

CPSA RINGS 000 ON FIRE & EMERGENCY SERVICES LEVY



THE Fire and Emergency Services Levy (FESL) will commence on 1 July 2017.

The FESL will be collected by local councils on behalf of the NSW Government. Property owners pay the levy individually.

Currently, insurance companies each pay one big levy based on their market share. The individual levy shown on insurance policies is an estimate only. There is no separate levy paid by the policy holder.

The FESL has a fixed component and a component based on the unimproved land value. The fixed component

of the FESL is \$100 a year.

The land value component is \$21.90 per \$100,000 of unimproved land value. Concession card holders get a discount of \$50.

The NSW Government has promised insurance premiums will go down by the amount of the estimate shown on current policies.

THE VOICE has spoken to a country pensioner whose FESL will be more than \$100 lower than his current estimated levy.

THE VOICE has also spoken to a metropolitan pensioner whose FESL will be much higher than her

current estimated levy.

Then there are people whose insurers do not provide them with an estimate of their levy.

And spare a thought for pensioners in recently gentrified areas. Their land value has exploded. Council rates have become a killer and now the FESL.

CPSA is also concerned that the introduction of the FESL will result in a double-dip.

For example, someone whose insurance policy falls due on 1 January 2017 and expires on 31 December 2017 has already paid twelve months' worth of emergency

services levy through their insurance policy. Now 1 July 2017 comes along and this person has to pay the new levy for 2017-2018, doubling up on six months.

The NSW Government claims that the old levy, part of this person's insurance premium paid on 1 January 2017, is for the 2016-2017 year. In other words, this person paid the levy in arrears.

This is nonsense.

The old levy is paid by insurance companies based on their market share. The policy holder does not pay the old levy.

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Letters

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(as at 2 Novmber 2016)

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Age pension residency rules create a two-tiered system

THE Australian Government
refuses to pay the Age
Pension to citizens that do
not reside in Australia. They
only pay it to citizens who
live in one of the 30 countries
that have a social security
agreement with Australia.

If you want to live
anywhere else at retirement,
in my case after having spent
40 years in the country, you
are practically labelled as
a second class citizen and
refused the pension.

The question of residency
is nothing but a loophole
used to deny basic rights
and entitlements. It amounts
to money pinching off the
elderly.

All other developed
countries pay their older
citizens a pension, where
ever they choose to live.

Thousands of Australians
are being denied the Age
Pension simply because they

choose to live overseas.

The residency requirements
should be axed so that all
older Australians can receive
the Age Pension regardless
of what country they live in.

Either that or no one living
overseas should get it. A
two-class pension system
that disadvantages some is
simply not acceptable.

The Age Pension is
not welfare, but rather an
entitlement.

Before the days of
compulsory superannuation,
all workers contributed to
the National Welfare Fund,
which funded the Age
Pension.

We have worked for
decades to build a nation and
deserve to receive the Age
Pension regardless of where
we choose to live.

Most Australians my age
would fear most losing their
Age Pension safety net more
than any disease, but we know
and very well understand
that politicians have nothing

to fear – their retirement is
well funded by all Australian
citizens. The rest of us don't
matter.

*Jospeh Ellul,
Russell Island, QLD*

Nurses in nursing homes: it's a no brainer

THE Bathurst Branch of
CPSA supports the campaign
for a registered nurse to be on
duty in NSW nursing homes
at all times.

On 4 May, a bill introduced
by the Shooters, Fishers and
Farmers Party to reinstate
the requirement for nursing
homes to have a registered
nurse on duty at all times was
passed in the Upper House.

The NSW Government did
not oppose the Bill, despite
having argued against the
requirement.

The requirement to have a
registered nurse on duty at
all times in nursing homes
has been in place in NSW
since 1971, but came into
question when the word

CPSA



COMBINED PENSIONERS
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ASSOCIATION OF NSW INC

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- ☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25).
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I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.
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- ☐ Please send me information about making a bequest to CPSA in my will.

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Address: _____

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

Letters

'nursing home' was removed from the federal Aged Care Act and replaced with the word 'residential aged care facility'. The requirement only came into question as a result of this technicality.

