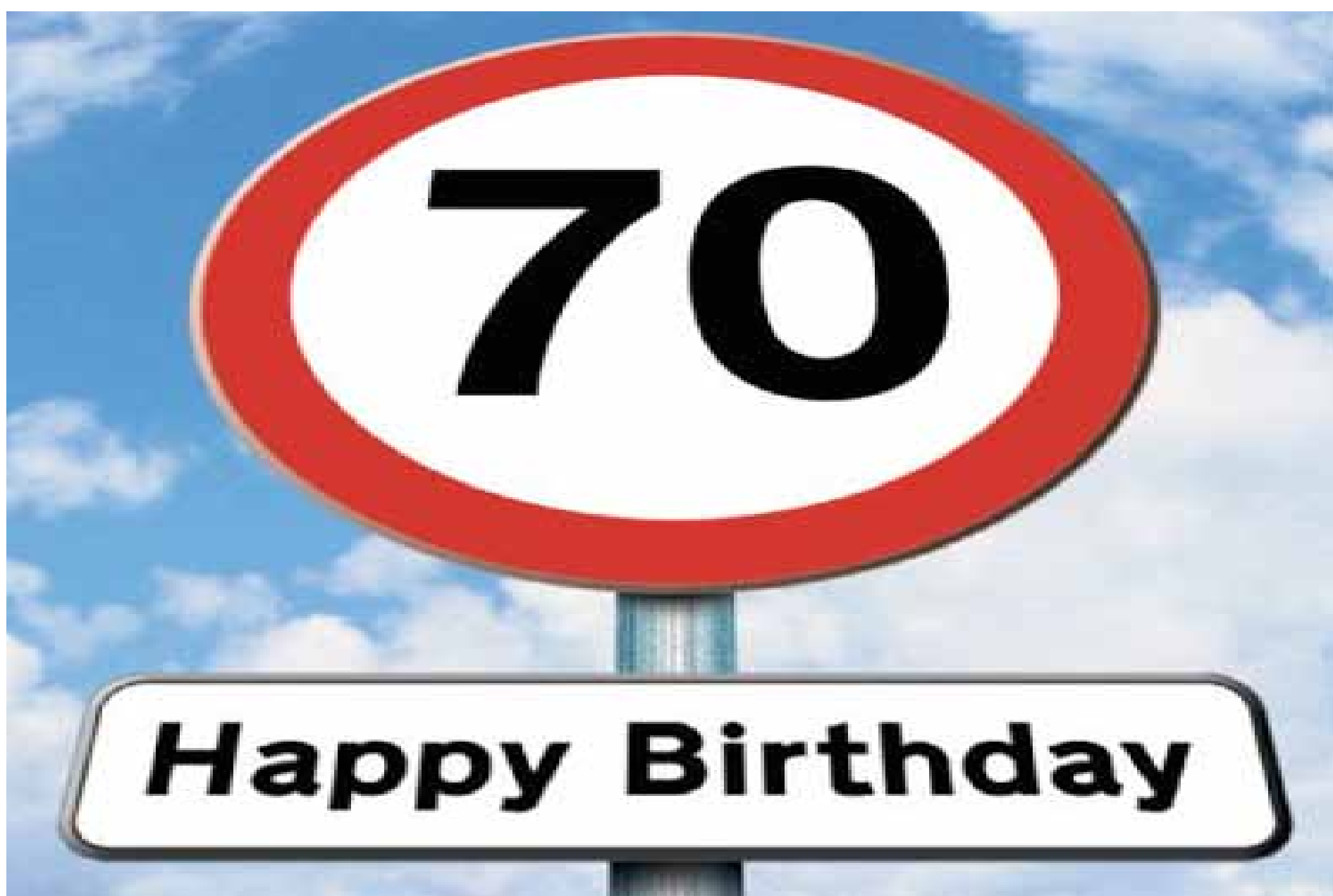


Pension age to 70: where are the jobs?



CAST your mind back to May 2014 and the Liberal/National Government's first Budget since coming into office.

There were a whole raft of Budget measures that never made it through the Senate. Budget 2017 was used to announce that the Australian Government will not try to get these measures up at all.

But one measure hasn't been ditched and the Government is again talking about trying to put it through the Parliament.

It's to raise the pension eligibility age to 70 for anyone born in or after 1966.

That's anyone 51 or younger, so not your typical VOICE reader, but certainly their children and grandchildren.

In CPSA's view, proposing to raise the pension eligibility age to 70 without worrying how people will maintain employment until they reach that age would be the act of an irresponsible Government.

Blue collar workers, tradies

and people in disrupted industries who don't make it to 70 in their jobs, may face well over a decade on Newstart, which is 40 per cent lower than the Age Pension for singles and 22 per cent lower for couples.

The most recent (2013) 'labour underutilisation' rate for people in the 55 – 65 age bracket is more than 12 per cent, more than double the current overall unemployment rate of 5.8 per cent.

Clearly, a policy to increase the pension eligibility age to 70 without a substantive employment strategy for older people is an anti-social policy.

Social housing rent going up?
Page 4

Extra money for palliative care in NSW Budget
Page 7

Letters

CPSA Executive

(as at 7 June 2017)

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CPSA President

Bob Jay
CPSA Secretary

George Ray
CPSA Treasurer

Sue Latimer
CPSA Vice President

Stuart Carter
Assistant Secretary

Shirley Bains

Victor Borg

Richard Carpent

Neville Fahy

Jim Grainda

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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Letters are personal views only and do not necessarily reflect CPSA policy. Ed.

Congrats on CPSA funding

I AM writing to thank you and all members who contacted the NSW Minister for Ageing for a decision that will keep our paper (*THE VOICE*) going.

