

THE HOUSING AFFORDABILITY CRISIS IS NOT YOUR FAULT



MR HARRY Stutchbury, President of the NSW Young Liberals wrote an article in the Fairfax press on 4 January 2018: *How the Liberals could fix the housing affordability crisis and win young voters*. In it he claimed the Australian Government will not include the family home in the Age Pension means test for fear of upsetting pensioners.

According to the Young Liberals president the Government should include the family home in the pension means test, because pensioners are sitting on billions worth of real estate.

Including the family home in the pension means test would force pensioners to reverse mortgage their home. This would resolve the housing affordability crisis afflicting young people.

For starters, this proposal shows no understanding of how reverse mortgages work and how little of those millions and millions of dollars would actually be freed up to pay for pensioner living expenses. The maximum a reverse mortgage will free up for the home owner is about a quarter of a property's value. Not all that much. The rest goes on

interest and a buffer to make sure the debt is covered at all times.

What is also not explained is how reverse mortgaging family homes would bring house prices down. Price reduction would be a key element of any solution to the housing affordability crisis. It's hard to see how reverse mortgaging would bring about a price reduction, but if it did, wouldn't that cause the banks writing these reverse mortgages to be reluctant to write reverse mortgages?

Previously, many other commentators and

organisations such as the Productivity Commission have put forward the proposal that pensioners should reverse mortgage their homes. Sometimes they have argued that this is to fund the home owner's aged care and other times the purpose is so that the value of their home is means tested thus reducing the amount which a pensioner receives.

What this points to is a witch hunt targeting pensioners who have overcome past housing affordability crises and bought their own home.

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Letters

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(as at 1 November 2017)

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Don't touch the family home

I READ with much dismay an article by Harry Stutchbury in the *Sydney Morning Herald* on 4 January 2018 encouraging politicians to force Age Pensioners from their homes or into reverse mortgages. He obviously does not understand those older Australians living on the Age Pension.

He bases his comments on a level playing field, but as we know, we do not all get the same wage or opportunities. Where does he want older people to live? Not everyone wants to live in a village or in high-rise locked away from family and friends.

Many people have worked all their life bringing up families, paying off mortgages to have some sort of security in their declining years. We have read in *THE VOICE* how those living in retirement villages or high-rise can be forced out by a change of ownership or on

a 75 per cent vote of a Body Corporate.

Up until about 1975, we paid a Tax Levy for Social Security, I still have those Tax Forms today. We have paid our way!

Many people who own their own home will need nursing home care at some stage. If they had reversed mortgaged their home, there may be nothing left for aged care.

It seems to be another case for pensioner bashing, as we seem to have very little voice and clout. Why should we pay for political incompetencies over many decades?

*Andrew Wardle
Currans Hill NSW*

For whom the road tolls

THE PREMIER of NSW has said people who use toll roads and spend \$25 or more a week will get free rego.

We, the pensioners of NSW, pay the same toll fees as every other person in NSW. Now that the Premier is giving

people free rego, why can't she give pensioners free toll road passes? We could have a toll tag that registers us as a pensioner and we get free passage.

I have spoken to a lot of pensioners and most of them have to bypass toll roads because it is too costly for them. But sometimes you do have to use them to get to where you are going.

*Wayne Woodward
Tahmoor NSW*

Nursing home blacks out information

EVERY small step towards better care for residents in aged care facilities, as promoted by the federal Minister for Aged Care, is to be celebrated.

I have taken a keen interest in my mother's nursing home because of several incidents. I have contacted the Australian Aged Care Quality Agency, the accreditation agency in NSW.

There are 44 ticks to



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☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25). 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.

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

Letters

be achieved during the accreditation review. In my mother's nursing home, there were 42 ticks. That was in 2015.

I could not have access or read the report. What happened to the other two ticks?

In October 2017, the Quality Agency arrived for an unannounced visit, the inspectors spent some seven hours on the premises.

I cannot have access or read the report from that visit. However, the Facility Manager could refer to the 'most favourable' comments from the inspectors on the conditions in the nursing home, after the unannounced visit.

