

CONSUMER AFFAIRS MINISTERS NO-NO NO-PAPER-BILL-FEES



THE VOICE is finally able to give an update on the issue of fees for paper bills.

On 26 October 2018, after many delays, a decision was made by the Consumer Affairs Ministers at their Forum. Here is the decision in full:

"Ministers attending considered the Decision Regulation Impact Statement on paper billing fees. Ministers agreed to encourage businesses not to charge vulnerable or disadvantaged consumers to receive paper bills by providing a strict twelve month period to increase the subscription to their existing exemption programs (option 2 in the Decision Regulation Impact Statement). Ministers expect this approach will mitigate consumer harm and detriment for vulnerable and disadvantaged consumers while minimising regulatory costs for businesses. Ministers issued an explicit warning to business that if the increase in exemption program subscription is not met, Ministers will

favourably consider a complete ban on paper billing fees".

What this seems to say is that businesses must be able to show over the next twelve months that they are giving more exemptions from paper bill fees. If not, the Ministers will ban paper bill fees.

When CPSA rang the federal Treasury to ask for a copy (electronic!) of the Decision Regulation Impact Statement referred to in the decision, it was told that not the Treasury but the Office of Best Practice Regulation would publish the Decision Regulation Impact Statement.

CPSA then asked for a contact in the Office of Best Practice Regulation, so that we could ask them to send us a copy.

"But they don't have it!", exclaimed the Treasury official.

"How are they going to publish it, then?", CPSA asked.

"Once we give it to them in a couple of weeks", replied the Treasury official, sounding exasperated.

In a nutshell, Treasury had the document but wouldn't give CPSA a copy, even though the relevant media release referred to it.

Meanwhile there are a number of questions:

Can you get an exemption if you are not vulnerable or disadvantaged but just want to receive your bill in the post?

How many exemptions do businesses have to achieve and who checks whether they have?

What is so difficult about saying that anyone who insists on receiving a paper bill should get one without being charged?

Businesses have twelve months to take the ministerial encouragement on fees for paper bills to heart. This takes us to October 2019.

THE VOICE will keep you posted.



CPSA



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(as at 7 November 2018)

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CPSA Aged Care Prize Competition #6 – the final one!

Three \$50 gift vouchers to be won!

Because this is the last competition question, we decided to make it extra difficult:
Which agency do you ring if you want to know something about aged care but don't
know who to ring?

- ☐ MyAgedCare
- ☐ MyAgedCare
- ☐ MyAgedCare
- ☐ MyAgedCare

Competition #6 closes on Friday 18 January 2019. 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 Head Office, Level 3, 17-21 Macquarie Street, Parramatta
NSW 2150.

*Your central gateway to
aged care services...*



myagedcare



1800 200 422

myagedcare.gov.au

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.)

- ☐ 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.

Print disability

RPH stands for Radio for the Print Handicapped. There are eight of these radio stations in Australia.

Almost five million Australians live with a print disability. Causes include dyslexia, literacy impairment, attention deficit disorder and vision impairment. Radio reading services enable all Australians to participate in the community's political, cultural and social life.

They broadcast to all Australians with a print disability, but under the radio licence given out by the Australian Government, they can only broadcast in the main cities of Australia where 75 per cent of Australians live.

The other 25 per cent live outside the cities.

Those with a print disability living outside the city boundaries are forgotten by the Australian Government even though they still pay their taxes like their cousins in the cities.

Many millions of tax payers' money are finding their way to the management of RPH and the outcome is not reaching the heights it should be.

*Ken Hall
Hervey Bay, Qld*

SAPTO inaction

I AM a 77 year old veteran. My income consists of my Defence Force Retirement and Death Benefit superannuation to which

I contributed 5.5% of my salary for 31 years, coupled with a small Commonwealth Public Service (PSS) superannuation to which I similarly contributed for seven years. This income is supplemented by a part Age Pension.

In 2013, I was granted a Seniors and Pensioners Tax Offset (SAPTO) of \$1,563 in my Income Tax return, which resulted in tax refund of \$638. Over the years since then, my SAPTO has gradually been reduced, and in 2017 I received nil SAPTO and had to pay the ATO \$622. This year, I had a tax liability of approximately \$1,000.

