certain amount of assets were informed that they will be ineligible for a pension from Jan 1 2017. They were also told that pensioner concessions would cease except for health arrangements.

I've just realised that my car registration discount will be taken away and unless I pay extra from Jan 1, I may be illegal on the road.

This could become a huge issue for those people who lost the pension on 1 January 2017. I hope that CPSA can take steps to inform pensioners and make the issue public so that no-one falls foul of the consequences.

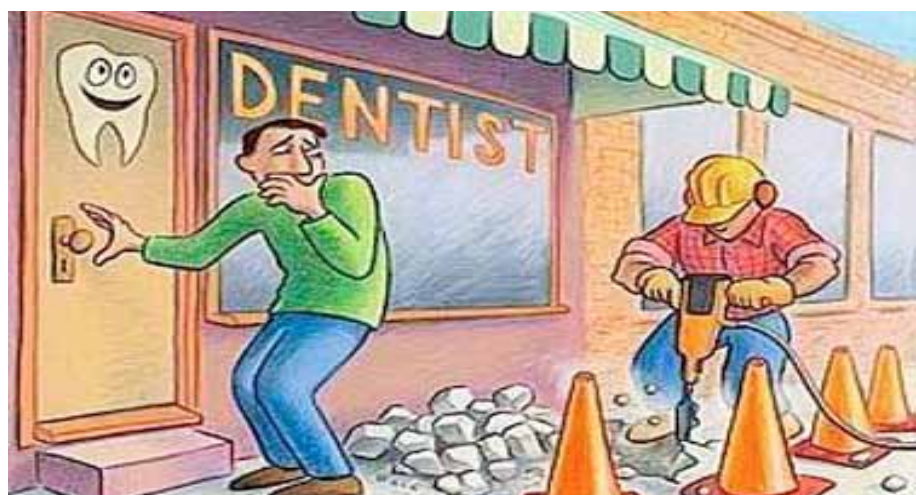
*Brian Casey
Mooroolbark Victoria*

The NSW Roads and Maritime Services advised CPSA that eligibility for free registration is checked at the time of renewal. For people who lost the pension on 1 January 2017 this means your free registration will remain valid until it is time for you to renew it again, at which point you will have to pay the full cost of registration. Ed.

Send a letter to THE VOICE

THE VOICE, CPSA
Level 9
28 Foveaux St
Surry Hills NSW 2010
voice@cpsa.org.au

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



From page 1



Mobility Allowance for new claims and reduces the period for which the allowance is continued when a person ceases to be qualified.

The allowance will no longer be payable to individuals who transition to the National Disability Insurance Scheme (NDIS). The Mobility Allowance stops from 1 July 2020.

The Freedom of Information Amendment (New Arrangements) Bill 2014 has no direct effect on older Australians, but it would make it more difficult for advocates including CPSA to challenge Freedom of Information decisions that have gone against it.

The Bill would give the Administrative Appeals Tribunal sole jurisdiction for external merits review of freedom of information (FOI) decisions. Currently, the Australian Information Commissioner can review decisions.

This does not require legal representation, unlike action in the Administrative Appeals Tribunal, where unrepresented applicants stand little chance against represented respondents. The Bill would abolish the Office of the Australian Information Commissioner.

Finally, in about three months' time, the Treasurer will present his 2017 Budget, with a new slew of measures.

THE VOICE will keep you posted.

New public dental scheme pulled

THE May 2016 Budget papers trumpeted a huge improvement to public dental care programs run by state and territory Governments.

The plan was to replace the current Child Dental Benefits Scheme with the new Child and Adult Public Dental Scheme, extending dental benefits to eligible adults.

This will now not happen.

Instead, the current Child Dental Benefits Scheme will continue albeit with less funding.

The Australian Government will also continue to contribute to the state and territory public dental health programs.

The now abandoned Child and Adult Public Dental Scheme would have used public dentists only.

The Australian Government would have invested \$1.7 billion over the first four years to fund 40 per cent of the new Scheme's cost.

However, the state and territory Governments were supposed to kick in 60 per cent and where that 60 per cent would come from nobody knew.

Even worse, the Australian Government had planned to reduce overall funding on public dentistry by \$1 billion over four years.

The current Child Dental Benefits Scheme was independently reviewed and found to be working very well.

The review panel made recommendations to improve on the low take-up rate by publicising the current Scheme.