Congratulations to all involved. We always must unite to achieve our fair and reasonable goals. We do this through our *VOICE*.

*Noel Laudais, JP
Kyeemagh, NSW*

Centrelink experience leaves little to be desired

I VISITED the Lakehaven Centrelink office to update my financial details and had a very frustrating experience. I was told that I would not be able to speak to a staff member to have my details updated. Instead I was given a phone number to ring that was supposedly just for Age Pensioners. I was on hold for more than half an hour. Centrelink has no call back service so I just had to wait.

When I did eventually get through, I was told that the information I had been given was incorrect and that I would have to go back to the Lakehaven Centrelink office to update it in person. What a mess!

*Pat Foulstone
Halekulani, NSW*

Pensioners ignored in Budget

IN HIS 2017 Budget speech Treasurer Scott Morrison spoke at some length, but he did not mention the word Pensions or Pensioners once.

Nevertheless it is understood that Pensioners will receive a “one off” \$75 (singles) and \$125 (couples) payment for future power bills. The advice now is that power bills increases are likely to be between 30 and 40 percent in the near future.

The value of the “one off” energy assistance payment therefore would equate to \$1 per week or the cost of one

postage stamp for the next 75 weeks.

So Griffith CPSA agreed at its May meeting that the Branch President of Griffith CPSA write to both the Prime Minister and the Leader of the Opposition voicing our concerns of the neglect of Age Pensioners in recent years, while at the same time other living costs are increasing, such as power, rents, council rates and home and car insurance.

The last time Age Pensioners received a sizeable increase was back in 2009 for single Pensioners by the then Rudd Government.

In the 2014 Budget, this Government tried to reduce Pension Indexation.

Another worrying issue which we can do without is the constant threat by think tanks, including the Productivity Commission, “coercing” Pensioners to reverse mortgage their homes.

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

CPSA CONFERENCE 2017

All of the above are just some of the reasons we are very concerned and believe that now Pensioners are virtually thrown onto the old age scrap heap. At the same time in the 2017 Budget, the Government is granting tax breaks to millionaires.

While it was not mentioned in this Budget, the Government's policy remains to put the Age Pension eligibility age up to 70, the highest in the world.

Pensioners and ageing are rarely mentioned in Government and Opposition political conversations or forums.

Finally, the Griffith Branch of CPSA is very offended, anxious and uneasy with the above issues after many of us worked from an early age for 50 years or more and contributed to the wealth of this nation.

*Peter Knox
President, Griffith CPSA*

CPSA Conference 2017 will be held on Tuesday 24 October and Wednesday 25 October. Conference offers CPSA Members the chance to be involved in policy development and to hear from great speakers.

CPSA Members, including those who are not a Member of a CPSA branch, can register as an Observer. Delegates are elected by Branch and Area Council Members.

Registration is free and CPSA will provide free train travel for country Members. Reimbursement for accommodation is up to \$149 per night (for up to three nights) for out-of-Sydney Delegates.

The venue for CPSA's 2017 Conference will be the Rydges Hotel, 28 Albion Street, Surry Hills. This is a change from previous years, due to renovations taking place at CPSA's usual conference venue.

The Rydges Hotel is not far from Central Station. For further information, call CPSA Head Office on 1800 451 488.



Send a letter to **THE VOICE**



THE VOICE, CPSA
voice@cpsa.org.au
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.

Key dates for the CPSA Annual Conference and Annual General Meeting (AGM) 2017

Conference and AGM Registration

Registration forms for Delegates and Observers need to be received by Head Office by **Monday 11 September 2017** (earlier if possible - late applications may not be accepted).

CPSA Executive Nominations (AGM)

Nominations for the CPSA Executive are to be received by the Returning Officer by 5pm on **Tuesday 12 September 2017** (earlier if possible).

Policy Motions (Conference)

Policy motions are to be submitted to CPSA Head Office by no later than **Wednesday 23 August 2017** (earlier if possible).

Constitutional Motions (AGM)

Proposals from Branches and Area Councils to amend the CPSA Constitution need to be received by CPSA Head Office by no later than **Wednesday 23 August 2017** (earlier if possible).

Life Membership

Nomination forms and registrations must be submitted to CPSA Head Office by no later than **Friday 28 July 2017** (earlier if possible).

All nominations and registrations must be submitted on forms which have been sent out to Branches and are available from CPSA Head Office. For further information or copies of any of the above forms, call CPSA Head Office on 1800 451 488.



CPSA Annual General Meeting 2017

CPSA's Annual General Meeting will be held on Tuesday 24 October at Rydges Hotel, 28 Albion Street, Surry Hills, as part of the CPSA Annual Conference 2017.

The Annual General Meeting will commence at 12.45pm.

CPSA News

Review of social housing may mean rent hike

THE NSW Government has asked IPART to investigate if it could squeeze more rent out of public and community housing tenants, including pensioners.

Full-rate pensioners pay 25 per cent of their pension and the Energy Supplement in rent. The Pension Supplement is not included in rent calculations. IPART has suggested to the Government it might want to include the Pension Supplement in how it calculates social housing rents.

The Pension Supplement was introduced in 2009 to bundle the Pharmaceutical Allowance, Utilities Allowance, GST Supplement

and Telephone Allowance into one. These individual allowances are all meant as part compensation for a particular cost, not as income to meet general living expenses.

Currently, a single full-rate pensioner pays 25 per cent of their pension and Energy Supplement in rent, totalling \$205.60 a fortnight. This would increase by 8 per cent to \$222.08 a fortnight if the Pension Supplement were included in the rent calculation. It would mean additional rent of \$428.35 a year out of an annual household budget of \$23,095.80.

