

## Energy: Buyer Beware



ASK anyone who pays an energy bill and they'll tell you there's something wrong, with the average energy bill having doubled in the last 10 years.

So it's interesting then that the Independent Pricing and Regulatory Tribunal (IPART), in their annual analysis of the energy market, allege to have found that 'competition is working well and delivering better outcomes for customers'.

More worrying is the fact that the number of households on a financial hardship payment plan is up 41% since 2014, which was when the NSW Government stopped regulating the price of power.

Clearly the energy market is failing to deliver affordable power. And clearly customers are up for a big fight if things

are to get any better.

Energy companies are pretty much allowed to play by their own rules and don't have to comply with many of the standard consumer rights that are protected under the Australian Consumer Law.

Did you know energy companies can change the price of power whenever they want? Yep, that's right. And they don't even have to tell you they've done it either.

It's called 'unilateral price variation' and it's one of the biggest gyms going around. Apparently, energy companies need this flexibility when it comes to prices, because the cost of providing power changes all the time.

But how are customers supposed to know when it's time to start shopping around for a better deal if they don't

even know when prices have gone up? What's the point in choosing one company over another if they're all just going to change the prices without telling you anyway?

In a submission to IPART and another submission to the Australian Competition and Consumer Commission on the electricity, CPSA has called for an end to unilateral price variation, or, at the very least, energy companies should be forced to tell their customers when prices change.

CPSA has also renewed its calls for reform of the NSW low income household rebate which provides a discount of \$235 per year off electricity and \$90 per year off gas. To keep pace with power prices, this rebate must be set as a percentage of the bill rather than a flat rate.

In the meantime, however, there is some relief in sight with the NSW Government signing a landmark deal with AGL Energy offering special pricing on gas and electricity for all NSW Seniors Card holders. If you switch to AGL before 31 August, you'll receive 25% off the price of electricity and 19% off the price of gas. To sign up, call AGL Energy on 1300 001 504.

But buyer beware. Just because this deal offers discounted electricity and gas, does not mean it will necessarily be the best deal for you and it's important to shop around.

You can call the Australian Government-run *Energy Made Easy* on 1300 585 165 to compare offers in your area.

# Letters

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(as at 7 June 2017)

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OF PENSIONERS AND SUPERANNUANTS

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

### Retirement village rip-offs exposed

THANK YOU to the Sydney Morning Herald and ABC reporters for the wonderful job they have done exposing the rip-offs in the retirement village industry.

In the recent media exposure of the retirement village industry we have seen appalling cases of neglect, bullying, and financial gouging. These cases are just the tip of the iceberg.

It is appalling that successive governments have sanctioned operations in an industry that are ruining the lives and well-being of so many elderly people.

In the past, retirement villages have been capable of providing a high level of care for their residents, but unfortunately, greed and complicated management structures have enabled industry representatives to take advantage of some of the most disadvantaged

Australians.

State Governments are unable to deal effectively with the mass of complaints that are made by village residents, and we do not have effective representation from our minister.

It is time for the government to appoint an ombudsman for the aged. It is time that both state and federal governments enact laws, with proper penalties, that would see greedy operators in the sector held to account.

*Shirley Bains*

*Blaxland, NSW*

*See the article on page 6 about retirement villages as a downsizing option. (Ed.)*

### NSW Fire Services Levy

I AM disgusted with the way the NSW Fire Services Levy has been collected to date.

It is unfair to responsible people who insure their properties. We carry the financial burden, whilst those who choose not to insure are

still able to access the services of Fire & Rescue at no cost. This is discrimination.

The levy should be a flat rate imposed on all building owners, not based on land value. This would ensure a more equitable distribution of costs, and not penalise a section of the community who insure.

It is high time the government corrected this anomaly. With stamp duty and GST added, it is a tax on tax.

The new calculations proposed will either increase or maintain the cost of my levy, instead of being considerably reduced by more people sharing the load. The proposal to alter the method of calculation is nothing more than further gouging of ratepayers.

Residents are not milch cows to fill government coffers.

*Ellen Karas*  
*Fairfield, NSW*

# CPSA



COMBINED PENSIONERS  
& SUPERANNUANTS  
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### 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).  
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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.
- ☐ Please send me information about my nearest Branch.
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- ☐ 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.)
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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

## Progress for palliative care

DR YVONNE McMaster's passionate advocacy for improvements in palliative care through petitioning and speaking on the subject has borne fruit, particularly after NSW Premier Gladys Berejiklian heard her talk.

The \$100 million to be spent on palliative care throughout regional NSW will see "dozens of new nurses, training for hundreds of staff and better resourced end-of-life care in regional communities throughout the state" (*Illawarra Mercury*, 13th May 2017.)

Only last year I witnessed the wonderful support these palliative care nurses offered at Port Kembla hospital in Wollongong where a much loved sister-in-law passed away with cancer.

It is anticipated that this government money will allow more people in regional areas to have access to the same wonderful care in their final days. Something many do not receive now.

*Bob Patrech  
Figtree, NSW*

## Skyrocketing power prices

SINCE our energy account arrived in the mail last week I exist in a state of very high anxiety. Between last quarter and this quarter, my gas bill has increased tenfold.

How is this possible

with only two people in the household? We haven't changed our usage; in fact we are very aware of it.

