

AGED CARE PUTS PROFITS BEFORE PEOPLE

AUSTRALIA'S largest for-profit aged care providers are receiving billions in public money and are paying minimal tax, but cry poor at any mention of mandating staff-to-resident ratios. Something doesn't add up.

A new report by the *Tax Justice Network* found that the six largest for-profit aged care providers including Bupa, Opal, Regis, Estia, Japara and Allity were given over \$2.17 billion in government subsidies and between them made a total profit of \$210 million in the 2016-17 financial year.

But this didn't stop them teaming up with aged care lobby groups recently to complain that government funding was inadequate, reporting that 41% of residential aged care providers were making a loss.

While rural and remote facilities may struggle more for cash, it certainly isn't the case for these aged care giants. In fact it turns out they are using tricks and loopholes to lower their taxable incomes and minimise their tax contributions.

While this may seem



unscrupulous, it isn't always illegal, which begs the question can we trust unregulated for-profit motives with the care of vulnerable people?

In many cases making profit accumulates at the expense of delivering quality

care. For example, wages eat into revenue but having a safe level of staff is crucial to providing the necessary amount of care.

One thing is for sure, without proper transparency and accountability, there are firms that are taking advantage of

loose government oversight and lack of regulation.

Since the release of this new report, a Senate inquiry has been announced to investigate the allegations of multinational tax avoidance among Australia's largest for-profit nursing home providers.

FEDERAL BUDGET SPECIAL: PAGES 6-7

Letters

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(as at 19 May 2018)

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OF PENSIONERS AND SUPERANNUANTS

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Centrelink staff

I JUST heard on the news that the Australian Government plans to axe Centrelink call centre staff in favour of outsourcing this service to a private company. This is a retrograde move.

As an aged pensioner I quail at the thought of a vital service being privatised. As has happened to so many human services that have gone this way, the quality of service is most likely to deteriorate and Centrelink 'customers' will suffer.

I have always loved the respectful, caring and friendly attitude of Centrelink call centre staff when I have had to make enquiries or report extra income (other than the recorded service). I hate to think what will happen when this important part of Centrelink's operations will be outsourced.

I wonder if there will be any response to this news from CPSA? I would be interested in knowing what the

organisation's response will be to this late Government move to hand over vital services to the private sector.

*Chrissie Shaw
Hackett, ACT*

CPSA does not support the cutting of Centrelink call centre staff. However, at this point it looks like the new privately provided staff will be additional. For more information see page 5. (Ed.)

Energy supplement

I AM wondering if the reports coming out of the Budget are true. Is the Turnbull Government going to scrap the Clean Energy Supplement from pensioners?

I am very concerned. If this important supplement was taken away it would make me question whether I use my heater or not this winter.

Can CPSA shed some light on this penny pinching agenda?

*Wayne O'Brien
Biggera Waters, QLD*

It has been the Australian Government's policy position to cut the Energy Supplement for new pensioners since 2016. This remains the Government's policy position but to date they have failed to get the necessary legislation passed through the Senate. (Ed.)

Rate of pension

I AM 75 years young. I have no super, no bank vault of cash, pay rent and rely solely on my single pension.

I listened last night to the Treasurer proposing to spend billions for all classes of people over the next seven years but he could not find anything for pensioners.

I have worked out that between March 2013 and March 2018 my income 'rose' by just \$2,405 per annum.

I would support any initiative from CPSA to lobby for a system of determining the rate of pension at each review. Hoping you can

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC

Donations, Bequests, Membership and THE VOICE subscriptions

Membership is open to all who support the aims and objectives of CPSA

- ☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25).
I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA.
I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.
- ☐ Please send me information about my nearest Branch.
- ☐ I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$25.00 incl. GST).
- ☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)
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Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

Letters

help the pensioners of this country.

*Colin Foot
Eagleby, Qld*

Energy bill relief

I READ with interest your report regarding energy bill relief packages in the April issue of *THE VOICE*, but my gripe is with my landline and internet provider.

All pensioners and low income earners would consider their phone line and internet a necessity these days.

I try to pay my bills on time to avoid an extra slug for overdue accounts and as Australia Post encourages, I like to pay at Australia Post outlets. Optus hits me with a \$1.59 fee for this privilege.

