

UNANSWERED: 22 MILLION CENTRELINK CALLS PER YEAR



FIFTY FIVE million calls to Centrelink call centres went unanswered during 2016-2017.

Of these, the Minister for Human Services said, 20 per cent were repeat calls made through apps.

So, by Centrelink's own admission, it let the phone ring out on 44 million callers.

The Minister for Human Services' media release on 8 August announces "an additional 1,500 staff to complement the Department of Human Services' workforce".

The Minister also points out the 1,500 are "on top of 1,000 staff announced in April".

The Minister claims that those first 1,000 staff "have already answered more than 2 million calls and have helped reduce busy signals on Centrelink phone lines by almost 20 per cent".

This means that 44 million unanswered calls annually were reduced to 35.2 million unanswered calls.

It also means that the 1,500 additional staff just announced can be expected to reduce the number of unanswered calls by a further 13.2 million to 22 million unanswered calls.

This is not exactly something to crow about, even though Centrelink will potentially halve the number of unanswered calls.

Based on the Government's own stats, the conclusion is that Centrelink would have to employ a further 2,500 staff (a total of 5,000) just to do what every business must do if it doesn't want to go bankrupt: Answer the phone.

What is also interesting about the Minister's announcement is that it allows a calculation to be made about how long an average call to Centrelink goes for.

Assuming there are 46 working weeks in a year and 40 hours in a working week, Centrelink expects to spend 13 minutes on each call.

CPSA Executive

(as at 19 May 2018)

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CPSA President

Bob Jay
CPSA Secretary

George Ray
CPSA Treasurer

John Newell
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Sue Latimer
Vice President

Stuart Carter
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Neville Fahy

Peter Knox

Barbara Wright

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, Area Council or Affiliate to be a Delegate, including those who do not belong to 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 deadline for the receipt for the receipt of agenda items was 31 August 2018 and has now passed.

CPSA AGM 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 Annual 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 was 31 August 2018 and has now passed.

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 and the AGM.

Nominations to the CPSA Executive

In accordance with CPSA Constitution Rule 8.3.2, this edition of THE VOICE serves as notice to each Branch and Area Council of the call for nominations of candidates for election to the CPSA Executive. Completed nomination forms plus the nominee's CV must be received by CPSA's Returning Officer no later than 3 September 2018. Nomination forms have already been sent to Branch/Area Council Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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Production: Bronagh Power and Paul Versteeg

Printer: Rural Press Ltd
PO Box 999

North Richmond NSW 2754

All content is prepared by the CPSA VOICE editorial and production team with reference to stories on AAP newswire, unless indicated.

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Donations, Bequests, Membership and THE VOICE subscriptions

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

☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25). I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA. I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.

☐ Please send me information about my nearest Branch.

☐ I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$25.00 incl. GST).

☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)

☐ Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter. (All donations above \$2 are tax deductible.)

☐ Please send me information about making a bequest to CPSA in my will.

Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

Letters

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

Public housing bonds are good

THERE is so much abuse to public housing, at an expense to the taxpayer, that tenants need to be held responsible.

Public tenants can find the money to smoke, to drink, to gamble, to eat out, so it is not unfair that money is expected for a housing bond to offset future expenses. From my experience four weeks value of rent very often would not even scratch the surface of a clean up after tenant abuse.

Tenants who look after their income and are not excessive with smoking and drinking and pokies etc would manage the bond, especially with the long delay in waiting for housing. They know they will need a bond so they have time to set aside that money.

And remember, they only have to do it once, and the money is always theirs when they leave the

accommodation to put as a bond on their next place.

I suspect that the housing department or Centrelink would also give them a loan to pay off over time. This could be used as the bond money.

Len Masson
Wagga Wagga, NSW

Specialist rip-off

I WAS referred to a prominent Australian medical specialist, who advised I required a certain procedure. I requested a written break-down of costs pertaining to this and to my surprise, I would have been over \$4,000 out of pocket after Medicare and my top hospital health fund rebates.

When I revealed that a friend had recently had the same procedure and was on the same level of cover with the same health fund, yet had no out of pocket expenses, another account was produced indicating I would have no out of pocket expenses.

