

GRIFFITH CPSA WINS CAMPAIGN FOR MIDWEEK TRAIN SERVICE

FOR years, Griffith CPSA Branch had been campaigning relentlessly for the midweek Sydney to Griffith train service to be re-instated.

The Sydney-Griffith-Sydney twice-a-week service was cancelled altogether under the Greiner Government in the late 1980s and replaced with a coach service, which is unsuitable for a lot of people, particularly older people and those with a physical disability.

A weekend train service was reinstated by the Carr Government following community campaigning, but the midweek service was not. This meant that a trip to Sydney always meant a stay of at least a week.

Reinstatement of the midweek service to a destination that requires an arduous road trip or an expensive airline ticket in the absence of an adequate train service makes sense for everyone, locals, their family living elsewhere and tourists.

The Griffith community has never accepted the loss of the midweek service. Peter Knox, President of Griffith CPSA Branch, credits the Griffith's community perseverance and participation in a petition for the recent announcement by Transport for NSW of the midweek's service's reinstatement.

Transport for NSW will be consulting with the community as to the exact timetabling for train



Peter Knox flashes a victory sign at Griffith station.

services between Griffith and Sydney before the midweek service will start running again.

The Griffith announcement indicates that the Older Persons Transport and Mobility Plan 2018-2022, which was recently released by the NSW Government, is not window-dressing.

The Plan aims to address the challenges that older people experience using public and private transport as they age. This is a necessary undertaking as older people will make up one in five customers of transport services within the next two decades.

Some of the planned projects of Transport for NSW include (1) continuing trials of flexible and

demand responsive services in metropolitan and rural areas, (2) providing dementia awareness training to customer service staff, and (3) designing better rural transport services to provide access to key destinations, such as hospitals and medical centres.

By 2012, 55 per cent of stations Australia-wide were supposed to be compliant with standards such as lifts, stairs, access paths and ramps.

But NSW is lagging behind. A recent report by the ABC showed that in 2018, only 54 per cent of stations in NSW were independently accessible. According to the timeline, stations should have been 90 per cent accessible by now.

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(as at 7 November 2018)

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You must include your name and suburb/town for the letter to be published, though these may be omitted in publication if the letter contains personal information. Letters may be edited for length and clarity.

Your central gateway to aged care services...



myagedcare



1800 200 422

myagedcare.gov.au

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.

THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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

NSW welcomes Ageing and Disability Commissioner

THE NSW Government has announced that an independent Ageing and Disability Commissioner will be established in NSW to investigate the abuse of older people, and adults with a disability "in home and community settings".

The NSW Minister for Ageing's office confirmed that this will not include residential aged care facilities or NDIS-funded group homes.

The Commissioner will be given special powers, which will include the power to initiate investigations off its own bat or following a referral

or complaint.

The Commissioner will also have the power to apply for and execute a search warrant and seize evidence.

The Commissioner is to work closely with the new Specialist Elder Abuse Officers, who will be introduced in each NSW Police command, to undertake crime prevention and investigate matters where a criminal offence may be involved.

The Commissioner is to work closely with the agencies responsible for protecting people when they are receiving disability and aged care services (the NDIS Quality

and Safeguards Commission and the Aged Care Complaints Commissioner).

Responsibility for the Elder Abuse Helpline & Resource Unit will also move to the Commissioner.

The Helpline will be strengthened by the addition of an investigative function.

The Government has said that the Commissioner will start on 1 July 2019.

The establishment of an independent Ageing and Disability Commissioner in New South Wales is a most welcome move.

Age Pension becoming cheaper and cheaper

FROM 1 January this year for the next 18 months, the Age Pension eligibility age will be 66. It will then go up to 66.5 and will finally reach the target age of 67 on 1 July 2023.

Talk of increasing the pension age to 70 is off the table for now, but the debate will re-ignite at some point.

What may delay this re-ignition is the fact that the Age Pension is actually starting to cost the Australian Government less. The Government acknowledges this is due to two factors. First, the pension age has gone up from 65 to 66 and will land at 67.

Second, we are now beginning to see superannuation savings beginning to kick in.

There's a third reason, too. On 1 January 2017, the asset test taper rate doubled, reducing the pension payments of hundreds of thousands of pensioners. This may actually be the most important reason why the spending on the Age Pension has gone down.

