

## IT DOESN'T HAVE TO BE THIS HARD: RENTING A HOUSE OVERSEAS



IN NEW South Wales, social and community housing is the only way renters can be assured they can afford to live somewhere where they will not be evicted.

But even in social and community housing, maintenance can leave a lot to be desired. And then there's the waiting list.

Does it have to be this way? Are there countries where things are better? If so, could whatever they are doing not be applied here?

One big difference between Western-European countries and NSW is the mindset. In Germany, France, Holland and the Scandinavian countries, housing is regarded as a right and an essential service.

It is something governments must ensure is available.

It is not something that can be left to the free market. As a result, housing is directly subsidised in a variety of ways.

In NSW, however, housing is largely left to the free

market.

Australian governments do subsidise housing but do so mostly indirectly, through tax breaks for investors in housing: negative gearing and the capital gains discount.

Even so in Europe, only Luxembourg, Sweden, Denmark and the Netherlands have social housing systems that are open to all, with no income limits.

The rest of Europe is evenly split between countries with a social housing system open

to middle income households and countries with a social housing system only open to those on low incomes with nowhere else to go.

All these European social housing systems struggle with supply, just like Australia's social housing systems.

They all operate waiting lists, although probably not as long as the waiting list in NSW.

European countries tend

**Continued page 2**

# CPSA News

## CPSA Executive

**At the time of print, the outcomes of the 2017 election of CPSA executive members and office bearers are not known.**

**An update will be published in the December/January edition of THE VOICE.**



**THE VOICE**  
OF PENSIONERS AND SUPERANNUANTS

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## From page 1

to have a lot more social housing as a proportion of the overall housing stock than in Australia, where just 4% of housing is social housing.

In Sweden, Spain, France and the United Kingdom, social housing makes up between 11% and 20% of the overall housing stock. While in Denmark, Holland and Austria social housing makes up more than 20% of the housing stock.

Clearly, NSW's meagre 4% just isn't cutting it.

When it comes to the private rental market, the divide between the various European systems and NSW's rental market couldn't be clearer.

In Australia, the only rent control in private rentals is during the course of the lease.

The rent set at the start of the lease is a market rent and is not bound by any regulation.

Once the lease expires and the tenant finds themselves

on a continuing lease, there are no rules governing rent increases.

In Germany, France, the Netherlands and Sweden, to name but a few countries, rents are either set or tied to a cost-of-living index.

This ensures that rents don't follow a boom-bust pattern but rise gradually over time.

This benefits both landlord and tenant. The landlord has a dependable income stream.

The tenant has the certainty they won't have to move because a temporary rent spike has made their rent unaffordable.

When it comes to security of tenure, in NSW this evaporates after six or twelve months, when the lease expires and the tenants move onto a 'periodic agreement'.

Landlords can legally evict tenants without even giving a reason, provided they give 90 days notice. This is called 'no clause' eviction.

Technically, there are no reasons why NSW could

not introduce a system of rent control and improve the security of tenure of tenants, but politically these things are very difficult to put in place.

Because probably the biggest difference between the rental markets in Europe and NSW is that in Europe landlords tend to be corporations, while in NSW landlords are mums and dads.

Mums and dads vote.

With housing a hot political topic, CPSA policy staff are keen to hear what you think could be done to ensure that all people have access to affordable, secure and appropriate housing.

Call us on 1800 451 488, email us at [voice@cpsa.org.au](mailto:voice@cpsa.org.au) or write to us:

CPSA Level 3,  
17-21 Macquarie St  
Parramatta  
NSW 2150



## 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.
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- ☐ 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.

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Payment details (for credit card):

Name on card: \_\_\_\_\_ Card Number: \_\_\_\_\_

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Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150



# Letters

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

## **A happy NBN customer**

I WAS interested to read the article on page 6 of the October issue of *THE VOICE*.

The connection you referred to must relate to the system of fibre to the node. When I connected around three years ago it was fibre to the premises.

Originally I only had a telephone connection. I spoke to Telstra, my provider, and they arranged connection of the NBN to the premises and also the internal connection of the telephone.

Whilst it is necessary to have power for the NBN the internal connection has a battery backup.

It is a normal land line connection and does not have a modem. A modem was installed when my computer was connected to the NBN.

As far as I can recall there was no charge for the telephone connection. Prior to connecting my computer to the NBN it was a satellite service.

I would add that unlike many people I have had no problems with the NBN or Telstra.

*John Howley  
Sawtell NSW*

## **Sussex Inlet Seniors**

### **support a ban on paper bill fees**

I AM writing on behalf of the Sussex Inlet CPSA Branch regarding the ban on fees for paper documents, accounts, statements etc.