Similarly, a full rate pensioner couple pay 25 per cent of their pension and

Energy Supplement in rent, totalling \$309.95 a fortnight. This would increase by 8 per cent to \$334.80 a fortnight if the Pension Supplement were included in the rent calculation. It would mean additional rent of \$646.10 a year out of an annual household budget of \$34,819.20.

Included in IPART's recommendations is a cap of \$10 per week for any rent increases, so in the case of a full rate pensioner couple the new fortnightly rent would be capped at \$329.95.

But this \$10 per week cap on rent increases operates on a per year basis, meaning that rent would go up again after the first year.

In anyone's terms, this is a

lot of money to be taken out of the pockets of pensioners who are already struggling. CPSA has already written to the Premier, the Deputy-Premier, the NSW Treasurer and the Minister for Ageing expressing concern about this proposal.

If you think this is unfair, contact your local state member of parliament or go right to the top and write to the Premier:

The Hon. Gladys

Berejiklian, MP,

Premier,

GPO Box 5341,

SYDNEY NSW 2001

Please send a copy of your letter to CPSA. To find out your local member's mailing address, contact CPSA Head Office on 1800 451 488.



Crossword by Hilda Thorburn

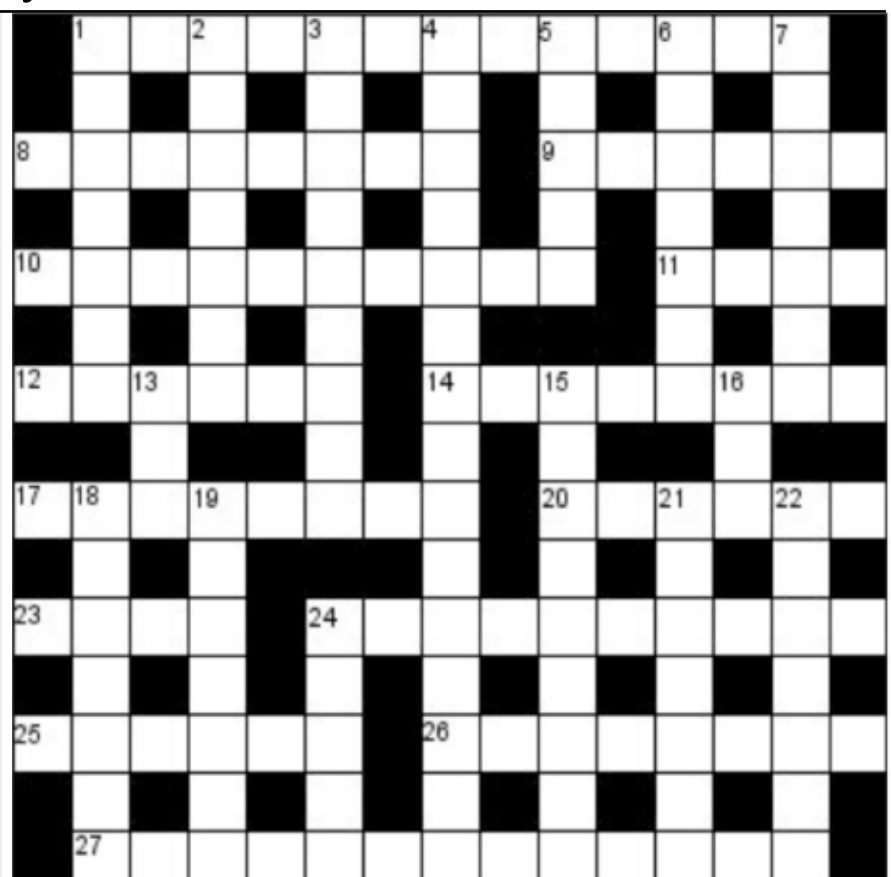
Across:

1. Many casualties (4, 2, 7)
8. Sprayer
9. Lean, underweight
10. Cure for biliousness (5, 5)
11. Ballet dress
12. Turkish capital
14. Happens again
17. Adjustable
20. Prospered
23. Mix, agitate
24. Retailiate (6, 4)
25. Light summer shoe
26. Dress-cupboard
27. Virulent African fly (7, 6)

Down:

1. Resident of Riga
2. Method of painting
3. Gulleys
4. Huge audience (4, 5, 6)
5. Expenses
6. Stupid
7. Member of the Upper House
13. NZ parrot
15. Outer suburbs
16. Numero ...
18. Disembark
19. Contradiction
21. Ruptured again
22. Word
24. Volley

Solution on back page.



Take part in action on housing

AN AGEING population, reducing rates of home ownership and significant increases in older people relying on rental accommodation are clouds on the housing horizon.

Most people in need of rented housing have lived conventional lives but have, for a range of reasons, not been able to buy a house. They need access to affordable housing to enable them to enjoy housing security, stability and affordability.

But in NSW, one line of the Residential Tenancies Act, threatens to undermine all chances of this. And that is the line that permits 'no cause evictions'.

Yes. That's right. In NSW if you're renting under a periodic agreement (meaning the fixed-term has expired or no fixed term was specified), your landlord can turf you out for no reason, with as little as 90 days' notice.

That's just 90 days to pack up all of your worldly possessions and find a new rental home. And your landlord doesn't even have to tell you why.

No cause eviction hurts renters of all ages, but older renters and renters with a disability have it extra tough. Need a place that's wheelchair accessible? Or a place on the ground floor? Maybe you need an accessible bathroom? Well, good luck finding somewhere that ticks all those boxes in less than three months.