A fourth reason for the lower projected cost of the Age Pension may be the Government's plan to require proof-of-life certificates every two years from those 80-and-over who are living overseas. This plan aims to stop the pension being paid to third parties after the death of a pensioner, whether as a result of

fraud or a pensioner's family's belief that they remain entitled to receiving payments. This requirement is to take effect from 1 July 2019 and is expected to save \$150 million over four years.

Combined, these four reasons may explain why confidential Treasury modelling obtained by *The Australian* under Freedom of Information laws shows that the Government expects the cost of the Age Pension to fall from 2.7 per cent of Gross Domestic Product (GDP) last year to 2.5 per cent in 2038.

The Government's 2015 Intergenerational Report had the

cost of the Age Pension holding steady at about 3 per cent of GDP. Instead, the Government now expects annually increasing savings in the order of \$375 million a year by 2038 in today's dollars.

Separate monitoring by consultancy firm Rice Warner found that the share of the population eligible to receive the Age Pension would decline from about 69 per cent last year to 57 per cent in 2038.

This may be of some comfort to those who think that the Age Pension will be abolished in the future because it's becoming unaffordable.



Pension Loans Scheme to be extended: beware the pitfalls

THE current Pension Loans Scheme provides a fortnightly top-up of retirement income for people of pension age who miss out on the pension because either their income or their assets (but not both!) are too high. It is also for part-rate pensioners.

The current income top-up is up to the full rate of the relevant pension payment.

The top-ups are fortnightly and are loans secured against real estate owned by the borrower and repayable upon the sale of security

property.

In other words, it's a reverse mortgage without the possibility of a lump sum withdrawal. The (compound) interest rate is lower, but not much.

The current Pension Loans Scheme rate is 5.25 per cent, while the commercial rate is about 1 per cent higher.

Subject to legislation passing, from 1 July 2019, the Pension Loans Scheme will be extended in two ways.

First, the scheme will be thrown

open to all people of Age Pension eligibility age.

Second, the maximum fortnightly income top-up will be up to one-and-a-half times the full rate of the relevant pension payment.

This means someone on a full rate pension can get a top-up of 50 per cent of their pension payment, while a self-funded retiree can get a top-up of 150 per cent.

Part pensioners can get top-ups at rates somewhere in between 50 and 150 percent depending on the rate of their pension.

Even though it's a Government loan and you may think it's therefore safe, all the usual drawbacks applying to reverse mortgages and equity release generally apply here as well.

The maximum overall loan amount withdrawal will be limited to between 20 and 25 per cent of the value of the security.

Once you sell, you have to repay the loan plus interest, so watch out if you think you may need money for a nursing home bond at some point.

The top-up you get will be assessed under the pension income test and may reduce your part or full pension.



