

## How to find a decent nursing home in NSW It's your right to ask



CPSA receives many calls from members and people in the community struggling with nursing homes.

It's not usually something that people think too much about until they find themselves looking for a nursing home, either for themselves or someone close to them.

This means that the decision about which nursing home to choose is usually made in a crisis situation and there is almost always pressure – either from a hospital or from

the nursing home itself – to make that decision quickly.

Navigating the aged care system to find a nursing home is an incredibly stressful exercise, to say the least.

That's why CPSA has come together with the NSW Nurses and Midwives Association, doctors and aged care experts to develop the '10 Questions' series of pamphlets to support people in their search for a nursing home.

At the moment there are six pamphlets available, with each one providing 10

Questions to ask about a particular topic.

More pamphlets covering a range of topics will be added to the series over time. The pamphlets that are available now cover the topics:

- Fees and contracts
- Lifestyle and facilities
- Staffing
- Palliative care
- GP services
- Cultural needs

The aim of the pamphlets is to provide people with a list of questions they can ask in order

to get a better understanding of what life in a particular nursing home might actually be like, shiny brochures and whiz-bang marketing aside.

To have a copy of any of the pamphlets mailed out to you call CPSA Head Office on 1800 451 488 between 9am and 4pm, Monday to Friday.

You can also download any of the pamphlets and read about the organisations who have contributed to them on the '10 Questions' website: [www.10questions.org.au/](http://www.10questions.org.au/)

# Letters

## CPSA Executive

(as at 2 Novmber 2016)

**Grace Brinckley** (formerly Selway) OAM  
CPSA President

**Bob Jay**  
CPSA Secretary

**Bill Holland**  
CPSA Snr Vice President  
Assistant Treasurer

**George Ray**  
CPSA Treasurer

**Sue Latimer**  
CPSA Vice President

**Stuart Carter**  
Assistant Secretary

**Shirley Bains**

**Victor Borg**

**Richard Carpent**

**Neville Fahy**

**Jim Grainda**

**John Newell**

**Barbara Wright**

## THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 9281 9716

Email: [voice@cpsa.org.au](mailto:voice@cpsa.org.au)

Production: Ellis Blaikie and Paul Versteege

Printer: Rural Press Ltd,  
PO Box 999, North  
Richmond NSW 2754

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

THE VOICE, CPSA  
Level 9  
28 Foveaux St  
Surry Hills NSW 2010

## Disclaimer

No responsibility is accepted for the accuracy of information contained in advertisements or text supplied by other organisations or individuals and/or typographical errors.

CPSA does not support or promote the products or views in paid advertising.

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

### Personal Care Attendants

I WORK as a Personal Care Attendant at a private residential aged care facility that has cut staff from the roster as there are a couple of empty rooms.

When these rooms were full we had trouble coping with the workload with four Personal Care Attendants to thirty residents, all with complex care needs. Now there are just three of us to look after twenty-six residents.

We have to work harder than ever so private profit is maintained. It's unfair on staff and residents, this is when care is missed and accidents happen. Is anyone going to put a stop to this abuse of staff and residents?

As elders are kept in their own homes longer with home care, they are coming into residential care with more complex issues and wages and staff ratios are the same

as back in the 1970s.

Providers cut back on food (witnessed). They bully. They do not even know who the residents are. They cannot recognise them. It's profit before care. They should not have been able to purchase age care facilities.

I just want better pay, more respect and better staff ratios for Personal Care Attendants, so we have the time to care for our residents. It's always about Registered Nurses and Enrolled Nurses. PCAs are the forgotten ones, but we are the frontline.

(Name withheld. Ed)

### Cataract surgery

I WAS at an assessment for cataract surgery at the Cairns Base Hospital on 19 December 2016 after having waited two years.

The Registrar told me I would be waiting another two years or more for the next appointment, which would

be with the ophthalmologist who would give me more tests and then put me back on the waiting list. I would be waiting two years or more.

I really wonder why we paid a Medicare levy. When you want to use this facility, it is unavailable to you. You hear people say bludgers, go and pay for your operations. OK, we would if we were not under the illusion that we were covered by Medicare. Medicare has failed us.

I was told my by optometrist there are thousands waiting for cataract surgery in the Cairns Region. I wrote an email to the Queensland Minister for Health and received a response denying the number, saying there were 1,380 waiting for eye treatment.

I was at a private local eye medical centre recently. There were a hundred people waiting to see three doctors. I have never seen so many

# 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 9, 28 Foveaux St, Surry Hills NSW 2010

# Letters

people in a waiting room.

What a shame governments are blind to the numbers, no!, not numbers, but the residents going blind in this county

without any compassion or concern.

*Robyn Aylward  
Wongaling Beach, QLD*



## Filling time, not cavities

I JUST note that it is not just “the poorest of the poor” (VOICE March 2017) who seek dental treatment through the public system.