Going by the reduction of funding for the Scheme, it seems unlikely that this will happen.

Changes to come care commence 27 February 2017

A NUMBER of changes to home care packages will come into effect on 27 February 2017. The changes come as part of a broader push towards 'consumer directed' aged care.

From 27 February 2017, Australian Government funding for home care packages will follow the consumer. This means that home care package recipients will be able to change to a different service provider if they're not happy with their current provider.

Home care recipients who want to change providers can shop around by calling MyAgedCare on 1800 200 422 or by visiting www.myagedcare.gov.au.

Once you have found a new provider, it is your responsibility to tell your current home care provider. You will need to come to an agreement on the date you will switch providers. This is called the cessation date.

If you decide to switch home care providers, your old provider can charge you an 'exit amount'. This amount must be taken from any unspent funds paid by the Australian Government to the provider on your behalf – you cannot be asked to pay anything out of your own pocket.

While CPSA supports any measure designed to provide more choice to consumers, it is not clear that these changes will actually result in increased choice for consumers given that waiting lists for home care packages are already so long. You can't have consumer choice when there aren't enough packages in the first place.

If you or someone you know is receiving a home

care package or is thinking about getting some help at home, call CPSA Head Office on 1800 451 488 for further information or to discuss your circumstances.

Nursing home attacks up

EACH year the Australian Government publishes its Report on the Operation of the Aged Care Act (ROACA). Each year it makes depressing reading.

First, it is obvious that the aged care complaints scheme is not working. There have been many schemes and none have proved to be satisfactory.

The reason for this seems to be that an effective complaints scheme would expose the residential aged care sector for the shambles it is.

So, every few years, when it can't be denied any longer the old scheme is useless, a new complaints scheme is started up with much fanfare, only to be replaced a few years later with yet another one that doesn't work either.

The second reason the ROACA makes depressing reading is that reportable assaults (physical and sexual) are up each year. There were 2,862 serious assaults and sex attacks on nursing home residents over 2015/2016, an increase of 9 per cent.

The Australian Government tries to downplay the obvious horror of such numbers by expressing them as a proportion of the number of residents during any given year. Over 2015-2016, the Government report says, there were 234,931 residents in care, which means that 'only' 1.2 per cent of nursing home residents were viciously assaulted.

Taking the Australian Government's approach



of expressing assaults as a percentage of the nationwide nursing home population, the rate of assault in nursing homes has increased by 27 per cent, because in 2014-2015 'only' 0.9 per cent of all nursing residents were viciously assaulted.

The third reason the ROACA makes depressing reading is that these statistics don't include resident-on-resident assaults. Those assaults are not recorded and not reported in a system that still relies on up to four residents per room, with uncontrollable patients and others often mixed in together.

Why do these frightening statistics barely rate a mention in the media?

Restraints kill 5 in nursing homes

AT LEAST five Australian nursing home residents have died while strapped or restrained in beds and chairs in recent years.

A Monash University study into the use of restraints in Australian nursing homes has revealed shocking instances of dementia patients having their necks caught in bed restraints or sliding down into chairs and being choked on seatbelts since 2000.

Three of the most gruesome cases occurred in Melbourne nursing homes but, because the extent of restraint use in nursing homes is not monitored in Australia, the death and injury toll is now almost certainly much higher.

The Monash study calls for a reporting system to identify restraint-related deaths as well as research into alternatives to physical restraints being used on nursing home residents.

While guidelines are in place for the use of restraints in mental health units, there are no regulations for their use in nursing homes.

Australian nursing homes deathly care hours

USA's Center for Medicare and Medicaid Services recommends minimum nursing care of 4.1 hours per nursing home resident per day. Data show that below this level, some residents are at risk of being harmed and that 2.9 hours is the critical point at which things really start to go wrong with all residents, regardless of the severity of their care needs.

Below 2.9 hours (of nursing aide care), most residents suffer harm. This means residents aren't fed when they are supposed to be, causing dehydration and malnutrition. They aren't turned in their beds often enough to prevent bedsores. They aren't assisted to the bathroom when required, causing anxiety and rashes. It also means that conditions requiring medical attention are not diagnosed in time, leading to unnecessary medical crises and hospitalisations.

While the United States aged care system meticulously collects data about the hours of care provided to nursing home residents, the actual performance of nursing homes is bad. The data show that over the last ten years United States nursing homes have never provided anywhere near 4.1 hours of care per patient per day.