In a complaint submitted to the Aged Care Complaints Commission about an unreported and untreated injury, the Commission made many recommendations to the nursing home.

How will I know that these recommendations are being implemented? The private company managing the nursing home is not forthcoming with information.

*T. Scott
Kogarah, NSW*

(You can access accreditation reports online at www.aacqa.gov.au although they are quite difficult to find. Alternatively call CPSA Head Office on 1800 451 488 and we can provide you with details on aged care accreditation reports. Ed.)

One happy pensioner

I MUST be one of a kind, because I am ever so grateful for the Age Pension that my wife and I receive, and the benefits attached. It is paid into my bank account every fortnight without fail.

I have had nothing but the best and courteous service from Centrelink, and I believe that my pension is a privilege, and *not* a right.

The often used statement "I have paid taxes all my life so I deserve a pension" is ridiculous. Does anyone believe and expect to get all of their taxes paid back in the form of a pension? What would the government use to run the country if they gave all the taxes back?

A long time ago, I learnt the art of budgeting and living to my income. My wife and I manage to live quite well on our fortnightly pension, which allows us to pay off our modest mortgage of \$22.50 a

week. We used to pay 17 per cent interest. We go on local holidays two or three times a year. We run a car, pay our food and utility bills, and still save \$200 a month.

So why do people complain about being paid for being old?

Be thankful for what you get for doing nothing and learn to budget. Spend your time and energy enjoying your remaining years rather than whinging. Next time you go to cash your pension, smile and be grateful.

*William Griffith
Colyton, NSW*

(THE VOICE is inviting letters in response. The writer suggests the couple's pension is adequate. Do you agree? It should also be pointed out that the Age Pension for couples is \$1,348.40 p.f., while singles receive one-third less at \$894.40 and have roughly the same outlays as couples. How do readers feel about that? Ed.)

Send a letter to THE VOICE

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

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.

Your central gateway to aged care services...



myagedcare



1800 200 422

myagedcare.gov.au

FREE HEALTH TALKS

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

**HEALTH
PROMOTION
SERVICE FOR OLDER PEOPLE**

CPSA News

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In some cases, they are still paying it off.

All attempts have failed, so far, and CPSA believes will continue to fail. Reverse mortgaging a significant slice of Australian residential real estate carries risks no institution, commercial or Government, will take on.

Meanwhile, pensioners quite reasonably get angry about the attacks on their hard-won housing security. They get angry about being blamed for the housing affordability crisis. They overcame their own housing affordability crisis by saving, by going without and by working two jobs.

Downsizing house, upsizing super

FROM 1 July 2018, if you are 65 or over, and you are downsizing, the Government has created a new tax break for you.

You will be able to make a contribution to super of up to \$300,000 from the proceeds of selling your home. This contribution would be paid into your accumulation account, from which you

could transfer it into your pension account.

This contribution will not count towards the concessional or non-concessional contribution caps. The existing maximum age for contributions to super will not apply. The work test for over 65s will not apply. If you have already transferred \$1.6 million into your pension account previously, you can put up to an additional \$300,000 in.

The home you're selling must have been owned by the individual for the past ten or more years and have been

your principal residence.

Both members of a couple can contribute to super under this policy, so \$600,000 all up.

The devil is in the detail. To benefit you need to make sure that that additional \$300,000 in super will actually reduce your tax liability.