I have found that eight fillings will cost me \$1,600 - almost one month’s pension.

I have had two of these fillings but am cancelling the rest – and going on the public waiting list – fortunately no aches at the moment!

*(Chaplain Dr) J.R. Bunyan  
Campbelltown, NSW*



## Send a letter to THE VOICE



THE VOICE, CPSA  
Level 9  
28 Foveaux St  
Surry Hills NSW 2010  
[voice@cpsa.org.au](mailto:voice@cpsa.org.au)

You must include your name and suburb/town for the letter to be published.

## Just write a list

GROCERY shopping was becoming a real problem for Jill. At 84, driving in suburban traffic was becoming too much for her. The car park at the super market started to scare her. And her feet hurt after walking the aisles of the supermarket for her weekly shop. They hurt so badly that it took the rest of the day to recover.

Once she sat down after her shop, it was almost impossible to get up, even to make herself a cup of tea. Making herself dinner on shopping days became too much.

Jill’s daughter, who had a busy job, found out about her mum’s problem when she had some time off. Jill’s daughter said that this couldn’t

continue.

Jill was mortified that her daughter had found out, because she feared that her daughter would say she should go into a nursing home. If there was one thing Jill did not want was going into care.

But Jill’s daughter understood. What was more, Jill’s daughter had heard about MyAgedCare, first port of call for anyone needing aged care. An assessor came out and Jill’s problem was solved.

A local home support provider now does Jill’s shopping. All Jill has to do is write the list. No more traffic, no more endless supermarket aisles to walk through. And it was good to find

out that a support worker could go with Jill to medical appointments as well, if ever needed.

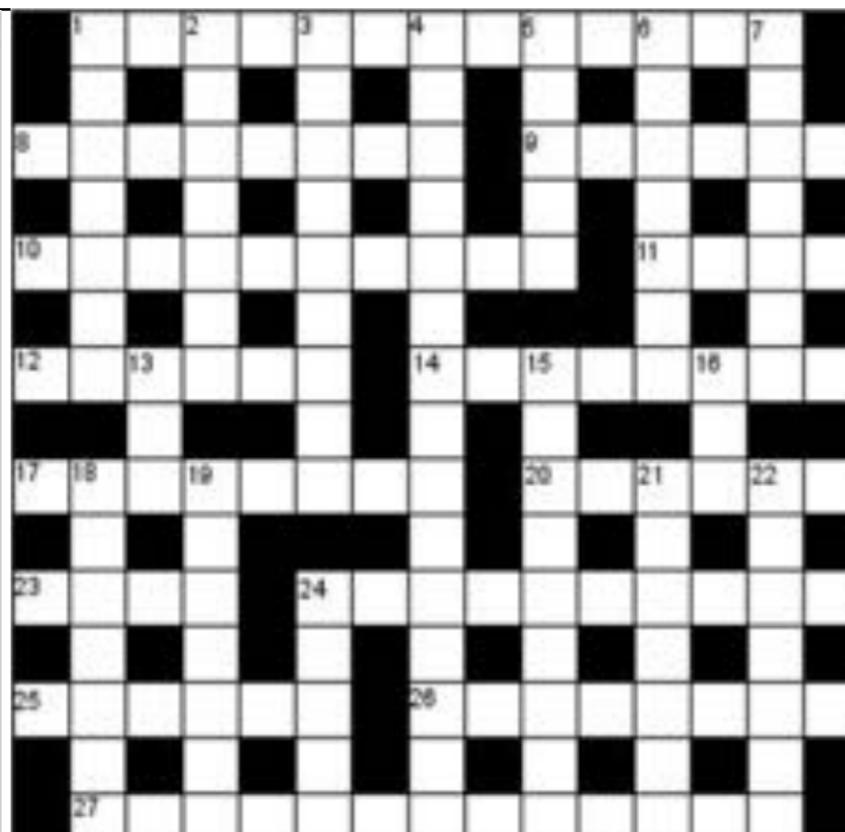
Call MyAgedCare on 1800 200 422.



# Crossword by Hilda Thorburn

Across:	Down:
1. Deliberately	1. Worship
8. Freight charges	2. Stress
9. Citizen of Nuku'alofa	3. Deal
10. Small-scale portraits	4. Collectors of premiums
11. Italian River	5. Memos
12. Gut protrusion	6. Carriages
14. Left side of a vehicle	7. Pined
17. Pardon	13. Tear
20. Skills	15. Plants with trees
23. News	16. ... Amin, Ugandan dictator
24. In spite of	18. Consequences
25. Emphasis	19. Bertrand... philosopher
26. Bunches of flowers	21. Brisk tempo
27. Hard as a rock (5,2,1,5)	22. Reshape
	24. Classified

Answers on Page 11



## NSW Fire Service Levy concession

AT THE time of writing, legislation for the NSW Fire Service Levy (FSL) was going through the NSW Parliament.

