

CPSA FUNDED THREE MORE YEARS

On 3 April 2017, NSW Minister for Ageing Tanya Davies announced more than \$3 million in new funding agreements for four NSW ageing advocacy organisations.

The four ageing advocacy organisations are: the Council on the Ageing NSW (COTA), the Seniors Rights Service (SRS), CPSA and the NSW Older Women's Network (OWN).

Mrs Davies said the funding, to be delivered over three years, would allow these organisations to continue their work with older people in NSW to support the implementation of the NSW Ageing Strategy 2016-2020.

"The Strategy is the NSW Government's key commitment to respond to the challenges and opportunities of our ageing population", Mrs Davies said.

"Our vision is that people across NSW experience the benefits of living longer and enjoy opportunities to participate in, contribute to and be included in their communities.

"These organisations will help us to achieve that vision. They will support the implementation of the Strategy and continue to provide a voice for older people".

Funding will allow the

organisations to deliver services and support to seniors in the five priority areas of the Ageing Strategy: health and wellbeing, working and retiring, housing choices, getting around and inclusive communities.

The CPSA Executive thanks all those members and supporters who wrote letters and emails to members of the NSW Parliament about CPSA's funding.

Right: The NSW Minister for Ageing, the Hon Tanya Davies MP (right), and CPSA Manager Megan Lee at the funding announcement.



Above (left to right): Lisa Langley (COTA), Megan Lee (CPSA), The Hon Tanya Davies (Minister for Ageing), James Griffin MLA, Margaret Duckett (SRS), and Annette Bray (OWN).

Letters

CPSA Executive

(as at 2 November 2016)

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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Community transport fares up

I have faxed you two pages
of Access Transport new fare
increases. Hopefully you can
shine more light on who is
behind it and why they are
doing this, because this will
hurt the people who can least
afford it.

Herbert Eder

Abbotsford, NSW

*(CPSA is investigating this
issue. See page 7 for more
details. Ed.)*

Cashless society

I HAVE grave concerns about
predictions that Australia
could become a cashless
society within three years.
Many elderly residents don't
have a credit card, let alone
a smartphone, to be able to
make non-cash payments.

My brother doesn't have
a credit card. He pays for
everything by cash. I don't
know how people will cope
without cash.

Technological progress in

Griffith may not be happening
fast enough to allow for
a cashless society here. I
don't know about paying
for everything online. Many
residents here are struggling
to get the NBN installed.

If pensioners are going
to be forced to do all their
transactions online, there
needs to be more support for
them. I think there should be
a concessional rate for health
care card holders to obtain
internet connection. This will
also help elderly residents
stay in their own home for
longer.

Peter Knox

Griffith, NSW

Deeming rates

THE Federal Government
has a deeming rate of 3.5%
for calculating the earnings
of part pensioners. This rate
has not been revised for the
last couple of years.

The best rate for a fixed
term deposit for \$500,000
at the Commonwealth Bank

today is 2.5 per cent. This
is forcing some pensioners
to seek higher returns from
risky investments. Some
have lost their entire savings.

Pensioners are disappointed
that something hasn't been
done to correct this. The
rate should be something
like 2.0% and probably back
dated to 1 January 2017
when the part pensions were
reduced. I have written to the
Minister but it fell on deaf
ears.

Harry Bridges

Como, NSW

Call for dental help

I AM wondering if
the Dental Scheme is
still operating? I am on a
pension, single parent of
three children, tight budget
and have chronic dental pain
(and chronic pain in other
parts of the body) for years
with constant severe pain,
many extractions and lots of
pain relief, which sometimes
does nothing. Doctors (and

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC

Donations, Bequests, Membership and THE VOICE subscriptions

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

- ☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25).
I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA.
I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.
- ☐ Please send me information about my nearest Branch.
- ☐ I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$25.00 incl. GST).
- ☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)
- ☐ Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter.
(All donations above \$2 are tax deductible.)
- ☐ Please send me information about making a bequest to CPSA in my will.

Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

Letters

myself) are concerned about damage to stomach and liver with the use of painkillers.

With gum disease too, eventually will have dentures but hoping to hold on to the little amount of teeth left for as long as I can. My father (RIP 2016) accessed this scheme approx 5-10 years ago and was highly impressed with the service and recommended me to do the same.

Please help. If the scheme is not active, could you send any advice, much appreciated.