This topic was brought up at our monthly meeting in September and all of our members stated they were not happy with it.

A very high percentage of our members don't have computers, or are not online to be able to receive an account or document via email. A lot of the elderly people in our town cannot afford to purchase a computer, let alone know how to use one.

Members, and the broader elderly community, should have the right to choose how they receive their bills and account statements.

We feel we are being penalised and made out to be second class citizens.

We would like to choose how we receive our documents without having to pay fees that eat into our pensions.

The Sussex Inlet CPSA Branch therefore asks the Minister to restore consumer protections in this area. A

favourable decision would be greatly appreciated.

*Lorraine McGuinness  
(Secretary)*

*Sussex Inlet Seniors CPSA*

*Copies of this letter were sent to the Hon. Michael McCormack MP, Minister for Consumer Affairs and the Hon. Matthew Kean MP, Minister for Innovation and Better Regulation.*

## **When the same old same old doesn't work, it's time to try a different approach**

WE HAVE so many homeless people living on the streets or in temporary accommodation packed into what amounts to dormitory living conditions, yet nothing the Government does seems to have an impact on the number of people who are homeless.

Since we are not seeing a reduction in homelessness, surely it's time to try something that might actually break the cycle – get people out of a rut and help them to build new relationships and move in positive directions.

Finland, like many western democracies, has problems with homelessness, but rather than continuing to do what was clearly not working they

tried something new.

It's called the 'housing first' approach and the idea is to get homeless people into their own stable long term accommodation.

Researchers have said that the Finnish model is better for the people experiencing homelessness and cheaper for the Government. Keeping people in temporary or emergency accommodation is very expensive.

The way you act and what you can do when you're living with 50 strangers is very different to how you act when you're living in your own home.

So let's not continue sweeping this issue under the carpet, it's time to give this housing first approach a go.

Let's face it, our economic system isn't fair and while it has delivered huge riches to some, the fact is too many people are left to languish on park benches and in emergency shelters.

It's a sad reflection on our governments that this is supposedly the best we can do. From my little corner of the world, the mega rich and their political mates have got a lot to answer for.

*Stuart Carter  
Macquarie Hills, NSW*

## **FREE HEALTH TALKS**

**HEALTH**  
**PROMOTION**  
**SERVICE FOR OLDER PEOPLE**

CPSA offers free health education sessions promoting healthy, active ageing to groups of older people. The sessions are delivered by trained volunteers and can be presented in English and a number of community languages.

Sessions are available across metropolitan Sydney, the lower Blue Mountains, Central Coast, the lower Hunter, Illawarra and Shoalhaven areas.

To book a free talk on:

- Diabetes Awareness
- Falls Injury Prevention
- Healthy Brain Ageing (Your Brain Matters)
- Medicine Management
- Oral Health Care
- Osteoporosis Awareness

Call Habib, HPSOP Coordinator on 1800 451 488 or email [health@cpsa.org.au](mailto:health@cpsa.org.au)

## **Send a letter to THE VOICE**

THE VOICE, CPSA  
Level 3, 17-21 Macquarie  
Street, Parramatta NSW  
2150

[voice@cpsa.org.au](mailto:voice@cpsa.org.au)

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.

## Welfare Reform update



THE nasties contained in the *Social Services Legislation Amendment (Welfare Reform) Bill 2017* have been covered in detail in the September issue of *THE VOICE*.

Among the proposed changes are measures that would affect people over 50 on the Newstart Allowance, women on the Wife Pension as well as a huge cut in the Bereavement Allowance.

The Bill is currently before

the Senate. Most of the public and parliamentary debate will be about proposals in the Bill for drug testing of social security recipients and for the cashless welfare card. If you are concerned, make your voice heard and email or write to the cross-bench Senators. For more information about their contact details call us on 1800 451 488 or email us at [voice@cpsa.org.au](mailto:voice@cpsa.org.au)

## Energy Supplement update

ON 31 May this year, the Australian Government introduced the *Social Services Legislation Amendment (Ending Carbon Tax Compensation) Bill 2017*.

This is legislation to abolish the Energy Supplement from 20 September 2017. This Bill has clearly stalled and has not even been passed in the House of Reps, where the Government had the numbers at the time of writing.

The Australian Parliament rises on 7 December and will then not sit until sometime in February 2018.

If you were not on a pension, payment or allowance on 19 September 2016, the plan was to cut your Energy Supplement from 20 September 2017.

So every new entrant after 19 September 2016 would

be affected. That would be a fair number of people who are currently being paid the Energy Supplement, but who would be "transitioned out".

If successful, the Government would save \$250 million a year, so don't

expect them to give up. Again, email or write to the cross-bench Senators.