While the old Telephone Allowance still assists pensioners with the cost of their internet landline they now face additional costs associated with using the internet to manage their affairs.

The creation of an Internet Supplement would help pensioners keep up in a digital world.

It is only reasonable to use some of the savings made by Government agencies by moving online to pay low-income households compensation for the additional costs they now have to deal with agencies such as Centrelink, Medicare and a host of essential services such as electricity retailers and local government.

A blatant rip-off.

I have retained both accounts.

Always demand a written quote of costs and obtain more than one.

Too much emphasis is placed on health funds not reimbursing all outlays, when specialists have a lot to answer, too.

Name withheld
Fairfield, NSW

CPSA invites readers to write in about any relevant topic, including making responses to letters published in THE VOICE. (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.

CPSA calls for an Internet Supplement

SERVICES like Centrelink and Medicare have achieved huge cost savings by moving online.

However, accessing services online comes at a cost to pensioners and other low income households.

In the process of the automatisation of the customer interface, costs have been shifted away from agencies and onto customers.

To keep up the increasing number of essential services being provided online, pensioners need to connect to the internet. This also means they have to buy a computer and pay internet connection fees where previously services were delivered at no cost to pensioners.

Many pensioners struggle to pay for a computer and for connection charges. Some simply can't afford it. Pensioners used to receive a Telephone Allowance. In 2009, the Telephone Allowance was rolled into the Pension Supplement and became invisible, but it's still there.

Many pensioners retain a telephone service through the NBN.

Elder Abuse Helpline 1800 628 221

The NSW Elder Abuse Helpline & Resource Unit was established as part of the NSW Ageing Strategy to help intervene and prevent incidences of elder abuse. They offer a free service that provides information, support and referrals relating to the abuse of older people living in the community across NSW. The service is confidential and callers can remain anonymous.

The helpline is for individuals, concerned friends, family members, neighbours and support workers to call if they suspect elder abuse is occurring. Anyone can make the call.

Your central gateway to aged care services...



myagedcare

1800 200 422

myagedcare.gov.au

Labor to reinstate energy supplement if scrapped

Federal Labor has made a pre-election promise to reinstate the Energy Supplement if the Australian Parliament votes to scrap it.

The legislation to implement this cut is still before Parliament and would cut the Energy Supplement for anyone who has become a new pension or allowance recipient since 20 September 2016.

Labor claims that if the Energy Supplement is cut, it will hit 1.5 million Age Pensioners over the decade to 2028-29.

Axing the Energy Supplement would mean a cut of \$14.10 per fortnight to single pensioners, or around \$365 a year, and a cut of \$21.20 a fortnight, or around \$550 a year, to couple pensioners. All other recipients of Centrelink income support would be similarly affected.



Bus trips under threat?

A 55-year old CPSA member on the Disability Support Pension was used to going on bus trips organised by her CPSA branch. The bus trips were organised through a local community transport provider.

The community transport provider told this member that it was unable

to carry passengers younger than 65 under the terms of their contract with Transport for NSW.

The Community Transport Program Services Schedule published on the Transport for NSW website makes no mention of an age limit for passengers. However, to become eligible for community transport you have to apply under the Commonwealth Home Support Programme (CHSP) and the minimum age for CHSP is 65.

The 55-year old CPSA member could not apply under the CHSP because she was under the minimum age.

What is worrying is that there are a number of reasons people who are used to going on community transport might all of a sudden find they are banned.

If you have an NDIS package which includes funding for

transport, you may find yourself unable to use community transport, because many community transport providers don't have the accreditation required by the NDIS to be able to take passengers with a disability.

If your CHSP package includes a component for transport other than community transport, community transport providers can knock you back.

If you are on a Home Care Package (HCP), you're simply not eligible according to the Services Schedule on the Transport for NSW website.

CPSA branches which organise bus trips (and any other groups doing the same) need to contact their community transport providers to find out what the plans of these providers are.