But the real issue with no cause evictions is that it undermines all of the other rights tenants have when it comes to things like repairs and rent increases.

There are clear rules around rent increases and repairs, but if the landlord

has no cause eviction up their sleeve, then tenants are essentially powerless.

There have been a number of cases reported in the media where tenants have asked for standard repairs, only to be met with an eviction notice.

That's why CPSA has joined the Make Renting Fair campaign, alongside the community legal centre Tenants Union NSW, Shelter NSW and Homelessness NSW. The campaign is fighting to have no cause evictions removed from the Residential Tenancies Act and replaced with a list of 'reasonable grounds' for ending a lease.

A list of 'reasonable grounds' will help strike a fairer balance between renters and landlords. Mum-and-dad investor types would still be able to sell up in the face of financial hardship or expensive medical bills, while tenants would be more secure and able to advocate for their own rights without fear of eviction.

You can support the Make Renting Fair campaign by writing to your local state member of parliament and ask them to support renters by getting rid of no cause evictions. You can also write to The Hon. Matt Kean MP, Minister for Innovation and Better Regulation (GPO Box 5341, Sydney NSW 2000), who oversees the Residential Tenancies Act.

A call to arms for older renters

THE REALITY is that more and more people are renting and that older renters are a significant sub-group of renters. Yet, remarkably little research has been done about this.

A new project by Housing for the Aged Action Group and the University of Adelaide



now under way in NSW will increase awareness of older people's housing issues, improve older people's access to housing and ensure better availability of services that can help older people in housing difficulty.

You can join a group of older people who aim to improve housing for older people in NSW, or if you're in the private rental market, let the Housing for the Aged Action Group interview you about your experiences as a tenant.

Call Jeff Fiedler at HAAG on 0417 117 232 or email jeff.fiedler@oldertenants.org.au

Power prices up, concessions down

THE SOCIAL Services Legislation Amendment (Ending Carbon Tax Compensation) Bill 2017 is going to have a tough time passing in the Senate.

This is the legislation that would end the Energy Supplement for anyone who qualified for an Age Pension, Disability Support Pension or Carer Payment after 20 September 2016.

The Minister for Social Services estimates that 650,000 people who

currently receive the Energy Supplement would stop receiving it on 20 September 2017. Presumably this number includes people who will go on a payment this year as well as the people who went on a payment between 20 September 2016 and now.

The Energy Supplement would be closed to all new pension recipients from 20 September 2018. People on a pension before 20 September 2016 would continue to receive the Energy Supplement.

This includes people who lost their part pension on 1 January 2017 and received a Commonwealth Health Seniors Card. These people will get their Pensioner Concession Card back (9 October 2017), and will get to keep their Commonwealth Seniors Health Card as well, which will entitle them to the Energy Supplement.

The Bill is considered controversial legislation. The Government tried once before to abolish the Energy Supplement, but failed.

The Government's obsession with abolishing the Energy Supplement is difficult to understand.

Yes, the Energy Supplement was intended as compensation for electricity price hikes due to an Emissions Trading Scheme. This Scheme was axed, but as everyone knows, electricity prices have gone through the roof anyway. Not only that, with the closure



of the Hazelwood power station in Victoria, the supply of electricity has reduced significantly. This means higher prices.

The ACT is the first to confirm this. On 8 June last, it advised of a 19 per cent jump in standing offer power tariffs and a 17.3 per cent hike in gas prices.

The Government acknowledges that electricity prices have gone through the roof with a one-off Energy Assistance Payment of \$75 for singles and \$125 for couples. This makes the Government's zeal to abolish the Energy Supplement strange.

Budget 2017: clarifications

THE VOICE promised to try and clarify two Budget issues with Centrelink. A departmental spokesperson told us that the Pensioner Concession Card (PCC) would be reinstated for those who lost it as a result of the asset test change on 1 January 2017.

Our question was why it would be restored on 9 October 2017, because that seemed such an odd, random date.

Whatever the reason, the Social Services Legislation Amendment (Energy Assistance Payment and Pensioner Concession Card) Bill 2017 has passed in both the House of Representatives

and the Senate. Schedule 2 of that legislation deals with the Pensioner Concession Card. Schedule 2 commences on 9 October 2017. We know when, but not why.

Our other question was about the participation requirements for people on Newstart aged between 55 and 60. Budget Paper 2 said: "A new more equitable participation framework will apply from 20 September 2018. [...] recipients aged 55 to 59 will only be able to meet up to half of their participation requirements through volunteering".