For more information about their contact details call us on 1800 451 488 or email us at [voice@cpsa.org.au](mailto:voice@cpsa.org.au)



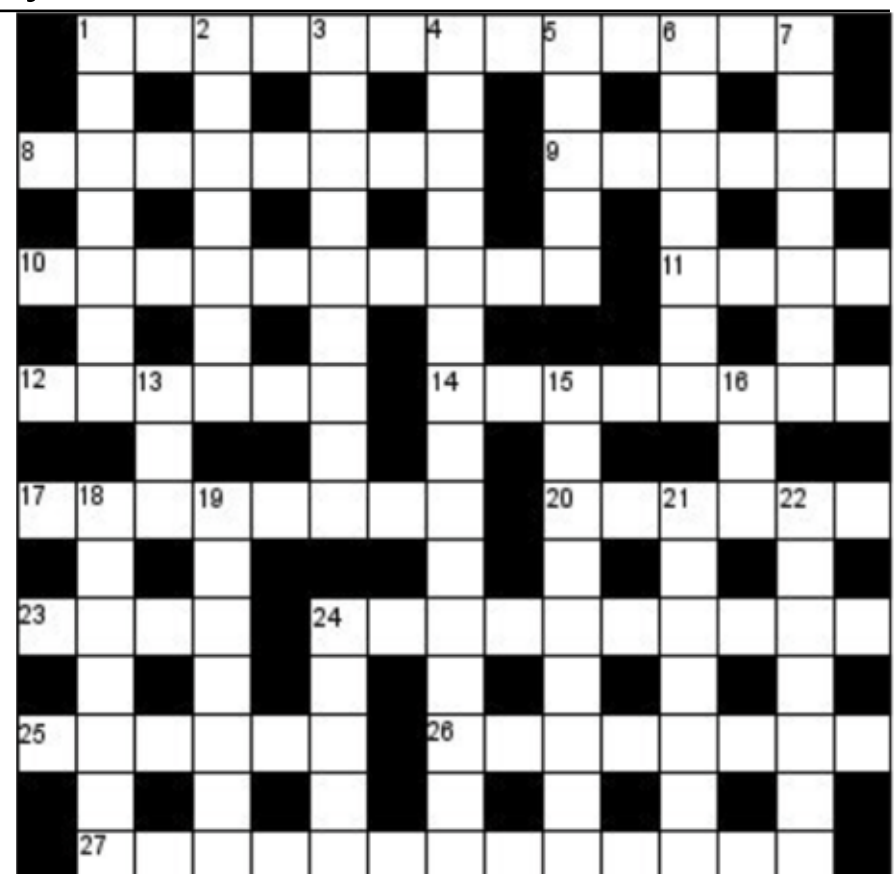
## Crossword by Hilda Thorburn

### Across

1. Fascinatingly
8. Aromatic
9. Cancels
10. Kind human beings (4,6)
11. Revolt
12. Verve
14. Foolhardy
17. Poisonous evergreen
20. Taste
23. Burden
24. Grab a weapon (4,1,5)
25. Vocation
26. Sustain
27. Replied suitably (8,5)

### Down

1. Inside
2. Loud rumbling
3. Mirrored
4. Art of painting oneself
5. Angry
6. Military rank
7. Discolours
13. Filled pastry
15. Killjoy
16. Extrasensory perception
18. Flowering shrub, weed
19. Ulcer
21. Slender turret
22. Haughtiest
24. Eat to excess



Answers on back page



# CPSA News

## Ageism: the new ism on the block

WHILE sexism and racism have long been at the centre of discussions around fairness and equity, recent research launched by the Benevolent Society has shed new light on the issue of ageism.

Ageism is discrimination against people based on age and is said to underpin negative stereotypes about older people.

Usually people discriminate against people – or a group of people – who are different from themselves. But ageism is different as it essentially amounts to discriminating against your future self.

As social commentator Jane Caro said at the research launch: “We fear getting old because we’re worried that we’ll be treated the same way we treat older people”.

Researchers found that negative ideas and stereotypes about older people – that is, ageist attitudes – are linked to how much time a person spends with older people.

The more time a person regularly spends in the company of older people, the more likely they are to view older people as valuable, resilient and having a lot to offer younger people. Those who spend less time with older people are more likely to think that older people are intolerant, set in their ways and slow.

This suggests that a good way of addressing ageism is to increase intergenerational contact, so that there are more opportunities for older and younger generations alike to interact with each other.

But ageism runs much deeper than just negative perceptions and this is what really needs to be fixed. It’s the way Governments and the media describe older people as a “grey tsunami”, as

“economic leaners” who cost too much, as “bed blockers” clogging up hospital emergency departments. These words have a real impact on older people’s capacity to access essential services, like health care, and that is unacceptable.