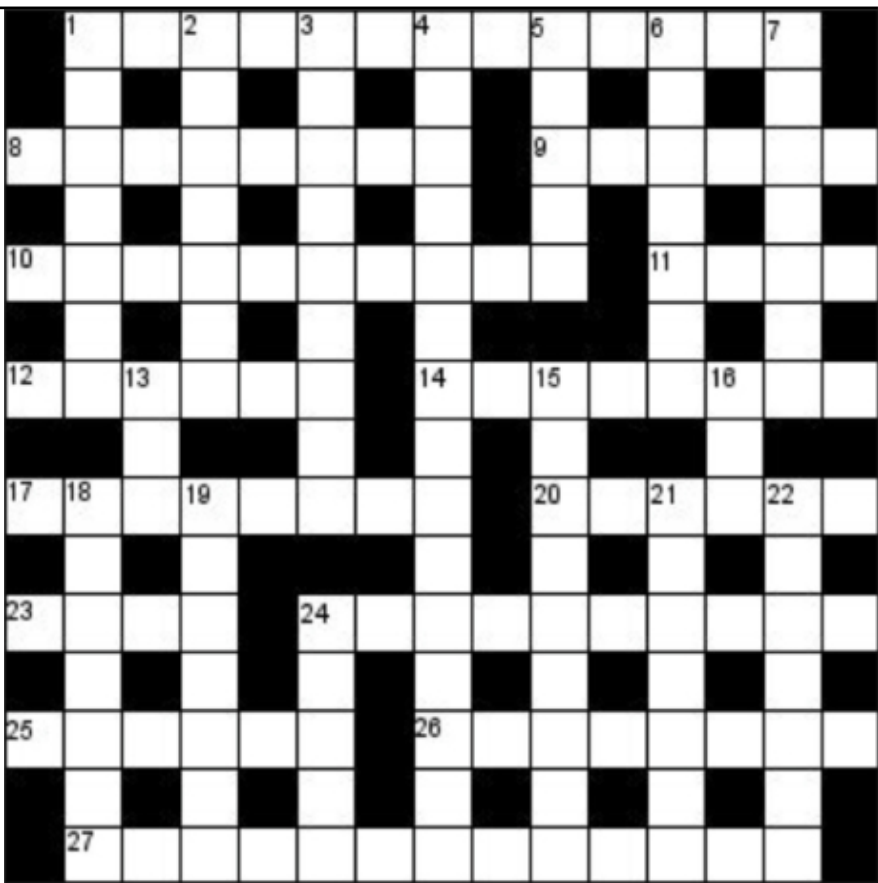
In the case of the CPSA member a creative solution was found.



Crossword by Hilda Thorburn

Across	Down
1. Two East African countries (5,8)	1. Small falcon
8. Estimator	2. Poorer
9. Invasion	3. Our country
10. Track survey (5,5)	4. Central ...(7,8), capital is Bangui
11. Units of electrical resistance	5. Kinshasa is there
12. Of flowers	6. Region in South England
14. No imposition by victor (2,6)	7. Deficiency in red blood cells
17. Enough	13. Poem
20. Natives of Zagreb	15. Seaman doing manual work
23. Entreaty	16. A cuppa
24. Seoul is there	18. Deceived
25. Emended (text)	19. Amount
26. Person living in English capital	21. Type of sherry
27. A peso in a Caribbean republic	22. In that place
	24. Khartoum is there

Answers on back page



ALL MEMBERS WELCOME



CONFERENCE & AGM 2018

Tuesday 30 and Wednesday 31 October
Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills

FREE
REGISTRATION

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UP TO \$159
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PER NIGHT
(up to 3 nights)
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Delegates

MEET OTHER
MEMBERS OVER
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AND LUNCH



Rydges Sydney Central

Just a 350m walk from
Central Station and on
the doorstep of the CBD.

At Conference, participate
and help set CPSA's direction
for the coming year.
In your free time, enjoy the sights
and atmosphere of the city with
fellow Members and friends.

LISTEN TO GREAT GUEST SPEAKERS
and take the opportunity to speak
on behalf of CPSA Members.

If you are not a Delegate, you can represent
a Branch that doesn't have a Delegate.