My Commonwealth superannuation income is adjusted twice annually in accordance with CPI movement with the result that my DVA and PSS pensions are increased accordingly with a corresponding reduction in the part Age Pension.

Inaction by the Australian Government in not adjusting the SAPTO thresholds since 2013 has significantly reduced the income and standard of living of Australia's most vulnerable.

All Seniors and Pensioners who currently qualify for SAPTO and all those who no longer qualify are urged to write to their local Member of Parliament seeking to have the SAPTO thresholds reviewed and adjusted annually by the CPI. The situation gets worse each year and is an indication of how the Government treats the elderly.

*LTCOL Tiit Tonuri (Rtd), JP
Cowra, NSW*

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 Annual Conference 2018

ON BEHALF of MUA Veterans Northern Branch, I would like to congratulate the CPSA Executive and the CPSA Head Office staff for putting on a very interesting and thought-provoking Annual Conference.

*Lynda Forbes
Rankin Park, NSW*

You can read all about this year's Conference and AGM on Page 6. (Ed.)

Tech Savvy Seniors 2019

SENIORS in regional areas and those who speak a language other than English are the focus of the NSW Government's popular Tech Savvy Seniors program in 2019 with \$500,000 to connect a diverse range of people across the State.

Minister for Ageing Tanya Davies announced that the Tech Savvy Seniors program will be delivered in almost 200 locations in 2019, including the towns of Walcha, Kempsey and Oberon. The program is now being delivered in twelve languages.

"We're proud to expand the availability of courses to more seniors, with new locations in regional NSW and 12 languages now on offer," Mrs Davies said.

"Older people often experience higher rates of social isolation and mobility issues, especially in regional areas, which is why we are empowering seniors to learn how to use computers, tablets and smartphones to stay connected online", the Minister said.

Delivered in partnership with Telstra, Tech Savvy Seniors provides free or low cost training through a network of community colleges and libraries across NSW.

Tech Savvy Seniors has supported thousands of seniors to boost their digital skills, with more older people trained than anticipated thanks to an increase in the available places from 6,500 to 9,000 each year.

If you want to find out where the nearest Tech Savvy Seniors course to you is, ring CPSA on 1800 451 488.



Social housing to automatically deduct rent

THE AUSTRALIAN Government may soon enable state and territory housing authorities to deduct rent and other payments from tenants' Centrelink payments.

The Social Services Legislation Amendment (Housing Affordability) Bill 2017 is currently before the House of Representatives.

The Bill introduces the framework for a new Automatic Rent Deduction Scheme (ARDS) that enables rent, utilities, rental arrears and amounts for damages to be deducted from the income support payments of social housing tenants automatically.

There is already a voluntary Rent Deduction Scheme in place, which gives social housing tenants the choice of having their rent and other charges deducted from their payments.

ARDS, the new compulsory rent deduction scheme, makes sense if applied to people who fail to pay their rent. ARDS will help prevent homelessness.

In NSW, the vast majority of social housing tenants will not be affected, as only tenants with poor rent payment histories will be signed up to ARDS.

ARDS is not without drawbacks. Foreexample, there is the complication of responsibility for repair costs. If

providers can automatically deduct repair bills this may make it even more difficult for vulnerable tenants to dispute those bills.

Another example is where a provider might deduct a large outstanding rental obligation in a way that leaves the tenant destitute.

For people living on a limited income, unexpected costs related to illness, bills or fines can throw finances into disarray. In times of emergency, people may need flexibility to manage competing financial priorities. It remains to be seen how ARDS will accommodate these issues.

Let CPSA know what you think of ARDS.