CPSA is keen to hear about people’s reflections and experiences of ageism. Send an email to [voice@cpsa.org.au](mailto:voice@cpsa.org.au) or write to:

CPSA, Level 3,  
17-21 Macquarie Street  
Parramatta NSW 2150



## Free hearing tests and subsidised hearing aids

OPTICAL giant Specsavers has announced it will move into the hearing space, offering subsidised hearing services through the Australian Government’s Hearing Services Program. This announcement has prompted the question, how does one access subsidised

hearing services in the first place?

The Hearing Services Program offers free hearing tests to Pension Concession Card Holders, Department of Veterans Affairs Gold Card Holders and National Disability Insurance Scheme participants with hearing needs.

To access a free hearing test through the Hearing Services Program, you’ll need to visit your usual doctor to get a referral.

Once you’ve got a referral, you will need to book in for a hearing test with a provider registered under the Hearing Services Program.

You can do this by calling the Hearing Services Program on 1800 500 726 or by searching the website [www.hearingservices.gov.au](http://www.hearingservices.gov.au)

Once you have booked in with a registered provider, all you need to do is show up to your appointment with your referral.

The provider will need to enter your referral details into their online system in order to provide the hearing test free of charge. You should not have to fill out any forms yourself.

Those who are assessed as needing hearing aids

then have the option to get a subsidised pair, paid for in full by the Australian Government or a partially subsidised pair, paid for in part by the Australian Government with the rest paid by the client.

The fully subsidised option is a more basic model of hearing aid, while the partially subsidised models include the optional bells and whistles.

For those who need hearing aids, ongoing maintenance and support is available for an annual fee, which includes unlimited battery replacement.

Hearing loss affects people of all ages, but is more common among older people so it is important to get tested if you are concerned.

Some symptoms of hearing loss include being able to hear but not understand, finding it hard to hear in noisy situations or groups of people, you think people are mumbling, you need to turn the TV up louder than others, or you don’t always hear the doorbell or phone.

Contact the Hearing Services Program on 1800 500 726 or visit [www.hearingservices.gov.au](http://www.hearingservices.gov.au) for more information.







## Push to privatise palliative care

THE NSW Government's \$100 million palliative care funding package, announced in June this year was a major win for many, who had been pushing for more funding for years.

But as the saying goes, the devil is in the detail. How the money is set to be spent is just as important as the announcement itself.

Whether the funding will address the shortage of palliative care specialists and poor levels of access to palliative care in country areas remains to be seen.

The fact that no details about the allocation of funding beyond those included in the initial announcement is cause for concern.

The NSW Government plans to give \$38.9 million of the palliative care funding to a non-government organisation called Silver Chain in the Western Sydney Local Health District (LHD).

This announcement should come as no surprise. The recent audit of NSW Health palliative care services recommended expanding palliative care to new providers, particularly private and non-government organisations.

This push towards private providers is a familiar story

– privatise the delivery of social services to resolve issues of rising demand and increasingly complex needs.

Dr Yvonne McMaster, who has led the Push for Palliative campaign has questioned the decision to allocate 40% of the total funding to one LHD which represents 7% of the NSW population.

There are also questions about whether the additional services funded through the package will even be delivered by palliative care specialists, with the latest suggesting GPs will be responsible for the actual delivery of care.

The focus of this investment must be on training and employing more specialised palliative care doctors and nurses to provide end-of-life care to people in their own homes.

The Push for Palliative campaign currently has 86,259 signatures, but more signatures are still needed to raise another discussion in NSW Parliament.

To add your signature to the Push for Palliative petition, email campaign coordinator Yvonne McMaster at [palicare2012@gmail.com](mailto:palicare2012@gmail.com). You can also call CPSA Head Office on 1800 451 488 to have a copy of the petition mailed out to you.

## Public consultation to the wind

FOLLOWING the closure of the Oakden nursing home in South Australia, the Minister for Aged Care Ken Wyatt announced an independent review of national aged care quality regulatory processes, headed up by Kate Carnell who was previously a board member of the quality agency.

The final report was due to be handed down in August. This was extended to September. At the time of writing, the final report is said to be with the Minister, however when it will be made public remains to be seen.

Departmental media releases have hailed the success of the so-called public consultation, which received over 400 submissions.

None of the submissions have been published.

According to the Department of Health, meetings were also held with

39 'key stakeholders'. The names of those stakeholders have not been made public, despite requests from CPSA and other advocates.

So the fact that the Minister has come out and told SkyNews that he is 'willing to implement any measure he sees fit' provides little reassurance, given that the whole process has been about as transparent as mud.

How can the public trust the recommendations contained in the final report, if there is no way of knowing the issues that were raised by those who participated in the consultation?