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

Attendees should be registered to attend by Monday 17 September (late applications will be considered). Branch, Area Council and Affiliate Delegates: send registration forms through respective Branch, Area Council or Affiliate. Members who wish to attend as an Observer, or to enquire about being a Delegate, should contact Head Office.

My Health Record: in or out?

THE roll-out of My Health Record has created a media storm, with arguments for and against participation flying thick and fast.

You can be excused for being confused.

Let's go back to basics.

A record is created every time you go to a doctor, visit a specialist, have an X-ray or buy a prescription medication. This means that there are pieces of paper and digital documents about your interaction with the health system everywhere.

My Health Record sweeps all those records together. It centralises information.

During emergencies valuable time is saved performing tests and finding out information about someone's medical history. This is true in all cases, even where the patient has no significant historical or current medical issues. Not having medical issues is a valuable piece of information to treating health professionals.

The benefit is two-fold. The health system saves money. You potentially save your life or can recover more quickly.

The benefits are indisputable, but are they worth it?

The mass centralisation of information carries the risk that this information is hacked, or accessed when it doesn't need to be accessed.

The Australian health system currently hasn't got a great track record protecting patient

information. During the second quarter of 2018 the private healthcare sector had the highest number of reportable data breaches: 49 out of 242 for all industries. That's an understated statistic, because public state-based hospitals don't report: they are exempt from the federal Privacy Act.

With such a poor record protecting patient information, My Health Record was always going to be difficult to sell to the public.

Whether or not you stay with My Health Record or opt out of it is a personal choice. If it doesn't worry you that your information might be hacked or inadvertently or inappropriately accessed, then you should consider staying in. If it does worry you, you should consider opting out.

What is certain, though, is that

My Health Record only operates in Australia. If you travel overseas, it won't be available to doctors there.

It may be an idea to carry with you, in Australia and overseas, a Medicine Record Card. It is distributed by CPSA's Health Promotion Service for Older People and prompts you to list medical conditions, allergies and medications you use, as well as what you use them for. Ring CPSA on 1800 451 488 if you think it would be useful to you.

If you do want to participate in My Health Record you don't need to do anything. If you don't want to participate in My Health Record, you need to opt out.

The easiest way of doing that is online: <https://myhealthrecord.gov.au> or by ringing 1800 723 471. You can opt out and opt back in at any time.



National Energy Guarantee explained

THE National Energy Guarantee (NEG) is an energy policy proposed by the Australian Government in late 2017.

The NEG aims to lower electricity prices, make the energy system more reliable, encourage investment and reduce emissions.

The Energy Security Board estimates typical household bills will fall by an average of \$100-\$115 per year over ten years from 2020 if the NEG is adopted.

The Guarantee is made up of two parts, a reliability guarantee and an emissions guarantee.

The reliability guarantee aims to make sure that there is always energy available. Electricity retailers will have to buy some share of their electricity from "dispatchable" sources, like coal, gas, pumped hydro and batteries, which can be readily switched on.

The emissions guarantee aims to contribute to Australia's international commitments by increasing demand for electricity from lower-emissions technologies.

However, there are still serious questions about whether the plan really can deliver on its aims of reliability, emissions reductions and lower prices.

At the time of going to print, the NEG hasn't actually become policy yet, as the decision is ultimately with the Australian states which will need to pass legislation to implement it.

In summary, the NEG is complicated but, if it is adopted, it may at least slightly lower energy bills.

Decision on paper bills

THE Australian Treasury's inquiry into fees for paper bills took submissions until December last year.

Then nothing was heard, which prompted CPSA to inquire.

Based on the submissions, Treasury has identified policy options to address concerns around paper billing fees.

These options will be considered by the Legislative and Governance

Forum on Consumer Affairs, which consists of all Commonwealth, State, Territory and New Zealand Ministers responsible for fair trading and consumer protection laws.

They were scheduled to make a decision at their meeting in August 2018, and this decision will be published by the Office of Best Practice Regulation soon after.

The decision will be reported in the October issue of *THE VOICE*.



Trends, trends, trends

The annual Household, Income and Labour Dynamics in Australia (HILDA) survey began in 2001, charting the stories of the same group of 17,500 Australians over the course of their lives.