When I complained to my supplier they said they will investigate this high charge but in the meantime my son and I are using candles and limited television usage as well as limited gas heating and showers, (also gas) as we are too worried to use any power at all.

It would be very helpful if CPSA could publish an article or advice on the best and cheapest power suppliers for those pensioners and families on low incomes.

The laughable and miniscule one off payment promised by Canberra will do little to help with huge power bills in winter and with the increased charges by the power suppliers too, just where does it leave us?

The disadvantaged in this country get a very raw deal from our Government who are supposed to be there to help.

*Llieda Wild  
Eastwood, NSW*

*You can call the Australian Government-run Energy Made Easy service on 1300 585 165 to find out what offers are available to you. Remember, energy providers can change the price of power at any time without*

*telling you, so it's important to regularly check to see if there's a better deal out there for you. (Ed.)*

## Assisted Dying Legislation to be debated by the NSW Parliament.

THE NSW Parliament will debate an Assisted Dying Bill in the Spring session of 2017. This legislation will allow terminally ill people to request medical assistance to end their lives voluntarily. The legislation has been drawn up by a cross-parliamentary group representing the major parties – the Liberals, the Nationals, Labor, the Greens and one independent. It is due to be tabled in August and debated in September.

The Bill has strict safeguards so that only terminally ill people who are suffering unbearably are able to request medical assistance to die at a time of their choosing. Those accessing this law will have to be at least 25 years old, live in NSW, and will have to be independently examined by two medical practitioners and a psychiatrist who will declare that their decision is completely voluntary and that they have the mental capacity to understand all their medical options and the implications of their request.

Assisted Dying regimes similar to the one that is being put forward in NSW exist in a number of overseas jurisdictions, including Oregon, California and Canada, and have been shown over twenty years, in the case of Oregon, to operate effectively and ethically.

The reason such legislation is needed is because, in spite of there being excellent palliative care available in most parts of NSW, there is a small

percentage of patients who still suffer unbearably at the end of their life.

For them, pain management is not fully effective and they still suffer unrelieved pain. Others suffer from multiple difficult symptoms, such as breathlessness, nausea, incontinence and an inability to take care of their own personal needs. For these cases, the loss of dignity, quality of life and independence is unbearable.

Furthermore, their loved ones suffer because they are unable to help their relative and can only stand and watch them suffering needlessly.

You can contact Dying with Dignity NSW on (02) 9212 4882 or via email [dwd@dwdnsw.org.au](mailto:dwd@dwdnsw.org.au) to find out more about the Bill.

*Liz Jacka,  
Board Member  
Dying with Dignity NSW*

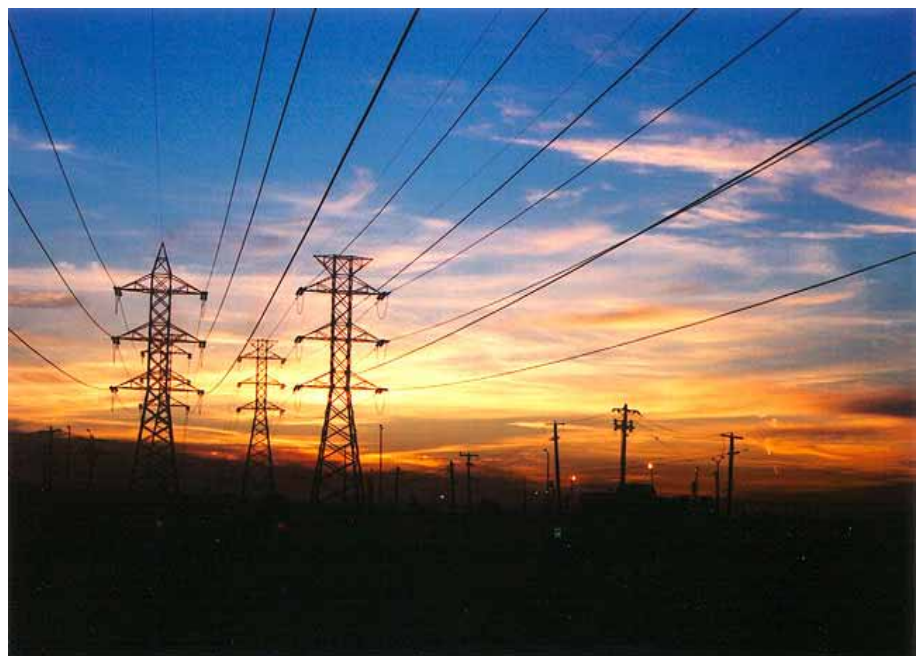
## Send a letter to THE VOICE



THE VOICE, CPSA  
[voice@cpsa.org.au](mailto: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.



# CPSA News

## Making Sense of the Census

MANY readers will recall the great Census debacle of 2016. The data has now been released and commentators from all sides are trying to work out what it says about Australia. Or at least what it says about those households that did actually manage to fill out the 2016 census.

The key points are unsurprising for anyone who hasn't been living under a rock for the last 20 years.

The population has grown by almost 2 million in the last 5 years.

We are more ethnically diverse. Our incomes are up (well, at least some of them are anyway). Fewer of us own homes. And, unsurprisingly, we're getting older.

One in six Australians is now over the age of 65, compared to one in seven in 2011.