Also, because I choose not to use BPAY or have a direct debit in place to pay my monthly phone and internet account (as an Age Pensioner I cannot always guarantee that I will have enough money in my account, living as we do below the poverty line) Optus hits me with another \$2.00 charge and then to cap it off, I am charged another \$2.00 for the privilege of receiving my paper account.

Okay, \$5.59 may not seem like a lot of money to some, but to me it is the cost of a loaf of bread and a litre of milk.

Are these charges by Optus legitimate or are we being ripped off again?

*Llieda Wild
Eastwood, NSW*

These fees are legal. CPSA has an ongoing campaign against these types of fees and it remains CPSA's position that service providers should not disadvantage people who do not use the internet by charging extra fees. (Ed.)

Response to William Griffith #8

I HAVE been reading the replies to William Griffith over the past few months and have noted in a Newspann that 51% of the people surveyed thought the Age Pension was a safety net and 35% thought the Pension was only repaying tax paid.

Reading Peggy Stansky's letter in the May *VOICE* took me down memory lane. She mentioned something about how old Group Certificates documented that a portion of tax went towards the Age

Pension.

So I dug out my 1959 Group Certificate.

I was 19 at the time and had decided to give myself a middle name unofficially. The ATO dutifully included the 'J' which stood for Jonathan, a name I liked but later was forced to drop.

Sadly there was nothing about a future pension on it.

*Bob Meadley
Narromine, NSW*

In 1945 the Commonwealth Government split personal income tax into two components, one of which was to be used to finance social security cash payments and was paid into the National Welfare Fund. In 1950, this social security contribution was merged back into a single personal income tax when all cash payments were again made direct from general revenue. (Ed.)

Tax credits

GLAD to see CPSA's support for tax credits being protected for those "not much better off". How much better off does one need to be to lose these credits in cash?

The Opposition has a way to go to finalise their policy.

Is there a Class Action here if it becomes law? Shareholders and investors have had the goalposts moved and any share sales would be much lower due to the loss of tax credits in cash. A double loss.

*Bob Meadley
Narromine, NSW*

Send a letter to *THE VOICE*



THE VOICE, CPSA
Level 3, 17-21 Macquarie
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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.

CPSA Conference 2018

CPSA's 2018 Conference will be held in Sydney on Tuesday 30 and Wednesday 31 October.

Conference offers CPSA Members and Affiliates the chance to be involved in policy development, to hear from great speakers, and meet other Members. CPSA Members who have not been elected by their Branch or Area Council to be a Delegate, including those who are not members of a CPSA Branch, can register as an Observer. Registration is free and CPSA will provide free train travel for attendees from the country. Reimbursement for accommodation is up to \$159 per night for up to three nights for out-of-Sydney Delegates.

The Conference will be the same venue as last year, Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. The venue is close to Central Station. For further information, call CPSA Head Office on 1800 451 488.

The closing date for the receipt of agenda items and policy motions is 31 August 2018.

CPSA Annual General Meeting 2018

The Association 2018 Annual General Meeting will be held at 12:45 pm on Tuesday 30 October at the Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills, NSW 2010, as part of the CPSA Annual Conference on 30-31 October. A formal notice will be circulated to each Association General Meeting Delegate at least 21 days in advance of the meeting, in accordance with clause 6.6.1 of the CPSA Constitution.

In accordance with Rule 6.6.2 of the CPSA Constitution, notice of the 2018 Conference, Annual General Meeting and the closing date for the receipt of constitutional amendments is 31 August 2018.

A formal notice for the 2018 Conference and 2018 AGM will be circulated to each Association General Meeting Delegate, each Branch, each Area Council and each Affiliate at least 21 days in advance of the Conference.

CPSA News

Rental affordability snapshot 2018

CONVERSATION about housing affordability is skewed towards homeownership, but what about renters?

Anglicare Australia produces an annual report that looks at the price of rental properties around Australia and compares that to what can be afforded by people on some of the lowest incomes.

This year, it surveyed 67,365 properties listed for

rent and found that rental affordability has become bleaker and not just in major cities.