One of the most surprising finds is that energy spending is falling.

But don't get too hopeful about your power prices just yet, as expenditure depends on not only the price but also on how much energy you use.

Growing energy prices have actually led to a drop in energy spending as people cut back energy use by buying energy-efficient appliances, insulating their homes, installing solar panels and even heating fewer rooms in winter.

Among some of the less surprising finds is that there is considerable decline in mental processes, particularly once you get over the age of 70 to 75. However, the survey found evidence that regularly doing mental exercise and puzzles, like crosswords, seems to reduce the extent of decline.

The survey also measures

'progressive views', which is the extent to which people are in favour of men taking a more active role in raising children and women being more engaged in the labour market.

While there are substantial shifts in attitudes, this isn't really translating to a change in behaviour.

Before children arrive, men and women have quite similar-looking division of labour. But once the first child arrives, there's a sharp divide that opens up and this divide continues.

This has flow on effects. As one in three marriages will end in divorce, women's economic well-being is likely to be lower than men's post-divorce. Women's retirement living standards will also be affected because their superannuation contributions will be lower.

The decline in home ownership is also another unsurprising, but concerning, find. The overall proportion of people living in rental accommodation has increased and so has the number of low-income people paying more than 30 per cent of their income on rent or mortgage repayments.

Term deposits: good or bad?

ARE you retired and addicted to term deposits? This 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.

Are you retired and addicted to term deposits?



Do you think term deposits are 'no risk'?

Do you think investing in shares is a casino?

Do you think financial planners can't be trusted?

Then this is something you should read.



Funded by the NSW Government

GPs are fed up with the aged care system too

A RECENT survey by the Australian Medical Association shows GPs are quitting residential aged care in droves.

Over one third of GPs who currently undertake visits to nursing homes intend to stop visiting new patients, decrease the number of visits or stop visiting altogether over the next two years.

Currently, most of the GPs who visit nursing homes are in an older age bracket. Around 50 per cent are GPs aged between 41 and 60 and 47 per cent are aged over 61.

It is concerning that GPs under 40 contribute to only 3.6 per cent of visits, meaning that, as the older GPs retire, there will be a shortage of GPs willing to visit nursing homes.

But why are GP nursing home visits going out of fashion?

The most common reasons are increasing unpaid non-face-to-face time, like telephone calls and paperwork, a too-busy practice and inadequate compensation for lost time in the surgery.

Importantly, GPs said that there

were urgent measures that would improve the quality of medical care in nursing homes. These include: more trained and experienced nurses and other health professionals, better access to palliative care services, mental health services and specialist care and reduced reliance on multiple medications for residents.



Return of the aged care robot

'We don't even have Wi-Fi': a descriptive study exploring current use and availability of communication technologies in residential aged care, by Wendy Moyle et al. surveyed nursing homes and found a lag in uptake of modern communication technologies.

This is an issue, because social connections are important and many residents find that family members and friends are unable to visit regularly. Phone and internet access are vitally important to avoid residents becoming socially disconnected and lonely.

While the study found that all Australian nursing home residents have access to a telephone, many residents struggle to use telephones due to aspects of ageing and symptoms of dementia.

Communications technology with real time video can help solve this. Simple applications like Skype and FaceTime have been shown to improve the sense of connection for nursing home residents.

However, the study found that it is difficult to know what the current levels of use of these types of communication technologies are amongst nursing home residents. One of the homes surveyed, which was located in a major city, had no

internet access.

The study concludes that lack of adequate internet connection may be a common issue.

Given this conclusion you would be tempted to applaud the Australian Government putting up \$5.3 million for a pilot project to improve care for people living with dementia, using innovative technologies.

However, the technologies in play are laser beams, floor sensors and trip lights to alert staff.

And where technology and aged care are mentioned together, they are never far away: robots! The Government's media release makes the following claim: "... robots and robotic pets are helping to reduce tension among people with dementia and improving their quality of life".

But if you look at the findings of the 'We don't even have Wi-Fi' study, you wonder why it isn't a Government priority to make sure all residents can use existing technology and help people connect through Skype and FaceTime, never mind the robots.