Crossword by Hilda Thorburn

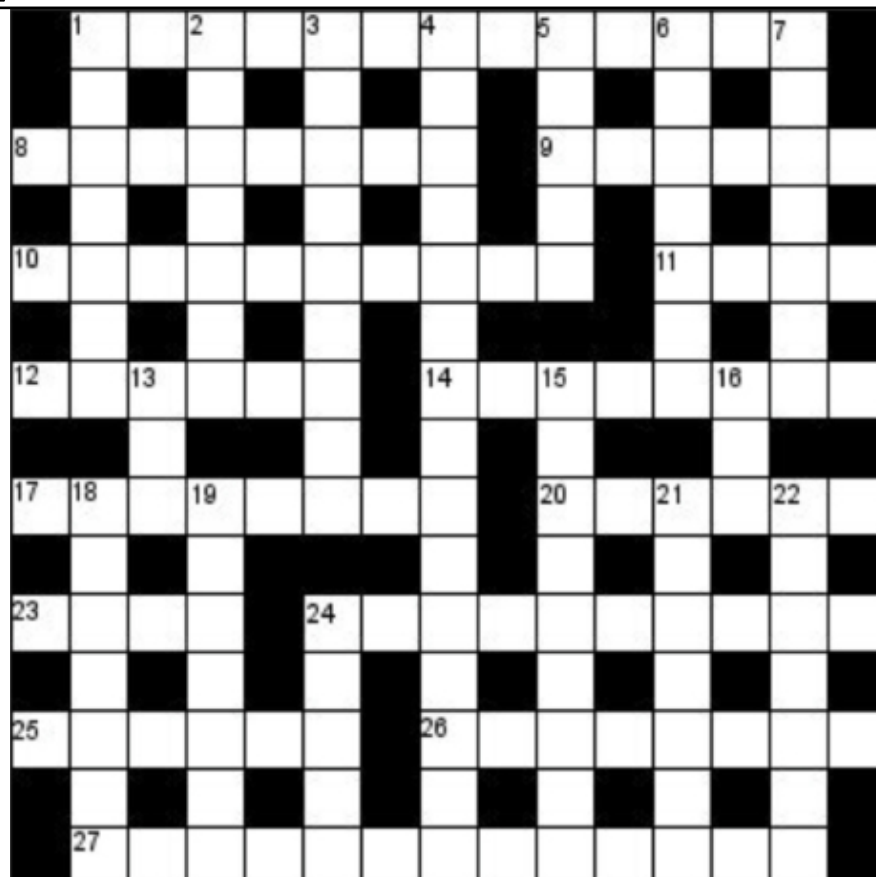
Across

1. College mates (6, 7)
8. Pure
9. Musical Instrument
10. Occurrences
11. Mountains
12. Erase
14. Greek sea god
17. Loyal
20. Plea
23. Addict
24. Sacked
25. Men's toilet
26. Engraved design
27. Repentant wrong-doer (7, 6)

Down

1. Odd, foreign
2. Facility for the gravely ill
3. Piece of a peace tree (5, 4)
4. Shellac treatment of wood
5. Small toboggans
6. Art of paperfolding
7. Hair wash
13. Garland
15. Pasta
16. Female deer
18. Vienna is there
19. Canadian city
21. Exemplar
22. Studio
24. New ..., Indian capital

Answers on back page



Aged Care Royal Commission wants to hear from you for real!

THE Aged Care Royal Commission has issued a call for public submissions, which it will accept until at least the middle of 2019. Submissions can be made in a number of ways.

It can be done via the Commission's website agedcare.royalcommission.gov.au or by mail (Royal Commission into Aged Care Quality and Safety, GPO Box 1151, Adelaide SA 5001) or by talking to someone on the Commission's information helpline.

The Commission held its first and preliminary public hearing on 18 January 2019. No witnesses were called. Both Commissioners made a statement setting out their vision for the operation of the Royal Commission.

Both Commissioners, as well as the senior legal counsel assisting the Commission, stressed that they wanted to hear from everyone who has a story or a view. No one should be daunted by the officialness of a Royal Commission.

Make a submission. A submission can be made in writing by mail or email or by ringing the Royal

Commission on 1800 960 711.

So far, the Commission has asked aged care providers for the number of occasions they delivered substandard care going back five years. The Commission asked for the same information concerning complaints they received.

Meanwhile, the evidence is mounting that staffing, or rather understaffing, is the root cause of the residential aged care industry's trouble.

Lower paid and lower skilled personal care workers are likely to be substituting the work of enrolled nurses in Australia's residential aged care homes, according to new research released by the Bankwest Curtin Economics Centre in its report *To Health and Happiness: WA's*

Healthcare Industry Future, published in December 2018.

The research found the number of people in residential aged care in Western Australia with complex health care needs increased from 12.7 per cent in 2008 to 51.8 per cent in 2017, yet the number of staff qualified to deliver this care had failed to keep pace.

Only 45 per cent of the number of full-time enrolled nurses that should be employed in aged care are actually working in the sector, yet personal care workers are outnumbering their place in the estimated required workforce by as much as 173 per cent.

The Royal Commission is set to conduct further public hearings in February.



Granny flat traps

NASTY things can happen if you're not careful with granny flats.

For example, a pensioner sells their home and pays \$400,000 to their son and daughter-in-law for a right to occupy a granny flat they have at the back of their house. Legal documents are created.

The first nasty surprise might be that the son and his spouse have to pay capital gains tax at the highest rate (47 per cent plus the Medicare

levy) on \$400,000. That's \$188,000.