*Name withheld –
Inquiry to CPSA
(NSW Pensioners are eligible to receive dental care through the public health system. Call CPSA Head Office on 1800 451 488 or see the article on page 4 for more information Ed.)*

Mailbox concession please!

I WOULD like the Australian Government to make available for holders of the Pensioner Concession Card an Australia Post Mailbox Concession. This would be consistent with the pensioner stamp concession.

Also, if Australia Post can

afford to pay its CEO \$5.5 million a year, surely it can afford to give a discount on its mailboxes.

I rent a granny flat privately and do not have the use of the property's mailbox, and I am therefore forced to keep an Australia Post mailbox, which costs \$130 a year.

*Billy Milroy
Suffolk Park, NSW*

Older driver testing

I READ each issue of your email newsletter and find it very interesting. I am a member of the National Seniors Northern Territory Policy Advisory Group. We had a similar interaction as yours with our government and our Motor Vehicle Registry relatively recently about the introduction of annual eye tests from 70 years onwards, after a coronial finding concerning an accident and death caused by an older driver.

Eventually the government rescinded the regulation and allowed access to licences for the over-70s on the same basis as the rest of the population on the grounds that retention of a driver

licence is "determined by a person's behaviour not their age". As well as referring to statistics similar to those you highlighted for NSW a firm reference to discriminatory regulation seemed quite effective in persuading the government to rethink their position.

*Geoff Sloan
Centralian Senior Citizen of
the Year 2017
Alice Springs, NT*

Energy supplement: quarterly payment

AS I fell into the category of losing my Centrelink part pension due to changes in the asset test on 1 January 2017 and was automatically issued with a CSHC, I thought the information provided in *THE VOICE* that I and others like me would continue to receive the Energy Supplement would still apply.

However I have just received a 'one off' payment of the Energy Supplement from 1 January 2017 to 20 March 2017, so it would seem that the information supplied to you from Centrelink was misleading. I can find no

specific information on the Centrelink website as to what the policy is in this situation.

*Annette Brown
Brisbane, QLD
(THE VOICE clarified payment of the Energy Supplement with Centrelink which advised that payment is quarterly in March, June, September and December. Ed.)*

Paper bill campaign

On behalf of the Australian Pensioner's & Superannuants League, Caloundra Inc, we congratulate you on your newsletter and thank you for forwarding it to us. Could you please keep us informed on your campaign to have consumers receive hard copy of bills and accounts.

*Pamela Gower
Treasurer, APSL Caloundra*

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.

Crossword by Hilda Thorburn

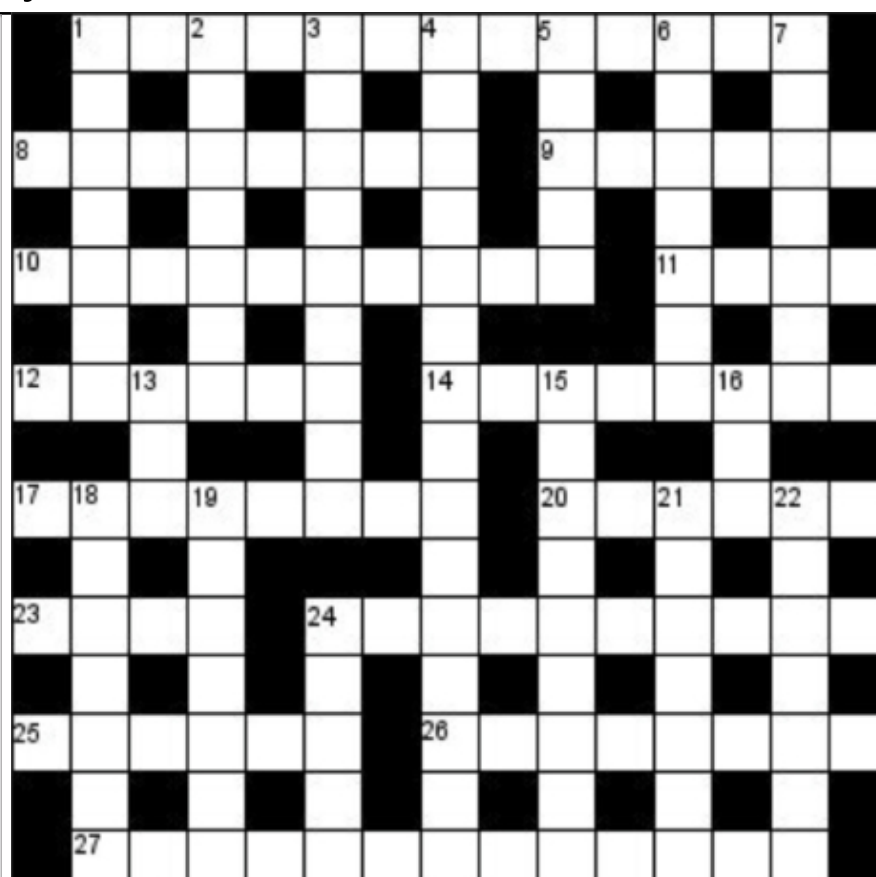
Across:

1. Vulnerable person (7, 6)
8. Responsive
9. Diminish
10. Reproductive part of a tapeworm
11. Italian wine
12. Handgun
14. Parachute parts (3, 5)
17. Cutlery item
20. Distant
23. Lazy
24. Taken ill (4, 6)
25. Iran previously
26. Fancy
27. DH Lawrence's semi-autobiographical novel (4, 3, 6)

Down:

1. Japanese warrior
2. This evening
3. Predicament
4. Descendant (5, 10)
5. Book of maps
6. Nazi Police
7. Dealt with
13. Ocean
15. Range of investments
16. Large marsupial (abbr.)
18. Infinite
19. Slouch hat
21. Syrup
22. Slight earthquakes
24. La ..., Milan Opera House

Answers on back page



Stand up against cuts to

Community Legal Centres

FROM 1 July 2017, Community Legal Centres across Australia will be forced to close their doors or turn people away due to a 30% cut to Commonwealth funding. This will be catastrophic.

These centres provide free legal advice and support to thousands of people in a range of areas such as consumer rights, welfare rights and domestic violence.

Community Legal Centres defend the rights of people who cannot afford to pay for



lawyers.

You can add your name to a letter to the Prime Minister by Domestic Violence Campaigner and former Australian of the Year Rosie Batty, asking the Prime Minister to reverse these proposed funding cuts and

protect the essential work of Community Legal Centres across Australia. These vital services need additional resources to support the victims of family violence and cannot function with less.

Go to www.neveralone.com.au/letter and add your

name! The NSW Government has announced it will double funding for community legal centres in 2017-18. While this funding will stop some centres from closing their doors for now, the Australian Government must reverse the funding cuts immediately.

Pensioners welcome hospital parking fee relief

THE NSW Health Minister has announced plans to overhaul parking fees at public hospitals across the state.

The move will simplify and expand the concessional car parking fees, meaning that more people will have access to discounted fees, with some patients set to save over \$200 per week.

From July 2017, the concessional parking fees available to eligible patients will be standardised, so that they are the same at all NSW public hospital car parks.

This includes hospital car parks that are owned or operated by private companies.

Eligibility for concessional parking fees will be extended

to include:

- Patients and carers who require treatment over a period of time
- Patients and carers who need to attend hospital more than twice a week, including carers of long term patients who visit regularly
- Patients experiencing financial hardship.

Pension concession card holders, disability parking permit holders, cancer treatment patients, cardiac rehabilitation attendees and outpatients requiring daily dressings will be eligible for the concessional parking fees.

As part of the move to make hospital parking fees fairer, hospitals will need to make it easier for eligible patients and carers to apply for and

access the concessional fees.

Hospitals will also need to increase awareness of the discounts available by displaying a sign in all car parks advising of the concessional fees and how to apply for them.

NSW Health is working on a smartphone app that will supposedly make it easier to find out about and apply for concessional parking fees.

While this might be useful for some people, it is critical that this information is available in paper form and that the discounted parking fees are advertised in Emergency Departments and waiting rooms, on wards and in visitor common rooms.

Downloading an app or going online is often the last thing on people's minds when they're dealing with a serious health issue.

The new system for concessional hospital car parking fees is a win for CPSA members, who have been campaigning to reduce hospital parking fees for years and will help to take the stress off patients and carers.

More information about discounted hospital parking fee rates and applying for the discounts will be published as it becomes available.

Are you in dental crisis?



IN LATE March CPSA met with senior management in NSW Health. The meeting was to discuss CPSA's concerns about people with a very urgent need to see a dentist.

These people were often waiting for months to be seen and then months to be actually treated.