The FSL is not a new impost on home owners, because it is currently being paid through home building insurance premiums.

Most insurance companies show the amount on policy documentation. However, that amount is more of an estimate than a real figure.

The criticism of the current way of raising the FSL has always been that those who have no home building insurance get away with not paying the FSL.

This is true, although home owners who do not insure their home are rare and probably do not insure because they can't afford it.

The plan is that from 1 July 2017 the FSL will be

collected by councils and be shown on rate notices.

The reason councils got that job is probably that the FSL is calculated in part on the basis of the same land value councils use to calculate the council rate.

The FSL will also include a base rate of (initially) \$100 to be indexed on the basis of the CPI.

The total amount of the FSL has been reported as \$185 in the media, but that would be a typical amount. It will vary from property to property.

Professor Allan Fels has been appointed as Fire Service Levy Insurance Monitor to ensure that insurance companies pass on savings to customers.

He expects the cost of residential property insurance to drop by up to 20 per cent from 1 July 2017.

The Monitor, which is in place until the end of 2018,

has powers to fine insurers up to \$10 million if they do not pass on the savings.

The pensioner discount is set at \$50 to be indexed annually according to the Sydney CPI.

While it's positive that there is a substantial discount on offer and it's sensational that the Government is planning to index that discount, it would make more sense to set the discount as a percentage.

Now every pensioner pays a different FSL but gets the same discount.

If a percentage discount were used, the discount would be in proportion to the FSL.

CPSA would also like to see a safety net hardship provision, whereby at the discretion of the regulator, the FSL can be waived for financially distressed home owners.

## Hospital privatisation put on ice



MORE than \$1 billion was committed at the last NSW election to upgrade hospitals at Maitland, Wyong, Goulburn and Shellharbour and for improvements at a fifth, in Bowral.

The NSW Government wanted to invite private companies to submit tenders to build and run the hospitals, while continuing to provide free care to public patients.

The then Health Minister said the NSW Government was going to ensure the sustainability of the NSW health system in that way.

However, with a new Health Minister on board, the NSW Government has put privatisation on ice and is going to do more public consultation before making a decision as to what is going to happen.

This is good news, although privatisation is not off the table yet.

It should also be remembered that when the Opposition was in government, it trialed the private operation model two decades ago with the Port Macquarie Base Hospital.

The trial ended without success, and the hospital was brought back under the administration of the NSW Government.



# CPSA News

## Dental waiting lists

IF YOU want your teeth or dentures seen to by the public dental health system there are three hurdles, two of which are waiting lists.

The first hurdle is *triage*. This is where a quick examination determines the nature of your dental need. The *triage* is done over the phone only. If you turn up at a NSW Health dental clinic unannounced, they will turn you away and tell you to ring up. When you ring up, you get asked a series of questions from a questionnaire.

After your *triage* you are put on the waiting list for *assessment*. Only in very serious and urgent cases will you receive an appointment or a OHFFSS voucher. OHFFSS stands for Oral Health Fee for Service Scheme, under which public patients can go and see a private dentist.

In an emergency, the recommended maximum waiting time is 24 hours.

For a check-up, the recommended maximum waiting time (to assess if you need a check-up!) is 24

months.

Once you get through that and you have been assessed, you go on the waiting list for *treatment*.

In an emergency, the maximum recommended waiting time is two weeks.

For a check-up, the maximum recommended waiting time is 24 months.

So, in an emergency, expect to wait fifteen days to be treated.

For a check-up, set aside four years.

And these are maximum recommended waiting times. The extent to which these waiting times are adhered to or exceeded is not published.

It's fairly obvious, though, that NSW Health doesn't really do check-ups.

CPSA has heard from several people with broken dentures, making it impossible for them to eat solid food.

According to NSW Health policy (Priority Oral Health Program and List Management Protocols), a really urgent denture repair will cost you three months on the waiting list to be assessed

and six months to be treated.

Nine months all up. Maximum recommended waiting time.



## The road safety crisis that wasn't

DESPITE data stretching back ten years saying otherwise, in 2016 the then NSW Roads Minister and the current NSW Police Assistant-Commissioner in charge of road traffic claimed that the risk of serious injury and death for older drivers was increasing.

In 2005, people over 70 accounted for 8.6 per cent of all serious road injuries.

Ten years later, 11.7 per cent of all serious road injuries were among people over 70.

For the then Roads Minister and the current Assistant Commissioner of Police called it case closed.

People over 70 were increasingly becoming petrol head menaces, a danger to the public and unto themselves. Crisis!

But hang on.

Back in 2005, there were 644,446 people aged over 70 in NSW, but ten years later there were 818,194.