There are (legal) ways around this, but the people in the example use the simplest, most straightforward and prudent method to set up a granny flat arrangement.

The Australian Government has ordered the Board of Taxation to review the tax implications of granny flat arrangements, so hopefully relief is on the way.

Apart from tax, other things need to be considered, such as the impact on pension entitlement, eligibility for Rent Assistance and aged care means-testing.

If you live in a granny flat, Centrelink calls this a 'granny flat interest'. The granny flat interest also covers other arrangements, such as live-in arrangements or even buying a house under someone else's name and living in it yourself. What these arrangements have in common is that you have paid money for the right to live somewhere.

Centrelink will look at how you created your granny flat interest to determine whether you are a home-owner or not and whether the value of the interest is included in the asset test. A home-owner has a lower pension cut-out limit than a non-home-owner. A non-home-owner might be eligible for Rent Assistance.

A key factor for Centrelink is how much you paid for your granny flat interest. If Centrelink considers you paid more than is reasonable, it may take the view that you are gifting money or even trying to hide money in order to get a higher pension.

Given all these snakes and ladders, it is important to realise that the actual building of a granny flat is the easy part. It's the planning that is difficult and requires sound financial advice. The Australian Government's Financial Information Service on 136 357 is a good place to start.



Home Care Packages program continues in crisis mode

IN December last year, the sixth Home Care Packages Program Data Report came out for the September 2018 quarter and it's becoming something like a broken record.

The news in the Report was bad. Of the 92,000 HCPs currently allocated, 58,000 HCPs were at a lower-level than the level for which the people holding them had been approved. That's two-thirds of the whole HCP program in the wrong Package.

A further 69,000 people approved for a Package had no Package at all. This means the waiting list for the HCP program is 127,000 people.

It is very disappointing to see that during the September 2018 Quarter an average of only 2,320 home care packages were released each week. Just to keep pace with new demand, the average weekly release

in September should have been 409 more packages, 2,729 to be precise. As a result of that shortfall, the waiting list for Home Care Packages grew by 5,314 in just one quarter.

The worst thing is that it seems that the Australian Government has no plan to stop the horrendous blow-out in the Home Care Package waiting list and that it has no plan to get to a point where no one needs to wait for a Home Care Package for a significant period of time.

Let's be clear, at the end of September 2018, two-thirds of people (57,646) who have a package have a lower package than they need and a further 69,000 people have no package at all. Their 'supports' are the Commonwealth Home Support Programme or a nursing home, for which 89,773 people (71 per cent of the overall waiting list), have a current approval. This means that if you need anything over and above help with showering, you're more

than likely going to end up in a nursing home.

Subtract from the waiting list the 10,000 new high-level Home Care Packages announced shortly after the September 2018 quarter report was published, you're still left with a very serious situation in the Home Care Package program.

A commitment must be formulated which transitions the aged care system from the \$12.2 billion funded nursing home model to a model where Home Care Packages and other in-home care are the default.

Home Care Packages and other in-home care currently get \$5.3 billion a year, including the additional funding announced in December 2018.

The plan can be simple: use nursing home money to fund Home Care Packages, because people don't want nursing homes. They want home care.

Home Care Packages (HCP)

Put an end to homelessness and housing stress!

A REPORT by the Australian Housing and Urban Research Institute (AHURI) has found that Australia needs to triple its social housing stock over the next 20 years to cover both the existing backlog and newly emerging need.

The report found that the current backlog and newly emerging need for social housing dwellings will lead to a total shortfall of 727,000 dwellings by 2036.

The report found that this is the result of 25 years of inadequate investment. The current construction rate of around 3,000 dwellings a year cannot keep pace with rising need or even make inroads into the backlog.

Fixing the problem of both the backlog and newly emerging need

calls for a major program of social housing construction. Simply preventing the existing problem from getting worse calls for nearly 15,000 extra dwellings a year to be built. To eliminate the backlog would require an annual program averaging 36,000 units.

The required increase in social housing construction sounds huge, but it's a rate Australia managed in the past and is lower than in many

other countries.

The report found that direct government investment in social housing is ultimately far more efficient and effective than subsidising investors. Providing enough housing for low-income earners is a growing policy challenge. With rising homelessness and housing stress, it is imperative that there is an immediate boost to social housing stock.