Of the properties examined, only three country-wide were affordable for someone living on the measly Newstart Allowance. The situation is a little better for those living on the Disability Support Pension; they had the option of 485 properties. However, considering over 764,000 people receive this pension, the numbers don't add up.

For single people on the

Age Pension there is just over 1% or 833 affordable properties in Australia.

These figures reflect the fact that Centrelink payments are now really only viable to live on if you are a homeowner or live in public or community housing.

Renting in the private market is simply unaffordable for people living on government income support. Meanwhile, homelessness is increasing and there are no government plans to work towards ensuring that

all vulnerable citizens have the opportunity to live in safe, secure and affordable accommodation.

Surely this is not too much to ask for!



Spot the difference: Retirement village or nursing home?

THE lines between retirement villages and nursing homes are blurring as retirement village operators are seizing the opportunity to become home care providers.

This is a result of last year's aged care reforms, which opened up home care so that retirement village operators could register as home care providers.

A 2017 report shows that 33% of the retirement villages surveyed are operated by an approved provider for

home care. Whilst 28% of the villages are co-locating with nursing homes or have nursing homes located within 500 metres of the village.

There are both pros and cons to this approach.

On the bright-side, the provision of care in retirement homes can help people to 'age in place' and delay the need to move into residential aged care.

However, this new model of mixing care and accommodation comes with potential problems too as it blurs what was once a strict line between retirement

villages and aged care services.

Aged care is regulated by the Commonwealth, whilst retirement villages are regulated by state and territory governments. The *NSW Retirement Villages Act 1999* was originally designed, as COTA Australia writes, "when retirement villages offered basic 'bricks and mortar' accommodation".

Whilst aged care legislation strictly regulates fees and charges to residents, retirement village contracts can be confusing and

expensive.

There are few checks and balances around retirement village costs, fees and charges.

Combining care and accommodation can also be problematic for residents if care is lacklustre, as they can't easily switch providers without having to find a new home as well.

The current retirement village law doesn't address this new mixed care and accommodation model. There needs to be a review of the now 20 year old *Retirement Villages Act*.