Instead, the average hours are only slightly over 2.9 hours and in some years under this, while only in two out of the ten years average hours slightly exceeded three.

This means that residents with low care needs are mostly alright, but it also means that those with complex care needs are at severe risk of such things as dehydration, malnutrition and dangerous skin conditions - naming just the obvious ones.

Australia does not collect any information on care hours provided in its nursing homes. The advocacy group Aged Care Crisis has done an analysis of information collected and published by consulting firms StuartBrown and Bentleys.

This analysis shows that Australian nursing homes provide care hours well below the critical point of 2.9 hours per patient per day. The average for 2016 was 2.7 hours, and that is the ten year high. Back in 2007 it was 2.03 and only in the last four years has there been a barely perceptible uptrend.

It is obvious that, typically, an Australian nursing home is an even more dangerous place than a United States nursing home.

(The information on which this article is based is found in Future of Australia's aged care sector workforce – Aged Care Crisis' supplementary submission to the Senate Standing Committee on Community Affairs: <http://bit.ly/2j7egFT>)

RN 24/7 regulation remains in place

LATE last year, the NSW Health Minister tabled the final report on the Review of the NSW Public Health Act 2010. Among other things, this Act requires nursing homes looking after residents



CPSA News

with high care needs to have a registered nurse on duty around the clock.

There were concerns that the review would recommend removing this regulation once and for all, after the NSW Health Minister rejected the findings of last year's NSW Parliamentary Inquiry into registered nurses in nursing homes, claiming that aged care staffing is a matter for the Australian Government.

The final report on the review states that the issue of nursing home staffing attracted the highest number of single-issue submissions. The vast majority of these submissions came from community members arguing that registered nurses must be on duty at all times to ensure residents receive decent care.

Although the final report again states that aged care staffing is a matter for the Australian Government, it has recommended that no changes be made to the section of the Act requiring nursing homes to have a registered nurse on duty around the clock. The NSW Government will further pursue the issue through COAG.

While this is good news for nursing home residents and their families, CPSA has heard of a number of homes that had already started cutting registered nursing hours prior to the final report on the Review of the NSW Public Health Act 2010.

If you have noticed a reduction in registered nurses in a nursing home, you can contact CPSA Head Office on 1800 451 488 to discuss the situation. You can also contact the Aged Care Complaints Commissioner on 1800 550 552, or the NSW Health Care Complaints Commission on 1800 043 159.

Once you're in, you can't get out: strata law

CPSA has been contacted about a supposed opt-out opportunity available to strata scheme owner corporations.

On 30 November last year, the Strata Schemes Development Act commenced, which makes it possible for 75 per cent of owners to decide to sell or redevelop their scheme. Those not wanting to sell will be forced to sell.

The supposed opt-out can be found in Schedule 8, clause 8 of the Act, but on close reading it becomes clear that no opt-out exists.

Clause 8 says that the owners' corporation of the most common type of strata scheme can opt IN to the 75 per cent rule by resolution. Once the scheme is in, the resolution can't be revoked.

It's a bit like the mafia: once you're in, you can't get out.

Note that if the resolution to opt in is defeated, there is nothing to stop the owners' corporation to put up a resolution to opt in at some future point. Defeating the first resolution means that

no resolution exists. Once it does, clause 8 says it can't be revoked.

Public housing rental bonds suspended

FOLLOWING a campaign by community organisations including CPSA, Minister for Social Housing Brad Hazzard put on hold his decision to table legislation for public housing tenancy bonds.

The legislation would have required all new tenants to pay a bond of four weeks market rent up to \$1,400, to be paid off over two years on top of rent payments.

The supposed aim of this policy was to "reinforce tenant responsibility in regard to rent arrears and tenant damage" and "prepare tenants for private rental conditions".

It is hard to see how imposing an extra cost on people already struggling financially will help people get in to the private rental market.

CPSA is pleased the Minister has put this proposed policy on hold and hopes that he will continue to do so.

Centrelink Scammer Alert



CPSA wants to warn readers to be aware of phone calls from scammers pretending to be from the Department of Human Services or Centrelink.

If you receive a phone call out of the blue from someone claiming to be from the Department of Human Services or Centrelink claiming that you are eligible for an increase in your pension or benefit, you should hang up.

Any pensioner who has ever phoned Centrelink knows how long it takes to get to talk to anybody, so what's the likelihood of Centrelink phoning pensioners? Zero.