In 2005 there were 1,010 serious road injuries for the over-70s, or 0.16 per cent of all 644,446 people over 70 in NSW.

In 2015, there were 1,415 serious road injuries for the over-70s, or ... 0.17 per cent of all 818,194 people over 70 in NSW.

When we look at the road injury rate of people under 70, we find that it was 0.16 per cent in 2015.

In fact, the road injury rate for over-70s and under-70s has moved in a narrow range between 0.16 per cent and 0.18 per cent.

It hasn't materially moved for both categories in ten years!

So, no crisis. Repeat: no crisis.

The road death statistic provides even starker



evidence of the fact that the over-70s are doing just fine on NSW roads. It looks as though the death rate has gone up from 16.3 per cent to 19.5 per cent of all road deaths.

However, take into account the significant rise in the number of people over-70 and it turns out the death rate has gone down from 0.013 per cent to .008 per cent of all people over-70.

Since these figures were published, CPSA has written to the new NSW Roads Minister, Melinda Pavey, to point out that the alleged increasing risk of serious injury and death among older drivers is being used as an argument in the defence of older driver road testing.

NSW remains the only jurisdiction in Australia where older drivers must periodically submit to a road test and risk losing their licence.

In fact, NSW and the state of Illinois (USA) are the only jurisdictions left in the developed world where road testing of older drivers is still practised, despite overwhelming academic evidence that it does nothing for road safety.

## **Bunnings for seniors**

THE NSW Government has worked with Bunnings to announce the roll out of the 'Healthy Homes' pilot program.

The program includes DIY workshops aimed at helping older Australians to better equip their homes to support their independence as they age.

While functional home designs are typically offered after a person begins to experience difficulties as a result of age or ability, the workshops will assist people in being on the front foot, and



plan before they encounter problems.

The pilot program will begin this April with workshops to be held at Bunnings Alexandria, Kingsgrove, Bankstown and Lidcombe stores, before being rolled out across Bunnings stores state-wide in 2018.

## **Aged Care Standards set to be watered down even further**

THE AUSTRALIAN Government has released a paper proposing massive changes to the way the quality of aged care is measured.

Currently, there are different Aged Care Standards used to assess care

delivered at home and care delivered in a nursing home, but this distinction will be axed under the new proposal called the Single Aged Care Quality Framework.

Under the proposed Quality Framework, aged care providers will have to comply with just eight standards.

Currently, nursing homes are assessed against 44 standards and issues with care are still rife.

These new standards will hollow out an already insufficient system.

Palliative care, dental care and continence management don't even get a mention in the new standards; while medication management, skin care, pain management, nutrition and dehydration are only mentioned in the fine print as 'risks' which should be identified and managed by the aged care provider.

And those minimum staff-to-resident ratios CPSA and other aged care advocates have been calling for for

years?

Forget about them. Staffing levels will still be left up to management, meaning they will likely continue to be set according to budgetary restraints rather than care needs.

It is clear that these new standards are about removing every inch of red tape for aged care providers.

These new standards simply will not keep our most vulnerable aged care recipients safe.

CPSA will be making a submission calling for a comprehensive set of aged care quality standards where compliance can be assessed objectively.

Unless the proposed Quality Framework is squarely focused on the clinical outcomes of care recipients, then it is not measuring quality of care at all and will remain simply a tick box exercise for aged care providers.

It is critical that anyone who is concerned about



aged care and the Australian Government's moves to reduce quality regulations makes a submission raising their concerns about quality and quality assessments.

Submissions close on 27 April 2017. Details can be found at <https://agedcare.health.gov.au/quality/single-quality-framework-focus-on-consumers>.

## Family home exemptions when going into a nursing home

CPSA regularly gets inquiries about what happens to the family home when you go into a nursing home.

People sometimes get confused because they have heard the family home is exempt from means testing.

But it is important to realise that as far as Centrelink is concerned the family home is only a family home if you and yours live in it.

This explains why the family home is exempt, if your partner or live-in carer continues to live in the family home while you enter care.

In that case, the family home is not counted for (1) Age Pension income and asset testing and (2) aged care means testing. It is completely exempt.

If you are single and you are not selling the family home, it will be exempt from the pension *asset* test for two years.

If you rent the family home out, the rental income will immediately be counted for the pension *income* test. No exemption period.

Beyond the two years' exemption period, the family home is included in both the pension *asset* test and the aged care means test.

But only up to just under \$160,000 of the value of the family home will be included in the aged care means test.

## March pension indexation



THE PENSION has been increased from 20 March as part of the twice-yearly indexation.

The single pension has gone up by \$11.20 to \$888.30 per fortnight, while couples receive \$16.80 extra, taking their fortnightly pension up to \$1,339.20.

Those on a part pension will receive an increase proportional to the full rise.