Crossword by Hilda Thorburn

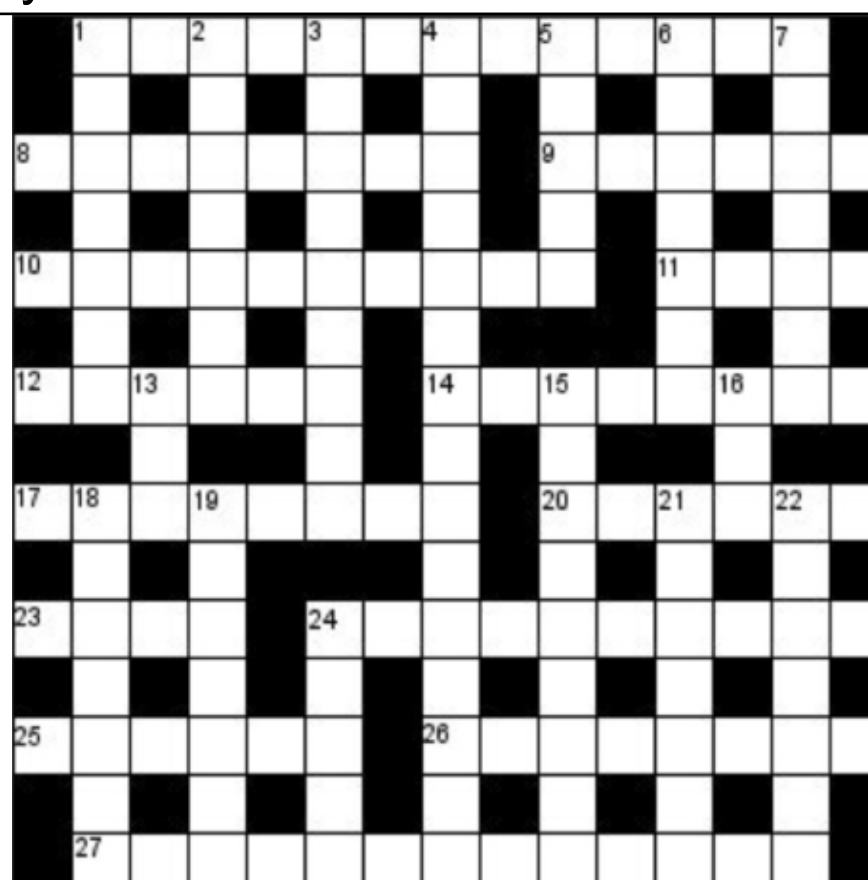
Across

1. Lavishly
8. VCR device (5,3)
9. Insult
10. Aspen (6,4)
11. Consumes
12. Pop! Goes the ... (song)
14. Originated
17. ... Amadeus Mozart
20. Marionette
23. Study hard
24. Close friends
25. Dramatic
26. Clothes
27. Elites (7,6)

Answers on back page

Down

1. Event
2. Increases threefold
3. Our country
4. Chief legal officer (8,7)
5. Make amends
6. Silk-like fabric
7. Large Chinese river
13. Tool used for piercing holes
15. Device for increasing sound
16. Faucet
18. Forward
19. Tiredness
21. Tableland
22. Large properties
24. Desert plants



Government takes a jab at aged care, mandates flu vaccines

THE Federal Government has mandated all aged care providers to offer workers the flu vaccine. It is not mandatory, however, for staff to accept the offer of the vaccine.

The new policy is based on research showing strong links between aged care staff immunisation levels and flu outbreaks. Last year, only 3.5% of nursing homes had the recommended number of staff vaccinated against the flu.

There were also over 1,100 influenza-associated deaths in Australia. The majority of these deaths, 90%, were people aged over 65 years.

If people over 65 years catch the flu, they are at greater risk of severe illness and complications that require hospitalisation.

Influenza is a serious illness that is often confused with the common cold. They are however, caused by different bugs and have different effects on the body. The flu is much more dangerous.

The National Immunisation Program provides vaccines free of charge for people over 65 years. There are two new 'enhanced' vaccines being offered this year to people aged over 65 which are more effective than the standard vaccine.

If you are over 65, talk to your doctor about the free vaccine and make sure you are protected this flu season.

Funding boost to Centrelink: the good the bad and the ugly

OVER the last decade thousands of Centrelink jobs have been cut. This has paved the way for a huge blow out in call wait times and millions being met with the frustrating engaged tone on the end of the line.

Processing times have been a casualty too. In 2015 the average processing of the Age Pension was 34 days, but by the end of 2016 it was up to 57 days. Worse still, CPSA frequently hears from people who have waited up to six months to start to receive the pension.

Late April 2018, the Australian Government announced it would fund an additional 1,000 Centrelink call centre workers who will be contracted by a private company.

This move follows the decision late last year to hire Serco, a multinational company, to provide 250 extra Centrelink call centre workers. Serco is pitted to receive this new contract, worth hundreds of millions of dollars, to fund the 1,000 extra workers for three years.

So while the good news is there will be more people answering Centrelink phones, the bad news is that more Government money is going to private shareholders and the ugly news is that we are starting down the road of privatising yet another critical public service.



New Aged Care Quality Commission

THE Government has announced the creation of a new Aged Care Quality and Safety Commission, which will replace the Aged Care Quality Agency (which audits nursing homes) and the office of the Aged Care Complaints Commissioner.

This means an independent body will oversee the aged care industry. Currently, the Aged Care Quality Agency is part of the Department of Health, which is subject to ministerial direction. An independent Commission does not take orders from the Minister.

The current Aged Care Complaints Commissioner is already independent. However, the Complaints Commissioner is currently staffed by employees of the Department of Health. This arrangement will finish on 1 January 2019 with employees being employed directly by the Commission.

Making accreditation and complaints handling independent from ministerial direction makes sense. But don't expect the quality of care to improve as a result. Audit and accreditation methodology will not change, even though a new set of quality standards is also about to be introduced.

The new Aged Care Quality and Safety Commission will not change anything until objectively measurable aged care quality standards are introduced.

Those standards would need to enable assessment of nursing homes' performance by the health and wellbeing of residents.

Currently audits look at processes and evidence of processes being used. For example, the current standards say that "care recipients' oral and dental health [must] be maintained".