Tasmania is our 'greyest' state with nearly one in five people over 65. 2.1 per cent of Australians are over the age of 85, up from 1.9 per cent in 2011.

These figures are consistent with expectations, but what isn't consistent or acceptable is the lack of policies that reflect this reality.

You would think that with an ageing population, we would see an increase in funding of public health services and more affordable aged care.

You would think that we would be seeing a concerted effort to protect the growing

number of older Australians facing homelessness. Not to mention investment in better and more accessible public transport.

It's high time that all levels of Government ready the nest for our ageing population. But it seems that it will take a little more than this census data to get the ball rolling.

## Public housing tenants under attack

LAST month, CPSA reported on IPART's review of rent models for public and community housing tenants. IPART reckons the pension supplement, worth \$65.90 per fortnight, should be included in the calculation of rents.

Pensioner tenants pay 25% of their income in rent, but the pension supplement has always been excluded because it was introduced to help pay for pharmaceuticals, utilities, and the GST.

If this proposal goes ahead, single pensioner tenants will have to pay an extra \$16.50 per fortnight in rent. Couple pensioners will have to pay an extra \$24.85 per fortnight, although this would be

capped at \$20 in the first year.

Anyone who is concerned about IPART's proposal for social housing rents should contact their local member of NSW Parliament.

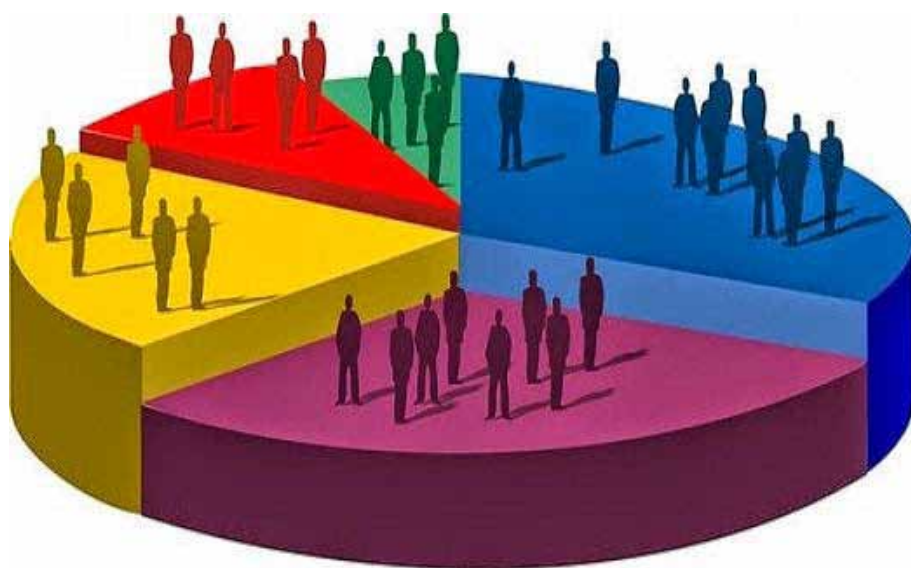
However, it seems that IPART's punitive rent-grab may be the least of our worries, if the Productivity Commission's proposal for an overhaul of the public and community housing sector is taken up.

The Productivity Commission, as part of their draft report on reforming human services, has recommended getting rid of public housing altogether. They claim that the current system is inequitable because there isn't enough public housing to go around.

So rather than building more public housing, which is the one thing most housing experts agree on, the Productivity Commission says get rid of it all. At least that way everyone will be struggling *equally* to pay market rents.

In place of the current public housing system, the Productivity Commission

**Continued page 6**



## Crossword by Hilda Thorburn

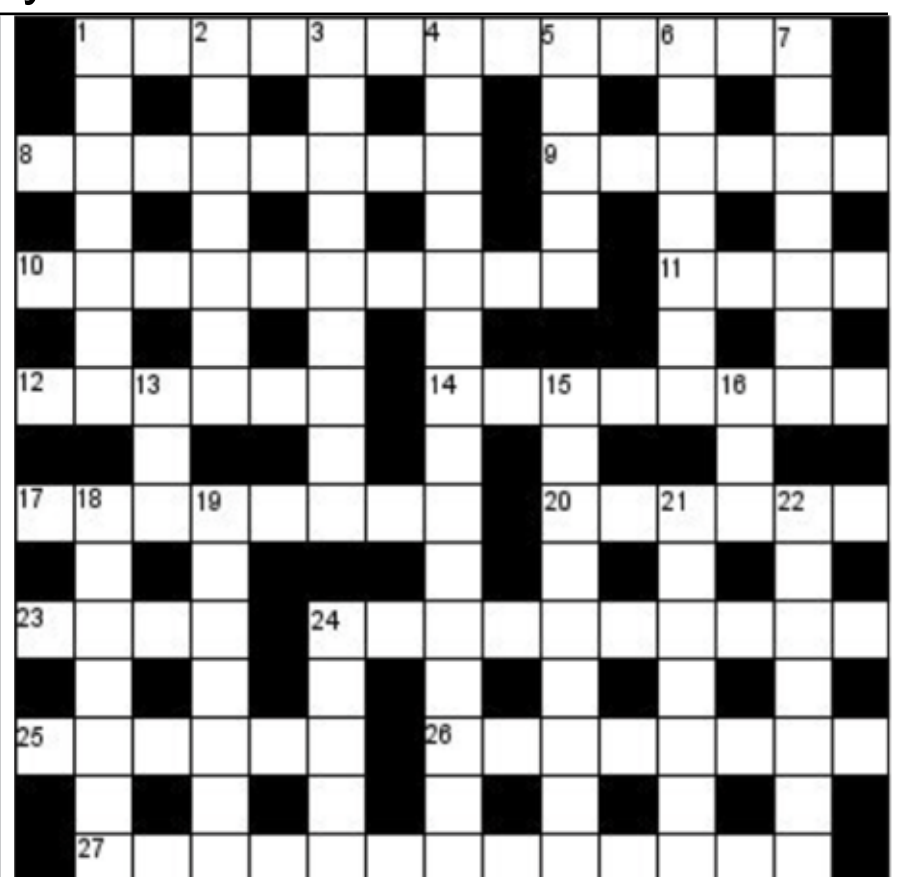
### Across:

1. Understanding
8. More than enough
9. Inn
10. Outwitted
11. Lifeless
12. Obliquely across
14. Helped
17. Mesopotamian tower
20. Approach boldly
23. Percussion instrument
24. Lady of the ..., Queen's attendant
25. Tune
26. Needed
27. Engagingly

### Down:

1. Bank orders, drafts
2. Fever caused by a mosquito
3. Lens
4. Lack of enthusiasm
5. Famous
6. Encroaches
7. Relate
13. Lower limb
15. Type of pasta
16. Couple
18. Resident of Tel Aviv e.g.
19. Farmer's working sho
21. Using a tent
22. Landscape
24. Customer

**Solution on back page.**





# ALL MEMBERS WELCOME



## CONFERENCE & AGM 2017

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fellow Members and friends.**

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and take the opportunity to speak  
on behalf of CPSA Members.**

**If you are not a delegate, you can represent  
a branch that doesn't have a delegate.**

**CALL CPSA HEAD OFFICE 1800 451 488 FOR MORE INFORMATION**

Attendees should be registered to attend by Monday 11 September (late applications will be considered). Branch, Area Council and Affiliate Delegates: send registration forms through respective Branch, Area Council or Affiliate. Members who wish to attend as an Observer, or to enquire about being a delegate, should contact Head Office.



## From page 4

has called for a 15% increase in the rate of Commonwealth Rent Assistance and the introduction of a special payment for tenants who need extra help with the cost of housing.

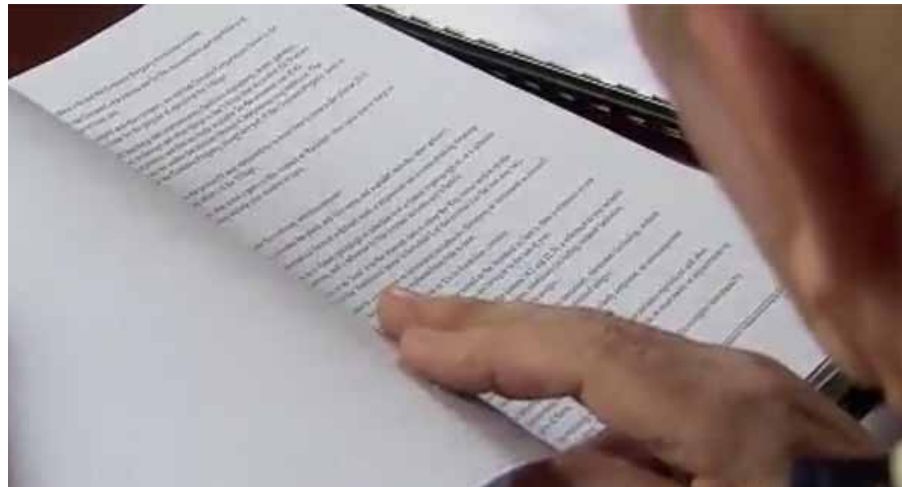
Public housing would still technically exist, but rent would be set at market prices and tenants would be eligible to receive the Commonwealth Rent Assistance payment.

If you're worried about the future of public housing, get in touch with your local State and Federal members of parliament. You can call CPSA Head Office on 1800 451 488 to get your local member's contact details.

You can also take your concerns straight to the top by contacting both by writing to the NSW Premier and the Prime Minister of Australia:

**The Hon. Gladys Berejiklian, NSW Premier**  
GPO Box 5341  
SYDNEY NSW 2000

**The Hon. Malcolm Turnbull, MP**  
Prime Minister  
Parliament House  
CANBERRA ACT 2600



## Pitfalls of downsizing

RECENT media coverage of retirement village giant Aveo has highlighted how important it is to think, take advice and think again before moving out of the family home into other accommodation.

There are three main ways of downsizing and each has drawbacks. Moving into a unit in a retirement village is what the spotlight has been on recently, but moving into a land lease community/residential park or even a strata-titled apartment can also be problematic. Here are the main issues.

The central question is: what happens if you want to or need to move?

If you live in a retirement village, you will find that generally you have to pay an exit fee set as a percentage

of the purchase price. In the case of Aveo, exit fees can be as high as 35 or 40 per cent. It would be very hard to buy anywhere else, if you lost more than a third of your home equity. This means that in most cases you can't afford to leave.

There are also other recurring fees and charges in a retirement village. Before you decide to move into a retirement village you must make sure that you can afford them, not only now but over time.