Newstart has also been indexed. Singles will receive up to \$544.40, an increase of \$6.90, while a member of a couple will receive \$491.50, an increase of \$6.20.

## Deeming rates too high?

A READER asked *THE VOICE* why the deeming rates had stayed as high as they have, even though the Reserve Bank's cash rate has gone down.

The deeming rates (there are two: check page 9) are determined by Ministerial discretion and the Minister

sometimes moves in mysterious ways.

It is not known exactly what the Minister takes into account, but prevailing term deposit rates and overall economic conditions would form part of it.

It's important to remember that the deeming rates are not a device to deliver a benefit to pensioners.

In ordinary times, deeming rates are quite a bit lower than term deposit rates, and that delivers a windfall to pensioners with savings.

But we don't live in ordinary times right now.

Term deposit rates are so low at the moment that deeming rates simply can't be quite a bit lower. Having said that, the upper deeming rate has some spare room to move down, but a Government that wants to "fix the Budget" may not be that way inclined.

And the Government is not obliged to.

Deeming rates are an administrative way of efficiently assessing the income generated by the most common assets, called financial assets (money in the bank, shares etc).

All the Minister is obliged to do is to take care that no

one is worse off under income testing using deeming rates rather than actual rates of return.

The CPSA policy team has modelled the current deeming rates against prevailing term deposit rates (the most common and also lowest actual return financial asset) and only in very extreme scenarios, where a pensioner is a non-home owner with financial assets close to the point where the pension cuts out altogether, is there a slight disadvantage to the pensioner.

At the moment, deeming rates are not applied to full rate pensioners and most part rate pensioners.

That's because, a single person would need \$170,000 in a 2.5% term deposit to earn enough interest to exceed the \$4,200 income free area.

For a couple this is \$304,000.

But even if you have higher savings, you'll still not be worse off under current deeming rates.

And if your savings are even higher, deeming rates are irrelevant, because your part pension will be determined by applying the asset test.



# CPSA News

## ACCC and hearing aid rip-offs

HEARING aids range in price from around \$1,500 to \$15,000 per pair. The Australian Competition and Consumer Commission (ACCC) is encouraging consumers to be aware that hearing clinics are for the most part profit-making businesses and to shop around for the best hearing aid for their needs.

“The ACCC is concerned about a range of business practices in the hearing services industry, particularly around incentive based sales and commissions that are commonly used to motivate clinicians to sell hearing aids”, ACCC Commissioner Sarah Court said.

Some hearing clinics encourage clinicians to sell more expensive hearing aids by setting sales targets, paying commissions to clinicians, having arrangements that favour certain brands or are owned by companies that manufacture hearing aids.

Commission-based selling can provide incentives to clinicians to supply hearing aids that are unnecessary or more expensive than necessary. This is bad for the hip pocket, but it can also be harmful health wise.

This is a bad situation and you would expect the ACCC to take some firm action to stamp out shady practices in an industry that people with hearing problems have to deal with.

So far, the ACCC has requested that hearing clinic operators review their sales incentive programs and staff performance measures to ensure that they do not create a conflict between healthcare advice and sales.

A lot of hearing clinics are owned and operated by manufacturers of hearing

aids. This means that if you go to one of these clinics, the recommended hearing aid will invariably be one manufactured by the owner and operator of the clinic.

It's very similar to financial planners, who will only recommend the investment platform operated by the company they work for or are franchised by.

So simple encouragement to the hearing aid industry to voluntarily give up buckets of money is not going to work.

The ACCC realises this and wants to hear from people who think they may have fallen victim to unscrupulous hearing aid clinics.

Having placed the industry on notice, the ACCC encourages consumers and clinicians to contact the ACCC Infocentre on 1300 302 502 to report any specific consumer protection concerns about the sale of hearing aids.

The ACCC will assess these reports on a continuing basis, and where they are assessed

to be misleading, the ACCC may take enforcement action as a result, including legal proceedings.

Meanwhile, if you are feeling pressured into buying a hearing aid or get the impression the hearing clinician is more interested in selling a hearing aid than your hearing problem, shop around.

Go somewhere else where you are not pressured and where your hearing problem is the clinician's only concern.



## FREE HEALTH TALKS

# HEALTH PROMOTION SERVICE FOR OLDER PEOPLE

CPSA's Health Promotion Service for Older People (HPSOP) provides free health education sessions (in English and a number of community languages) to groups of independent older people at community venues. The sessions promote healthy active ageing.

Volunteer Peer Educators, many with a first language other than English, are recruited from the community and receive regular training. The service currently operates across metropolitan Sydney, lower Blue Mountains and Richmond, Central Coast, lower Hunter, as well as the Illawarra and Shoalhaven areas.