NSW Health explained that its waiting lists were based on urgency, not on first-come-first served.

In other words, urgent cases are meant to be seen straight-away. The expression NSW Health uses for this is: *direct-appointed*.

NSW Health urged CPSA to pass on the contact details of people who called and complained about not being seen even though their case



was urgent.

CPSA gets calls regularly. Broken dentures not being replaced is a common complaint.

If you or somebody you know needs to be direct-appointed, and if you can't get anywhere with the NSW Health call centre, please call CPSA on 1800 451 488.

CPSA will pass on your details to NSW Health senior management. No guarantee, but CPSA has passed on two people's details so far. Those people were seen very soon after.

Push for Palliative Petition aiming for 90,000 signatures

THE Push for Palliative campaign was launched by Dr Yvonne McMaster in 2011 in response to palliative care funding cuts in Northern Sydney. Initially a campaign to have the funding restored, it has grown into a state-wide effort to improve access to palliative care for NSW residents.

Not only is there a lack of funding to pay palliative care doctors and nurses to deliver end of life care, but this lack of funding means there aren't enough up and coming doctors and nurses being trained in palliative care.

So far, 84,779 signatures have been collected for the Push for Palliative petition. This is an impressive number, but more signatures are still needed.

Every 10,000 signatures on the Push for Palliative petition raises the issue of palliative care for discussion in NSW Parliament. While members of parliament on all sides have come out in support of increased funding for palliative care, there has been little action. As a result, access to palliative care in NSW lags well behind

Victoria.

The Cancer Council of NSW is also running a palliative care campaign, calling on the NSW Government to fund an extra 10 palliative care doctors, 129 palliative care nurses and to provide culturally appropriate palliative care services for Aboriginal people. This is the minimum investment needed to bring NSW in line with the recommendations of the Australian and New Zealand Society of Palliative Medicine.

If you want to add your signature to the Push for Palliative petition, you can email campaign coordinator and retired palliative care doctor Yvonne McMaster at pallcare2012@gmail.com. You can also call Head Office on 1800 451 488 to have a copy of the petition mailed out to you.

Private health insurance looking unhealthy



PRIVATE health cover is fast becoming something only the rich can afford.

It's almost as if the private health insurers are digging their own corporate grave. Their greed is on display annually when they apply for premium increases.

Between 2012 and 2016, premiums have increased by more than 24 per cent. At the same time, pensions went up 18 per cent and term deposit rates (that generate extra income) plummeted and are now at around 2.5 per cent.

Obviously, something's

got to give.

And it has.

The industry's growth rate has dropped from 3.7 per cent (209,094 new members) in 2011-12 to 1.35 per cent (86,939 new members) in 2015-16, according to the Private Health Insurance Ombudsman.

At the same time the percentage of Australians with hospital cover has started to decline, from a peak of 47.4 per cent in September 2015 to 46.8 per cent a year later, according to data from the Australian Prudential Regulation Authority.

The industry's peak body, Private Healthcare Australia, said premium increases were necessary to ensure health funds stayed ahead of rising health costs.

It may say that, but all the stats indicate that people are increasingly opting for Medicare, rather than for forking out thousands of dollars a year in insurance premiums.

What also doesn't help is that when you do want to claim on your private health insurance, it turns out that (1) your excess covers the cost of care to the dollar and you get nothing or (2) your policy doesn't cover crucial parts of the medical bills and you're still up for sometimes thousands.

All this sounds bleak, but it also means that Australia is self-selecting out of private health insurance and into Medicare, which can only make Medicare stronger and resistant to attacks.

Green slips cheaper

NSW motorists could save nearly \$120 on their green slip with the introduction of new and affordable CTP reforms.

The new scheme would give all injured road users

benefits for loss of income and medical expenses for up to six months, with lump sum compensation retained for those with long-term injuries. Across the state, the average premiums are expected to drop from \$650 to \$528.

Premier Gladys Berejiklian said the new scheme would protect those with genuine injuries and ensure the bulk of premiums went towards injured motorists rather than legal fees and administrative costs.

"The current scheme has become the least affordable in the country and just 45 cents in every green slip dollar is returned to injured road users," the Premier said.

Legislation was passed on 30 March 2017. The new green slip scheme will commence in December 2017.

Cashless society

AN ESTIMATED \$15 billion is lost through tax avoidance and illegitimate welfare payments due to widespread cash economy activity. The estimate is by Michael Andrew, who chairs the Government's Black Economy Taskforce.