Correction

THE August 2018 *VOICE* article 'Are nursing homes disappearing?' contains an error.

The article quotes 273,503 as the number of nursing home residents for 2014-2015.

This number should have been 231,255.

The article argues that usage of nursing homes is going down. While this is true for 2015-2016 and 2016-2017, there was an increase from 2014-2015 to 2015-2016.

It would have been better to compare nursing home places (rather than residents) with the Australian population over 70 in the article.

This would have shown that in 2014-2015, the total number of nursing home places was 192,370.

The next year that number rose 1.7 per cent to 234,931, in 2017 it rose 2.5 per cent to 239,379.

However, while the number of nursing home places rose 1.7 per cent in 2015 - 2016, the population aged 70 and over rose 3.4 per cent.

That's double.

In 2016 - 2017, when nursing home places increased by 2.5 per cent, the population 70 and over rose 4.8 per cent. That's almost double.

Super contributions in retirement

IF YOU are retired but have a part time job or perhaps do seasonal work, your employer pays you 9.5 per cent on top of your pay as your Superannuation Guarantee.

This money needs to go into a superannuation account.

That is not a problem if you have superannuation account, but what if you don't?

Or what if your superannuation fund pays you a defined benefit pension and is unable to receive your Superannuation Guarantee money?

It's easy enough to open a new superannuation account, but the problem is that if your annual

employment income is, say, \$10,000 annually, \$950 in Superannuation Guarantee contributions to an otherwise empty super account is likely to be largely consumed by fees.

Wouldn't it be great if those retirees could be paid out their Superannuation Guarantee payments direct, without those payments passing through a superannuation account?

It would be logical, too, because these retirees are ... retired. They're no longer saving for their retirement. They'll have all the money now, thank you very much!

While this would not be as straightforward as a simple, direct payment bypassing their

superannuation account, CPSA believes the idea is good and would obviously complement existing initiatives, such as the Work Bonus, that encourage older people to continue in employment.

Obviously, the income tax of 15 per cent on Superannuation Guarantee payments would need to be paid, but other than that... why not?

CPSA has written to the federal Treasurer, pointing out that (1) the Government says it's committed to removing red tape and (2) paying out Superannuation Guarantee payments to people on defined benefit pensions would be an opportunity to remove an unnecessary requirement that complicates people's lives.

Catch 22 for protected tenancies

The NSW Government, in an effort to reduce red tape, may be about to create a Catch 22 which could result in the eviction of elderly people from homes they have lived in for decades.

The Government is reviewing the Landlord and Tenant (Amendment) Act 1948, the legislation governing 'protected tenants'. This Act applies to a significant number of tenants in NSW. The last estimated number of protected tenants was between 600 and 1,400 in 2011. However, it is impossible to estimate accurately.

Protected tenancy leases became unavailable on 1 January 1986, but existing leases could continue.

The Act is an old piece of legislation that provides rent control and protections from evictions. By definition, these tenants are old and vulnerable. If the protections of the Act are weakened, these tenants are likely to face hardship, possibly homelessness.

The Government has tried to weaken this Act a number of times before, most recently in 2011.

The Government is proposing to incorporate the Act into the Residential Tenancies Act 2010. They are also proposing to create a register of protected tenants. But there are problems with this.

The first is that the Act is written

in complicated, old fashioned legal language, which will be very difficult to translate to plain English and incorporate into the new Act.

This means that some key protections would likely be lost in translation.

The second problem is that the Government wishes to implement a register of protected tenancies and give tenants twelve months to register. This is where a Catch-22 kicks in: the Government can't notify protected tenants to register, because the Government doesn't know who they are. They have no register.

Protected tenants are likely to

not know that they fall under the protected tenancies legislation or they are likely to miss the general announcement in the media that they need to register within a mandatory period of twelve months.

As a result, very few protected tenants are likely to register. Does this mean that if a tenant is not registered, they are no longer protected?

CPSA's submission to the review takes the position that the Landlord and Tenant (Amendment) Act 1948 should simply continue.