But it seems that this is the new normal.

Public consultations where organisations and community members would have previously been able to raise their concerns have been replaced with online surveys.

Apparently this makes it easier and more efficient for Departmental staff to analyse





results. But it also stifles debate and forces respondents to focus narrowly on the issue at hand, without concern for context.

It also stops many of the people who actually receive aged care services from having their views heard.

Consultation is increasingly occurring behind closed doors, often by invitation only. It's not just the review of national aged care quality regulatory processes where submissions are being hidden from the public.

As reported in September, the Department of Health has been seeking feedback to inform further reform of community-based aged care services which will involve a massive overhaul of current arrangements.

CPSA was notified by the Department that none of the submissions received as part of this public consultation process will be made public.

Let's be clear, this is not a way for the Department to increase efficiencies and save money.

This is a way of shutting down public consultation, stifling transparency and countering the bad publicity which has plagued aged care in recent times.

When there is no way of knowing what people have said in submissions, there is no way of knowing whether the recommendations contained in the final report are reasonable or sufficient. In other words, no transparency means no legitimacy.

There's an old saying that seems increasingly relevant to aged care with the erosion of public consultation and refusal to implement measures that would actually go some way in addressing many of the care issues: Don't let the fox guard the henhouse.

## Staysafe stays ignorant on older drivers

THE NSW Parliament's Staysafe committee conducted an inquiry into Driver Education, Training and Road Safety.

This inquiry looked at the training and testing of drivers throughout their driving lives.

CPSA gave evidence before the Committee, which consisted of Coalition and Labor MPs and one Greens member, who was absent on the day.

The current Coalition Government and the Labor Government preceding it are committed to the road testing of older drivers.

In other words, the Committee was never going to find against the road testing of older drivers, but what was unexpected was the aggression with which CPSA was questioned.

The Committee's Chair even criticised CPSA for confining itself to its area of expertise and not addressing road safety and licensing in general.

CPSA pointed out that

older drivers, like everybody else, can be disqualified from driving (1) following a doctor's report and (2) after notching up twelve demerit points.

In response, one Committee member (Coalition) made the bizarre suggestion the demerit points system was inadequate.

CPSA also made the point that the road test is really a proxy dementia test carried out by a driving instructor and therefore wholly inappropriate.

It all fell on deaf ears, with Committee members toeing the respective parties' lines.

Here is what the Committee found.

*We find that the mandatory periodic retesting and retraining of all licensed drivers between the age of first achieving a licence [sic] and the age of older driver assessment would be expensive, disruptive and administratively complex, and unlikely to improve road safety outcomes.*

The Committee provided no evidence that the retesting of older drivers improved

"road safety outcomes".

This isn't surprising, because that evidence does not exist.

The Committee's finding quoted above spells it out.