Is the Fire and Emergency Services Levy (FESL) dead and buried?

THAT question was asked by the NSW Parliamentary Legal Affairs Committee inquiry into the Fire and Emergency Services Levy.

The response of a senior NSW Treasury official was, "... the Treasurer is on record as saying that the FESL in its current form is dead, buried and cremated".

The FESL was meant to replace the hidden levy that was part of insurance policies. It was to be levied on the unimproved value of land, which meant anyone in a modest house in Sydney would have paid a squillion, while the owner of a modest house in the country would have paid very little.

CPSA's evidence at this inquiry,

quoted extensively in the final report, is reflected in some of the recommendations the Committee has made in the event this or any future NSW Government decides to have another go at an FESL.

Specifically, the Committee recommends that, if the FESL is ever resurrected, the impact on lower socio-economic households who are currently unable to afford building and contents insurance should be addressed.

The Committee also says that if an FESL is ever introduced that the improved value of land should be used as a basis for calculation. In addition, motor vehicles, the Committee says, should attract an FESL if ever one is introduced.

Hopefully we won't ever have to worry about this and the FESL will remain dead, buried and cremated.



Get the best smoke alarm

SINCE 2006 smoke alarms have been mandatory in all buildings in NSW where people sleep.

Most building fire fatalities occur when people are asleep and a correctly installed smoke alarm increases time available for safe escape.

There are two types of smoke alarms.

One is an ionisation alarm. The other is a photoelectric alarm. Ionisation alarms have been the cheaper, more common device, and they are believed to be in most Australian homes.

But photoelectric alarms have been compulsory in other Australian buildings where people sleep — such as hospitals and hotels — since 2004.

Authorities have been so concerned in Queensland and the Northern Territory that they have

gone out on their own to mandate photoelectric alarms in all homes.

In New Zealand, retailers began removing ionisation alarms from shelves last year, after research and recommendations from Consumer New Zealand.

The United States is also introducing a tougher smoke alarm standard that includes a smouldering fire test that ionisation alarms are unable to pass — likely forcing them off the market by 2020.

Many other fire experts have also spoken out against ionisation alarms, including the then New South Wales fire commissioner Greg Mullins, who told a Senate inquiry in 2014 that they should be banned.

Fire and Rescue NSW can assist those physically unable to install a smoke alarm or change a battery. Contact your local Fire Brigade or call the Smoke Alarms Helpline on 1300 858 812 for more information.

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

Work Bonus: up, extended to all employment income

THE Work Bonus is an income test concession for Age Pensioners and Veteran Affairs pensioners aged 60 and over. It provides for an extra income-free amount of \$250 per fortnight to be used in the income test. The income must come from employment, with income from sole trading excluded.

From 1 July this year (subject to legislation passing) the amount of Work Bonus will increase to \$300 per fortnight. Also, income from sole trading will qualify as employment income.

While these are improvements, the changes don't address the need for annualisation of this income. For the Work Bonus to work well, there must be a fairly regular and similar income from employment throughout the financial year.

However, a lot of seasonal work occurs midway through the financial year (for example, marking of HSC exams) and is also paid in one or a few big amounts. The upshot is that those seasonal workers lose much or all of their pension payment during the fortnights in which they receive their pay.

The Work Bonus was set at \$250 in 2011 and is not subject to indexation. Had it been indexed according to CPI, it would have been around \$285 by now.

It is also important to remember that only those pensioners paid under the income test can benefit from the Work Bonus. If you are paid under the asset test, the Bonus is of no use to you.

Superannuation: Work Test exemption signed into law

THE work test requires people between the ages of 65 and 74 to work a minimum of 40 hours during a period of 30 consecutive days to make voluntary, after-tax contributions to superannuation. After 74, no further contributions can be made, except employer contributions.

From 1 January 2019, people with superannuation balances below \$300,000 will be able to make voluntary, after-tax contributions to their superannuation for twelve months from the end of the financial year in which they last met the work test.

There's no lower or upper limit to the contribution as long as you don't exceed the usual after-tax (non-concessional) contribution limits.