The way this is assessed is by looking to see if care plans refer to teeth being cleaned every night, if charts for teeth cleaning are duly marked off and if the home orders supplies like toothpaste etc.

A more direct way would be to check dental records of check-ups and treatment. They would be far more revealing of a resident's oral health. It might even be a cheaper way.



AUSTRALIAN BUDGET 2018

2018 Federal Budget at a glance

THE AUSTRALIAN Government has tried to frame this as a 'Budget for older Australians', but with only minor changes to aged care, the Pension Loans Scheme, Work Bonus, super and elder abuse initiatives, it does not live up to the hype.

Some of the more revealing measures are things the Government is not doing.

The Government is not dropping plans to force people to work until they are 70 and they're not dropping plans to axe the Energy Supplement for new pension recipients, leaving new pensioners \$14 a fortnight worse off. Just to be clear, if you are currently receiving the Energy Supplement you won't lose it unless there's a break in your eligibility.

The Government has ignored calls to increase Newstart, which is worth a measly \$40 a day.

The Government is virtually silent on housing affordability. There was no commitment in the Budget to increase social housing or address the inadequacy of Rent Assistance.

But maybe the best measure in the 2018 Budget is the \$300,000 the Government has dedicated to enhance cruise ship access to Sydney.

Pension Loans Scheme

BEFORE last month's Budget, the Pension Loans Scheme was something few people knew about. Then the Budget came along and suddenly every journalist in the country wanted to know about it.

Briefly, the Pensions Loans Scheme is a government-funded reverse mortgage scheme. It is open to part-pensioners and it pays out a

fortnightly income stream.

The maximum fortnightly amount you can get is equal to the fortnightly pension.

This income stream is a Government loan and the pensioner needs to put up a security, usually their own home.

Repayment occurs when the home is sold, usually when the pensioner moves into a nursing home or passes away.

The current interest rate is 5.25 per cent.

There are two changes to the Pension Loans Scheme:

First, anyone who has reached Age Pension age can access the Scheme, whereas previously only part-rate Age Pensioners could. This means self-funded retirees of pension age and full-rate pensioners can also access the scheme.

Second, the maximum fortnightly loan amount will be increased to one-and-a-half times the fortnightly pension payment.

These changes kick in on 1 July 2019, if legislation passes.

Participation in the Pension Loans Scheme is currently quite small. The Government expects that following the changes another 6,000 people will be approved.

'Approved' is a key word. Like any loan, approval

depends on ability to repay, so if an application to the Pension Loans Scheme is approved would depend on the value of the security (the home, usually), life expectancy of the applicant and probably some other unpublished factors.

For example, the Department of Social Services might take into account need and would be very irresponsible if it didn't cap the total value of all loans.

CPSA is trying to get to the bottom of this for exact details of unpublished eligibility criteria.

Note that the amount quoted in the Budget (\$11million) represents administrative costs. The total value of all loans is much higher than that.

The Pension Loans Scheme is a reverse mortgage scheme. While it is Government-funded and therefore more secure than commercial reverse mortgages, the usual disadvantages apply.

Getting a loan under the Pension Loans Scheme will encumber your home. The interest rate (even if it is better than a commercial rate) will very quickly eat into the equity of your home.

As a result, you may not be able to sell your house and buy another one. Or you may

not have sufficient money for a nursing home bond.

Aged Care

AGED CARE was supposed to be a big winner in the Budget, but this promise has fallen flat on its face.

The Budget only announced an additional 14,000 Home Care packages over the next four years. Whilst this is a welcome move, the extra packages are a drop in the ocean compared to the 104,000 people waiting for home care.

The new home care packages will cost around \$1.6 billion to deliver but it is still cheaper than subsidising residential care and older Australians overwhelmingly want to stay at home.

More worrying is that the Government has not defined a plan to address this home care crisis.

On the other side of the aged care coin, the Government has committed funding for 13,500 residential places in 2018-19.

Interestingly, the funding streams for home and residential care will be combined in July to make it more responsive to demand.

However, this may also make it difficult to compare aged care funding over time and identify increases or decreases.