In Australia, the Australian Bureau of Statistics estimates that the cash economy accounts for about \$21 billion annually.

Of that Mr Andrew estimated about \$10 billion is untaxed and another \$4 billion to \$5 billion is money that should not have been paid out as welfare payments



because people did not correctly report their income.

It will be interesting to see Mr Andrew's calculation and assumptions in arriving at his \$10 billion and \$5 billion dollar estimate once his final report to the Australian Government is published later this year.

Centrelink pays out a total of around \$170 billion in annual benefits. Mr Andrew's estimate suggests that up to 3 per cent of that represents fraudulently obtained benefits.

Hidden cash-only payments are widespread across cafes and restaurants, hair and beauty industries and building and construction, but the worst sector for black economy activity is labour-hire companies.

The Taskforce has also uncovered cases of local government agencies denying legitimate businesses contracts because their wages were too high in comparison to businesses that were operating in the cash economy.

The majority of referrals about suspected tax evasion to the ATO from members of the public relate to businesses paying cash-in-hand wages to avoid paying tax and super.

Land Titles Garage Sale!

NSW Land Titles Registry is to be leased out for \$2.6 billion on a thirty-five year lease.

During 2015/16 the registry generated annual revenue of \$190 million and profit of \$130 million. However, this was in the midst of a property boom. A more conservative, long-term estimate is a \$65 million average annual profit, which means it would take forty years to generate \$2.6 billion.

The choice is between \$2.6 billion now or \$2.6 billion



over a forty year period. For a government-of-the-day with big infrastructure dreams, it is an easy choice to make.

Plus, after 35 years the lease expires and the sales operation can be repeated.

Academics, lawyers, surveyors, real estate people and many others are opposed to the privatisation of the NSW Land Titles Registry.

First, they say that a private operator could have access to information about bankruptcies, divorces, marriages and deaths, as legal documents relating to those events are sometimes attached to property information.

Second, title insurance could replace the current Government guarantee relating to mistakes in titles. This would cost an estimated \$800 per title transfer and would be passed on to purchasers of the title.

Third, the private operator would have monopoly powers and could increase prices at will and use information in the registry for other purposes.

Fourth, the registry works well now. It's been modernised and automated where possible. A private operator would not improve on it.

The CPSA Executive resolved to oppose the privatisation of the NSW Land Titles Registry,

alongside groups including the Law Council of Australia, Law Society of NSW, Real Estate Institute of NSW and The Institution of Surveyors NSW. Despite this widespread opposition, the NSW Government has opted to push ahead with the lease.

The fourth pillar

RESPECTED economist Saul Eslake calls it the fourth pillar of Australia's retirement income system. The other three pillars are the Age Pension, superannuation and private savings.

In a report called *No place like home* Saul Eslake argues that Australia's retirement income system assumes that retirees have their own home, live in it and have paid it off. That's the way it is and has been for more than fifty years.

But this assumption is in danger of becoming wrong.

The rate of homeownership among people yet to retire is falling at an alarming pace. So when people yet to retire reach retirement,

an increasing number won't have a house at all, or they have a house but it hasn't been paid off.

The problem exists now, but it is proportionally small. Plus, many non-homeowning retirees live in public or community housing, where they are protected from excessive rents and have a reasonable security of tenure.

However, not only is the rate of homeownership falling, the supply of public and community housing is also falling, or at least not keeping up with rising demand.

As a result, more and more retirees are being forced to rent on the private market and most of them do not have an adequate retirement income to pay private market rents.

This, Saul Eslake argues, is putting increasing pressure on Government finances, because this growing army of non-homeowning retirees is demanding more money in the shape of a higher pension or higher rent subsidy.

Also, residential aged care is to a large extent funded through accommodation bonds, which people pay by selling their house. However, if more and more people don't have a house when they need a nursing home, the Government will have to subsidise them more.

In other words, pull that fourth pillar away and the edifice called the Australian retirement income system comes crashing down.





Community transport fallout

SINCE the end of last year, CPSA policy staff have noticed a steady increase in the number of calls about community transport.

The community transport sector was tipped on its head when funding shifted from the NSW Government to the Australian Government in response to the roll out of the National Disability Insurance Scheme (NDIS) and aged care reforms.