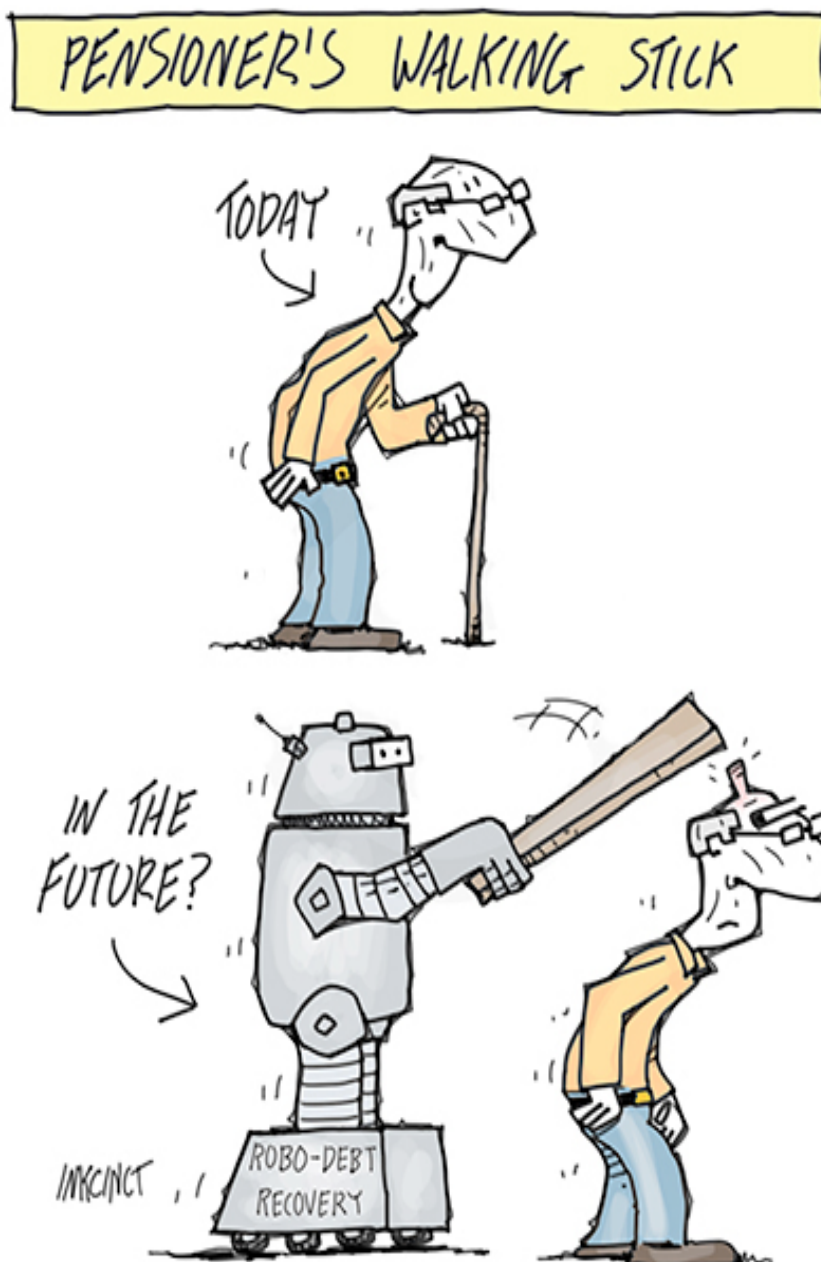
Centrelink's response to our question: "From 20 September 2018, recipients 55-59 years of age will no longer be able to meet all of their mutual obligation requirements through volunteering alone.

"Recipients will only be able to have 15 hours of volunteering per fortnight contribute to meeting their mutual obligation requirements.

"For the remaining 15 hours per fortnight, recipients will need to participate in other approved activities, including work for the dole or the National Work Experience Programme. Along with participating in these activities, recipients aged 55-59 have to undertake job-search; generally of 20 job-searches per month".



Australian Treasurer Scott Morrison



No RoboDebt for pensioners?

CENTRELINK expects to recoup \$1 billion over three years from Age Pensioners through RoboDebt, officially known as OCI, or Online Compliance Intervention.

To date, RoboDebt has been used to check employment income reported to the ATO with employment income as reported to Centrelink.

Where there's a mismatch, RoboDebt, generates a please-explain letter.

The letter's recipient must then go online to fix the problem.

But now RoboDebt will check assets reported to Centrelink with bank records. The largest group to receive a Centrelink payment and have financial assets (shares, term deposits etc) are Age Pensioners.

The Department of Human Services has said that it "will

not be expanding the current online compliance system from 1 July to include older Australians who have earned income from their assets or investments.

"From 1 July, departmental compliance officers will begin to manually review income earned from assets and investments, with a focus on income earned from family day care and trusts.

"These reviews do not target any particular group of people".

Sure, but the Departmental statement then says: "If an Age Pension recipient receives a letter from the department asking them to verify their income and asset details, for the purpose of assessing their pension eligibility, they can call the designated 1800 number in the letter for assistance."

Sounds like RoboDebt with a human voice.

CPSA News

Community push for palliative care

THE NSW Government has announced a \$100m increase in funding for palliative care as part of the state's 2017-18 Budget. The funding will provide six additional palliative care doctors in rural NSW, 30 extra palliative care nurses as well as training in palliative care for 300 health professionals and 300 scholarships for regional health professionals to be skilled up in palliative care.

The announcement comes off the back of a massive community campaign – Push for Palliative – which has been fighting for change since 2011. The campaign, headed up by Dr Yvonne McMaster, who is a retired palliative care doctor, managed to gather over 85,000 signatures

in support of more funding for palliative care services in NSW.

The Cancer Council NSW jumped on board, making palliative care a campaign focus in 2016 and 2017. The Cancer Council collected over 13,000 online pledges in support of more palliative care services and heard stories from people with first-hand experience of receiving or supporting a loved one to receive palliative care.

Given the fact that the NSW community has been crying out for a funding boost for palliative care under the Push for Palliative banner since 2011 and the involvement of the Cancer Council which really has their finger on the pulse when it comes to palliative care, it's no surprise the NSW Government has

delivered this time.

Is it enough though? Sure, any increase in funding for palliative care is to be welcomed with open arms, but will this latest boost deliver the services we need?

It seems doubtful. Dr Yvonne McMaster's Push for Palliative campaign used 2012 data from the Australian Institute of Health and Welfare to work out that NSW is 41 palliative care doctors and 301 palliative care nurses short when compared to other states.

The Cancer Council NSW used guidelines from the Australian and New Zealand Society of Palliative Medicine to work out that NSW must have at least another 10 palliative care doctors and 129 palliative care nurses to meet the needs

of the population.