A land lease community/residential park can also have exit fees, set as a percentage of the capital gain. The same problem arises as in trying to move out of a retirement village: you lose home equity and you may not be able to afford to buy anywhere else.

In addition, you will be

paying rent on the plot on which your home sits. You have very limited control over how much rent is charged and a person may find themselves unable to pay the rent once their partner is no longer living there. Leases can also be terminated and this has happened in cases where parks were sold to be redeveloped.

Then there are strata-titled apartments and townhouses. Quite apart from the lack of control over strata fees, NSW strata schemes can now be sold if 75 per cent of owners agree. That used to be 100 per cent.

The best way to downsize remains to buy a smaller, Torrens-titled house which is, of course, easier said than done.

## Housing survey 2017

CPSA wants to thank all members and supporters who participated in its 2017 Housing Survey 2017.

Overall respondents were satisfied with their current housing: 93.5%, with 58.7% saying they are 'very happy' and 34.8% saying they are 'happy'.

This leaves 6.6% of respondents who are dissatisfied: 4.7% 'unhappy' and 1.9% 'very unhappy'.

While it is fantastic that so many older people are happy where they live, there are some notable exceptions.

11.1% of those living-in with family aged 65-74 said they were unhappy.

Social housing tenants recorded the highest rates of dissatisfaction, with 15.4% of those aged 50-64 expressing dissatisfaction, 11.1% of those aged 65-74 expressing dissatisfaction and 46.9% of those aged 75-84 expressing dissatisfaction.

41.7% of private renters aged 65-74 expressed dissatisfaction.





# CPSA News

In the 65-74 age group, 16.7% of land lease community/residential park residents and 9.1% of retirement village residents expressed dissatisfaction, but residents younger than 65 and older than 74 were unanimously happy.

Respondents who said they downsized slightly outnumbered respondents who did not downsize, 53.8% and 46.7% respectively.

The most striking survey result in the area of downsizing is probably that only 7.5% of respondents who had not downsized said that they wanted to downsize

but did not do so because they couldn't afford it. It would seem therefore that un-affordability (real estate costs, stamp duty) is not a significant factor overall.

The two stand-out reasons why respondents said they downsized were that the upkeep of their old place was getting too much (23.9%) and that they wanted to be closer to family (24.1%).

46.7% of respondents who said they downsized to land lease community/residential parks did so to free up equity/cash. This was not a significant reason for respondents who downsized

to other types of housing.

Getting into the house was judged 'very easy' to 'easy' by 90.1%, while general ease of access inside the house was rated 'very easy' to 'easy' by 92.6%. These are very high rates, considering that a significant majority of

respondents were aged 75 or over.

It was surprising that only 40.6% of respondents in retirement villages had access to a hobless shower recess and that 20% did not have grab rails in their toilet and bathroom.



## NSW Budget 2017-18 Analysis: Surplus hits \$12BN, but pensioners miss out on help with energy bills

THE NSW Government seems to be feeling pretty chuffed with itself after revealing a massive \$12 billion budget surplus in the coming years at the 2017-18 NSW Budget, handed down in late June.

This strong economic outlook and comfy surplus comes off the back of stamp duty collected through the property boom, taxation collected from pokies revenue and the sale of some of the State's public assets, including but not limited to the Ports of Botany and Newcastle, the poles and wires and the land titles office.

But the devil is always in the detail, so here are the details of the NSW Budget 2017-18 that you need to know.

### Housing

THE BUDGET included \$20 million over four years to deliver transitional accommodation and support packages to rough sleepers. This will provide 90 support packages in Sydney and 30 packages in rural NSW each year.

\$19 million has been allocated to provide support services to public housing tenants, however there was no new money to build more public housing dwellings. This is sorely disappointing to all who are impacted by skyrocketing rents across NSW. This Budget could have made homelessness a thing of the past and still left some money in the bank.

### Health

MANY have hailed it as the infrastructure budget, with record levels of investment in hospital upgrades and new health facilities. Much of this investment is focussed in regional NSW, with Goulburn, Wagga Wagga, Lismore and Tweed Heads earmarked for upgrade.

The overstretched NSW Public Dental System will receive extra funding of \$10 million over four years, which will treat 17,000 patients on the waiting list. But with a waiting list of almost 80,000 people and reduced funding for public dental care from the Australian Government, this is just a drop in the ocean compared to what's needed.



Older people with mental health issues will receive more support to continue living in the community, with an extra \$2.4 million for older community mental health services for older people to be delivered through local health districts.

Also confirmed was the NSW Government's \$100 million palliative care funding package, which was announced in the lead up to the Budget.

### Transport

THERE was some big ticket investment in the transport portfolio with billions allocated to upgrade the rail system and fund the Sydney Metro rail project. But the NSW Government hasn't put any new money into the Transport Access Program to fast-track station accessibility upgrades, meaning many

NSW residents will miss out on the fruits of this massive investment in the rail network.

### Ageing

THE Tech-savvy Seniors program and the Elder Abuse Helpline and Resource Unit have all been refunded.

### Concessions

THERE were no changes in the concessions space, with the NSW Government renewing its commitment to the current range of rebates and discounts.

However, with power prices set to skyrocket in the next year, many pensioners will be left out in the cold unless further assistance is delivered urgently.