Crossword by Hilda Thorburn

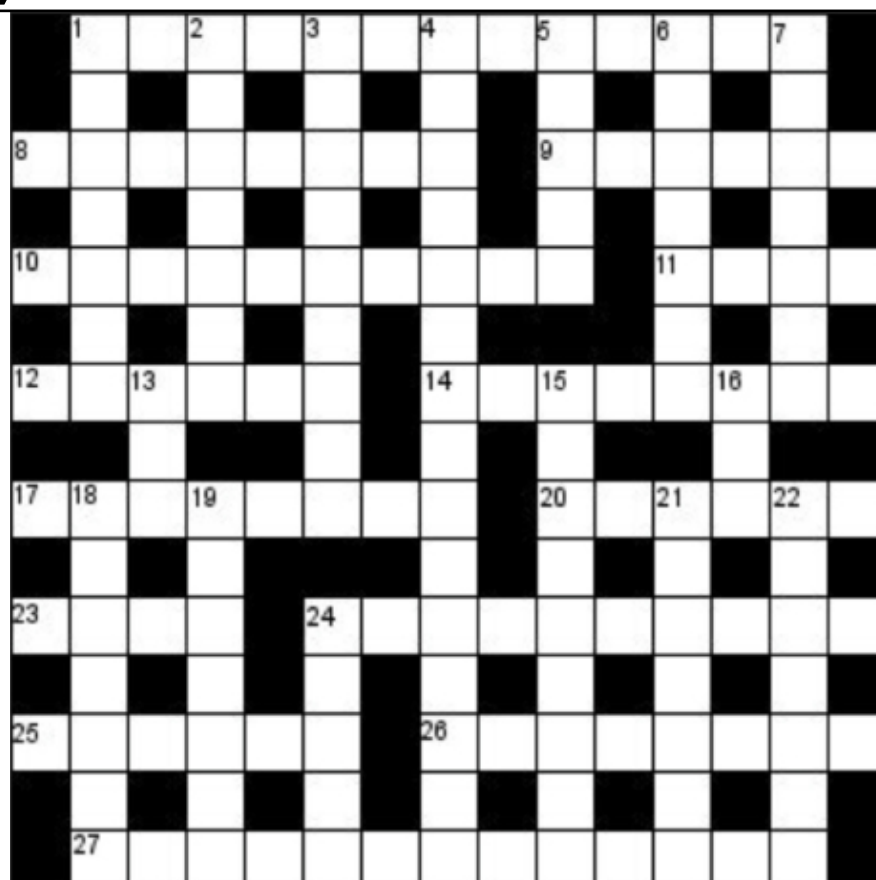
Across

1. Per se
8. Conciliator
9. Lapis ..., blue gem
10. Pottery
11. Wicked
12. Lactic acid has two not one
14. Inheritance
17. Listener
20. Errand boys
23. Heal
24. Charmed
25. Main meal
26. Gyration
27. Army command (8,5)

Down

1. Influence
2. Hypothesis
3. (loan) is guaranteed (2,7)
4. Ambulance officer (9,6)
5. Arum lily
6. Idlest
7. Shouting
13. Frequent
15. Verdi's opera
16. Expert
18. Travel trade
19. Endless
21. Drifted
22. Bitterness
24. Young herring

Answers on back page





NSW Labor announces retirement village ombudsman

NSW LABOR will establish an ombudsman for NSW retirement village and residential land lease community residents if elected in the 2019 state election.

This one-ups the NSW Government's announcement in June this year of plans to implement a retirement village ambassador who would be responsible for enforcing a code of conduct.

The focus on retirement villages comes after a joint ABC and Fairfax Media investigation into the

retirement village sector uncovered exorbitant fees and complex contracts that some argue amount to elder abuse.

The exposé prompted the Government to launch an inquiry into retirement villages in NSW.

Although an ombudsman was recommended in forty submissions and was raised at most of the inquiry's consultative community forums, the inquiry's final report did not recommend an ombudsman.

Instead, the final report recommended that, rather than another body being established, the services provided by Fair Trading should be expanded.

My Health Record changes

TWO MY Health Record changes have been proposed by the Australian Government to make My Health Record acceptable to people concerned about their private medical information.

If the changes are voted through, personal information collected in the My Health Record system can't be disclosed to law enforcement agencies and government agencies without a court order or an order by a judicial officer or the healthcare recipient's consent. Violations are punishable by up to two years' imprisonment and/or fines of up to \$126,000 for an individual and up to \$630,000 for corporate entities.

The other change is a requirement to permanently delete health information for a person if they have cancelled their My Health Record.