Clearly the NSW Government's commitment to fund 6 palliative care doctors and 30 nurses pales in comparison to what the people of NSW really do need.

So while this announcement is certainly a win for the palliative care campaign, the fight is far from over. Dr Yvonne McMaster's Push for Palliative petition signature count is creeping towards 90,000, which means it will be debated in NSW Parliament again.

You can help to keep palliative care on the agenda by collecting petition signatures from your local community. Call CPSA Head Office on 1800 451 488 to have a copy of the petition mailed out to you.

Bills for paper bills raised in Parliament

THE 'Keep Me Posted' campaign to stop businesses from charging customers for the privilege of having their bills sent in the mail is gathering pace, with a parliamentary motion that would give consumers the right to receive paper bills free.

But the biggest gripe for most people is that if postage is \$1, then why is the average paper statement fee \$2.50?

Those who call for change brand it a bullying tactic being used by big businesses

to minimise their costs.

The Australian Government says that if you don't want to pay a paper billing fee, you should switch providers.

Some businesses have got the message, with the banking sector appearing to lead the way. ANZ, National Australia Bank and Westpac don't charge for paper statements on any personal banking accounts, while the Commonwealth Bank has an exemption for pensioners.

Most energy companies offer an exemption for Pension Concession Card holders and Origin offers one

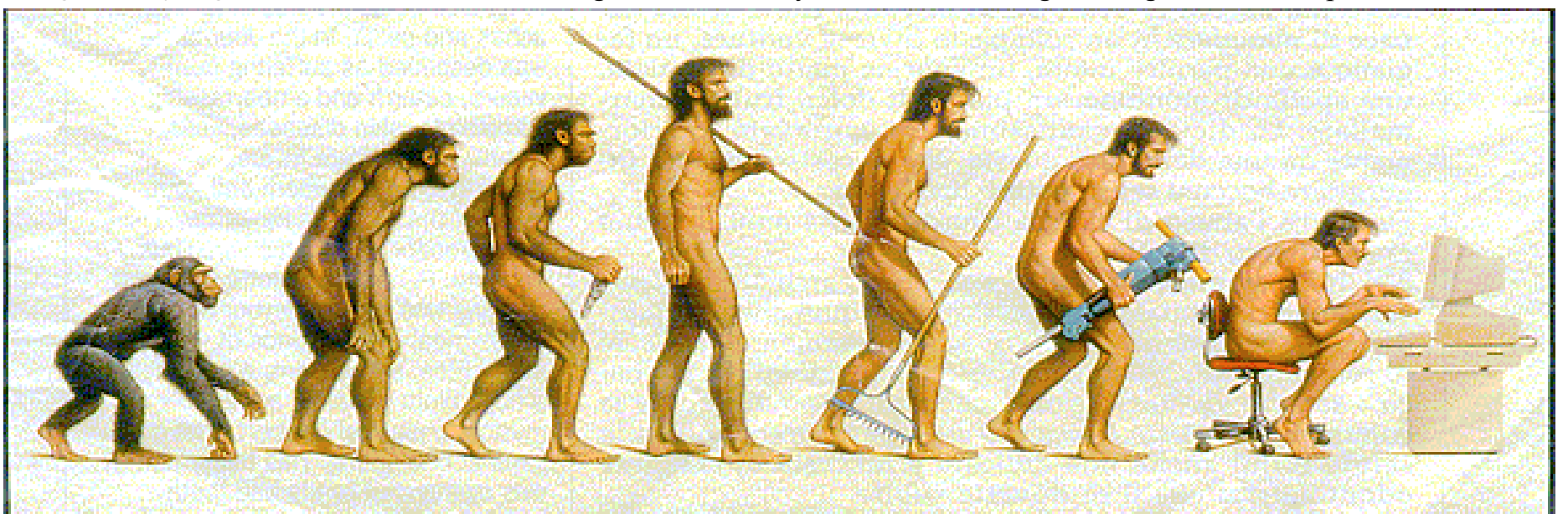
for older customers.

While Telstra offers free paper bills to concession card holders and people who don't have an email address, it seems that the Telecommunications sector more broadly is lagging behind on the issue of paper billing charges. There seems to be confusion within some of these companies as to what they actually offer.

The best thing you can do is call the business that is charging you a fee to receive a paper statement and ask them directly for an exemption. If you are considering leaving

because of the fees, tell them and you may be able to get an exemption even if there is no overarching company policy.

While some of us are in a position to change providers, many are not and it's important that these people aren't left behind. Contact your local Federal Member of Parliament and ask them to support legislative changes that would ban businesses from charging customers to receive their bills in the mail. Call CPSA Head Office on 1800 451 488 to find out your local member's mailing address or phone number.



CPSA News

David and Goliath: the story of Australia's health care system

THE AUSTRALIAN Competition and Consumer Commission (ACCC) has launched court action against private health insurer NIB following allegations that the company failed to inform customers of changes to their policies, leading to unexpected out-of-pocket expenses.

Last year the ACCC launched legal proceedings against Medibank over the alleged failure of the insurer to notify customers that they would have to pay for in-hospital pathology and radiography services as a result of a policy change.

Although private health insurers are ruled by the Private Health Insurance Act, they still face obligations under the Australian Consumer Law.

The mind boggles. If big businesses, particularly those

delivering sensitive services like health insurance, have to be taken to court before they'll respect their own customers then something isn't right. The system is broken, surely.

More and more people are becoming disillusioned with the big business of private health insurance. And this could spell disaster for the whole of the Australian health system unless something is done about it, and soon.

For many people, particularly those with chronic health conditions, it's a matter of being stuck between a rock and a hard place.