Grocery pricing labelling review

THE Grocery Industry Unit Pricing Code of Conduct requires certain grocery retailers, mainly big supermarkets, to use unit pricing. Unit pricing allows shoppers to make accurate price comparisons between different brands and sizes based on weight, volume or number

The Code was introduced on 1 July 2009 and is scheduled to lapse on 1 October 2019, unless renewed.

While the Government is keen to continue with grocery unit pricing, it is customary for a review to take place before renewal takes place.

A consumer survey has been put online: <https://consult.treasury.gov.au>. The consumer survey asks questions about the usefulness of unit pricing displays and if you think it saves you money.

Readers who are not online and who want to participate can do so by ringing 02 6263 2111.

LAUNDRY DETERGENT 2.5 L \$7.62 \$3.05 per 1 L Unit price	LAUNDRY DETERGENT 1.5 L \$5.74 \$3.83 per 1 L Unit price
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Next of Kin – emergency contact program

THE NSW Police runs the Next of Kin program for people living alone who want to make sure emergency services can contact a person of their choice in case of an emergency.

You can register the details of your nominated person through the NSW Police's Next of Kin program. You can also register your doctor, dentist or any other medical alert contacts that could help you in an emergency.

The information can assist ambulance and police in contacting a relative or other person close to you and inform them of your situation.

The NSW Police will give you a registered number along with a sticker and a keyring.

To register for this free service, contact your local police station and speak to the Crime Prevention Officer about the Next of Kin Program and the application process.



Super not so super: Productivity Commission

THE Productivity Commission's final report *Superannuation: Assessing Efficiency and Competitiveness* should be the blueprint for urgent superannuation reform in 2019.

Unless the report's recommendations are adopted and implemented, superannuation industry snouts will remain firmly stuck in the trough of ordinary Australians' superannuation savings.

Compulsory superannuation in Australia is now 30 years old. Many Australians have not paid sufficient attention to their superannuation. Understandable, because high finance is not everyone's cup of tea.

However, this inattention has led to a number of serious and entrenched problems. Super account balances are eroded by excessive fees and also premiums for life insurance that in many cases have proved worthless.

There are funds that are not even trying to do well for their members. They're there to pay management and directors fat fees.

A lot of those funds are so-called default funds. When employees don't exercise their right to choose a fund, their employer pays their compulsory super contributions into a default fund chosen by the employer, who has no interest in how well this fund performs.

But the problem of underperforming funds is not limited to default funds. Some so-called choice funds have been slack performers as well, content to rake in contributions but not doing much in the way of quality investing to maximize members' savings.

A lot of the problems people have to find the right fund for them have been highlighted during the Banking Royal Commission: poor information and poor financial advice.

Here are some of the key recommendations:

- Default superannuation accounts should only be created for members who are new to the workforce. A shortlist of up to ten well-performing superannuation products should be presented to

all members who are new to the workforce to choose from.

- All funds must undertake uniform annual outcomes tests for their investment options. Options that fall consistently short must be remediated or withdrawn.
- Funds must consolidate superannuation accounts with balances under \$6,000 and 13 months or more of inactivity.
- The Australian Government should require funds to publish simple, single-page product dashboards for all their superannuation investment options.
- All fees charged by funds must be levied on a cost-recovery basis.
- Funds must assess their board's performance and the performance of individual directors with full disclosure of the results.

- An independent superannuation members' advocacy and assistance body should be established.

The Productivity Commission's final recommendation has a bit of a sting.

Before the 9.5 per cent rate of compulsory contributions is raised any further, an independent public inquiry should be held into how much superannuation costs taxpayers in forfeited tax revenue and also if the benefits of superannuation are shared equitably.

On recent estimates, superannuation costs \$37.5 billion a year in forfeited tax revenue, while the benefits (people getting less Age Pension because of increased super savings) amount to \$34.6 billion.

In other words, the Productivity Commission would like to know whether our superannuation system is worth the trouble.



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 Health.

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 care services. Members include people receiving aged care services, their partners, family and friends, nurses and retired nurses, people working in aged care and other people committed to aged care.