Elderly out of house and home

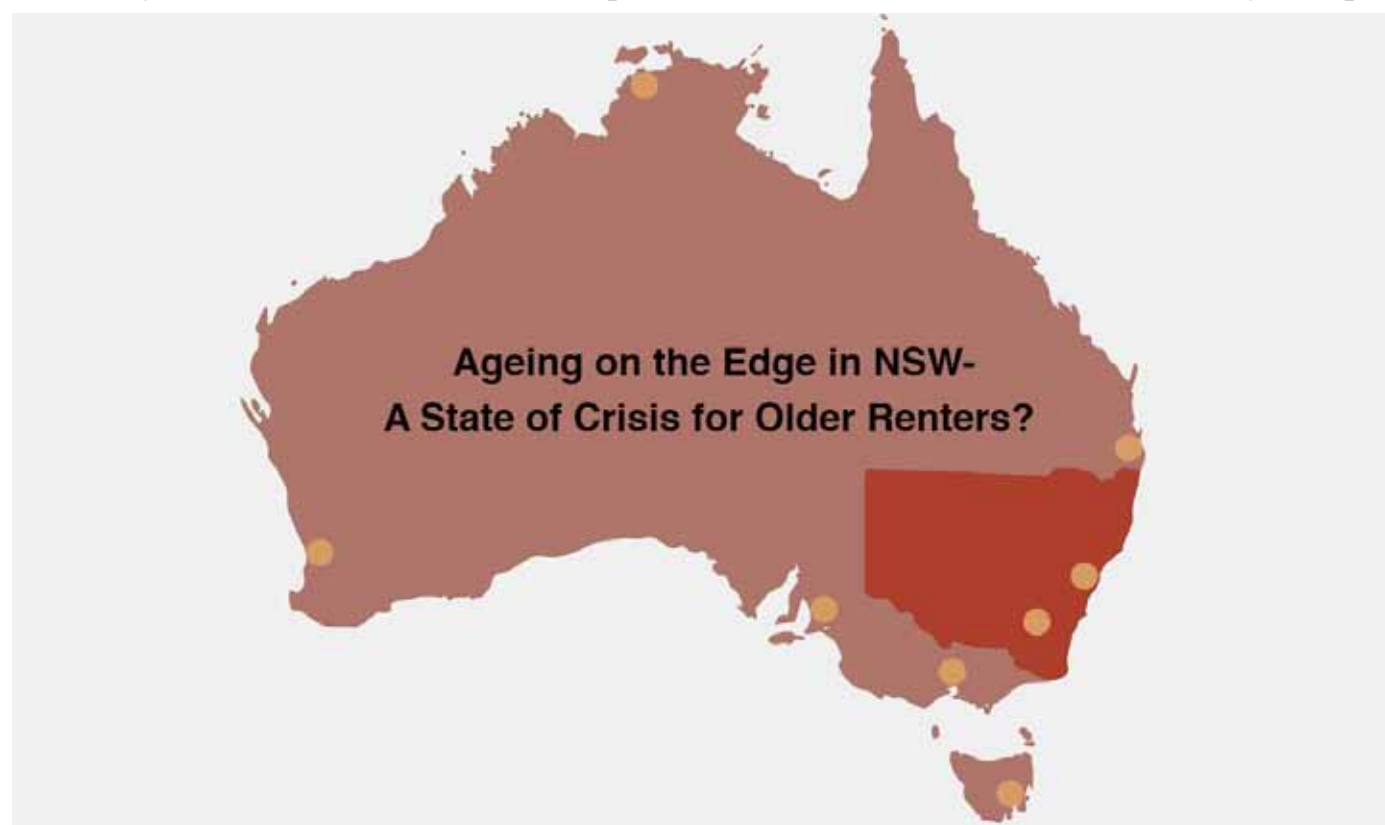
AS THE stock of social housing dwindles, our population ages and housing prices skyrocket an increasing number of older Australians are compelled to rent on the

private rental market.

Private rental housing is fundamentally insecure, unsafe, unaffordable and unadaptable which is putting older people at risk of homelessness.

These troubling trends have recently been brought to light by a couple of key housing reports that paint a convincing argument for broad reforms to both housing and the Age Pension.