Registered nurses are highly experienced and are needed in nursing homes to administer medications, especially pain relief, provide palliative care, change catheters and ensure that changes in residents' conditions are detected.

Without a registered nurse on duty, nursing homes frequently have no choice but to transfer residents to already overwhelmed hospital emergency departments for basic care.

Registered nurses are even more critical in rural and regional nursing homes, where the nearest hospital may be hours away. Unless there is a registered nurse on duty around the clock, nursing home residents in country NSW are at serious risk.

The decision to employ a registered nurse should be based solely on the care needs of the residents, not the nursing homes' bottom line. Plus, it only costs an extra \$6-\$7 an hour for a registered nurse, compared to a personal care worker, which shouldn't break the bank if the nursing home has its finances in order.

The requirement for nurses 24/7 is budget neutral for the NSW Government. If anything the NSW Government would be likely to see savings in the public hospital system as residents receive the care they need at the nursing home, rather than after being transferred by ambulance to hospital.

*John Hollis
President
CPSA Bathurst, NSW*

Palliative care, necessity not luxury

OUR hospital system needs to increase the availability of palliative care.

Additional training capacity needs to be available to enable more nurses to develop the specialised skills required.

This will require extra funds to be set aside in the upcoming State Budget.

Dr Yvonne McMaster, who spoke at a recent CPSA Annual Conference, has backed CPSA's policy on palliative care.

Dr McMaster is promoting a petition to the NSW Government in support of extended palliative care in the NSW health system.

You can sign the petition by going to <http://bit.ly/1O6fa0q>.

If you don't have access to a computer, phone CPSA on 1800 451 488 for a blank petition to be mailed out to you.

Your branch can also call, write to or visit your State Member of Parliament and urge extra funding for palliative care in the upcoming State Budget.

*Bob Jay
Secretary
CPSA Morisset, NSW*

Community Transport dud proposal

AT the moment there are rumblings that community transport is to be curtailed to providing service only within the local municipalities.

This may be acceptable in the city, but it is not acceptable in rural areas.

The Manning Valley has a very good hospital at Taree. However, patients often have to travel to Newcastle to either the John Hunter Hospital or the Mater Hospital, or occasionally to Port Macquarie.

Community transport provides an excellent service to these centres, door to door, which is appreciated by patients.

This situation equally applies to other locations such as Bathurst, Orange, the South Coast etc.

I voice my strong objection to any proposal reducing community transport services, as these services are vital to the well-being of many patients.

*John Newell
Manning Valley, NSW*

PO Box concession request: return to sender

I UNDERSTAND you are concerned about the charges for Post Office (PO) boxes and have requested a pensioner concession (Letters, *THE VOICE* May 2017).

Under the Australian Postal Corporation Act 1989, Australia Post is responsible for the day-to-day running of the organisation.

As a Government Business Enterprise, Australia Post does not currently receive any funding from taxpayers and, as far as practicable, it is required to perform its functions in a manner consistent with sound commercial practice.

Australia Post's PO Box service is an optional premium delivery service that provides customers with a number of advantages, including secure and safe storage of their mail and earlier delivery than may otherwise apply.

I understand that if a householder elects to rent a PO Box then Australia Post charges a fee to cover the capital and administrative costs of providing the service.

Unfortunately, I have been advised that Australia Post is unable to offer a pensioner concession for this premium delivery service.

However, I understand that customers are encouraged to pay their renewals on time to receive a 'Pay on Time' bonus discount.

*Post and ACMA Branch
Department of
Communications & the Arts
Canberra, ACT*

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

You must include your name and suburb/town for the letter to be published, though these may be omitted in publication if the letter contains personal information.

Letters may be edited for length and clarity.

From page 1

Instead, insurance companies recover the cost of the levy through the premiums they charge.

But these premiums are for the twelve months from the start date of the policy. These premiums are paid prospectively, not in arrears.

The FESL double-dip affects every home insurance policy holder in NSW whose policy doesn't commence on 1 July.