The group meets every two months, usually in a Sydney CBD location and a focus of the group is to help educate and empower the community to demand high quality aged care. For more information, or to become a member, contact the NSW Nurses and Midwives Association on (02) 8595 1234 and ask to speak to someone about QACAG or email qacag@nswnma.asn.au

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

Newsletters for residential park residents

The Tenants' Union of NSW publishes two free newsletters for land lease community residents and advocates — Outasite and Outasite Lite. These contain information on a broad range of issues relating to land lease community living and the law.

Outasite is a print newsletter. It is published once per year and distributed via mail. To get more information call 02 8117 3700 or email contact@tenantsunion.org.au

Outasite Lite is an email newsletter and is sent out approximately once every two months. You can subscribe at the Tenants' Union of NSW website or at this address: eepurl.com/bYu-9D.

You can read both newsletters online at: www.thenoticeboard.org.au

Garden of Remembrance

St Marys CPSA Branch sadly announces that May Hicks has passed away. May was a Branch Life Member and held several positions on the Branch Executive. She was known for her love of playing Bingo. She will be missed.

--RIP--

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.

Gray Birch	\$105
Donald Brooks	\$ 35
Joan Cann	\$ 35
Mary Choate	\$250
Elisabeth Elmiger	\$ 35
Edith Honold	\$ 35
John Howley	\$ 35
Pat Jessop	\$ 35
Marten Klein-Essink	\$ 35
Moiria Lloyd	\$105
Ross McKinney	\$ 35
Rob McFayden	\$ 45
Janice McNeilly	\$ 40
Maxwell Rowland	\$ 85
Vince Vladyka	\$ 50
Shirley Waring	\$ 60
Lee Warn	\$ 50

Premier's Gala Concerts

Marina Prior, Casey Donovan and Adam Brand will lead the line-up for the highly anticipated Premier's Gala Concerts during February.

The NSW Government hosts the Premier's Gala Concerts each year to thank seniors for their contributions to our communities," Mrs Davies said.

More than 30,000 older people are expected to attend the Premier's Gala Concerts and Expo being held at the International Convention Centre in Darling Harbour during the Festival.

The Premier's Gala Concerts are being held on Thursday 14 February and Friday 15 February 2019, and seniors can obtain their free tickets via Ticketek online at www.ticketek.com.au or by phone on 1300 130 613.

CPSA Aged Care Prize Competition #6 Winners

In the last two editions of THE VOICE, CPSA ran its 6th and final competition.

The question was: Which agency do you ring if you want to know something about aged care but don't know who to ring?

The correct answer was: MyAgedCare.

The winners of a \$50 gift voucher each are:

Eva Stein
D Hartman
Alan Baynham

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 Information
Service (FIS)**
Information and seminars
on a wide range of
financial matters
136 357