Previously, community transport providers would receive a guaranteed block of funding, whereas now they must attract individual clients, who pay for the services they receive out of their NDIS or aged care package and the block funding has ceased.

Transport for NSW and the Department of Family and Community Services used to have control over community transport. Now that the money comes from the Australian Government, the NSW Government's role is limited to managing the contracts with individual community transport providers.

While it's too early to know for certain whether this was ultimately a good or bad move for the people who use community transport, we do know for certain that there are some wrinkles to be ironed out.

The issue of most concern is the increased cost. CPSA has heard of a number

Community Transport providers bumping up their fees, sometimes by as much as 50%.

Some providers have said that the price hike is related to their contract with the NSW Government, which says that Community Transport Providers need to cover 15% of their costs through client contributions.

This is a worry, because Community Transport is most often used by people who live on a low fixed income, so higher fees means either cutting back in other areas or giving up Community Transport altogether.

Another issue is the cost of transport to medical appointments. Under the new contracts, Community Transport Providers operate in particular areas. If you need to be transported out of that area, then you have to pay the full cost to provide that transport, which is generally more expensive than a taxi.

The problem is that doctors, particularly specialists, aren't located in every area and sometimes there is no option but to travel a bit further in order to get the best care for you. After all, the priority should be getting the best health care, shouldn't it?

Well, apparently not if you're planning to use Community Transport to get there.

CPSA is in discussions with Transport for NSW about how to ensure that Community Transport meets

the needs of the community, so it's important for us to know what's happening and how these issues are affecting people.

If you have had any issues with Community Transport – the cost of services, transport to medical appointments or even just accessing Community Transport in the first place – then give Head Office a call on 1800 451 488.

Aged care survey shows nurses aren't nursing

EVERY four years the Australian Government funds the National Aged Care Workforce Census and Survey, which provides the latest figures on the aged care workforce. The most recent survey was in 2016 and the final report has just been published.

The results of the survey show that workers want more time to care for nursing home residents. Aged care work can be very rewarding,

but only when workers have enough time to do a good job.

Workers were unhappy with their pay, which many don't think reflects the importance of their work in caring for older Australians.

Workers are concerned that society does not appreciate the value of aged care and that many people view it as a 'bad' job.

These issues will have to be addressed sooner rather than later in order to encourage more people to choose a career in aged care.

While there has been a steady increase in the number of people working in aged care, most of this growth has not been in caring roles, but rather in support, administrative and managerial roles.

This raises some serious concerns about the amount of care being provided to frail and sick older people.

Adding to this is the fact that the majority of Registered Nurses are spending less than



CPSA News

one third of their time caring for residents, as more and more are taken off the floor to work in managerial and administrative roles.

This is a big concern given that residents are entering care with more complex needs than ever before.

The results of the survey revealed a worrying decrease in the number of allied health staff working in aged care.

Allied health workers are health professionals who aren't doctors or nurses.

Allied health workers involved in aged care include occupational therapists, physiotherapists, dieticians, speech pathologists and counsellors.

In 2003, allied health workers made up 7.4% of the aged care workforce, down to just 4.6% in 2016.

The results of the latest aged care workforce survey paint a worrying picture, with many workers expressing their concern about the quality of care nursing home residents are receiving as a result of changing staffing practices.

But there is hope, as community support for mandatory minimum staffing ratios in nursing homes gathers momentum. The groundswell is growing as more and more cases of shocking nursing home care come to light through the

mainstream media.

One of the latest cases to emerge is that of Bill, who has dementia and who was allegedly left on a veranda covered in his own faeces for residents and visitors to see.

Months later Bill's wife Heather noticed blood on his sheets, only to discover he had allegedly been wearing the same soaked pad for 12 hours, which had caused the skin on his scrotum to tear and bleed.

Heather has started an online petition calling for the introduction of minimum staffing ratios in nursing homes.

The petition already has over 35,000 supporters and will be handed to the Senate Standing Committee on Community Affairs, which is currently finalising the inquiry into the Future of Australia's Aged Care Workforce.

You can add your voice to the choir by signing the online petition at www.goo.gl/RuHPQz and by contacting your local member of the Australian parliament and asking them to support mandatory minimum staff to resident ratios in residential aged care.

One-off help with power bills

AS a result of a deal in the Senate, single pensioners

will receive a one-off energy assistance payment of \$75.

Couples will receive \$125 for pensioner couples.