The good news is that the Budget committed \$82 million to providing mental health services to people in nursing homes. The program will be co-ordinated by local Primary Health Networks and will help address the prevalence of depression and loneliness amongst residents.

Sadly, there was no proposal to address the problems with aged care audit methods and unsafe staffing levels, which are crucial to improving quality of care.



AUSTRALIAN BUDGET 2018



Tackling Elder Abuse

AS part of the Budget the Government is committing to tackling elder abuse and developing a national online register for Enduring Powers of Attorney.

The Government will provide \$22 million over five years towards the expansion and evaluation of trials of support services for people experiencing elder abuse. This money will fund an Elder Abuse Knowledge Hub, a research study and the development of a National Plan to address elder abuse.

The Government will also establish a National Register of Enduring Powers of Attorney.

Employment initiatives

THE GOVERNMENT'S *More Choices for a Longer Life* package includes a raft of initiatives to help older people stay in the workforce longer.

It includes up to \$10,000 in wage subsidies paid to employers to take on staff aged over 50 and up to \$2,000 for older workers to take up reskilling and upskilling

training and opportunities.

Additionally, the Pension Work Bonus, an amount of income that can be earned before affecting the pension, will be increased from \$250 to \$300. This means that pensioners will be able to earn up to \$7800 a year free of pension income tests.

For the first time, the Bonus will also be extended to Age Pensioners who are self-employed. On the down side the Bonus is not indexed so it only increases when legislated, not with wages or prices.

Centrelink's digital transformation

CENTRELINK is getting more tech-savvy. Budget documents reveal that more money is going towards updating Centrelink's digital systems.

The Government is set to give \$316 million over four years towards the Welfare Payment Infrastructure Transformation (WPIT) program. WPIT started on 1 July 2015 and will run for 7 years until 2022.

The WPIT program will,

according to Budget papers, lead to 'more efficient and automated claim, assessment and payment processes'. The aim is to reduce claim processing times and cut the costs of running the payment system.

The WPIT has already been applied to students getting Austudy and Youth Allowance payments. Those claiming job seeker, Age Pension, Disability Support Pensions and Carer Payments will be the next to be effected by the digital transformation.

SMSF trustees rejoice!

TRUSTEES of self-managed super funds (SMSFs) have two reasons to be happy with Budget 2018.

If your SMSF has been audited for three years in a row without any problems, your next audit will be three years hence.

In other words, well-run SMSFs will only be audited once every three years.

The result will be a cost saving: no audit fees for two years.

You will still need to do the financial statement etc each year. Also, the ATO Supervisory Levy will be payable each year.

The maximum membership number of SMSFs will go from four to six.

Changes will commence on 1 July 2019 subject to legislation passing.

New medicines listed on Pharmaceutical Benefits Scheme

THE GOVERNMENT will set aside \$1.4 billion over five years for a number of new medicines on the Pharmaceutical Benefits Scheme (PBS) and the Repatriation Pharmaceutical Benefits Scheme (RPBS).

The new listings include medicines for illnesses



including breast cancer, multiple sclerosis, refractory multiple myeloma, human immunodeficiency virus, relapsed or refractory Hodgkin lymphoma and spinal muscular atrophy.

The Government has also amended the prices of 34 medicines which are currently listed on the PBS and RPBS.

For more information call CPSA Head office on 1800 451 488.

Cash-in-hand crackdown

THE Government has introduced a 'Black Economy Package' which imposes an economy wide cash payment limit. The measure is aimed at tackling tax evasion and money laundering.

From 1 July 2019 a limit of \$10,000 will be imposed on cash payments made to businesses for goods and services.

This new measure will mean transactions over the \$10,000 limit will have to be made through an electronic payment system or cheque.

Transactions with financial institutions and non-business transactions will not be affected.



Avoid robber planners

THE *Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry* has surprised both friend and foe of the financial industry.

Friends of the financial industry were surprised that the big banks and AMP were as fraudulent as whistle blowers had been saying they were.

Foes of the financial industry were *not* surprised that the big banks and AMP were fraudulent, but they *were* surprised that the Royal Commission managed to get them to confess their wrongdoings.

What has also been confirmed is that ASIC, the regulator of the financial industry, has been ineffective, to put it politely.