**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
131 500

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

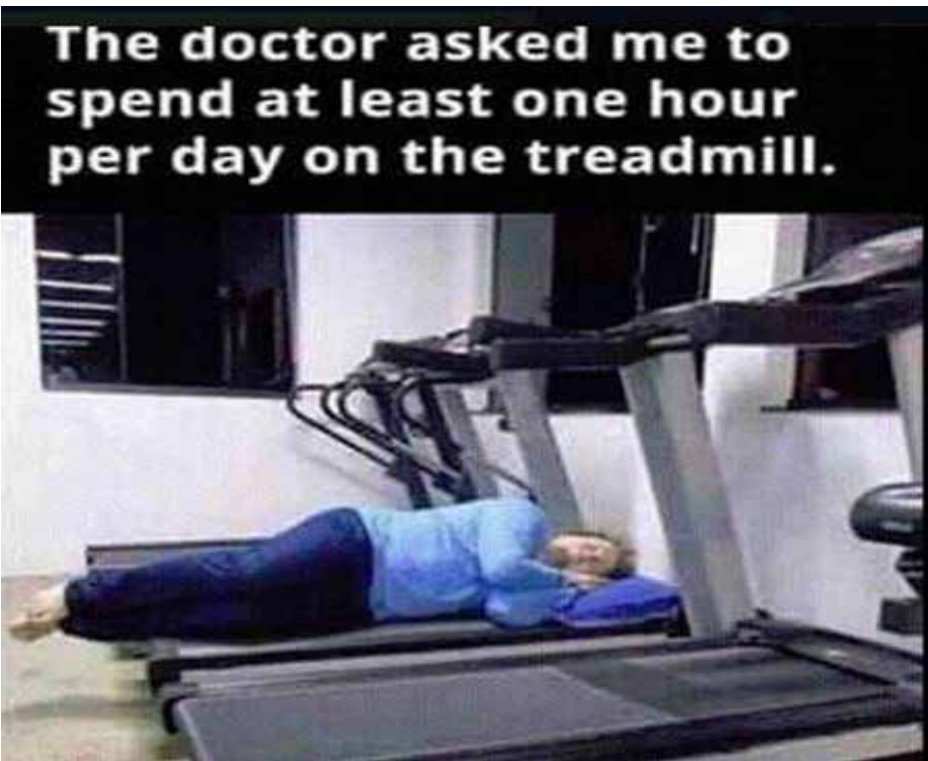
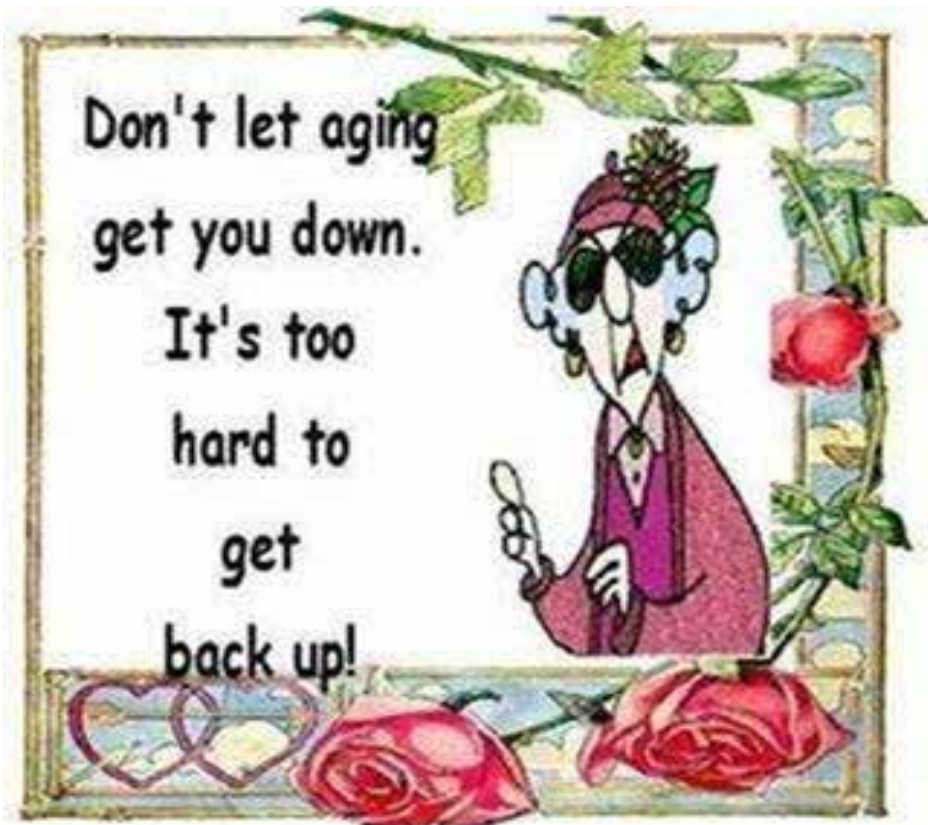
Insurance Law Service
Legal assistance and advice on
insurance law and disputes
1300 663 464

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



Since light travels faster than sound, some people appear bright until you hear them speak.

If I agreed with you, we'd both be wrong

War does not determine who is right - only who is left.

Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.



Crossword Solutions

Crossword on Page 4

	1	S	C	2	H	O	3	O	L	4	F	E	5	L	L	6	O	W	7	S
	T		O		L		R		U		R		H							
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	U		O						I			G		A		T				
23	U	S	E	R					24	D	I	S	C	H	A	R	G	E	D	
	T		O		E				H			E		A		L				
25	U	R	I	N	A	L					26	I	N	T	A	G	L	I	O	
	I		T		H				N			T		O		E				
	27	A	T	O	N	I	N	G	S	I	N	N	E	R						