With a Budget surplus of \$12 Billion and a looming energy crisis, this is a missed opportunity.

# CPSA News

## Taxi Transport Subsidy Scheme under review

TRANSPORT for NSW is taking the time to iron out some of the crinkles in the Taxi Transport Subsidy Scheme (TTSS). The scheme provides a 50% discount off taxi fares up to the value of \$60 for NSW residents who are unable to use public transport because of a disability such as mobility or vision impairment.

But did they not just do a review of the TTSS, you ask? Yes they did. But that review was looking at the cost. This review is looking at accessibility.

At the moment, TTSS users receive a booklet of dockets in the mail. Users give one of the filled-in dockets to the taxi driver and pay the remaining 50% of the fare.

The docket system has caused a couple of problems to date. TTSS users commonly report misplacing the dockets and the gruelling process for getting new dockets sent out. And there's the fact that you have to pay full fare while you wait for the replacement dockets to arrive in the mail.

But the main concern is one of fraud. Some TTSS users have reportedly been asked by taxi drivers to exchange two blank dockets for a free ride, while others

report being asked to pay a very different fare from that on the meter. It can be even harder for passengers with a visual impairment, who can't necessarily see the fare meter.

The NSW Government is pushing towards an electronic payment system supported by technology like a smart phone application.

This would cut out the middle men, reducing the opportunity for rorting as users would automatically have the half price fare deducted from their bank account or credit card. It would also allow Transport for NSW to extend the TTSS discount to new transport services like Uber.

While these changes could well improve the TTSS for some, there are some major concerns about the impact of these changes for others.

What about those who don't own smart phones? What about those of us who don't like to set up electronic bank deductions because there's no guarantee the money will be there when they take it?

Or those of us that have valid concerns about the safety of electronic banking? There is still plenty of room for fraud and scams in an electronic system.

What it really comes down

to is choice. Users need to have a choice in how they book and pay for taxis as part of the scheme. For some people an app would be great, while others would welcome the introduction of a card. And for all those welcoming a change, there are others who are happy with the scheme just as it is.

If you use the TTSS, we want to hear your feedback and concerns about the scheme and what could be done to improve it. Call CPSA Head Office on 1800 451 488 between Monday – Friday 9am-4pm.

To find out more about eligibility for the scheme and to have the application forms mailed out to you, call the TTSS on 1800 623 724.

## Senate Committee hands down report on the aged care workforce

THE Senate Committee on Community Affairs has handed down its final report following an 18 month inquiry into the future of Australia's aged care workforce.

Despite calls from organisations like CPSA and the NSW Nurses and Midwives Association representing both the community and those working in aged care, the final report did not recommend

the introduction of staff-to-resident ratios in nursing homes.

Instead, the committee has recommended that the Australian Government "examine" the introduction of a minimum nursing requirement for all nursing homes. With people living at home for longer, residents tend to have much higher care needs by the time they move into care than did residents 10 or 20 years ago.

The committee has also asked the Australian Government to consider forcing aged care providers to publish their staff-to-resident ratios.

While this won't achieve the same outcome as enforcing minimum staff-to-resident ratios, any push to increase transparency around aged care staffing levels is a welcome break from what happens now.

Also included in the final report are recommendations to introduce a national minimum standard of training for aged care workers and a registration scheme to cover the currently unregulated personal care attendant/assistant in nursing roles.

The committee has called for action to increase the pay of aged care workers and provide clear career paths, to make aged care more attractive to workers.

On balance, the committee's recommendations are sensible and have the potential to make inroads in addressing many of the issues that plague the sector.

However, the proof of the pudding is in the eating, and these recommendations will cost money to implement. We'll be watching closely to see whether the Australian Government puts its money where its mouth is.





## Dying remains an expensive business

RESEARCHERS at the University of Sydney have released a report on funeral pricing in response to ongoing complaints about exploitation and over-servicing. The report recommends major changes which would make it easier for consumers to see what they're paying for.

The report found that there tends to be a big gap between the prices funeral providers advertise and the actual prices they quote when you call to arrange a service, which would come as no surprise to those with firsthand experience.

The average price for a budget funeral quoted online is a bit over \$4,000, jumping up to an average price of \$5,500 when the researchers called up those same funeral providers. Bad news for consumers.

Making matters worse, the average cost of a funeral is almost 40% higher in NSW and Western Australia than it is in Victoria, Queensland and South Australia. But why? And more importantly, what can be done about it?

While the report recommends more transparency around funeral

pricing, this alone will not be enough. Consumers purchasing funerals are in a particularly vulnerable position as it is a very emotional time. Many funeral providers take advantage of this, using guilt and aggressive selling techniques to get consumers to agree to pay for all the bells and whistles, in what has been labelled 'predatory behaviour'.

The report recommends introducing a national standard, which would require all funeral providers to offer information about their services in a standardised format to make price comparison much easier. One of the biggest problems at the moment is that it's near impossible to compare like for like.

CPSA will be lobbying the Australian Government to adopt the recommendations. In the meantime, if you find yourself organising a funeral, these points might help you to avoid paying an arm and a leg:

- A *direct committal* is a cremation or burial without a service and is generally the cheapest option. You can organise a memorial service for family and

friends to attend, yourself.

- A *basic funeral* is the lowest cost funeral service available. If you ask for a basic funeral, you must be provided with an itemised list of costs.
- A *destitute funeral* may be an option if the person has no money to pay for a funeral. You should contact their local hospital social work department.