If your insurance policy starts on 30 June 2017, you pay 364 days double. If your insurance policy starts on 2 July 2017, you pay one day double. The FESL information line can be reached on 1300 78 78 72.

OPAL fare decision

ADULT fares will increase but nothing will change for Gold OPAL card holders. As always, Concession OPAL holders will see their fares increase, this time by 1.2 per cent, half of the Adult fare.

The NSW Government has comprehensively rejected the Independent Pricing and Regulatory Tribunal's (IPART) recommendation on OPAL fares. (It shows what

a solid bit of advocacy can achieve.)

IPART had recommended to raise the Gold card daily cap from \$3.60. The cap will remain at \$2.50.

IPART also recommends that the NSW Government review the eligibility arrangements for the Seniors Card, so that the benefits of the card are better targeted towards people who most need them.

Many people have a Seniors Card to become eligible for a Gold OPAL card.

This is good news, except if you have not yet reached the age of 60 and are unemployed.

The Concession OPAL fare is set at 50 per cent of the full fare, so it increases when the full fare increases.

The full fare increase is 2.4 per cent (although IPART had recommended 4.2 per cent) per year for the next three years, so the Concession fare will be up 1.2 per cent per year for the next three years.

Each fortnight, Newstart recipients receive \$350 less than Age and Disability Pensioners, so imagine what it is like fulfilling your Mutual Obligation (job interviews,

volunteering) whilst paying half fares.

Round the clock nursing abolished in NSW nursing homes

AFTER a Shooters, Fishers and Farmers Party Bill to reverse the NSW Government's decision to abolish the mandatory nursing home round-the-clock rostering of a registered nurse requirement went through the Upper House without one member voting against it, the Government used its numbers in the Lower House to vote down the Bill.

The NSW Health Minister argued that some regional nursing homes would not be able to afford round-the-clock nursing.

They would close, requiring residents to relocate out of area.

It's a peculiar argument by the Minister. A nursing home needs to be able look after its residents. It can only do that with qualified staff on hand at all times, particularly in smaller nursing homes located in the country and long distances away from a hospital.

It's disappointing to

note that the nursing home industry's crying poor has worked once again.

So now NSW will join the rest of Australia in having nurse-free nursing homes.

Oakden nursing home accreditation reviewed

A SOUTH Australian Government-run nursing home for vulnerable dementia patients, the Oakden Older Persons Mental Health Service will be shut following a review by the South Australian Chief Psychiatrist, which found that Oakden had been mismanaged for many years, including the period from 2013 until recently.

Oakden was audited and accredited for the standard three year period in 2013 and 2016, meeting all of the forty-four outcomes required.

That is, Oakden met these outcomes according to the federal Department of Health's compliance system.

Now the federal Minister for Aged Care wants to know what went wrong. How could this you-beaut compliance system get it so wrong?

The Minister has announced his own independent review.

Aged care watchers like CPSA can tell the Minister how the system could get it so wrong without his independent inquiry.

Oakden is just one fiasco on a long list of fiascos where nursing homes receive full accreditation and are found, shortly after, to be so deficient as to warrant significant corrective action.

How is this possible?

The accreditation system and the standards it aims to enforce are deficient. Audits focus on paper work rather than reality.

That's how a Queensland nursing home could pass with flying colours after an audit





that took place while the home was overrun by mice. The mice nibbled residents' ears, but not the paper work, apparently.

Is Minister Wyatt's review going to unearth the reason why accreditation is broken?

Here, in his own words, is what Minister Wyatt expects to happen:

While the review will primarily examine the Commonwealth Government's accreditation, monitoring, review, investigation, complaints and compliance processes in relation to the Makk and McLeay wards at the Oakden campus of the South Australian Older Persons Mental Health Service, I want this independent investigation's recommendations to assure me and the community that the regulatory system in residential aged care works effectively.

It's a curious statement by the Minister.

Is he saying that he wants to be reassured about the accreditation generally, pre-empting the outcome of the review he has just announced?

Regis Healthcare goes to Court

AS COVERED in the October 2016 issue of *THE VOICE* (*Dodgy nursing home fee illegal all along*), the Australian Government has told aged care providers capital refurbishment fees were illegal.