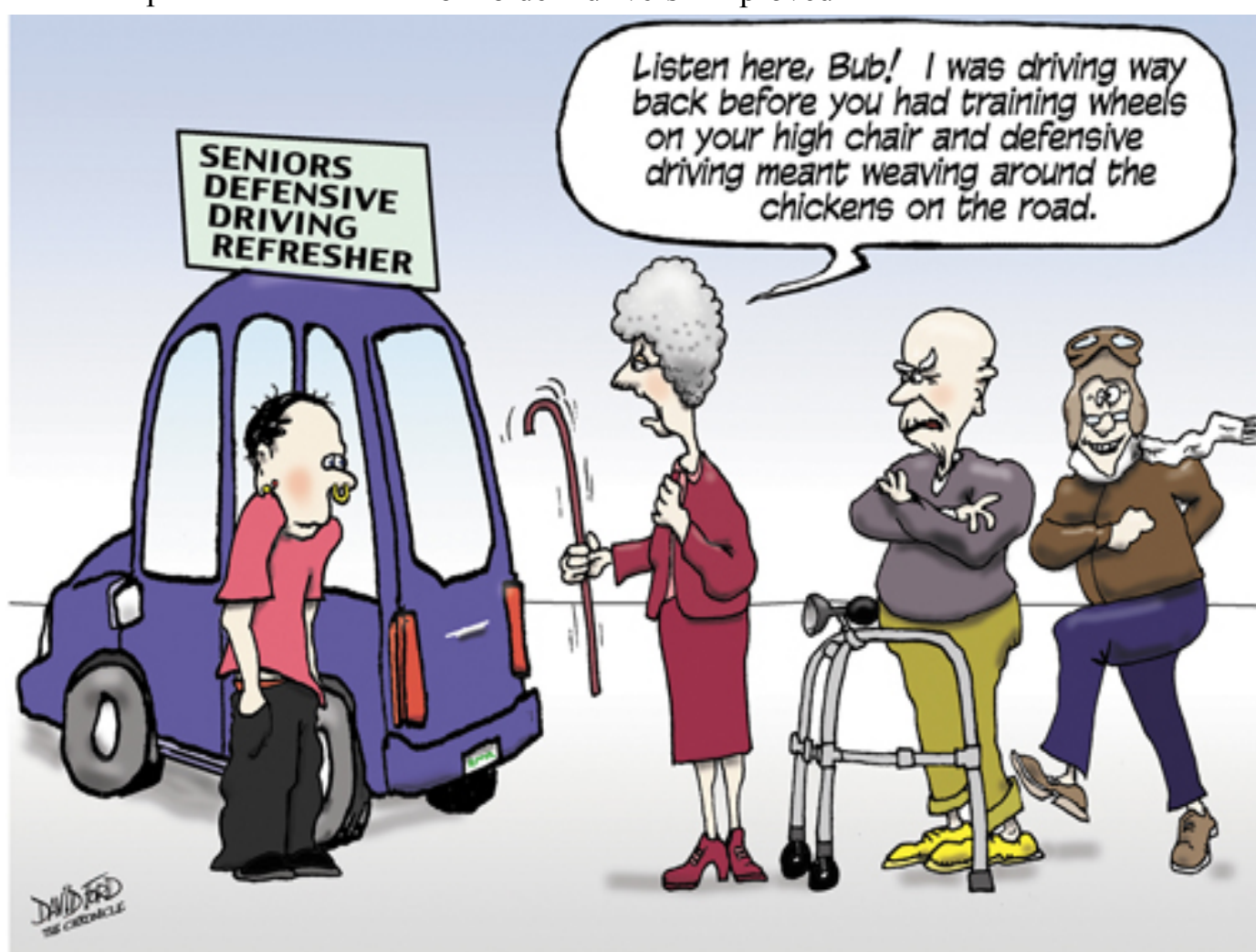
If retesting and retraining everybody does not improve road safety, how is retesting the very small group of people over 85 who still drive going to improve road safety?

That is the conclusion the rest of Australia, and indeed the rest of the world has come to, but Staysafe has decided to stay ignorant:

*We find that the current aged driver assessment regime in New South Wales is a reasonable balance between the rights of individual drivers and the community ...*

If you are approaching 85, contact CPSA Head Office on 1800 451 488 to discuss the older driver licensing system.

We can talk you through your options and provide contact information for the Older Driver Assessors in your area.



# CPSA News

## Taxi Transport Subsidy Scheme

THE TAXI Transport Subsidy Scheme (TTSS) is under review again, and this time Transport for NSW is considering whether to open the scheme up to other transport services beyond taxis.

The current TTSS provides a 50% discount on taxi fares up to the value of \$60 for people who have certain severe and permanent disabilities. Drivers of wheelchair accessible taxis are offered further incentives to sure-up services for people with wheelchairs.

It's true, the scheme seems to be under constant review, but making the service provider neutral could have its advantages if it is done with all users in mind.

The idea is that by extending the scheme so that the vouchers can be used to pay for Uber (an app-based ride sharing service) and community transport journeys, customers will be able to choose the service that best meets their needs.

Another change, flagged in the August edition of *THE VOICE*, is the transition to a paperless payment system.

Currently customers receive a booklet of vouchers, like a cheque book, which is filled out with users then forking out the cash for the remaining fare. But there are concerns about fraud, not to mention the ease of losing said vouchers. Transport for NSW is proposing to introduce an electronic card based payment system.

Other States in Australia with similar schemes have moved to a paperless system already and instead rely on smartcard technology. These cards can be automatically cancelled when lost or stolen and the risk of fraud is

allegedly reduced.

The TTSS is used by more than 44,000 people in NSW, 21,000 of whom are over the age of 65. It is of the upmost of importance that any change to this vital scheme takes into account the variety of needs, concerns and capabilities of those who use the scheme.

If you use the TTSS, we want to hear your feedback and concerns about the proposed changes. Call CPSA Head Office on 1800 451 488 or email [cpsa@cpsa.org.au](mailto:cpsa@cpsa.org.au)

## Smoke alarm subsidy for people with hearing impairment

IT'S A well-known fact that smoke alarms save lives, but what about people who cannot hear a standard smoke alarm?

Well, there are special smoke alarms for people who are deaf or hard of hearing. The presence of smoke in the air triggers a high-pitched beeper, bright flashing light and pillow shaker, alerting those in the house who cannot hear a conventional smoke alarm to the presence of danger.

Up until May this year these specialised smoke alarms were available at the subsidised cost of \$20 under the Smoke Alarm Subsidy

Scheme in NSW.