Such phone calls are from scammers, who will claim that you've been sent a letter about an increase in your benefits and not responded to it. They will then claim that your file has been sent to Canberra and that you can either go to Canberra to fill out the required form or you can pay a fee and have the forms sent to you.

The scammer wants to get your money and they usually ask for payment via wire money transfer or iTunes cards. To push you into paying this money, the scammer might threaten that you will not receive any further benefits until the situation is resolved.

Centrelink will never ask you to deposit money in order to receive a payment. If in doubt, don't use any contact details provided by the caller. Look up the government department or organisation

PROTEST AGAINST UNFAIR STRATA LAWS

Meet outside NSW Parliament House
Midday, Tuesday 28 February 2017



yourself in the phone book or online, and phone or email them.

Never give your personal or financial details over the phone unless you made the call and the phone number came from a trusted source.

Tough new financial planning standards NOT!

LATE last year, the Minister for Revenue and Financial Services, Kelly O'Dwyer, announced draft legislation to mandate professional standards for financial advisers.

Such standards don't yet exist and it is the reason that the majority of financial planners today are glorified paid-by-commission salespeople. It is also the reason people bristle when it is suggested they go and see a planner.

VOICE readers interested in financial planning might keep an eye out for the progress of the Corporations Amendment (Professional Standards of Financial Advisers) Bill 2016. Currently, ASIC guidance sets out the minimum knowledge, skills and education standards for financial advisers. Both the Financial System Inquiry and the Parliamentary Joint Committee raised concerns with the current standards, and questioned whether they were appropriate to ensure that advisers were professionally competent.

"The current requirements have allowed some financial advisers to become qualified to provide financial advice to retail consumers after only four days of training. There is also no specific requirement currently for advisers to undertake continuous professional development.

The Government's reforms will significantly increase the education, training and

ethical standards of financial advisers, who will need to be qualified to a standard equivalent to a degree," Minister O'Dwyer said.

Good, strong, no-nonsense language, but where politicians use such language, prevarication and dithering soon follows.

The new professional standards will start on 1 January 2019, two years away.

From this date, new advisers entering the industry will be required to hold a relevant degree, but people who are financial advisers now will then be given two years (!), until 1 January 2021 (four years away), to pass the initial financial planner exam to prove they can work out a percentage without the help of their iPhone.

They will also be given five years (!) until 1 January 2024, (seven years away), to meet the new education requirements.

How's that for a tough professional standard regime?

It means that any no-hoper financial planner with planner qualification gained after a four-day course can continue being a no-hoper financial planner for seven years, advising people on what to do with their retirement savings, for seven long years.

According to the Minister's media release, the

transition period (that's the seven years) recognises that existing advisers may need to complete the education requirements on a part-time basis, while continuing to service their existing clients.

CPSA's take on this is that seven years is a long time, and a great opportunity for the financial services industry to lobby for an even softer approach.

"These reforms will deliver significant benefits to consumers by building trust and confidence in the financial advice industry, by ensuring that people have access to financial advisers who will put their interests first, and who are professionally competent and ethical", said Minister Kelly.

Really.



Independent financial planners

THERE is a huge reluctance among retirees and soon-to-be-retirees to use a financial planner. The reasons for that are obvious. Financial planners regularly get bad press and to most people it is obvious that dealing with a financial planner is rather like dealing with a real estate agent or a car salesperson. Financial planners are not seen as professionals and indeed overwhelmingly they are not.

This is not to say that a financial planner working for

a major bank or investment company is necessarily ignorant. The real and most important issue is that most are conflicted by the fact that they work for investment companies, which means they can only recommend the financial products marketed by the company they work for.

Financial planners are also conflicted by the way they get paid, which is directly and/or indirectly by means of a percentage of funds invested and a percentage of investment returns achieved.

You might say that a commission based on investment return is not such a bad thing. After all, it provides an incentive for the investment product to perform. However, the downside is that it might prompt the financial planner to recommend you assume higher investment risk than you ought to. And oh, you still pay fees even if the investment product the planner recommended doesn't generate a return or even a loss.

THE VOICE's favourite is the investment product that only charges a commission if it outperforms the market. If it doesn't, you don't pay the, say, 10 per cent commission. Sounds good? The problem is that if the market falls, say minus 5 per cent, and the investment product falls, say 3 per cent, you still pay a 10 per cent commission over the 2 per cent the investment product managed NOT to lose.