According to census data, the proportion of 65 + households paying more than 30 per cent of their income on rent has increased by 22.5 per



Crossword by Hilda Thorburn

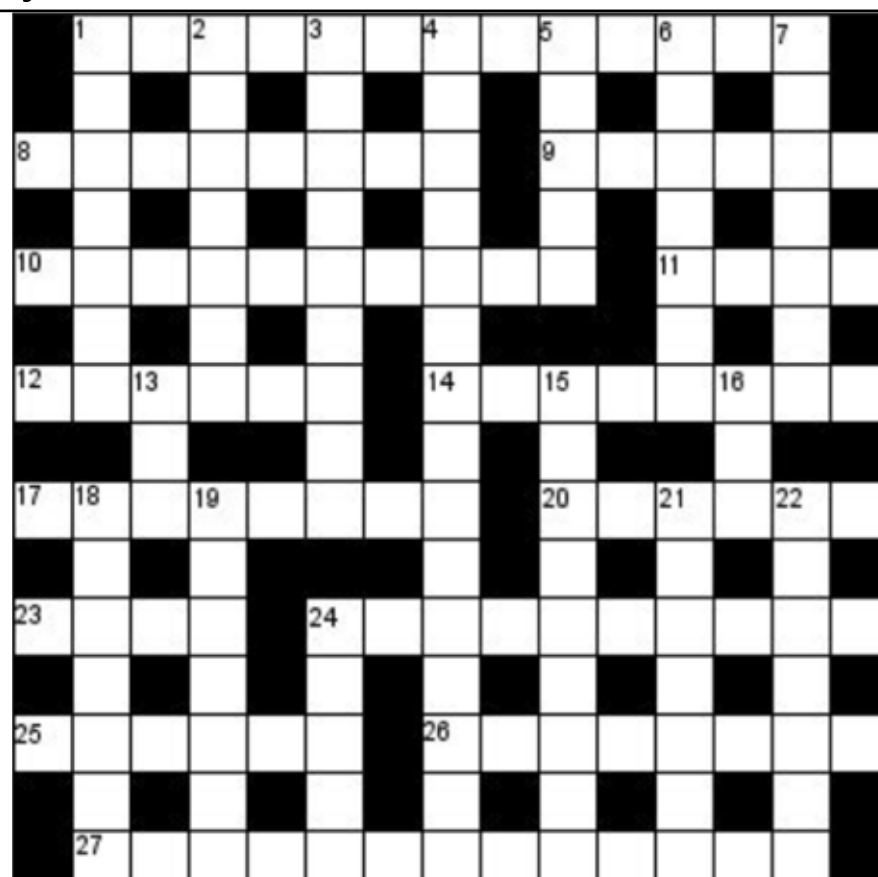
Across

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

cent over the last 10 years. In 1996 it was 31.7 per cent of households and in 2016 this figure had risen to 54.2 per cent.

With the number of people over 65 set to double by 2050, the number of older people renting and experiencing housing stress is bound to rise as well.

So why can't people just find cheaper rental properties in the private market?

Anglicare has revealed that only 1.62 per cent of rental properties in Australia are affordable and appropriate for a single person living on the Age Pension. This only jumps to 4.28 per cent of properties for a couple.

The difficulty doesn't stop there, the current private rental market is completely inappropriate for older people in other ways too. Rental properties tend to lack security with short leases and no-grounds-evictions and difficulties in getting landlords to put in place modifications such as handrails and ramps for older tenants.

Ageing in place continues to be the goal for many people as they age, however, with stagnant social housing stock a growing waiting list and successive governments turning to the private market to provide a home for all, this Australian dream may just be that, a dream.

It is clear that we need urgent government intervention. Ageing on the Edge NSW calls for some key housing reforms to challenge this trajectory for older tenants.

First and foremost, we need to expand the amount of social and other affordable housing to ensure that people struggling in the private rental market can afford a roof over their heads. The next point of order is to bolster funding

for specialised tenant and homelessness services and review Commonwealth Rent Assistance and other income payments so that pensioners can keep up with the cost of living.

CPSA strongly urges all parliamentarians to support the motion raised in the Senate at the end of last year regarding older people and homelessness. Older tenants and homeless people must surely get a break.

CPSA Members and Branches are urged to contact their local Member of Parliament about the scarcity of public and other affordable housing which is creating extreme poverty and in some cases homelessness. For more information please contact CPSA's Policy Team on 1800 451 488 or cpsa@cpsa.org.au.