But the scheme has now been scrapped as part of the state's transition to the National Disability Insurance Scheme (NDIS) and the shift in responsibility for aged care to the Australian Government. The alarms cost \$570 if purchased outright.

But it's not all bad news. People who are deaf or hard of hearing can still access subsidised smoke alarms either through the NDIS or via My Aged Care if they are over the age of 65.

The concern, however, is for anyone who is not eligible to access the NDIS or MyAgedCare. Without some state funding to fill this gap, people will have to pay the full \$570 for the alarm. This means people may miss out, potentially putting their lives at risk.

Smoke alarms are mandatory and Government funding to subsidise the cost of specialised smoke alarms should also be mandatory.

If you are having trouble accessing a subsidised smoke alarm through the NDIS or MyAgedCare and you are deaf or have a hearing impairment, contact the Deaf Society of NSW on 1800 893 855 (free call), 0427 741 420 (SMS) or by emailing [info@deafsociety.com](mailto:info@deafsociety.com)

## Global Financial Crisis (GFC) turns 10

THE GFC began around October 2007 when a crisis in the subprime mortgage market in the US led to steep falls on global stock markets.

This crisis developed into a full-blown international banking crisis with the collapse of the investment bank Lehman Brothers on September 15, 2008.

The Australian All Ordinaries share index dropped from 6900 points in October 2007 to 3100 points in March 2009.

Ten years on, the All Ordinaries has yet to fully regain its losses. In October 2017, the All Ordinaries was just above 5,800.

According to data collated by the Reserve Bank of Australia (RBA), the annual term deposit rate in October 2007, at the start of the GFC, was 6.1%.

Over the years, this rate was reduced and in October 2017 it stood at 2.25%. The average annual term deposit rate from October 2007 over ten years was 4.35%.

But did you know that, if you had invested your term deposit in the defensive stocks of Australia's biggest companies, your average total annual return (capital appreciation/depreciation plus dividends) would have







been 5.9%?

You would have bought those stocks at their highest price in October 2007. That is, you would have bought them at the worst time imaginable.

Yet, ten years later you would have come out ahead of term deposits.

It is often assumed that term deposits are safe and that investing in the stock market is like taking your life savings to a casino.

It ain't necessarily so.

Here are the fourteen ASX 50 defensive stocks that together beat term deposits through one of the worst economic crises to hit the world: AGL, AMP, ANZ Bank, APA Group, Australian Stock Exchange, Commonwealth Bank, Coca-Cola Amatil, Insurance Australia Group (IAG), Macquarie Bank, National Australia Bank, QBE Insurance, Suncorp, Westpac, Woolworths.

## Energy rebates need reform says NSW Auditor-General

ENERGY affordability seems to be settling in as a long-term issue. But the question remains: Will the raft of energy rebates be able to protect the most vulnerable

from the worst of it?

The NSW Government administers \$245 million worth of energy rebates to over 800,000 households in NSW. The rebates are designed to ease the pressure of energy costs for low income households and people with life support equipment.

However, a recent report from the NSW Audit Office criticised the rebate schemes for being complex and inequitable.

Currently, the rebates are fixed ongoing payments applied directly to energy bills to reduce the amount households have to fork out every billing cycle.

But this means that rebate receiving households all get the same fixed discount despite the many factors that affect a household's energy usage.

Under the Low Income Household Rebate, a single pensioner living in a studio apartment receives the same \$285 a year rebate as a family of four living in a large home.

The rebates aren't adjusted for household size, location, efficiency of appliances or the quality of insulation, which

all impact the affordability of energy bills.

The Audit report shows that many vulnerable people are not getting enough support to safeguard their access to energy.

There are other models for supporting low income households with the pressure of rising energy prices and it's time for the NSW Government to consider a shakeup. For example, the Victorian Government calculates energy rebates as a percentage of part of the household's bill.

Setting energy rebates as a percentage of the overall bill, rather than a flat rate means that the value of the discount keeps pace with rising bills. This in turn gives the NSW Government an incentive to keep the actual cost of energy down for rebate recipients, as lower energy costs mean lower rebate costs.

Energy is an essential service which all households require, usage is not a choice it is a necessity. The suite of rebates as they currently stand are not adequate to meet the needs of the most vulnerable and must be reformed.



Department of Industry  
Resources & Energy

## Support to Pay Electricity and Gas Bills\*

Help is available to pay your energy bills.

For information on rebates and emergency assistance go to:

[www.resourcesandenergy.nsw.gov.au/rebates](http://www.resourcesandenergy.nsw.gov.au/rebates)

or phone Service NSW on 137 788

\* eligibility criteria apply








# CPSA Updates

## CPSA Head Office has moved

CPSA's Head Office has moved to Parramatta. Our new address is:

CPSA, Level 3, 17-21 Macquarie Street,  
Parramatta NSW 2150

Any mail sent to the old address will be forwarded to the new office, but please update your records for future correspondence.