If that isn't a rort, what about what is commonly called the "establishment fee", which by law can be up to a massive 4.4 per cent of the sum initially invested?

The public debate is often about the qualifications and expertise of financial

planners. But what really compromises financial planners and what prevents them from behaving and being professionals is that most are bound to sell the investment product peddled by their employer. Also, commission-based remuneration may prompt them to recommend inappropriate investment risk.

The website www.superguide.com.au publishes a list of what it calls "independent financial advisers", who it defines as:

- Not affiliated with a bank, insurance or investment company;
- Not receiving commissions of any sort, including insurance commissions, unless these are refunded to the client;
- Not charging asset-based fees, such as the establishment fee.

However, this tells you what a financial planner is NOT, rather than what he or she IS.

A professional financial planner is a tertiary qualified person who charges an hourly fee for their services. The list of independent professional financial planners featured on the website www.superguide.com.au only has 77 names, while acknowledging that there are probably more, but those haven't registered with the website yet.

Campaign for free paper bills

KEEP ME POSTED is a new campaign to promote the right of consumers to printed statements and bills. The campaign is supported by unions, councils and ... the printing industry.

Increasingly, businesses are imposing fees and restricting access to paper bills and statements, denying their customers an

informed choice. It is every consumer's right to choose, free of charge, how they are contacted by banks, utility companies and other service providers.

Australia has high costs for internet access. The World Economic Forum's scoring of ICT capability ranks Australia at just 76 out of 143 countries in terms of fixed broadband affordability. Australia still lags well behind many countries including Vietnam, UK, USA, South Africa, Russia, India, Japan, France and China among many others.

Sizable parts of Australia have limited internet access, although this is set to improve with the roll-out of the NBN. In Australia, about 30% of the population lives in rural areas. Despite many policy interventions, Australia's rural areas continue to be at a significant digital disadvantage.

In addition, research into disadvantage in Australia indicates that low internet access is correlated strongly to low family income, disability, long term unemployment and underemployment.

Also, a recent survey identified that a high number of Australians are not internet users because they cannot afford to, with almost 50% stating that they do not

have home internet due to affordability.

'The Keep Me Posted campaign is asking the community to write to businesses that impose fees to receive paper statements in the mail, calling on them to respect their customers right to choose. A template to help you write the letter is available on their website www.keepmeposted.org.au (but not in print unfortunately). If you are not online and would like a copy of the letter template sent to you, please call CPSA head office on 1800 451 488.'

Road safety inquiry

THE Staysafe Committee of the NSW Parliament is conducting an inquiry into driver education, training and road safety.

According to the parliamentary website, Staysafe will inquire into, and report on, the role of whole-of-life driver education and training in supporting improved road safety outcomes in New South Wales.

This inquiry will look specifically at a number of things that relate to CPSA's older driver campaign, such as crash statistics. Crash statistics always show how the chance of dying on the road goes up once a person

gets to early old age and continues to go up as people age.

It is one of the chief pieces of evidence to justify older driver road testing. In NSW, anyone turning 85 must sit a road test every two years to be able to continue driving. Evidence suggests this road test has no effect on road safety, but Roads and Maritime Services (RMS) and its predecessors have always been zealots about older driver testing.

Another very pertinent thing the inquiry will look at is the effectiveness of refresher training and skills updating. Obviously, the idea of mandatory refresher training and skills updating makes every driving instructor in the state salivate. But for low income pensioners mandatory courses are likely to be unaffordable, putting at risk their driving careers.

CPSA will be making a submission to this inquiry, which takes place concurrently with an inquiry by RMS into older drivers.

Anyone can make a submission to the Staysafe inquiry until 20 February 2017 by email - staysafe@parliament.nsw.gov.au – or by mail – Staysafe Committee, Parliament House, Macquarie Street, Sydney 2000.

FREE HEALTH TALKS

HEALTH PROMOTION SERVICE FOR OLDER PEOPLE

CPSA's Health Promotion Service for Older People (HPSOP) provides free health education sessions (in English and a number of community languages) to groups of independent older people at community venues. The sessions promote healthy active ageing.

Volunteer Peer Educators, many with a first language other than English, are recruited from the community and receive regular training. The service currently operates across metropolitan Sydney, lower Blue Mountains and Richmond, Central Coast, lower Hunter, as well as the Illawarra and Shoalhaven areas.

