
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 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 of agenda items was 31 August 2018 and has now passed.

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 forms are available from Head Office. Call 1800 451 488.

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.

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
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.

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.

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 present 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.

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 automatation 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. 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.

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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
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.

CPSA News

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.

CPSA News

Crossword

Across
1. Two East African countries (5,8)
8. Estimator
9. Invasion
10. Track survey (5,5)
11. Units of electrical resistance
12. Of flowers
14. No imposition by victor (2,6)
17. Enough
20. Natives of Zagreb
23. Entreaty
24. Seoul is there
25. Emended (text)
26. Person living in English capital
27. A peso in a Caribbean republic

Down
1. Small falcon
2. Poorer
3. Our country
4. Central ... (7,8), capital is Bangui
5. Kinshasa is there
6. Region in South England
7. Deficiency in red blood cells
13. Poem
15. Seaman doing manual work
16. A cuppa
18. Deceived
19. Amount
21. Type of sherry
22. In that place
24. Khartoum is there

Answers on back page
ALL MEMBERS WELCOME

CONFEERENCE & AGM 2018

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

FREE REGISTRATION
FREE RAIL TRAVEL for country Members
UP TO $159 ACCOMMODATION PER NIGHT (up to 3 nights) for out-of-Sydney Delegates
MEET OTHER MEMBERS OVER FREE MORNING TEA AND LUNCH

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.

www.cpsa.org.au 1800 451 488
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.
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 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.

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.

‘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 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.

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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.
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 tenancies are likely to disappear gradually through natural attrition.

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 would need to be paid, but other than that… why not?

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?

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.

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
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.

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.

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.

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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

- **Financial Ombudsman Service**
  - Complaints about banking, insurance, super, financial planning
  - 1300 780 908

- **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

### 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

- **Opal Customer Care**
  - 13 67 25

### 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

### 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

### 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

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[www.cpsa.org.au](http://www.cpsa.org.au) 1800 451 488
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.”

“When you are dissatisfied and would like to go back to youth, think of Algebra.”

- Will Rogers

Nothing in the world is friendlier than a WET DOG!