It's either expensive private health insurance that provides patchy coverage, or lengthy waiting times and ever-shrinking rebates under Medicare.

So it's timely that there will be a Senate Inquiry into the 'value and affordability of private health insurance

and out-of-pocket medical expenses'. Interestingly, the inquiry will also look at the effect that co-payments and out-of-pocket medical expenses have on patients. So it's timely then to inform readers that details have recently come to light which suggest that the Australian Government's Budget Measure to lift the Medicare rebate freeze ain't all it's cracked up to be.

Yes, the rebate freeze will be lifted for standard GP visits, allied health services and a few diagnostic imaging services. However, the freeze is set to remain in place until 2020 for just about

everything else, including mental health plans, chronic disease management, prolonged and after-hours consultations, as well as residential management.

It looks like the Australian Government expects us to foot the bill.

Anyone who is concerned about private health insurance, Medicare or growing out-of-pocket expenses for health care should contact CPSA Head Office on 1800 451 488, or email us via cpsa@cpsa.org.au. CPSA's policy team will use any feedback received in writing a submission to the Senate Inquiry.



CPSA calls for aged care Royal Commission

A SPATE of inquiries and investigations have been launched following alarming allegations of resident abuse and neglect at the Oakden Older Persons Mental Health Service in South Australia surfaced in April.

Last month, CPSA reported that the Federal Minister for Health and Aged Care, had announced a national review of the aged care accreditation and complaints systems.

Since then, the Australian Aged Care Quality Agency has announced its own internal review of the events that lead them to re-accredit the troubled Oakden facility in 2016.

The Independent

Commission Against Corruption (ICAC) has launched its own inquiry, which will investigate potential mismanagement around the handling of complaints at Oakden from 2007 up until the facility was earmarked for closure just weeks ago.

Anyone who made a complaint about Oakden during that period is being urged to contact ICAC on (08) 8207 1777.

Bizarrely, the South

Australian Government is reluctant to pursue legislation that would open the Inquiry to the general public and is refusing to hand over confidential cabinet documents for investigation.

South Australian Senator Nick Xenophon's calls for a Senate Inquiry into Oakden have reportedly been supported by the Government, however at the time of writing there were no terms of reference available.

This would bring the total inquiries count up to four, not including the initial inquiry that brought the issues at Oakden to light in the first place.

While these inquiries and reviews will no doubt bring important information to light and provide families with an opportunity to tell their side of the story, is it really good enough to keep the focus on Oakden when we know that these issues are systemic.

That's why CPSA has renewed its calls for a Royal Commission into residential aged care. Only a Royal Commission will be able to root out, once and for all, the abuse and neglect suffered by nursing home residents across the country.



CPSA News

Un-fare charges for Lithgow pensioners

PENSIONERS in Lithgow have launched a campaign to bring an end to unfair ticketing arrangements, which allows pensioners to be charged twice the \$2.50 daily fare cap.

The bus network in Lithgow is not part of the Opal network, but pensioners can still get a \$2.50 daily ticket. The trains however, are a part of the Opal network, so the \$2.50 Gold Opal daily fare cap applies for pensioners.

But there's no link between the buses and the trains, meaning that pensioners who travel on both train and a bus in the one day get whacked twice.

One \$2.50 fare for the bus and one \$2.50 Gold Opal fare for the train.

\$5.00 all up, for a journey that should not cost more than \$2.50.

"We are losing out on what we should really have to be able to travel" says Lithgow pensioner Frank Butler, who is heading up a local

community campaign to have the issue addressed.

The Independent Pricing and Regulatory Tribunal (IPART) is currently reviewing regional bus fares and CPSA has raised the issue of double-dipping on pensioner tickets in the Lithgow area.

It is also understood that Lithgow City Council is raising the issue with the Minister for Transport directly.

Councillors have called for Lithgow buses to be included

in the Opal network, a call which CPSA supports.

Fire and Emergency Services Levy not going ahead

THE FIRE and Emergency Services Levy (FESL) was to commence on 1 July 2017.

However, the NSW Government realised just in time that they were not on a winner with the FESL and pulled it.

It now seems unlikely that the NSW Government will attempt another version.



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.

Volunteer Peer Educators 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.

HEALTH
PROMOTION
SERVICE FOR OLDER PEOPLE

CPSA Updates

Talk to a care provider!

Gladesville-Hunters Hill CPSA took advantage of an offer by home care provider CareConnect to do a presentation on home support and home care.

A lot has changed recently and CPSA encourages all branches to book a speaker through CPSA Head Office.

CareConnect was very keen to visit the Gladesville-Hunters Hill branch. Home Care Advisers Nes Kasli, Ben Jones and Carina Bettucci gave a presentation and then there was time for questions.

Ron Gee said that his branch was very pleased with the talk and how well the CareConnect speakers handled questions between them.

Ron strongly recommends that other CPSA branches also get

speakers in about home care and home support.

While the MyAgedCare website offers a lot of information about all types

of aged care, there's nothing like asking a real person who knows what they are talking about.

Any branch that would

like a speaker about home care and home support, contact Paul Versteeg at CPSA Head Office on 1800 451 488.



CPSA Executive change

At the CPSA Executive meeting on 7 June 2017 Bill Holland, CPSA Senior Vice-President and CPSA Assistant Treasurer, resigned for personal reasons.

Bill was a member of the CPSA Executive for eight years. CPSA thanks Bill for his commitment and contribution and wishes him well in his 'second' retirement.

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.

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.

Strata Collective Sales Advocacy Service Marrickville Legal Centre 338 Illawarra Road, Marrickville 2204 02 9559 2899

Head Office News for CPSA branches

CPSA Head Office News is a publication sent to the President and Secretary of all CPSA branches.