The deadline by which people can opt out of My Health Record before they are assigned an account has been extended from 30 November 2018 to 31 January 2019.

Australian life expectancy

THE LIFE expectancy gap between Australian men and women continues to narrow with Aussie males born today having an estimated life expectancy of 80.5 years, compared with 84.6 years for females, according to the latest figures released from the Australian Bureau of Statistics.

Australian males can now expect to live 10.8 years longer than the world average of 69.7 years, according to the United Nations 2015-2020 estimates.

Female life expectancy in 2017 remained the same as the previous year (84.6 years) and compares favourably with the global average of 74.3 years.



Renting law review has some wins but also a big loss

THE RESIDENTIAL Tenancies (Review) Act passed the NSW Parliament on 26 October 2018 and while the changes are positive, they don't go far enough.

Wins in the Act include establishing rental housing standards for safety and liveability, allowing tenants to more easily make minor modifications and improved flexibility for tenants in cases of domestic and family violence.

The Act also changes how break-lease fees are applied when tenants break a fixed-term lease. Break fees will now be calculated on a sliding scale, based on how much of the fixed term is left, ranging from an equivalent of one week's rent to four weeks' rent.

The Act caps rent increases to once per year, and whilst this is a good step, it is not enough to address the issue. Landlords can still increase the rent as much as they want after twelve months.

CPSA will continue to campaign for justification of rent increases in excess of Consumer Price Index increases.

Disappointingly, no-grounds evictions have not been banned. As long as tenants can be legally evicted for no reason, the other changes of the review are undermined. For example, if a landlord wants to increase the rent more than once every twelve months or doesn't like the tenant's request for minor repairs or modifications, the landlord can evict the tenant.

CPSA will continue to campaign for an end to no-grounds evictions.





2018 CPSA Annual Conference



THE CPSA Conference has once again come and gone with great success. There was an impressive turnout of Members at the Rydges Hotel in Surry Hills.

Conference was packed with lively grassroots policy discussion, which will keep CPSA busy for another year.

Two new **Association Life Members**, **Valmai Graham** and **Joyce Webb** were presented with their well-deserved awards and **Bush Telegraph** gave all present the opportunity to hear reports on Branch and Affiliate activities and achievements over the last year. There was also an impressive list of speakers on topics close to the heart of CPSA Members.

Dr Michael Wynne of **Aged Care Crisis** headed up the list with an impassioned presentation on aged care in Australia and how its present woes are caused by allowing the system to drift away from its basis in the community to a place where profits reign supreme and the interests of care recipients are secondary.

Dr Wynne pointed out that the US nursing home system provides twice the care hours per resident as the Australian system, yet the reported incidence of non-compliance in Australia over the years has been far less than in the US system. This is impossible, according to Dr Wynne, who said it showed that Australia is not serious about quality of care and

how it is measured.

Thea Bray of the **Public Interest Advocacy Centre** answered the question 'Why are energy prices so high?' Prices have increased by about 56 per cent over 10 years, but bills have increased by far less, about 35 per cent, as a result of energy efficient appliances and solar panels.

The energy companies that send out the bills are not the problem. Increases to network costs have been the biggest factor in increasing bills and these are the result of over-investment due to the incorrect forecasting of increased electricity use. Meeting stricter reliability and bushfire standards is also an important factor.

Diana Bernard, who is Manager of Education and Special Projects with the **Seniors Rights Service**, spoke about financial rights and vulnerabilities within the context of abuse of older people. Abuse of older people is any act which causes harm to an older person and is carried out by someone they know and trust. The abuser may be close family, a partner, a friend,

a care worker or a neighbour and it can be unintentional or deliberate.

Call CPSA on 1800 451 488 for copies of the presentations of these speakers. They will also be attached to the Conference minutes which will be available early 2019.

2018 CPSA Annual General Meeting

The 2018 AGM saw the election of Sue Latimer, Stuart Carter, Victor Borg, Neville Fahy, Shirley Bains, Peter Knox and Brian Buckett to the CPSA Executive, Greg Farmilo & Co as the new Auditor, and John Hollis as the Returning Officer for the coming year. Of the three proposed changes to CPSA's constitution, only one gained the necessary 75 per cent of Delegates' votes. Minutes of the AGM will be available early 2019.