Capital refurbishment fees are charged by some providers on top of accommodation bonds, but not on daily accommodation payments.

Bonds and daily accommodation charges are required to be at parity.

In fact, the daily

accommodation charge is calculated based on the applicable accommodation bond price.

So charging residents with bonds an extra capital refurbishment fee makes a mockery of aged care pricing regulation.

The Government has said that it will hit providers caught charging the capital refurbishment fee with sanctions.

Regis Healthcare has now applied to the Federal Court for a declaration as to the interpretation of aged care legislation in order to obtain clarity.

Cost to taxpayer of unpaid super

EMPLOYERS are required to pay 9.5 per cent in superannuation towards every employee over the age of 18 earning more than \$450 a month.

But an analysis by Industry Super Australia of Tax Office data shows 2.76 million people were underpaid their super entitlements by an average of \$2,025 per person in 2013-14.

Unpaid super costs workers \$24,000 by retirement - and government foots an extra \$100m age pension bill each year.



CPSA News

These costs will grow over time unless urgent action is taken to address unpaid super.

Unpaid super is an easy fix for government.

They could align superannuation payments with wage cycles or tighten enforcement and penalty regimes.

Private rental housing out of reach

EACH year Anglicare Australia compiles and publishes its Rental Affordability Snapshot.

Each year it makes for depressing reading.

The number of houses which are affordable for people on low incomes is so low that rental stress is

unavoidable for most.

Rental stress occurs where 30 per cent or more of household income is spent on rent.

In particular, the 10 per cent of Australians reliant on government payments will find it next to impossible to get a roof over their heads.

Single people on Youth Allowance and Newstart would find it almost impossible to find an affordable home anywhere in Australia, whether regional or metropolitan.

For people on the Disability Support Pension there were only 586 (less than 1 per cent) properties Australia-wide that were affordable. There were none in Sydney, Brisbane and Darwin.

The solution according to Anglicare?

More public and community housing. A National Affordable Housing Finance Corporation. Winding back negative gearing and capital gains tax exemptions.

Older Australia at a glance: Australian Bureau of Statistics

IN 2016, approximately 3.7 million Australians (15% of Australia's total projected population of 24.3 million) are aged 65 or older.

The older Australian population is growing. The proportion of older Australians is expected to grow—to 22% (8.7 million) by 2056 and to 24% (12.8 million) by 2096.

Most older Australians are not using aged care services. During 2014–15, 2 in 3 (67%) older Australians (2.4 million) did not use aged care services.

Most older Australians have healthy lifestyles. In 2014–15, most people aged 65 and over reported very low levels of smoking (93% not current smokers), 41% reported being sufficiently active during the preceding week, and more than half (51%) were fully vaccinated.

More older Australians are engaged in the workforce. In 2015, 453,000 people aged 65 and over (13% of older Australians) were engaged in paid employment—increasing from 5% in 1990.



AFFORDABLE HOUSING

Crossword by Hilda Thorburn

| Across: | Down: |
|-----------------------------|--------------------------------|
| 1. Notably | 1. Idea |
| 8. Shaky | 2. Good-..., kind, patient |
| 9. Place of worship | 3. Adolescent |
| 10. Backward movement | 4. Combat using poisons (8, 7) |
| 11. Intrigue | 5. Frequently |
| 12. Thick food | 6. More than an amateur (4, 3) |
| 14. Tavern (3, 5) | 7. Discolours, fades |
| 17. Undercurrent | 13. Not even |
| 20. Stadiums | 15. Appraises |
| 23. Bullets | 16. Big jar, vase |
| 24. ...instrument, eg. drum | 18. Wandering |
| 25. Drug-user | 19. Rare objects |
| 26. Echidna | 21. Trap |
| 27. Democracy | 22. Worshippers |
| | 24. Ways |

Solution on back page.

AUSTRALIAN BUDGET 2017

What the Government is not doing

THE AUSTRALIAN Government has said that it is withdrawing a number of measures from previous Budgets. These are measures it has been unable to get through Parliament.