For consumers, the take-away is: they need to satisfy themselves that their financial planner is not

connected in any way through commissions, incentives or payroll with the providers of financial products.

Are you retired and addicted to term deposits? is a new booklet produced by CPSA, which lists the questions you need to ask a financial planner before engaging them:

1) Do you have any direct or indirect links with a company that provides investment products, such as managed funds or other products?

2) What are your financial advice qualifications?

3) Do you think that a full Statement of Advice is warranted or will Specific Advice be more appropriate?

4) Can you take me through all the fees and charges that will apply if I go ahead?

Are you retired and addicted to term deposits? also gives pointers about what kind of answers you should be getting.



Term deposits, good or bad?

ARE you retired and addicted to term deposits? is the title of a new booklet produced by CPSA to shine a light on the truth about term deposits.

Interest rates are at all-time lows.

Term deposit rates don't even match the higher deeming rate of 3.25%.

Times are tough for pensioners who have always had their money in term deposits.

If you are one of those pensioners, if you think term deposits are 'no risk', if you think investing in shares is a casino, and if you think there aren't any financial planners who can be trusted, this booklet is something you should read.

Are you retired and addicted to term deposits? is a free booklet. It offers a comparison of the returns on term deposits and shares in the ten years from October 2007, just before the Global Financial Crisis hit.

And guess what? Shares did better than term deposits.

If you want to know the long and the short of it, contact CPSA Head Office on 1800

451 488 for a copy of *Are you retired and addicted to term deposits?* We can send you a copy via email or in the post.

The next edition of *THE VOICE* will have a link so that the booklet can be downloaded from our website.

Tech Savvy Seniors Roadshow 2018

AS MORE of our essential services, daily activities and communications move online, the importance of digital literacy cannot be understated.

If you are over 60 and want to catch up on any technological leaps the Tech Savvy Seniors program may be for you.

The NSW Government in partnership with Telstra developed this program to provide free or low cost training through a network of community colleges and libraries to help seniors learn to use computers, tablets and smartphones.

The Minister said that since the program's inception in 2012, over 65,000 older people have enrolled in training. This year, the Tech Savvy Seniors program

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 twelve 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
- Mental health needs
- Rural and remote aged care
- Dementia care

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

TECH SAVVY SENIORS

A partnership between the NSW Government and Telstra



is hitting the road again travelling to seven regional locations across NSW including Sutherland, Nowra, Bega, Broken Hill, Orange, Mudgee and Tamworth.

The program provides training sessions at beginner, intermediate and advanced levels on everything from how to use a computer and the internet to explaining online applications such as email, online shopping, public transport timetables and social media.

It is offered in English and community languages including: Arabic, Cantonese, Dari, Hindi, Italian, Greek, Korean, Mandarin, Spanish and Vietnamese.

To find out whether the roadshow is stopping in your town call (02) 8753 9321.

Age and travel insurance

IF you're over 60, finding reasonably priced seniors travel insurance can be tricky. The good news is that there are plenty of insurers that offer cover with no age restrictions at all.

Age restrictions vary from

insurer to insurer. You might also find limits on the levels of cover available to older travellers too.

Unfortunately, if you are not online, finding an insurer that suits your needs can be quite time consuming as many insurers don't make their conditions or eligibility of cover very clear.

If you are online or can get somebody to give you a hand, the following website may be helpful: comparetravelinsurance.com.au

You might be wondering how insurers are able to basically use age discrimination in deciding who they will insure and who not. Surely this is illegal?

Anti-discrimination legislation gives insurers an exemption, which enables them to discriminate based on age, but only if certain conditions are satisfied. Essentially, their decision to exclude must be reasonable.

The most important thing is that any traveller any age can find an insurer who will insure them.



HEALTH PROMOTION SERVICE FOR OLDER PEOPLE

Volunteers Wanted!

HPSOP volunteer peer educators present free health education sessions to groups of older people in the community.

HPSOP is now looking for new volunteers (50yrs+) who speak, read and write English well to undertake training to become a volunteer peer educator. Applicants who also speak a community language/s are welcomed.