However, it is possible for CPSA members to receive a personal copy. If you are interested, contact Luke Koller on 1800 451 488 or email cpsa@cpsa.org.au

Strata Protest

Paul Bacon, indefatigable campaigner against the unfair NSW strata laws, has been forced to temporarily halt his monthly protests at NSW Parliament House due to personal circumstances. Paul will return, so watch this space. Paul can be contacted by text (text only!) on 0413 693761 for his latest strata info sheet.

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 2015/16 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 and his dog were walking along a road. The man was enjoying the scenery, when it suddenly occurred to him that he was dead. He remembered dying, and that the dog walking beside him had been dead for years. He wondered where the road was leading them.

After a while, they came to a high, white stone wall along one side of the road. It looked like fine marble. At the top of a long hill, it was broken by a tall arch that glowed in the sunlight. When he was standing before it he saw a magnificent gate in the arch that looked like mother-of-pearl, and the street that led to the gate looked like pure gold. He and the dog walked toward the gate, and as he got closer, he saw a man at a desk to one side. When he was close enough, he called out, "Excuse me, where are we?"

"This is Heaven, sir," the man answered.

"Wow! Would you happen to have some water?" the man asked.

"Of course, sir. Come right in, and I'll have some ice water brought right up."

The man gestured, and the gate began to open.

"Can my friend come in, too?" the traveller asked gesturing toward his dog.

"I'm sorry, sir, but we don't accept pets."

The man thought for a moment and then turned back toward the road and continued the way he had been going with his dog. After another long walk, and at the top of another long hill, he came to a dirt road leading through a farm gate that looked as if it had never been closed. As he approached the gate, he saw a man inside, leaning against a tree and reading a book.

"Excuse me!" he called to the man. "Do you have any water?"

"Yeah, sure, there's a pump over there, come on in."

"How about my friend here?"

"There should be a bowl by the pump."

They went through the gate, and sure enough, there was an old-fashioned hand pump with a bowl beside it. The traveller filled the water bowl and took a long drink himself, then he gave some to the dog. When they were full, he and the dog walked back toward the man who was standing by the tree.

"What do you call this place?" the traveller asked.

"This is Heaven."

"Well, that's confusing," the traveller said. "The man down the road said that was Heaven, too."

"Oh, you mean the place with the gold street and pearly gates? Nope. That's hell."

"Doesn't it make you mad for them to use your name like that?"

"No, we're just happy that they screen out the folks who would leave their best friends behind."

TWO elderly ladies had been friends for many decades. Over the years they had shared all kinds of activities and adventures.

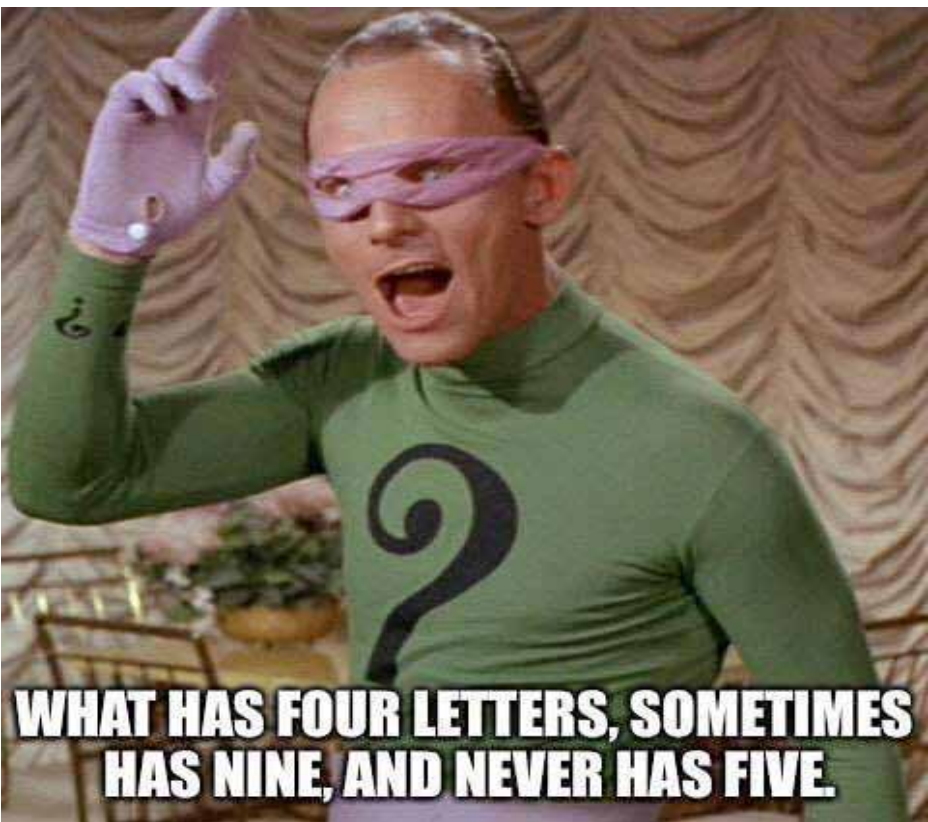
Lately, their activities had been limited to meeting a few times a week to play cards.

One day they were playing cards when one looked at the other and said,

"Now don't get mad at me. I know we've been friends for a long time.....but I just can't think of your name! I've thought and thought, but I can't remember it. Please tell me what your name is."

Her friend glared at her.

For at least three minutes she just stared and glared at her. Finally she said, "How soon do you need to know?"



Crossword Solutions

Crossword on Page 4