The Government has dropped the measure that would have reduced from 26 weeks to 6 weeks the time pensioners could spend overseas without loss of benefits. This will be a relief to many.

The Government is not abolishing the Pensioner Education Supplement, although it now only wants to pay it during the semester, not in holiday periods. In other words, it now wants to half-abolish it.

The Government is now not increasing the Pharmaceutical Benefits Scheme co-payments by 10 per cent in four consecutive years.

The Government is now not weakening Medicare safety net provisions.

The Government will no longer proceed with weakening bulk-billing incentives for pathology and diagnostic imaging services.

However, what the Government will continue to try and do is move the pension age up to 70.

Return of the PCC

THOSE of you who lost your pension on 1 January 2017 as a result of the changes to the pension asset test will be given back their Pensioner Concession Card.

This means you will once again become eligible for state and local government concessions as well as Commonwealth subsidised hearing services.

You will also keep your Commonwealth Seniors

Health Card, to ensure you continue to receive the Energy Supplement.

You will not get the one-off Energy Assistance Payment, though.

Your status will continue to be non-pensioner and there will not be an income-test or an assets-test. It might therefore be advisable to keep an eye on how much you've got in the bank, because the asset-free area for the pension goes up twice a year, while your savings will probably go down. In other words, you may become eligible for a part pension again, but because there is no means testing by Centrelink, it will be up to you to apply for it.

Those who get their pensioner concession card back will need to meet other eligibility requirements. These include portability conditions, which means that you will need to notify Centrelink of some overseas travel.

The return of the pensioner concession card will be from 9 October 2017. It is unclear why then. *THE VOICE* will try to clarify this in its next issue.



Pension residency change

A nasty little measure has to do with residency requirements to be eligible for the Age or Disability Support Pension (DSP).

From 1 July 2018, claimants will be required to have 15 years of continuous Australian residence before being eligible to receive the Age Pension or DSP unless they have either: (1) ten years continuous Australian

residence, with five years of this residence being during their working life (16 years of age to Age Pension age); or (2) ten years continuous Australian residence, without having received an activity tested income support payment for a cumulative period of five years.

Existing exemptions for DSP applicants who acquire their disability in Australia will continue to apply.

The Government hopes to save about \$120 million over five years this way.

Newstart for over 55s

FROM 20 September 2018, Newstart recipients aged 55 to 59 will only be able to meet up to half of their participation requirements through volunteering.

Recipients aged between 60 and Age Pension age will have a new activity requirement of 10 hours per fortnight that can be met through volunteering.

This is subject to legislation passing, and just as well.

It is simply nasty to make older people, who usually have no prospect of finding work, look for work.

It is unclear whether those in the 55 to 59 age bracket will now need to do volunteering for 30 hours a fortnight plus job applications, or whether the volunteering hours are reduced to 15 hours with the remainder of the time going on job applications. *THE VOICE* will try and clarify this in its next issue.

Another nasty measure is the doubling of the liquid assets waiting period.

The maximum liquid assets waiting period will increase from 13 weeks to 26 weeks from 20 September 2018 when a claimant's liquid assets are equal to or exceed \$18,000 for singles without dependants or \$36,000 for

couples and singles with dependants.

This is particularly nasty for people over 55 who become unemployed and want to access their superannuation. Make very sure you understand the superannuation withdrawal rules!

As long as your superannuation is not in pension phase, your super is not a liquid asset.

As long as you take a lump sum out and spend it immediately, it is not a liquid asset.

Homelessness and affordable housing



THE NATIONAL Partnership Agreement on Homelessness has been included in the 2017 Budget.

The National Affordable Housing Agreement and the National Partnership Agreement on Homelessness will be repurposed into a new National Housing and Homelessness Agreement.

This is excellent news, but there has been no allocation of additional resources for social housing and homelessness and limited policy change around affordable housing in general.

The policy change does include the establishment of a community housing bond aggregator, which is good news for the community housing sector in accessing cheaper finance, but doesn't address the current systemic issues and need for investment in social and affordable housing.