Dr Michael Wynne presented the Combined Pensioners and Superannuants Association (CPSA) Life Membership to Joyce Webb at the start of the CPSA Annual Conference



Dr Michael Wynne presented the Combined Pensioners and Superannuants Association (CPSA) Life Membership to Valmai Graham



Brian Buckett psychs himself up for the Lucky Door Prize draw



Newstart, the Clayton's Age Pension

IN RECENT issues, *THE VOICE* has covered the plight of older people who have become unemployed and live on Newstart.

Newstart stands at \$550.20 per fortnight for singles and \$993.40 for a couple.

You could be forgiven for thinking that only a few older Australians have to rely on Newstart, but in reality the over-55s are the biggest category of Newstart recipients, making up 22 per cent of all recipients. That's 185,197 people on 31 March 2018.

The smallest category is the youngest category. There are 143,423 Newstart (and Youth Allowance) recipients aged 16 to 24. That's 17 per cent, significantly less than all other age groups.

Newstart increasingly is becoming a Clayton's Age Pension: the pension you have when you don't have a pension.

And it's getting worse.

The number of over-55s on Newstart is set to increase due to two factors.

First, the number of people over 55 as a proportion of the overall

Australian population is increasing, which means more will spend at least some time on Newstart before they reach Age Pension age.

Second, the Age Pension age is now 65.5, but will have gone up to 67 by 1 July 2023. This means a longer wait for over-55s on Newstart.

More older people on the dole for longer.

With the number of over-55s on Newstart set to top 200,000 soon, Newstart has become an ageing issue. Newstart is 40 per cent less than the Age Pension. Even if you own your home, imagine paying rates or strata fees, let alone maintenance, on that sort of money. Imagine how impossible it would be to manage if you don't own your own home.

The current campaign spearheaded by the Australian Council of Social Services to increase Newstart by \$75 a week, would bring Newstart up to only 76 per cent of the Age Pension.

It is a good campaign though, and one CPSA wholeheartedly supports. Older Australians owe it to older Australians to support this campaign.

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.





Perceptions of aged care industry are unsurprisingly terrible

THERE is a crisis of public confidence in aged care, and for a good reason.

The Inside Aged Care report presented at a major aged care provider conference recently reveals that only 18 per cent of Australians trust the aged care industry and only 13 per cent think it is open and transparent.

Trust in the industry is low, not because things look bad, but because

they are bad.

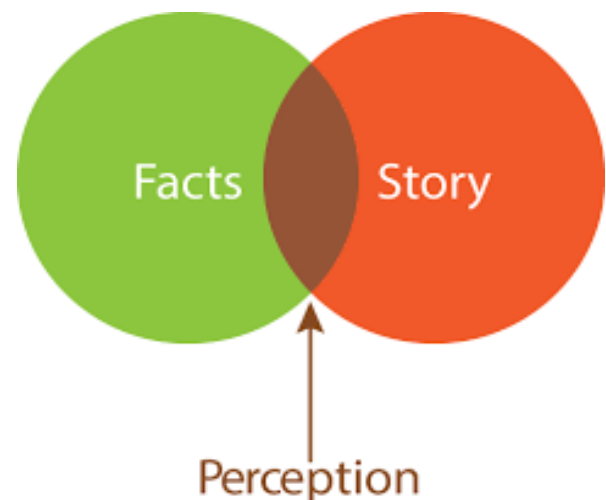
The Inside Aged Care report was released just a week after the Australian Government published its report on the Inquiry into the Quality of Care in Residential Aged Care Facilities in Australia.

The Inquiry reported that there are “major deficiencies within the aged care sector” and that “this is simply not acceptable in a nation like Australia”.

On the bright side, the Inside Aged Care report indicates that the industry is realising it has a public

trust problem.

Now the industry has to realise that it is its abysmal performance which is the cause of it.



Robots, apps and aged care

OFTEN when aged care providers talk about the use of digital technology and automation, what they are really talking about is reducing operational costs.