To book a free talk on Diabetes Awareness, Falls Injury Prevention, Medicine Management, Oral Health Care or Osteoporosis Awareness, please contact Habib, HPSOP Coordinator on 1800 451 488 or health@cpsa.org.au.

CPSA Updates

Motion of commendation of CPSA in Parliament

On 10 November 2016, the Hon. David Clarke, MLC, Parliamentary Secretary for Justice, who had attended CPSA's Annual Conference in October representing the Hon. John Ajaka, MLC, Minister for Ageing, Minister for Disability Services and Minister for Multiculturalism, moved a motion of commendation of CPSA. The motion was agreed to.



COMBINED PENSIONERS AND SUPERANNUANTS ASSOCIATION CONFERENCE

The Hon. DAVID CLARKE (10:03): I move:

(1) That this House notes that:

- (a) on Tuesday and Wednesday 25 to 26 October 2016 the Combined Pensioners and Superannuants Association of New South Wales Inc. held its annual conference at the Salvation Army Congress Hall, Sydney, attended by delegates representing its branches throughout New South Wales including from Cessnock, Dubbo, Griffith, Port Macquarie and Taree;
- (b) those who attended as special guests included:
 - (i) Dr John Falzon, CEO, of the National Council of the St Vincent de Paul Society;
 - (ii) the Hon. David Clarke, MLC, Parliamentary Secretary for Justice representing the Hon. John Ajaka, MLC, Minister for Ageing, Minister for Disability Services, and Minister for Multiculturalism;
 - (iii) Mr Rodney Lewis, a lawyer specialising in the law as it relates to older people; and
 - (iv) Mr Christopher Zinn, a consumer campaigner with the FiftyUp Club.
- (c) receiving life membership awards from the Combined Pensioners and Superannuants Association of New South Wales Inc. were:
 - (i) Mrs Beverley Long, member of its Miller branch, for more than 20 years of active service to the Association; and
 - (ii) Mr George Ray, Treasurer, member of the Executive Committee until 25 November 2015 and member of the New Millennium Seniors Mount Druitt branch and St Mary's branch, for more than 10 years of active service to the Association.
- (d) this year marks the eighty-fifth anniversary of the association's formation in 1931, originally as the Old Age and Invalid Pensioners Association, and that the association has gained a well-deserved reputation as a strong advocate for the interests of pensioners, superannuants and low-income retirees.

(2) That this House:

- (a) congratulates the Combined Pensioners and Superannuants Association of New South Wales Inc., its members and particularly its hardworking and dedicated executive and administrative staff comprising:
 - (i) Mrs Grace Selway, OAM, President;
 - (ii) Mr Bill Holland, Senior Vice-President and Assistant Treasurer;
 - (iii) Mrs Sue Latimer, Vice-President and former Assistant Secretary [to 4 November 2015];
 - (iv) Mr Bob Jay, Secretary;
 - (v) Mr Stuart Carter, Assistant Secretary [from 4 November 2015] and Executive Committee;
 - (vi) Mrs Betty Chamberlain, Treasurer [to 20 September 2015];
 - (vii) Mr George Ray, Treasurer [from 25 November 2015] and former Executive Committee [until 25 November 2015];
 - (viii) Mrs Shirley Baines, Executive Committee;
 - (ix) Mr Victor Borg, Executive Committee;
 - (x) Mrs Margaret Craven-Scott, Executive Committee;
 - (xi) Mr James Grainda, Executive Committee;
 - (xii) Mr Darcy Vane, Executive Committee [to 1 June 2016];
 - (xiii) Mrs Julie Vane, Executive Committee [to 1 June 2016];
 - (xiv) Mr Terry Watts, Executive Committee [from 28 October 2015];
 - (xv) Mrs Barbara Wright, Executive Committee;
 - (xvi) Ms Megan Lee, General Manager;
 - (xvii) Mr Paul Versteeg, Policy Co-ordinator;
 - (xviii) Ms Ellis Blaikie, Senior Policy Adviser;
 - (xix) Dr Janet McGaw, Administration Assistant; and
 - (xx) Ms Virginia Pidcock, Administration Assistant; on the occasion of the association's successful 2016 annual conference and eighty-fifth anniversary of its formation in 1931.
- (b) commends the association for its long and continuing advocacy for the interests of pensioners, superannuants and low-income retirees.

Motion agreed to.