This one-off payment will be made to Age Pensioners and Disability Support Pension and Parenting Payment recipients.

This was negotiated between Senator Nick Xenophon and the Australian Government to get a reduction in the company tax for companies with a turnover of less than \$10 million a year from 30 per cent to 27.5 per cent. The deal also contained a number of other energy measures.

The one-off payment is likely to be part of the Budget announcement on 9 May 2017. It is not yet known when the payment will be made.

Social security change

IN THE April issue of *THE VOICE* the Social Services Legislation Amendment (Omnibus and Child Care Reform) Bill was discussed.

This Bill has now been withdrawn.

It proposed to reduce pensions if people went overseas for longer than six weeks.

It proposed to abolish the Pensioner Education Supplement and to freeze the indexation of the income free areas for all working

age allowances, including Newstart, for three years.

It wanted to cut the Energy Supplement.

New legislation in the form of the Social Services Legislation Amendment Bill 2017 has been passed.

The six-weeks overseas travel measure will not happen. The Energy Supplement will continue.

Even though these things will now not happen, it is clear what the Australian Government would do if it had the numbers in the Parliament.

And unfortunately, from 1 July this year, a three-year freeze of indexation of the income free areas for all working age allowances, including Newstart, will apply.

This is bad news for unemployed Australians who have not yet reached Age Pension eligibility age. It's also bad news for couples where one partner qualifies for the Age Pension, but the other not yet and has to rely on Newstart.

ASIC's Report 515

A REPORT (*Financial Advice: Review of how large institutions oversee their advisers*) by the corporate regulator into the financial planning arms of the Commonwealth Bank, the National Australia Bank,

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 News

Westpac, ANZ and AMP found 185 planners were “dishonest, illegal, deceptive and/or fraudulent” in their dealings with customers.

This is scandalous enough, but an even bigger scandal is that despite all the bad publicity the industry has received in the past few years, the big four banks and AMP are still not doing enough to notify ASIC of any wrongdoing by their staff.

But if they did, would it help?

ASIC complains of its “limited resources” and the need to “prioritise” dealing with cases of non-compliant financial advice.

The report says an estimated \$30 million has been paid to 1,347 customers following inappropriate advice during the period of this review. But this doesn't include the various



compensation schemes run by CBA, including the original scheme that paid out \$52 million, or the more recent open advice review program, which, at August 31 had offered almost \$10 million in compensation.

Nor does it include the \$178 million these institutions charged almost 200,000 customers for financial advice services they never got. In that case, customers were literally paying their hard-earned money for nothing, while the big four banks and AMP raked in the

fees.

If you value your life savings, don't get financial advice unless the adviser is independent and receives no commissions or kickbacks as part of their remuneration.

You won't find such advisers in the big four banks, the AMP or anywhere else where investment product sales trump sound financial advice as a matter of routine.

Minimum pension

payment measure denied
THE AUSTRALIAN reported that a leaked Treasury document explored a plan to scrap all welfare payments below \$20.02 a fortnight as part of the May 2017 budget.

Such a change would affect all welfare recipients, but would specifically target Age Pensioners.

Many arrange their finances to receive small fortnightly basic pension payments.

This entitles them to the fortnightly Pension Supplement (\$65.90 for singles; \$99.40 for couples) and Energy Supplement (\$14.10 for singles; \$21.20 for couples).

It also allows them to use the Pensioner Concession Card to obtain state/territory and local government concessions.

All these benefits would be lost if this change was adopted.

The Australian Government has emphatically denied it will implement this measure, saying that it was a Treasury proposal, not a Government proposal and that it would not be in the Budget.

It is still concerning that work has been done to work up this proposal.

Talk to a care provider!

A while ago CPSA branches were advised that CPSA Head Office would organise a speaker for them on home care if they so wanted.

One of those branches was CPSA Greenacre in Sydney's west. Branch Secretary Rosemary Crawley contacted CPSA Head Office, which approached CareConnect, a provider of home care and home support.

CareConnect was very keen to visit the branch. Home Care Advisers Nes Kasli, Carina Bettucci and Marisa Galiazzo, gave a presentation and then there was time for questions.

Ms Crawley said that her branch was very pleased with the talk and how the CareConnect speakers handled questions between them. The questions were all of the kind that everyone was interested in. Even if the question wasn't about something that affected everyone at that point in time, it was obvious that it might in the future.