Fire Levy revisited

TAX experts agree that taxing land is a great way of raising tax, because land can't go anywhere. You can't put a block of land in a numbered Swiss bank account.

But from a social equity point of view, taxing land is unfair because many cash-poor owner-occupier households, young and old, would not be able to afford to pay.

The Fire and Emergency Services Levy (FESL) was calculated on the basis of unimproved land value. There was a public outcry and the Government ditched the FESL. However, a NSW Upper House Inquiry is now looking into what was wrong with the FESL and how it could be improved.

The Inquiry is looking into what would be a fair way of raising money to fund fire and emergency services in New South Wales.

In its submission to the Inquiry, CPSA has suggested that the FESL could be replaced with a separate insurance policy taken out by households to cover them for the cost of any fire and emergency services they may need.

It is very similar to the way ambulances in NSW are funded, where people have to

take out insurance or run the risk of having to pay the full cost of using an ambulance should they need one.

NSW ambulances are free for pensioners and other concession card holders. CPSA has argued that fire and emergency services should likewise be free for pensioners and other concession card holders.

Few pensioners would argue with that.

Correction: SMSF supervisory levy

IN the September 2017 issue of *THE VOICE* it was reported that the annual Supervisory Levy paid by Self-Managed Superannuation Funds (SMSFs) would increase from \$259 to \$518.

This increase only affects newly created SMSFs and only during the first financial year (or part thereof) of operation. Established SMSFs will not face an increase in the Supervisory Levy. *THE VOICE* team apologises for the error in reporting.



CPSA News

The one aged care inquiry that's missing

THERE have been no less than six inquiries into aged care recently and an additional one hasn't yet finished.

But for the Government to hold an inquiry is one thing. Responding to the recommendations from an inquiry is quite another.

The Australian Law Reform Commission's report into elder abuse was released in June 2017. The Government has yet to respond.

The Senate Community Affairs Committees report into the future of Australia's aged care sector workforce was also released in June 2017.

The Government has yet to respond, although it is now conducting its own workforce review. An Expert Panel is on the job there, but the unions have been excluded.

The Review of National Aged Care Quality Regulatory Processes

delivered its report on 3 October 2017. The Government has yet to respond.

The Review of the Aged Care Funding Instrument Report was published on 19 October 2017. The Government has yet to respond.

Then there is the Wollongong University Report on the Cost of Care, released in April 2017, which said that the Aged Care Funding Instrument isn't fit for purpose. The Government has yet to respond.

Finally, there is the inquiry into the Oakden nursing home debacle, also known as the Carnell review, which released its report on 25 October 2017.

The Government has yet to respond, apart from adopting one recommendation, which was the replacement of three-yearly accreditation audits, which don't work, with unannounced spot checks, which also don't work.

Plenty to respond to, but wouldn't it be better to have

a Royal Commission into the whole sorry mess of aged care in Australia?

The House of Representatives has launched another inquiry into aged care, aged care quality to be specific. Submissions are due 8 February.

Nursing home closure

THE RITZ Nursing Home in Leura in the NSW Blue Mountains, a locked facility for 148 high-care residents, is one of the very few nursing homes ever to be closed by the Australian Government. It closed on 4 January.

An audit found residents often didn't have enough food and water.

Medications weren't properly monitored and many were forced to wait to be taken to the toilet.

Patients and staff reported being frightened and attacked by aggressive patients, who weren't managed properly.

The audit report painted a picture of a dirty, smelly, dilapidated home in disarray, with patients who have little

say in how they are treated and what they can do.

The Ritz Nursing Home failed 30 of 44 performance markers.

What is so scary about the report is that what was found in The Ritz sounds very similar to stories about a multitude of other nursing homes, which continue to operate.

This is not to say that these nursing homes are as bad as The Ritz. But it is just as possible that what goes on there is worse than what went on at The Ritz.

Yes, there are 44 performance markers, but whether these performance markers are deemed to have been met or not seems to be entirely up to the discretion of the audit team.

For advocates and consumers it is impossible to tell how good or bad a nursing home is from audit reports.