Technology can be useful in aged care. The shocking footage shown in the Four Corners program on nursing homes was shot using miniscule digital cameras. It's doubtful a Royal Commission would have been called without the availability and use of that technology, which has great potential to improve the physical safety of residents if used widely.

Another example of digital technology that can be very useful in aged care is automated pain recognition in people with advanced dementia who are unable

to speak. This technology records and analyses a person's facial expressions. Detection of pain in non-communicative people has always, to a greater or lesser extent, depended on facial expressions.

But perhaps we should be less enthusiastic about Pepper the Robot, who has been let loose in two Queensland nursing homes on a trial basis. Pepper is a robotic assistant optimised to engage with people through conversation and a touch screen.

Regardless of whether Pepper would be an enduring hit, or a hit at all, with nursing home residents, the deployment of Pepper has about it the smell of an attempt to reduce operational costs by replacing underpaid staff with an even cheaper gadget.

There's technology and then there's technology.

Retirement villages and aged care

RETIREMENT villages are very suitable places for people to receive aged care at home, because a village concentrates care recipients in an area and care workers don't have to spend hours in traffic to move from one to another.

CPSA supports a model of aged care being delivered in retirement village type accommodation units clustered around a nursing home for the very few people who cannot or can no longer be cared for at home.

Not surprisingly, big retirement village operator and Home Care Package provider ECH is only too keen to expand its retirement village empire and its Home Care Package (HCP) operations.

ECH has carried out a study which found a Level 5 HCP would allow more people to remain at home and die at home. Home Care Packages currently go to Level 4.

ECH retirement villages do not feature a nursing home. ECH's business model is to keep its retirement village residents at home until they die.

The idea for an HCP Level 5 is not new. One of the many recent aged care reviews also recommended its introduction, noting that the cost of an HCP Level 5 would be similar to the cost of caring for someone in a nursing home.

However, how realistic is a push for HCP Level 5 when the overall Home Care Package program is in crisis?

Three-quarters of HCP recipients





are on a lower-level package than they should be and this proportion is rising. People assessed as needing an HCP who can't get one are stuck on the basic care provided through the Commonwealth Home Support Programme and, at the other end, people needing an HCP Level 3 or 4 who can't get one are going into nursing homes.

The business case for a massive increase in the number of Home Care Packages is compelling, as is the business case for introducing HCP Level 5. No one disputes this.

The ECH study looked at twelve

people aged over 70 who were not dealing with a complex terminal condition but were already on an HCP and were considered likely candidates for entry into a nursing home.

The study found that by receiving appropriate home support, ten of the twelve managed to avoid permanent admission to residential care.

The additional cost of doing so came to a maximum of \$11,000 additional to their HCP subsidy, not much in the scheme of things and certainly cheaper than a nursing

home.

It is very clear that the care subsidies for nursing home care and HCPs should come from the same source and that the rationing of nursing home places and HCPs should be abandoned. This would allow care recipients to get the right care at the right time in the right place, namely the place of their choosing.

That change is coming, but it is being delayed by a nursing home industry worried about nursing home admissions becoming the exception rather than the rule.

Welcoming, defensive, dismissive: industry response to Aged Care Royal Commission

THE GOVERNMENT'S message is that all's well with aged care and that's why we need a Royal Commission into it.

Calling an inquiry is a standard Government response to any crisis.

The sheer number of inquiries into aged care gives an indication of how many crises there have been. It got to the point where the Government would have looked silly if it had called another inquiry into aged care, so it called the only inquiry that would still be taken seriously, a Royal Commission.

From any Government's point of view, the purpose of an inquiry is primarily a play for time. The secondary purpose may be that it wants things fixed, but primarily calling an inquiry gives it breathing space. It is seen to be doing something, when in reality the crisis continues to fester. This applies to all inquiries, including Royal Commissions.

The Aged Care Royal Commission will not report until well after the next federal election.

The aged care industry's response to the Royal Commission announcement has been three-fold: welcoming, defensive and dismissive.

First, the industry welcomes the Royal Commission as an opportunity to make the case for

more funding.