- If the person who died was receiving Centrelink, you should check to see if you are eligible for *bereavement assistance*, which may be used to cover the funeral costs after paying any outstanding bills or debts.
- Any dodgy funeral providers should be referred to the NSW Department of Fair Trading on 13 32 20.



## Seniors Rights Service

### Legal Q&A with the Seniors Rights Service

Dear Seniors Rights Solicitors,

*I live in a strata apartment and everyone is talking about selling the whole building for redevelopment, but I don't want to. What can I do?*

Concerned Lot Owner

Dear Concerned Lot Owner,

The new laws about strata redevelopment and collective sale allow sales to go ahead if 75% of the lot owners agree to the sale or redevelopment, and if the proper procedures are followed.

You can get advice from our specialist solicitors in the Strata Collective Sales and Advocacy Service at Seniors Rights Service on (02) 9281 3600 or 1800 424 079, or from Marrickville Legal Centre on (02) 9559 2899.

Seniors' Rights Service

Dear Seniors Rights Solicitors,

*My daughter thinks I should redo my will and she is taking me to her solicitor so I can leave my house to her. Do I need my own*

solicitor?

Concerned Testator

Dear Concerned Testator,

It is best if you do not see your child's solicitor, even though it is more than likely with good intentions. You should see a solicitor of your own choosing who acts solely in your interests.

When you see your solicitor, ask your children to wait outside so you can openly discuss your wishes with your solicitor.

If you do want someone to hear what your solicitor has to say make sure you see the solicitor on your own first.

You can get advice and referrals on issues about older people and the law from our specialist solicitors at Seniors Rights Service on (02) 9281 3600 or 1800 424 079.

Seniors Rights Service

If you have a short legal query you'd like answered by the Seniors Rights Service, you can mail it to CPSA Head Office, Level 9, 28 Foveaux St, Surry Hills NSW or send us an email [cpsa@cpsa.org.au](mailto:cpsa@cpsa.org.au) and we will pass on your query. All queries will be published anonymously.

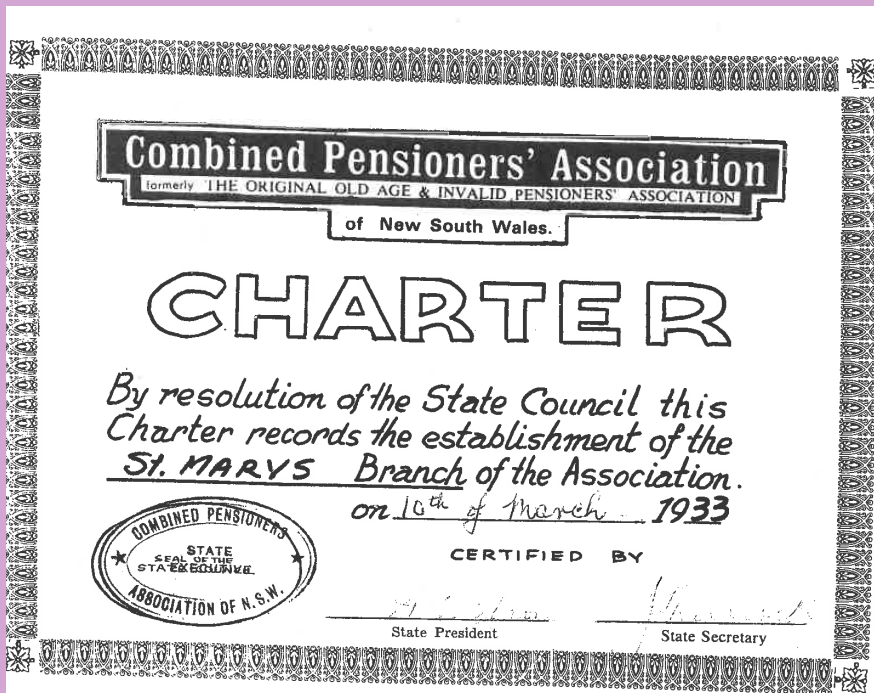




# CPSA Updates

## CPSA's oldest branch

St Marys CPSA was established on the 10th of March 1933, making it our longest standing branch in the history of the Association. St Marys CPSA continues to have a high turnout of members at fortnightly branch meetings and we look forward to their 85th birthday celebrations next year. Congratulations and well done St Marys CPSA!



## 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 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). Forms available from Head Office.

### 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 also available from CPSA Head Office. For further information or copies of any of the above forms, call CPSA Head Office on 1800 451 488.

## Setting up a CPSA Branch

If you are interested in setting up your own CPSA branch or would like to find out more about the benefits available to CPSA branches, please call Head Office on 1800 451 488 for more information.

## 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](http://www.cpsa.org.au/about-us/constitution)

## Garden of remembrance

St Marys branch mourns the passing of Ellen Kendall, who passed away in June aged 92. She joined CPSA in 2003 and was much loved by all branch members. Ellen will be greatly missed.

## 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.

## 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 Executive change

At the July CPSA Executive meeting, John Newell was voted in as Senior Vice President, replacing Bill Holland. Bill's resignation was announced in the July VOICE.