## Participate in Research: energy disconnections

Have you had your electricity, gas or water disconnected? Or have you received a warning from your electricity, gas or water provider that you would be cut off if you didn't take action?

If you have had your electricity, gas and/or disconnected in the last 12 months, or you've received a warning that you could be disconnected, then the Public Interest Advocacy Centre wants to hear from you. The Disconnections Project is looking at how households manage being disconnected, with a view to improving the rules so that fewer people are disconnected and so that those who are can get reconnected as quickly as possible.

To complete the survey, contact the Public Interest Advocacy Centre on (02) 8898 6534

## Quality Aged Care Action Group (QACAG)

QACAG is a community group fighting for high quality care for older people in nursing homes and community aged care services. Members include people receiving aged care services, their partners, family and friends, nurses and retired nurses, people working in aged care, and other people committed to aged care.

The group meets every two months, usually in a Sydney CBD location and a focus of the group is to help educate and empower the community to demand high quality aged care.

For more information, or to become a member, contact the NSW Nurses and Midwives Association on (02) 8595 1234 and ask to speak to someone about QACAG or email [qacag@nswnma.asn.au](mailto:qacag@nswnma.asn.au).

## Garden of Remembrance

Dubbo Orana Branch mourns the recent passing of Keith Farrands. Keith was a very active member and attended all recent annual conferences as a branch delegate. He was a member of several other community groups in the district, running regular movie sessions and maintaining a history of our CPSA branch. Keith was farewelled by a large and varied group in Dubbo on October 19. He will be sadly missed by the Dubbo community. Vale Keith Farrands.

## 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.

Union of Australian Women, Newcastle \$85

## CPSA Executive

At the time of print, the outcomes of the 2017 election of CPSA executive members and office bearers are not known. An update will be published in the December/January edition of THE VOICE.

## 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 nine leaflets currently available:

- Staffing
- GP services
- Cultural needs
- Palliative care
- Fees and contracts
- Facilities and lifestyle
- LGBTI needs
- Aboriginal and Torres Strait Islanders
- Dental and Oral Health needs

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

## Setting up a CPSA Branch

If you are interested in setting up your own CPSA branch, affiliating an organisation with CPSA, or would like to find out more about the benefits available to CPSA Branches and Affiliates, please call CPSA Head Office on 1800 451 488.

## 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 2016/17 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)

## Pensioner Appliance Replacement Offer

The NSW Government has partnered with The Good Guys to offer NSW pensioners discounts on new energy efficient fridges and TVs, so that you can replace your old inefficient models. To be eligible for the offer, you must be wanting to replace a fridge that is more than 6 years old, and/or a plasma or cathode ray tube (CRT) TV. Contact The Good Guys on The Good Guys on 1300 601 795.

## 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 Services

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




### Actual Statements Found In Patients' Hospital Charts


- The patient has been depressed since she began seeing me in 1993.
- Discharge status: Alive but without my permission.
- The patient refused autopsy.
- The patient has no previous history of suicides.
- Patient has left white blood cells at another hospital.
- Patient's medical history has been remarkably insignificant with only a 40 pound weight gain in the past three days.
- Patient had waffles for breakfast and anorexia for lunch.
- On the second day the knee was better, and on the third day it disappeared.
- She is numb from her toes down.
- While in ER, she was examined, X-rated and sent home.
- The skin was moist and dry.
- Occasional, constant, infrequent headaches.




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= 30




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= 18




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= 2



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## Crossword Solutions

Crossword on Page 4

	1	N	2	T	E	3	R	E	4	S	T	5	I	N	6	G	L	7	Y
	N		H		E		E		R		E		E						
8	0	D	0	U	R	F	U	L		9	A	N	N	U	L	S			
		O		N		L		F		T		E		L					
10	G	0	0	D	P	E	O	P	L	E		11	R	I	O	T			
		R		E		C		O				A		W					
12	E	S	13	P	R	I	T		14	R	E	15	E	K	L	16	E	S	S
			I			E		T			A			S					
17	0	18	Z	E	19	A	N	D	E	R		20	S	A	21	M	P	22	L
		A		B					A		S		I		O				
23	0	N	U	S		24	G	R	I	P	A	K	N	I	F	E			
		T		C		O		T		N		A		T					
25	C	A	R	E	E	R		26	U	N	D	E	R	P	I	N			
		N		S		G		R		R		E		L					
27	A	N	S	W	E	R	E	D	A	P	T	L	Y						