The Ritz was no doubt a hell, but how many other hells are allowed continued operation?



From welfare to bad

THE VOICE informed readers about the Social Services Legislation Amendment (Welfare Reform) Bill 2017. The Bill is still before the Senate but there is a real prospect that the following will occur.

A new Jobseeker Payment would become the main working age social security payment. It would replace seven current working age payments.

From 20 March 2020, Newstart Allowance, Sickness Allowance, Wife Pension, Bereavement Allowance and Widow B Pension would cease and most recipients of these payments would transition to a Jobseeker Payment, Age Pension or Carer Payment, depending on their circumstances.

Switching those on a Wife Pension to a higher rate Jobseeker Payment would mean that recipients wouldn't have their payment indexed until they reach Age Pension age. An estimated 200 recipients living overseas would have their payment cancelled altogether.

Current Wife Pension

recipients who transition to a Jobseeker Payment would be required to look for a job.

The Widow Allowance and the Partner Allowance would cease from 1 January 2022 and all remaining recipients would transition to the Age Pension.

From 20 September 2018, all job seekers aged from 55 to 59 (approximately 40,000) would no longer be able to meet 30 hours of activity requirements through volunteering alone. They would need to go and look for jobs.

Job seekers aged from 60 to Age Pension age (approximately 45,000), who currently are not subject to activity requirements, would have to do ten hours per fortnight of activity requirements, which could be met through volunteering.

Centrelink scam

CENTRELINK is warning about a scam email about a 'subsidy benefit', which has been emailed to people. The email looks as though it originates from Centrelink. It doesn't.

This particular email asks you to reply with personal details to confirm

your eligibility for the non-existent 'subsidy benefit'.

In general, scam emails, phone calls, SMS and Facebook messages can look or sound very realistic. Scammers often pretend to be legitimate Departments or agencies to obtain money and personal details.

Don't provide your personal details if you're unsure of the person contacting you. When in doubt, delete the email.

Victorian voluntary euthanasia bill is passed

LATE November 2017, Victoria became the first and only state in the country with a euthanasia scheme.

From July 2019, the scheme will be open to terminal patients over 18 years, of sound mind and a life expectancy of less than 6 months and less than 12 months for patients suffering neurodegenerative diseases.

The controversial voluntary assisted dying bill passed both the houses of parliament after more than 100 hours of debate and a raft of amendments.

The legislation includes 68 'safeguards', including new criminal offences to protect vulnerable people from abuse

and coercion and a special board to review all cases. To address concerns around 'euthanasia tourism' patients must have lived in Victoria for at least twelve months prior to the application.

Alongside this legislative change the Victorian Government has pledged to spend an additional \$62 million on palliative care over the next five years and improve access to psychiatric services.

Meanwhile, in NSW, the voluntary assisted dying bill has not passed the Upper House. The bill was subject to lengthy debate and was defeated by one vote.

Lithgow pensioners make headway

PENSIONERS in Opal-enabled transport areas have access to all-day travel on bus, rail and ferry for \$2.50. But not all are afforded this concession.

Not all regional buses are integrated into the Opal network, which means that if pensioners access both a train and bus in one day, they pay up to \$5 for bus and train transport. Not for long though.

Lithgow CPSA members have helped tip the scales in favour of pensioners with a win for Gold Opal card holders in the area.

Since 1 December 2017 pensioners no longer have to pay double for transport using the local bus lines with NSW trains in Lithgow. In a twelve month trial service, the NSW Government will fund the gap and restore all day \$2.50 pensioner transport.

Now, Gold Opal cards can be used to gain bus travel free of charge to and from Lithgow Railway Station when connecting with travel on the rail network.

This is a great victory for



local pensioners and will hopefully go some way to easing the cost of living pressures.

If the trial is successful, there's a possibility it could be replicated to alleviate pensioner transport woes in other regional areas as well.

Fees for paper bills ripped up

TRADITIONALLY, businesses have provided customers with paper bills and absorbed the associated costs. But in recent years, they have found a way to shift this cost to consumers.