Second, the aged care industry is petrified the same will happen to it as what happened to the banks and financial planners, so it's setting up war rooms to prepare its quaking executives for Commission hearings.

War rooms is the actual term the industry uses, an unhappy choice of language given Royal Commissioners and their staff read newspapers too.

Third, the industry is keen to continue with reforms already in train, essentially dismissing the idea that aged care is in crisis.

It fails to appreciate that the aged care reforms now being introduced, including the new Aged Care Quality Commission, the Single Aged Care Quality Framework

and the Workforce Strategy, are solutions cobbled together between the Government and the aged care industry in a way designed to preserve as much as possible the status quo, protecting the interest of the Government worried about its aged care expenditure and the interests of the industry concerned with making sure the current levels of subsidies continue to adequately feed its profits.

The new Commission, the new Quality Framework and the new Workforce Strategy are crony non-solutions and will be trotted out during Royal Commission hearings as proof that Government and industry have everything in hand. Nothing to see here, Commissioners! CPSA hopes the Commissioners will prove smarter than to fall for that.

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 2017/18 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

Tenants' Advice and Advocacy Program

The Tenants' Advice and Advocacy Program (TAAP) funds a network of services that provide free information, advice and advocacy to tenants in their local areas. Issues covered are:

- Starting a tenancy
- Bond disputes
- Rent arrears
- Getting repairs done
- Being evicted
- Going to the Tribunal
- Housing NSW

To find your nearest Tenants Advice and Advocacy Service go to www.tenants.org.au or call 8117 3700.

Garden of Remembrance

CORRIMAL Branch sadly announces the recent death of Les Walton. Les was a long time Member and Branch President until ill-health forced his retirement from official positions. In spite of his ill-health, Les continued to attend meetings and functions.

Les was experienced in meeting procedures and had studied the Constitution. His natural cheery manner made new Members feel instantly at home. He had a great ability to identify problems and he had the courage to do what was needed to get things sorted.

We will miss his optimistic approach in all matters and most of all we will miss him. Nell Walton is also a long time member and it was at a Branch meeting they met (both had lost their spouse to illness). As far as anyone can find out, the only wedding gift the Corrimal Branch ever presented was to Nell and Les, as we took some credit for their happiness, and it is so recorded in our Minute Book of the time.

Work Ventures

WorkVentures is a not-for-profit organisation that sells refurbished computers for a fraction of their original cost and gives free technical support.

WorkVentures computer packages include:

- Fully licensed Windows 7 or Windows 10 operating system
- Free Microsoft Office 2010 Home & Business edition
- Free 6 months subscription to the SafetyNet technical support hotline
- A 6 month guarantee on hardware (excluding batteries and freight costs)
- Nationwide delivery (excluding some rural areas and islands)
- A wide range of payment options including CentrePay, Credit Card, PayPal, Cheque/Money Order, and Bank Deposit.

Check out their online shop at workventures.com.au or call 1800 112 205 to find out more.

CPSA Aged Care Competition #5 Winners

In the last two editions of THE VOICE, CPSA ran its 5th competition.

The question was: Which agency do you contact if you want to find out if a nursing home was found to have met all of the care quality requirements during an accreditation audit?

The correct answer was: MyAgedCare.

Due to the number of correct entries (2) for Competition #5: there are only two winners of \$50 gift vouchers:

- Geraldine Melia
- Carol Graham



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

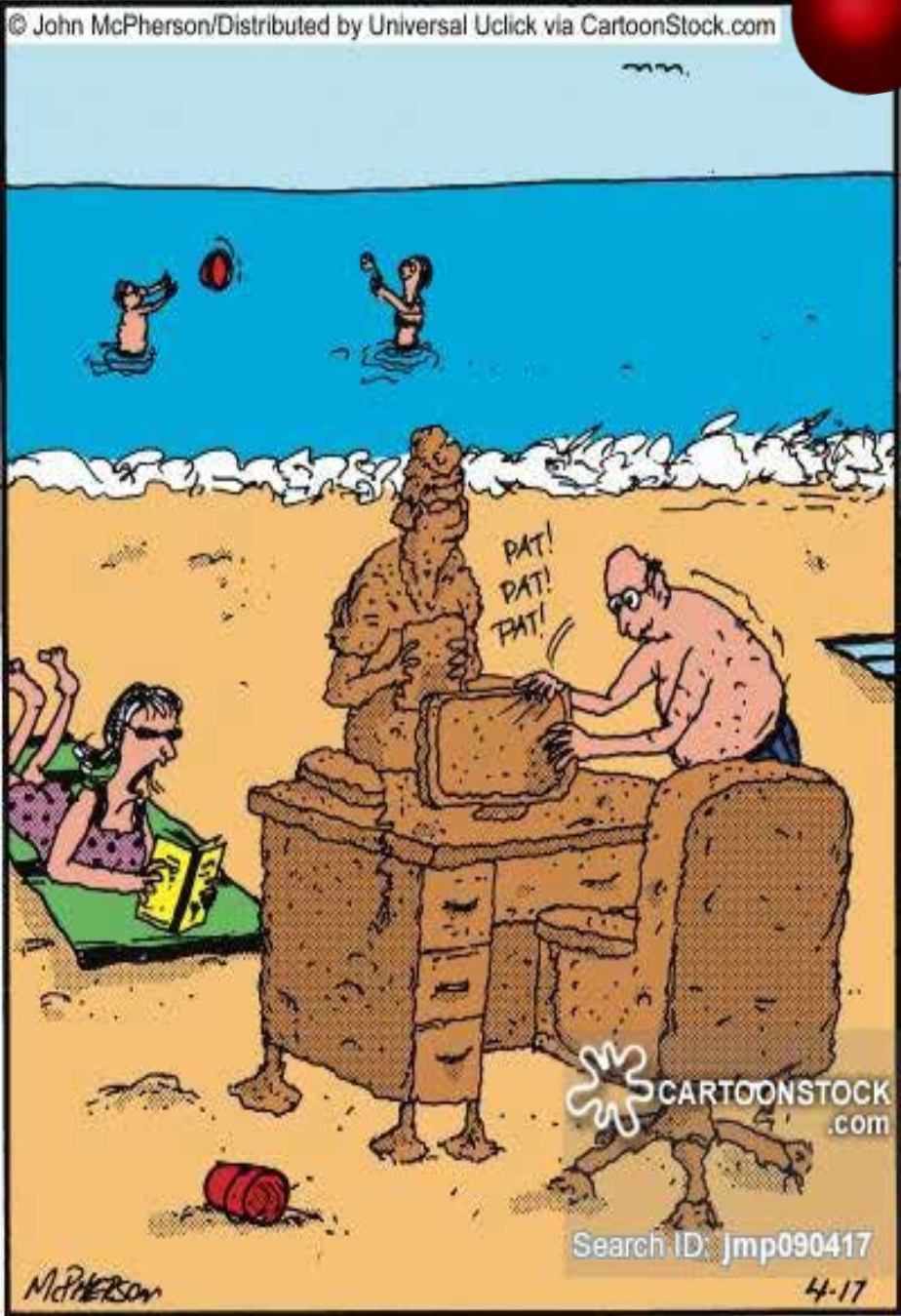
Insurance Law Service
Legal assistance and advice on insurance law and disputes
1300 663 464

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



“For cryin’ out loud! Can’t you forget about work just for one day?!”

Crossword Solutions

Crossword on Page 4

1	I	N	T	R	I	N	S	I	C	A	L	L	Y	
	M		H		S		T		A		A		E	
8	A	P	P	E	A	S	E	R		9	L	A	Z	U
	R		O		E		E		L		I		L	
10	T	E	R	R	A	C	O	T	T	A		11	E	V
	S		E		U		C					S		N
12	I	S		13	O	M	E	R		14	H	E	R	I
			F		E		E			15	I			C
17	A		18	T	T	E	N	D	E	R		20	G	O
	O		T					B				21	F	E
23	C		U	R	E			24	S	P	E	L	L	B
	R		R		P			A		E		A		C
25	D		I	N	N	E	R		26	R	O	T	A	T
	S		A		A		E			T		E		U
27	M		I	L	I	T	A	R	Y	O	R	D	E	R