The housing bond

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aggregator works through Managed Investment Trusts (MITs) and affordable housing built through MITs must be available for ten years at reduced rents. Investors will get an extra Capital Gains Tax exemption, which will be raised to 60 per cent, from 50 per cent.

Downsizing

FROM 1 July 2018 (if legislation is passed) people over 65 will be able to make a non-concessional contribution of up to \$300,000 (\$600,000 for couples) from the proceeds of selling their home.

These contributions will be in addition to those currently permitted under existing rules and caps. This means the age test (no contributions once you're over 75) and the work test (gainfully employed on a full or part-time basis for at least 40 hours in 30 consecutive days in the financial year) will not apply for these contributions.

The superannuation transfer balance cap of \$1.6 million can also be exceeded by \$300,000 in this way, or \$600,000 in the case of a couple.

The Australian Government very optimistically says that, "this measure reduces a barrier to downsizing for older people. Encouraging downsizing may enable more effective

use of the housing stock by freeing up larger homes for younger, growing families".

However, it is likely that the vast majority of downsizers will find that there is no advantage in contributing the proceeds to their superannuation.

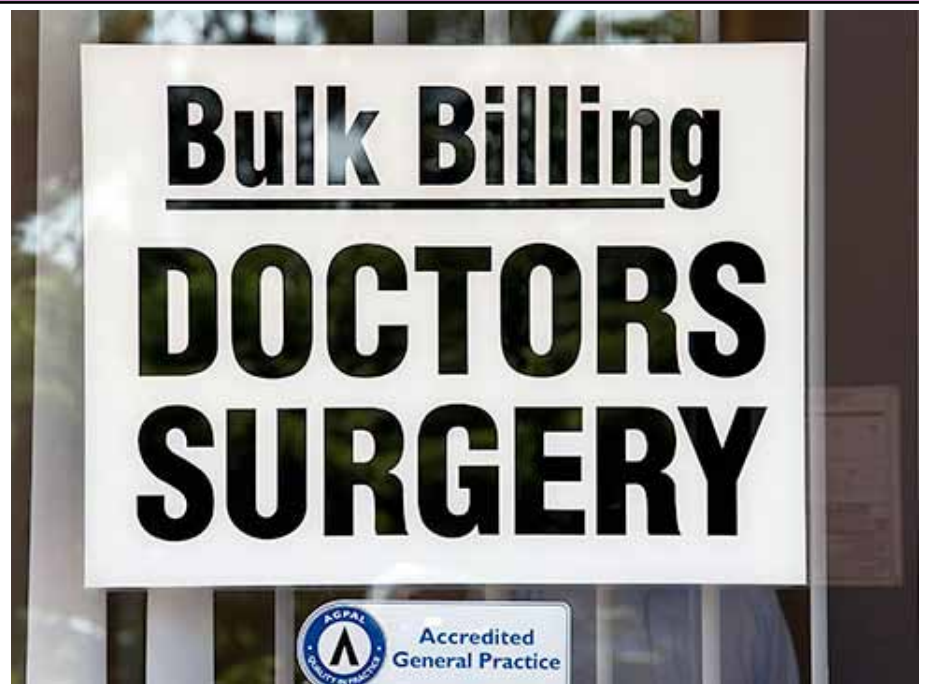
The benefit of superannuation in retirement is that it is income tax free. However, retirement income outside super is also tax free: up to \$32,279 for singles and up to \$56,948 for couples.

For singles, using a 5 per cent investment return rate, capital of \$645,000 would be needed to generate about \$32,000. For couples, a combined capital of \$1.14million would be needed to generate about \$57,000.

In other words, if you are on the Age Pension, this downsizing measure is unlikely to offer a benefit you can't already get. Unless you're a poor pensioner selling one of those multi-million dollar mansions the media always talks about but has never been able to find.

Bulkbilling is back, sort of
THE BUDGET calls it the "phased re-introduction of indexation for certain items on the Medicare Benefits Schedule".

This is about the indexation of Medicare rebates. Indexation was suspended in



2012 and it has caused many GPs to no longer bulkbill.

Bulk-billing incentives for General Practitioners and Specialists will again be indexed.