By charging customers fees to receive paper bills, businesses lower their billing costs by encouraging most people to transition to digital.

This doesn't seem fair. Bills are not optional, many people don't have access to the internet and many of these businesses provide essential services.

Good news may be on the horizon for people paying fees to receive paper bills. The federal Treasury is currently undertaking a review of paper billing fees. They

have proposed five policy solutions to bolster consumer protection, including an industry led consumer education campaign, prohibiting essential service providers from charging fees and limiting fees to cost recovery.

In its submission, CPSA declared support for a total ban on charging fees for paper bills. Everyone should have the right to choose the way they receive communication from their service providers.

In other relevant news, the NSW Parliament has just amended the energy retail law to prohibit energy retailers from charging fees for paper bills from 1 January 2018.

Royal Commission into Banks

HAVING a Royal Commission into the banks was bitterly opposed by the banks and the Australian Government, but in the end the banks sent the Government a letter asking for it to be held. They also attached suggested terms of reference.



These terms of reference are lengthy, so we can't reproduce them here. However, they make reference to "community standards and expectations" in relation to banking services generally and also in relation to "the use [...] of superannuation members' retirement savings".

The Royal Commission has a term of twelve months, with an interim report due in September this year. *THE VOICE* will keep readers up to date as to whether and how they can make submission to the Royal Commission.

Beating term deposits to the end

THE GLOBAL Financial Crisis, which started in October 2007, was the worst financial crisis since the Great Depression of the 1930s.

The Australian All Ordinaries Index dropped from 6,873 points in October 2007 to 3,090 points in March 2009.

On average, Australian shares lost 55% of their value.

Ten years on, in October 2017, the All Ordinaries was still struggling to break through 6,000 points. The October 2017 average share price was still 13% lower than the October 2007 one.

Surely, without a shadow of doubt, those who were investing in term deposits back in October 2007 did better than those who were invested in shares?

The twelve-months term deposit rate in October 2007 was 6.1 per cent. In October 2016 it was 2.35 per cent. The average annual term deposit rate over ten years was 4.35 per cent.

In other words, had you put your money into an annual term deposit in October 2007, just before the Global Financial Crisis, and rolled your savings over annually, your average annual interest





rate would have been 4.35 per cent.

Not bad, given that this average rate was achieved while the entire world was in extraordinary economic turmoil.

But now consider this.

Say you had put your money in the stock market in October 2017, buying at the highest share prices before the Global Financial Crisis hit.

How would you have fared then?

It all depends on which shares you would have bought.

But let's say you are a very careful, risk-averse person, so you would have only chosen stock in Australia's fifty biggest companies listed on the Australian Stock Exchange (ASX), because these are companies least likely to fail.

In fact you are a very, very careful person and you would only have bought so-called defensive stocks among those fifty stocks.

A defensive stock is the stock of a company with stable earnings.

Because of the constant demand for their products

and services, these stocks are likely to recover when they drop while paying constant dividends.

Back in October 2017, when share prices peaked and the Global Financial Crisis was about to hit, there were fourteen ultra-defensive stocks in the ASX50.

All of these fourteen stocks, dropped significantly when the GFC hit. Some have yet to recover completely, while others have recovered, and some have recovered and then some.

If you compare investing in these defensive ASX50

stocks with investing the same amount in term deposits from the start of the Global Financial Crisis until ten years later, you might get a surprise.

The defensive ASX50 stocks would have made you more money than term deposits during one of the deepest economic crises the world has ever faced.

The stocks would have given you an average annual return of 6 per cent, while the term deposits would have given you 4.3 per cent. And that's when times were bad... Food for thought!

Interest Free Loans

The No Interest Loans Scheme (NILS®) is a not-for-profit community-based program which provides small, no interest, no fee loans to people in need of essential household items such as appliances, furniture and medical equipment. If you would like more information on accessing a NILS loan, call the **NILS® Hotline on 1800 509 994**.