To book a free talk on Diabetes Awareness, Falls Injury Prevention, Medicine Management, Oral Health Care or Osteoporosis Awareness, please contact Habib, HPSOP Coordinator on 1800 451 488 or [health@cpsa.org.au](mailto:health@cpsa.org.au).

# CPSA Updates

Pension Asset Test Limits				
	Single Homeowner	Couple Homeowner	Single Non-Homeowner	Couple Non-Homeowner
<b>Asset test free area for full pension</b>	\$250,000	\$375,000	\$450,000	\$575,000
<b>Taper rate</b>	Fortnightly pension reduces by \$3 for every \$1,000 over the asset free area			
<b>Asset test limits for part pension</b>	\$546,250	\$821,500	\$746,250	\$1,021,500

Pension Income Test	Income free area (not assessed)	Reduction in pension	Deeming rates
<b>Single</b>	\$164 per fortnight	50 cents for every dollar in income over income free area	1.75% up to \$49,200, 3.25% thereafter
<b>Couple (combined)</b>	\$292 per fortnight		1.75% up to \$81,600 3.25% thereafter

Maximum	Single	Partnered
<b>Age Pension</b>	\$888.30 p.f.	\$669.60 p.f. \$1,339.20 p.f. combined
<b>Newstart Allowance</b>	\$544.40 p.f.	\$491.50 p.f. \$983.00 p.f. combined

## BATHURST CPSA Expo

EXHIBITORS had plenty to show and tell when they set up in the Bathurst Memorial Entertainment Centre for the first Seniors' Expo, which was hosted by the Bathurst Combined Pensioners and Superannuants Association (CPSA).

Bathurst CPSA president John Hollis was pleased with the range of exhibitors.

"We have facilities and organisations that service the seniors population," he said.



"The aim is to publicise these facilities that exist for seniors. It's an opportunity for seniors to see them all together and to be able to discuss them in a friendly atmosphere."

Exhibitors included the Woodies (Central Tablelands Woodcraft), cancer assistance organisation Can Assist, the Seymour Centre and Bathurst Regional Council.

Blood pressure and hearing tests were also available.

Mr Hollis said Bathurst CPSA would consider running the expo again in the future after looking at this year's event.

## STRATA PROTEST

**David vs Goliath struggle against monstrous strata forced sale legislation.**

**Protest front of NSW Parliament House on 28 April, 1 pm.**

**Closest station: Martin Place.**

**TEXT (text only) Paul Bacon, on 0413 693 761 for details.**

## Donations

CPSA is grateful for all donations and publishes donations of \$35 and above. Lower donations are appreciated just as much, but not published due to space constraints.

Marie Byrne	\$85
Max Littlefield	\$35
Moya Turner	\$35

## Centrelink Grandparent Adviser Line 1800 245 965

For grandparents and other non-parent carers with ongoing responsibility for children, there's extra support like child care payments and Medicare services.

## Centrelink Aged Care Means Testing Unit

**1800 227 475**

## 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 Annual Report to be posted to you. Alternatively, copies can be obtained online at: <http://www.cpsa.org.au/about-us/annual-reports> and <http://www.cpsa.org.au/about-us/constitution>.

## All in the family

Psychologist Pauline Nolan came to run an information session on stress management for the volunteer peer educators who provide health information to groups of older people with CPSA's Health Promotion Service for Older people.

She was amazed to find in the foyer a photo of her grandmother, Florence (Flo) Cluff, a former CPSA Secretary. Pauline was happy to pose for a snap with the snap of her grandmother.



# 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  
1300 364 758

**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/ttss  
1800 623 724

**National Continence Helpline**  
1800 330 066

**Rape Crisis Centre**  
24hours/7days  
1800 424 017

**National Domestic Violence  
hotline**  
Case work, legal advice,  
advocacy  
1800 200 526

**Health Care Complaints  
Commission**  
NSW only  
(02) 9219 7444  
1800 043 159

**Carers NSW**  
Information, support  
1800 242 636  
Emergency respite  
1800 059 059

**Aged Care Complaints  
Commissioner**  
Complaints about residential and  
community aged care  
1800 550 552

**Lifeline**  
Mental health support,  
suicide prevention  
13 11 14

**Australian Men's Shed  
Association**  
1300 550 009

**Public Dental Health Services**  
Call NSW Health for details  
(02) 9391 9000  
1800 639 398

**People with Disabilities**  
Advice for people with a disability  
(02) 9370 3100  
1800 422 016

**Cancer Council NSW**  
Cancer information and support  
13 11 20

**Dying with Dignity NSW**  
Law reform for assisted dying  
(02) 9212 4782  
dwdnsw.org.au

**Exit International**  
Information about euthanasia  
1300 103 948

**NSW Death & Bereavement  
Service**  
13 77 88

## HOUSING

**Housing NSW**  
Info and applications for public  
and community housing  
1300 468 746

**Tenants' Union Advice Line**  
Mondays 10-1pm, 2-5pm  
1800 251 101

**Tenancy Advice & Advocacy  
Service**  
Find your local service  
tenants.org.au

**Fair Trading**  
Rental bond and tenancy info  
13 32 20

## LEGAL

**Seniors Rights Service  
(formally The Aged-care  
Rights Service or TARS)**  
Aged care & retirement village  
advocacy, information & legal  
advice for older people.  
1800 424 079