## 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.

Lismore CPSA Inc \$150

## 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](mailto:cpsa@cpsa.org.au)

## Strata Collective Sales Advocacy Service

Marrickville Legal Centre  
338 Illawarra Road,  
Marrickville 2204

**02 9559 2899**

Seniors Rights Service  
418A Elizabeth St, Surry Hills 2010

**1800 424 079**



# 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/tss  
1800 623 724

**National Continence Helpline**  
1800 330 066

**Rape Crisis Centre**  
24hours/7days  
1800 424 017

**National Domestic Violence  
hotline**  
Case work, legal advice,  
advocacy  
1800 200 526

**Health Care Complaints  
Commission**  
NSW only  
(02) 9219 7444  
1800 043 159

**Carers NSW**  
Information, support  
1800 242 636  
Emergency respite  
1800 059 059

**Aged Care Complaints  
Commissioner**  
Complaints about residential and  
community aged care  
1800 550 552

**Lifeline**  
Mental health support,  
suicide prevention  
13 11 14

**Australian Men's Shed  
Association**  
1300 550 009

**Public Dental Health Services**  
Call NSW Health for details  
(02) 9391 9000  
1800 639 398

**People with Disabilities**  
Advice for people with a disability  
(02) 9370 3100  
1800 422 016

**Cancer Council NSW**  
Cancer information and support  
13 11 20

**Dying with Dignity NSW**  
Law reform for assisted dying  
(02) 9212 4782  
dwdnsw.org.au

**Exit International**  
Information about euthanasia  
1300 103 948

**NSW Death & Bereavement  
Service**  
13 77 88

## HOUSING

**Housing NSW**  
Info and applications for public  
and community housing  
1300 468 746

**Tenants' Union Advice Line**  
Mondays 10-1pm, 2-5pm  
1800 251 101

**Tenancy Advice & Advocacy  
Service**  
Find your local service  
tenants.org.au

**Fair Trading**  
Rental bond and tenancy info  
13 32 20

## LEGAL

**Seniors Rights Service  
(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

## Remembering food in 1950's Australia

Brown bread was something only odd people ate.

Pasta was not eaten in Australia.

Curry was a surname.

A takeaway was a mathematical problem.

A Pizza was something to do with a leaning tower.

All potato chips were plain and the only choice we had was whether to put the salt on or not.

Rice was only eaten as a milk pudding.

Milk was delivered in bottles and the bottles recycled.

Cream came from the top section of the milk.

Calamari was called squid and we used it as fish bait.

Oil was for lubricating, fat was for cooking.

Fat was drained from cooking and kept in bowls and reused.

Tea was made in a teapot using tea leaves and was never green.

Sugar enjoyed good press in those days and was regarded as being white gold. Cubed sugar was regarded as posh.

Fish didn't have fingers in those days.

Eating raw fish was called poverty, not sushi.

None of us had ever heard of yoghurt.

Healthy food consisted of anything edible.

People who didn't peel potatoes were regarded as lazy.

Indian restaurants were only found in India.

Cooking outside was called camping.

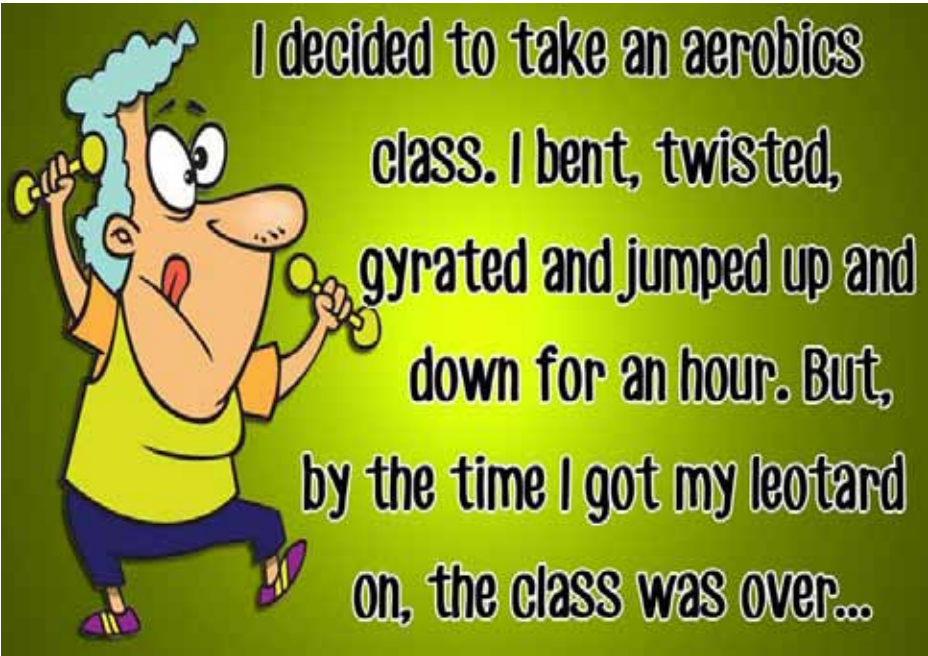
Seaweed was not a recognised food.

"Kebab" was not even a word, never mind a food.

Prunes were medicinal.

Surprisingly, muesli was readily available, it was called cattle feed.

Water came out of the tap. If someone had suggested bottling it and charging more than petrol for it, they would have become a laughing stock.



## Crossword Solutions

Crossword on Page 4