Health Care Complaints

Got a complaint about the health care you received in NSW? You can contact the Health Care Complaints Commission on **1800 043 159** from 9am – 5pm on weekdays. Complaints need to be made in writing but it's best to discuss your complaint to ensure that it is something that they can address. The Commission staff can also assist you in putting it in writing.

You can make complaints about any health service provider in NSW (including doctors, nurses, dentists, pharmacists, psychologists, chiropractors, podiatrists); health service organisations (including public and private hospitals, clinics, medical centres and day surgery centres and ambulance service) and also health practitioners who are not required to be registered (for example, naturopaths, dieticians, massage therapists).

CPSA aged care prize competition!

Three \$50 gift vouchers to be won!

Answer the following question and send your answer to CPSA for a chance to win:

What is the name and phone number of the Government service for aged care information?

Answer:

Competition closes on Monday 13 March 2018. Winners will be notified and results published in THE VOICE

Email your answer to voice@cpsa.org.au
Fax your answer to (02) 8836 2101
Mail your answer to CPSA, Level 3, 17-21 Macquarie Street Parramatta NSW 2150.

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

Phone: 1800 451 488

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

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.

Speakers for branch meetings

Seniors Rights Service is a community legal centre specialising in the rights of older people. Contact the Seniors Rights Service on 1800 424 079 to arrange a speaker for your branch meeting to talk and answer questions about:

- Retirement Villages
- Nursing home contracts
- Strata Collective Services
- Planning for later life
- Consumer rights
- Human rights / Elder abuse
- Financial exploitation

Strata Collective Sales Advocacy Services

Marrickville Legal Centre - 02 9559 2899
338 Illawarra Road, Marrickville 2204

Seniors Rights Service - 1800 424 079
418A Elizabeth St, Surry Hills 2010

Setting up a CPSA Branch or Affiliate

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

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

Financial Information Service

13 63 57

Free information about pensions, superannuation and other retirement funding issues.

BUDGEWOI BRANCH

Budgewoi Branch has changed the time and location of meetings.

Time

1pm – 3pm every second and fourth Tuesday of the month.

Location

Halekulani Bowling Club,
Natuna Ave
Budgewoi NSW 2262.
Ph 02 4390 6400



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.

Calling CPSA

CPSA office hours are
9am – 4pm Monday – Friday

Outside of these hours, and when all lines are busy, calls are answered by our answering machine. If you reach the answering machine, please leave a clear message including your phone number and we will get back to you.

Pension rates per fortnight

Single - \$894.40

Couple (combined) - \$1,348.40

Pension asset limits

Single – full pension up to \$253,750

Single pension cuts out at \$552,000

Couple (combined) – full pension up to \$380,500

Couple's pension cuts out at \$830,000

Newstart rates per fortnight

Single – \$538.80

Single over 60 - \$582.80

Couple (combined) - \$973

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**
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



Talking Dog

I wanted a dog and when I saw an ad ‘Talking Dog For Sale’, I went out immediately, rang the bell and the owner showed me the dog.

“Do you talk?” I asked the dog.

“Yep”, the dog said.

“So, what’s your story?”

“Well”, said the dog, “I discovered that I could talk when I was pretty young. I wanted to help the government, so... I told ASIO.

“In no time at all they had me jetting from country to country, sitting in rooms with spies and world leaders, because no one figured a dog would be eavesdropping. Did that for eight years.

“But the jetting around really tired me out, so I decided to sign up for a security job at the airport, wandering near suspicious characters and listening in. I uncovered lots and was awarded a batch of medals.’

I was amazed and asked the owner how much she wants for the dog.

“Ten dollars”, the owner said.

“Only dollars? This dog is amazing! Why on earth are you selling him so cheap?”

“Ah, he’s a fibber. He’s never been out of the back yard.”

Crossword Solutions

Crossword on Page 4

	1	I	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								
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10	G	O	O	D	P	E	O	P	L	E							11	R	I	O	T
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			I			E		T				A					S				
17	0	18	L	E	19	A	N	D	E	R		20	S	A	21	M	P	22	L	E	
	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							