**Law Access**  
Referrals for legal help  
1300 888 529

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

**Community Justice Centres**  
Dispute resolution services for  
minor matters  
1800 990 777

**Women's Legal Services NSW**  
Legal information, advice &  
referrals for women in NSW with  
a focus on family law, domestic  
violence, sexual assault &  
discrimination  
1800 801 501

**Office of the Legal Services  
Commissioner**  
Complaints about lawyers &  
conveyancers  
1800 242 958

# Giggle Page

## CORNY BUT CLEAN

Q: What do cats eat on hot days?

A: Mice-cream  
\*\*\*

Q: How do you prevent sagging?

A: Eat until the wrinkles fill out.  
\*\*\*

Q: What did the grape say when the Elephant stepped on it?

A: Nothing, it just gave a little wine.  
\*\*\*

Q: My dog's terrible. He chases away everyone on a bike. What should I do?

A: Take away his bike  
\*\*\*

Q: What's the difference between cats and dogs?

A: A dog sees that its owners feed it and pamper it and give it a warm house and says to itself, "they must be gods." A cat sees the same thing and says to itself. "I must be a god."  
\*\*\*

Q: What is a duck's favourite TV show?

A: The feather forecast.  
\*\*\*

An elderly woman decided to prepare her will and told her lawyer that she had two final requests:

First, she wanted to be cremated.

Second, she wanted her ashes to be scattered over David Jones.

"David Jones?" The lawyer asked.

"Yes. That way I'll know that both of my daughters will visit me each week."  
\*\*\*

A man walked into a pet store and went up to the sales assistant.

"Excuse me, I would like a dog for my son."

The salesman shook his head. "I'm sorry sir, we don't do exchanges."  
\*\*\*

Q: If you have a line of 100 rabbits in a row and 99 of them take 1 step backwards, what do you have?

A: A receding hare line!  
\*\*\*

Q: How do you know carrots are good for your eyes?

A: Because you never see a rabbit wearing glasses!  
\*\*\*

Q: What airline do rabbits use?

A: British Hare-ways!  
\*\*\*

Q: What did the naughty rabbit leave for Easter?

A: Deviled eggs!  
\*\*\*

Q: What did the rabbit give his girlfriend?

A: A 14 carrot ring!  
\*\*\*

Q: What did the rabbits do after their wedding?

A: They went on their bunnymoon!  
\*\*\*

Q: What do you get when you cross a rabbit with a leaf blower?

A: A hare dryer!  
\*\*\*

An advert in a newspaper: Big dog for sale. Eats anything - likes children.

## GOONY BIRD

After many years of marriage, a husband has turned into a couch potato, became completely inattentive to his wife.

The wife was dismayed because no matter what she did to attract the husband's attention, he'd just shrug her off with some bored comment.

This went on for many months and the wife was going crazy with boredom.

Then one day at a pet store, the wife saw this big, ugly, snorting bird.

The shopkeeper, observing her fascination with the bird, told her it was a special imported "Goony bird" and it had a very peculiar trait.

To demonstrate, he exclaimed, "Goony bird! The table!"

Immediately, the Goony bird flew off its perch and with single-minded fury attacked the table and smashed it into a hundred little pieces with its powerful forearms and claws!

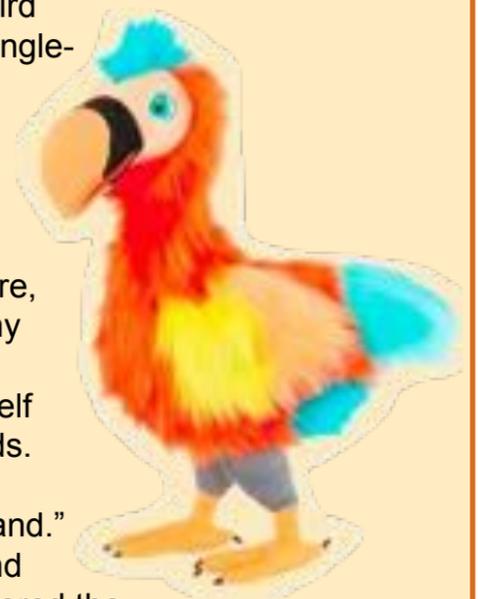
To demonstrate some more, the shopkeeper said, "Goony bird! The shelf!" Again the Goony bird turned to the shelf and demolished it in seconds.