CPSA Updates

Pension Asset Test Limits

	Single Homeowner	Couple Homeowner	Single Non-Homeowner	Couple Non-Homeowner
Asset test free area for full pension	\$250,000	\$375,000	\$450,000	\$575,000
Taper rate	Fortnightly pension reduces by \$3 for every \$1,000 over the asset free area			
Asset test limits for part pension	\$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 \$81,600 3.25% thereafter

Donations

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

Victor Borg	\$50
Barbara Cobcroft	\$35
Elisabeth Elmiger	\$75
Graham Gillespie	\$85
Robert Heard	\$45
John Howley	\$35
Arthur F. Johnson	\$50
Annette Kiernan	\$100
Maira Lloyd	\$105
Lorraine McGuinness	\$50
Sue Molesworth	\$50
Don Morrison	\$50
Maxwell	
J. W. Rowland	\$50
Shirley Waring	\$85
Pat Jessop	\$35

Pension from 20 September 2016 to 20 March 2017

Singles
\$877.10 p.f.

Couples
\$1,322.40 p.f.

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 Annual Report to be posted to you. Alternatively, copies can be obtained online at: <http://www.cpsa.org.au/about-us/annual-reports> and <http://www.cpsa.org.au/about-us/constitution>.

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 9623 8116
Or email
drbrown@optusnet.com.au

Centre-based Respite Care

WHEN Mary Ann began showing signs of early-stage Alzheimer's disease several years ago, she continued to live alone. She is capable of managing many of her own daily living needs, but her cognitive abilities continue to decline.

As helping their mother remain living independently at home becomes more challenging, her daughters Cheryl and Carrie made inquiries and were directed to the MyAgedCare.gov.au website.

MyAgedCare.gov.au (or phone 1800 200 422) is the central access point for aged care in Australia. MyAgedCare.gov.au is where Cheryl and Carrie discovered the availability of daytime care in a centrebased respite facility for their mother.

Initially, their mother thought respite was unnecessary and she was resistant to going. She thought all of the people would be "old" and that she wouldn't fit in.

She was finally persuaded to attend after her daughters told her that she would be able to help others. This is how it worked out. The staff at the centre makes

Mary Ann feel like she has

been useful when she goes there, and always thank her for her help that day.

Mary Ann's daughters were nervous at first that their mother would not interact with other members, and that she would be unhappy that they left her for the day. They also weren't sure if some of the programs would be of interest to her.

But it all worked out fine. Mary Ann's daughters and, most important of all, Mary Ann herself, appreciate that she is in a safe, environment for the day, that she is served a nice lunch, and that she is socialising with people her own age and having a good time.

If you or someone you know, needs aged care or wants to find out what is available, go to MyAgedCare.gov.au or phone 1800 200 422.



THE e-VOICE

THE VOICE is available online. You can read past editions and also sign up to receive it as a monthly email. Visit www.cpsa.org.au/news/the-voice and sign up at **THE VOICE - Subscribe**

Garden of Remembrance

Julie (Eva) Gillies passed away the end of last November. She was the Secretary of the Penrith Seniors & Pensioners Club for many years. She will be greatly missed by the members of the Club and all those who knew her.

CPSA mourns the passing of **June Gabriel** on 1 December 2016. She was a member of the CPSA Executive for many years and a founding member of the CPSA Health and Transport Committees. She was inspiration to fellow CPSA members and CPSA staff.

June was a retired bus conductor and President of the Bus Conductors Union and led the push for women to be able to become bus drivers.

Throughout her working life and as a member of CPSA, she was a staunch and fiery advocate for equality and a fair go for workers and pensioners.

June was an active member of the Foveaux Street Branch of CPSA.

Deeply concerned about the quality of care in Australia's nursing homes, she was an aged care activist until the end.

June will be greatly missed.

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



Organised people are simply too lazy to search for stuff.

Laziness Rule No.1: If an object falls under the bed, it is lost forever.

He who wakes up early, yawns all day long.

The early bird catches the worm, but the second mouse gets the cheese.



Women who seek to be equal with men lack ambition.

Marilyn Monroe

Always forgive your enemies; nothing annoys them as much.

Oscar Wilde

Isn't it a bit unnerving that doctors call what they do "practice"?

George Carlin

We've all heard that a million monkeys banging on a million typewriters will eventually reproduce the entire works of Shakespeare. Now, thanks to the Internet, we know this is not true.

Robert Wilensky