Standard consultations will be indexed from 1 July 2018, which won't be noticeable until 1 July 2019, while specialist procedures and allied health services will be indexed from 1 July 2019, becoming noticeable by 1 July 2020.

Aged care workforce

THE GOVERNMENT is establishing "an industry-led aged care workforce taskforce" to "explore options to improve productivity in the aged care workforce and contribute to the development of an aged care workforce strategy, including for regional and remote areas."

It sounds innocuous, but the aged care industry is dead-against mandatory staff-to-residents ratios and generally cuts every corner in staffing it can. That is why nursing homes have that deserted feel when you walk in.

So to put the industry in charge of a workforce taskforce to improve productivity is a little bit scary.

What will the taskforce come up with?

Self-serve nursing homes?

Breast screening for women 70 to 74

THE Budget provides an additional \$64.3 million over four years from 2017-18 to continue access to the BreastScreen Australia program for women from 70 to 74 years of age, ensuring that more than 200,000 women per year in this age group will continue to have access to breast screening services.

This measure is in addition to the Government's BreastScreen program for women from 50 to 69 years of age.

Hearing aids

THE BUDGET contains a curious revenue measure: "Following consideration of the future ownership of Australian Hearing Services, the Government has decided to retain full ownership and control of the entity".

There are no financial implications over the next five years of this reconsideration by Government.

Could it have something to do with the recent ACCC action in relation to hearing aid providers? The ACCC put these providers on notice. These are private sector providers and they advise people on which hearing aid is suitable for them and then they sell it to them.

There is strong anecdotal



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evidence that many providers recommend unnecessarily expensive hearing aids.

Could it be that the Government has decided not to make an existing problem bigger than it already is? Could that be why they are not privatising Australian Hearing Services, as they had wanted to do?

Palliative care

THE GOVERNMENT will provide \$8.3 million over three years from 2017-18 to provide palliative care services for people who would prefer to be cared for in their homes rather than in a hospital or hospice setting.

Funding will be provided through Primary Health Care Networks.

It is quite obvious that at the level of state and federal government, palliative care is a low funding priority: \$8.3 million extra for palliative care for the whole of Australia is a drop in the ocean.

Community Legal Centres safe

COMMUNITY legal centres offer free legal advice to people on issues as diverse as family violence, welfare, employment and tenancy. They already turn thousands of people away each year due to resource constraints.

The Australian Government



has abandoned plans to slash millions of dollars in funding from community legal centres after coming under intense pressure from lawyers and the states.

The Government was due to effectively take \$35 million from the sector, which gives free legal help to disadvantaged and vulnerable people in 190 centres across Australia, under new funding arrangements due to start on July 1.

Legal centres warned the 30 per cent shortfall would have plunged them into crisis, forcing them to sack staff and turn away thousands more desperate people who could not afford their own legal advice.

But in the 2017 Budget, the Government has allocated \$55.7 million in extra funding, which will prioritise victims of domestic violence and Indigenous people.

The backflip ends a long battle with lawyers, advocates and the federal opposition over the cuts. State governments were also angry, with the NSW Government this month stepping in to announce \$6 million in stopgap funding.

The Australian Government proposed the cuts despite a Productivity Commission report that found the sector needed an extra \$200 million.

Targeting corporate and parliamentary leaners

A U S T R A L I A ' S multinational anti-avoidance law will be improved to cut out many of the loopholes used by corporations to avoid tax.

This is good news, but the federal Budget doesn't put a number on how much revenue would be gained through this measure. The Government has no idea how

much currently slips through the net.

The Government will spend \$13.2 million over five years to establish the Independent Parliamentary Expenses Authority (IPEA).

IPEA's will audit and report on parliamentarians' work expenses.

The new authority will provide clear and consistent guidance to parliamentarians and will monitor and administer claims for travel expenses and allowances.

The Government is abolishing the Life Gold Pass for all former parliamentarians except former Prime Ministers.

Former Prime Ministers will keep theirs "to assist them in meeting the commitments that arise from their continued standing and involvement in the community".



FREE HEALTH TALKS

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.