Protected tenancies will continue to disappear gradually through natural attrition.

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.

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.

New CPSA reports

CPSA has produced two reports for the Department of Family and Community Services. These reports are Coping with Bereavement in Older Age and Housing Insecurity and Older People in NSW. Contact CPSA if you would like a copy of these reports and we can email or post them to you.

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 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 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

Featured Concession of the Month

EACH state and territory has their own Seniors Card, but they all work pretty much the same.

You have to be an Australian citizen or permanent resident in Australia. You have to be 60 years old or older. You work less than 20 hours a week in paid employment.

The main benefit from a Seniors Card is concessional public transport throughout Australia. The concessions may vary from state to state, but state and interstate Seniors Card holders alike are entitled to them.

Concessions on country trains is straightforward. You produce your Seniors Card and you get half-fare.

Metropolitan travel concessions are less easy to negotiate. You are entitled to them, but getting a tap-on/tap-off card can be a hassle. Go online to find out the exact details. If you are not online, ring CPSA on 1800 451 488, and staff will walk you through it.

If you are travelling interstate, be mindful that emergency ambulance arrangements for pensioners differ from state to state. If you want to be hassle-free, take out (cheap) ambulance cover with a private health fund.

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.

Ian Burrett	\$35
Michael Guffond	\$50
Lismore CPSA	\$100
Shirley Woodland	\$105

\$50 voucher for sharing your experience of social housing

RESEARCHERS from the University of Tasmania, University of Adelaide, Swinburne University of Technology and University of New South Wales are interviewing current or past tenants of social housing who are:

- People with disability
- Older people (aged 65+)
- Parents with children under 16 (especially single parents).

You will be asked about your experience of moving into, out of and/between social housing properties, and what could make these transitions better.

Interviews will be done at a place near where you live that suits you. You will receive a \$50 gift voucher to say thank you. Your details will stay anonymous and confidential.

To take part, please contact Kathleen Flanagan at kathleen.flanagan@utas.edu.au or on (03) 6226 7228.

CPSA aged care prize competition #4

Three \$50 gift vouchers to be won!

What is the earliest age you can register for aged care with MyAgedCare, as an Aboriginal and Torres Strait Islander person or a non-Aboriginal and non-Torres Strait Islander person. Due to lower life expectancy, Aboriginal and Torres Strait Islander people can first register 15 years earlier than non-Aboriginal and non-Torres Strait Islander people.

- ☐ 40 or 55
- ☐ 45 or 60
- ☐ 50 or 65
- ☐ 55 or 70

Competition closes on 18 September 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 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
1800 422 322

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

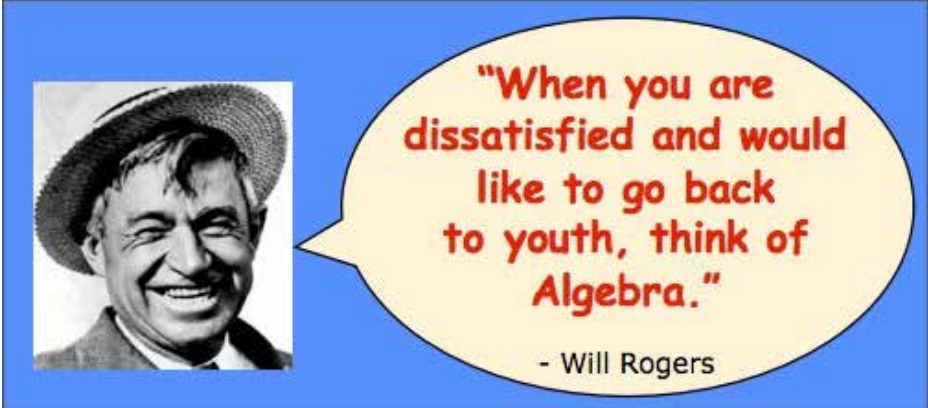
Giggle Page

Three seniors are out for a stroll.

One of them remarks, "It's windy."

Another replies, "No way. It's Thursday."

The last one says, "Me too. Let's have a drink."



Crossword Solutions

Crossword on Page 4

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