"Wow!" said the wife, "This will attract my husband."

So she bought the bird and took it home. When she entered the house, the husband was, as usual, sprawled on the sofa.

"Honey!" she exclaimed, "I've got a surprise for you! A Goony bird!"

The husband, in his usual bored tone replied, "Goony Bird, my foot!"

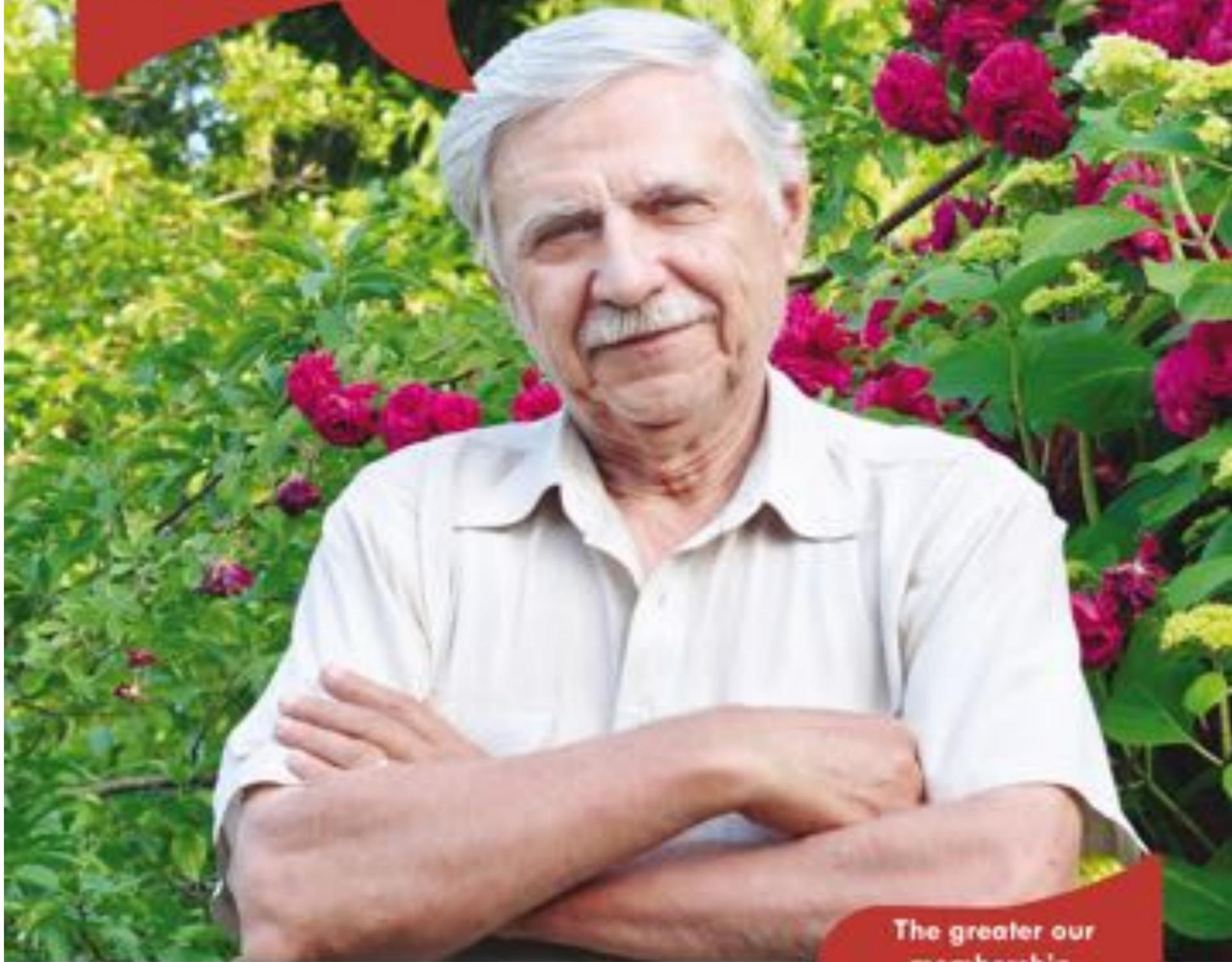


## Crossword Solutions

Crossword on Page 4



Read **THE VOICE**  
every month  
for only \$15 a year!



The greater our  
membership,  
the louder our voice.

People on a pension can find it hard to make themselves heard. That's why CPSA and THE VOICE exist. We speak out for the rights of older people, people with disability and those living on low incomes. We have done so since 1931. Become a member of CPSA and receive THE VOICE for a whole year. Annual membership fee: \$15. How to join? Fill out the membership coupon on page 2 OR ring CPSA on 1800 451 488 OR register online at [www.cpsa.org.au](http://www.cpsa.org.au).