Rosemary strongly recommended that other CPSA branches also bring guest speakers in to speak about home care and home support.

While the MyAgedCare website is



good, not everyone is on the internet. There's nothing like asking a real person who knows what they are talking about.

Best speakers for ages, Ms Crawley said.

On behalf of CareConnect, Ms Galiazzo said that the presentation had been very successful. She is keen to do more of these!

So if any branch would like a speaker, contact Paul Versteeg at CPSA Head Office on 1800 451 488.



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	\$546,250	\$821,500	\$746,250	\$1,021,500

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

Maximum	Single	Partnered
Age Pension	\$888.30 p.f.	\$669.60 p.f. \$1,339.20 p.f. combined
Newstart Allowance	\$544.40 p.f.	\$491.50 p.f. \$983.00 p.f. combined

STRATA 75% RULE PROTEST

Front of
NSW Parliament House
on 31 May

12 - 1 pm.

Closest station:
Martin Place.

TEXT (text only) Paul
Bacon on 0413 693 761
for details.

Is your apartment being sold from under you?

For free information and legal advice, call:

Strata Collective Sales
Advocacy Service
Marrickville Legal Centre
338 Illawarra Road,
Marrickville 2204

Phone: 9559 2899

Centrelink Grandparent Adviser Line 1800 245 965

For grandparents and other non-parent carers with ongoing responsibility for children, there's extra support like child care payments and Medicare services.

Centrelink Aged Care Means Testing Unit

1800 227 475

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 www.cpsa.org.au/about-us/constitution.

Molong CPSA fantastic fundraiser!

In late February Cabonne's mayor Ian Gosper turned the first sod for the construction of three new community aged care units in Molong.

A \$700,000 project championed by the town's Acacia Lodge Committee, the new complex aims to provide accommodation for people in need who may not be able to afford to enter traditional aged care facilities.

The construction comes after fundraising by the Acacia Lodge Committee and the Molong CPSA with the support of Cabonne Council.

With the fundraising and the sale of an Acacia Lodge-owned property in Molong, the Acacia Lodge Committee and the Molong CPSA donated around \$300,000 to the project, supplemented by a \$400,000 loan from Cabonne Council.

Tenants will be selected on the basis of need, rather than how long they have been on a waiting list.

The site is ideal because of its proximity to medical services, other aged accommodation and the proposed new Molong library.

Construction is expected to be finished by August.



Above: (left to right) Builder David Hines, Molong CPSA's Aileen Roberson, Cabonne Mayor Ian Gosper.

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**

HOUSING

13 77 88
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

LEGAL

13 32 20
Seniors Rights Service
(formally The Aged-care
Rights Service or TARS)
Aged care & retirement village
advocacy, information & legal
advice for older people.
1800 424 079

Law Access
Referrals for legal help
1300 888 529

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

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

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

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

Giggle Page

Letters Game

ALL of the following are ways you can rearrange letters in a word:

“Astronomer” becomes “Moon Starer”

“The eyes” becomes “They see”

“The Morse Code” becomes “Here come dots”

“A decimal point” becomes “I’m a dot in place”



I AM REALLY GETTING WORRIED ABOUT THE INCREASING USE OF CREDIT CARDS...

Two patients

TWO patients limp into two different medical clinics with the same complaint. Both have trouble walking and appear to require a hip replacement.

The FIRST patient is examined within the hour, is x-rayed the same day and has a time booked for surgery the following week.

The SECOND sees his family doctor after waiting 3 weeks for an appointment, then waits 8 weeks to see a specialist, then gets an x-ray, which isn’t reviewed for another week and finally has his surgery scheduled for a year from then. Why the different treatment for the two patients?

The FIRST is a Golden Retriever.

The SECOND is a Senior Citizen.
Next time take me to the vet!!

A Matter of Fact



Why I like retirement

- Question: How many days in a week?
Answer: 6 Saturdays, 1 Sunday
- Question: When is a retiree’s bedtime?
Answer: Three hours after he falls asleep on the couch.
- Question: Why don’t retirees mind being called Seniors?
Answer: The term comes with a 5% percent discount.
- Question: What is the common term for someone who enjoys work and refuses to retire?
Answer: NUTS!
- Question: Why are retirees so slow to clean out the basement, attic or garage?
Answer: They know that as soon as they do, one of their adult kids will want to store their old junk there.

Crossword Solutions

Crossword on Page 3