HEALTH
PROMOTION
SERVICE FOR OLDER PEOPLE

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

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 |

10 Questions to ask about residential aged care

10 Questions is a series of leaflets written by nurses, doctors and experts with experience in aged care. They are designed to help in the search for residential aged care. There are 6 leaflets currently available:

| | |
|--------------------|--------------------------|
| Staffing | GP services |
| Cultural needs | Palliative care |
| Fees and contracts | Facilities and lifestyle |

If you would like any of the leaflets mailed to you, call Head Office on 1800 451 488.

Electrical Appliance Replacement Offer

The NSW Office of Environment and Heritage is offering discounts on new energy efficient fridges and TVs, so that concession card holders can replace their old inefficient models. New appliances can cut your energy bills and help protect the environment.

The offer includes a 40 per cent discount on approved fridges and a 50 per cent discount on approved TVs. Your old fridge needs to be at least six years old and your TV needs to be a plasma or cathode ray tube (CRT) television. Go to <http://bit.ly/2bnoNaT> for more information or call The Good Guys on 1300 601 795.

World Elder Abuse Day – 15 June 2017

Around 4 to 6% of elderly people have experienced some form of maltreatment at home. Elder maltreatment can lead to serious physical injuries and long-term psychological consequences. The incidence of abuse towards older people is predicted to increase as many countries are experiencing rapidly ageing populations.

SAVE THE DATE 24 & 25 October 2017



CPSA's 2017 Conference will be held in Sydney on Tuesday 24 and Wednesday 25 October.

Watch this space for more details about the CPSA Conference and how to register your attendance.

STRATA 75% RULE PROTEST

Front of
NSW Parliament House
on 22 June

1 PM

Closest station:
Martin Place

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

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.

| | |
|--|---------|
| Warren Morley | \$1,000 |
| Peter Rumfitt | \$35 |
| Elizabeth Lawrence | \$50 |
| Gillian Storey | \$35 |
| Noel Leaudais | \$40 |
| Warilla District Combined Pensioners & Welfare Association | \$50 |
| Saudada Seniors Group Inc | \$87 |
| New Millenium Seniors (Mt Druitt) Inc. | \$70 |

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

Strata Collective Sales Advocacy Service

Marrickville Legal Centre
338 Illawarra Road,
Marrickville 2204

02 9559 2899

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.

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



A MAN walks into a bar, he sees two pieces of meat hanging from the ceiling.
He asks the barman, "Why are those two pieces of meat hanging from the ceiling?"
The barman replies, "It's a competition. If you can jump up and touch the meat, you get free drinks for the whole night."
"Great!" says the man, "but what if I can't reach them?"
"Then you have to buy all the drinks for everyone all night," the barman answers. "Do you want to try?"
"No, thanks anyway."
"Why not?" asks the barman.
"The steaks are too high."

A CHILD asked his mother, "How were people born?"
So his mother said, "Adam and Eve made babies, then their babies became adults and made babies, and so on."
The child then went to his father, asked him the same question and he told him, "We were monkeys then we evolved to become like we are now."
The child ran back to his mother and said, "Mum, you lied to me!"
His mother replied, "No, your dad was talking about his side of the family."

Q: Can a kangaroo jump higher than the Empire State Building?
A: Of course. The Empire State Building can't jump.

Q: What do you call a group of unorganised cats?
A: A cat-astrophy.

Q: Why don't they play poker in the jungle?
A: Too many cheetahs.

Q: Why did the stadium get hot after the game?
A: All the fans left.

A TEXAN farmer goes to Australia for a vacation. There he meets an Aussie farmer and gets talking. The Aussie shows off his big wheat field and the Texan says, "Oh! We have wheat fields that are at least twice as large".
Then they walk around the ranch a little, and the Aussie shows off his herd of cattle. The Texan immediately says, "We have longhorns that are at least twice as large as your cows".
The conversation has, meanwhile, almost died when the Texan sees a herd of kangaroos hopping through the field. He asked, "And what are those?"
The Aussie replies with an incredulous look, "Don't you have any grasshoppers in Texas?"

Crossword Solutions

Crossword on Page 6