Training will be held at CPSA Head Office, Parramatta on 18 and 19 June 2018 from 10 am - 4 pm and on 26 June from 10 am - 12.30 pm.

Applications close on Monday 5 June 2018. Call Habib on 8836 2146 or Estelle on 8836 2147, or call 1800 451 488 or email health@cpsa.org.au

Your central gateway to aged care services...



myagedcare 1800 200 422

myagedcare.gov.au

CPSA aged care prize competition #3

Three \$50 gift vouchers to be won!

Which of the following criteria is **NOT** necessary for a person to be eligible to receive services through the Commonwealth Home Support Programme?

- ☐ you have trouble doing everyday activities without help
- ☐ you can afford the total cost of care services
- ☐ you need support to live independently

Competition closes on Monday 16 July 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.
Post your answer to CPSA, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150.

CPSA Updates

CPSA Funding

CPSA receives funding support from the NSW Government Departments of Family & Community Services and Health, and the Australian Government Department of Social Services

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 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

CPSA Executive Change

At the May 2018 CPSA Executive meeting Richard Carpent tended his resignation. The CPSA Executive received his resignation with much regret and warmly thanked Richard for his dedicated services and contribution to the Executive over the last two years. The CPSA Executive appointed Branch President of *Hastings CPSA* Brian Buckett to fill the vacancy.

Competition Results

In the last two editions of THE VOICE, CPSA ran a competition. The question was 'The Commonwealth Home Support Programme (CHSP) provides a wide range of services. Tick the two services the CHSP does NOT provide.' The answer is 'tattoo removal' and 'magician'.

The draw for the three \$50 vouchers was conducted at Head office by CPSA President Grace Brinckley on 16 May. The winners are:

Joyce Schild
Helen Kensy
Marie McCormack

Featured Concession of the Month

Electrical Appliance Replacement Offer

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

The offer includes 40% discount on approved fridges and a 50% discount on approved TVs. Your old fridge needs to be at least six years old and your TV needs to be a plasma or cathode ray tube (CRT) television. For more information call The Good Guys on 1300 601 795.

Garden of Remembrance VALE JIM GRAINDA

Jim Grainda was a valuable member of the CPSA Executive and a keen participant in CPSA's Annual Conference. Jim was born in New Jersey, USA. After finishing school Jim graduated with a Bachelor of Business degree. In the 1950's Jim joined the US Army and was honourably discharged with the rank of Sergeant. He read that Australia was experiencing a teacher shortage so he answered the call and taught history in schools around Sydney. Jim lived and worked in Australia for more than 50 years.

Sadly, on a visit to family in the US he had a stroke which left him with a weakness on his right side and robbed him of his speech. Despite his handicap Jim never took a step back. Jim is survived in the US by a brother, Donald and a sister, Karen and many nieces and nephews. Members who met Jim at Annual Conference will recall him tapping on his Voice Typewriter to communicate. Jim died in Ryde Hospital on 2nd May, just short of his 83rd birthday.

Rest in Peace

Setting up a CPSA Branch or Affiliate

If you're 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.

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

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

Donations

CPSA is grateful for all donations and publishes donations of \$35 and above.

Smaller donations are appreciated just as much, but not published due to space constraints.

Mark Gilbert	\$35
Paul Cook	\$35
Ronald Sait	\$35
Jack Walker	\$35
New Millenium Mt Druitt CPSA	\$70
Dubbo/Orana CPSA	\$100
Elizabeth Lawrence	\$50
Penrith Seniors & Pensioners Club Inc	\$127

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
13 77 88

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

"Yeh, I had to run for my deer life"



When you follow a makeup tutorial but it doesn't turn out like you wanted



Only pack essentials when going on vacation



When you're at the movies and someone has to walk in front of you to get to their seat



Crossword Solutions

Crossword on Page 4

	1	E	X	2	T	R	3	A	V	4	A	G	5	A	N	6	T	L	7	Y	
		P		R		U			T				T			A			A		
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		A		I		A				E		F		T		A					
25	T	R	A	G	I	C		26	R	A	I	M	E	N	T	S					
		D		U		T		A		E		A		E							
	27	S	P	E	C	I	A	L	G	R	O	U	P	S							