

FAMILY HOME IN ASSET TEST? IT AIN'T GONNA HAPPEN



THE AUSTRALIAN Chamber of Commerce and Industry (ACCI) was the latest organisation to join the ranks of the Pension Bashers. ACCI made a pre-Budget submission recommending the family home be included in the pension asset test.

There is a growing list of organisations and 'think-tanks' that argue for the inclusion of the family home in the pension asset test. The Productivity Commission, the Grattan Institute, the Institute of Public Affairs, and countless airhead columnists all see this as 'fair' and as the solution to Australia's Budget predicament.

Back in 2009, the Productivity Commission wanted the family home to be reverse mortgaged to pay for aged care. That recommendation was

wisely not adopted by the Government of the day.

The current Government will not do anything like it either. It has already said so. "[Including the family home in the asset test] would be very much against the principles of the Coalition government", Revenue and Financial Services Minister Kelly O'Dwyer is reported by the ABC to have said.

There is good reason to believe that no Australian Government would ever include the family home in the pension asset test. Not because all future Governments will be nice Governments. They may be, but that has nothing to do with it.

Future Governments won't include the family home in the pension asset test because it is not only an impractical idea but also a dangerous idea.

If the family home were to be included in the pension asset test, a way would need to be found to convert the home's capital value into cash. The only way this can be done is through a reverse mortgage or a similar arrangement.

There are about 1.34 million pensioner households in owner occupied homes with a mean price of \$630,000. Assuming a quarter (\$158,000) is released through a reverse mortgage, a scheme guaranteed by the Australian Government would need to find roughly \$212 billion to fund these reverse mortgages through borrowings. That is now. The funding requirement will increase as more baby boomers retire.

It's a simple calculation that's proven to be beyond Pension Basher organisations such as the Productivity

Commission, the Grattan Institute, the Australian Chamber of Commerce and a few others.

Fortunately, the Australian Treasury is thinking straight and has already put the boot into this idea once, back in 2009, when it was first seriously floated by the Productivity Commission.

Imagine, this would leave the Australian Government as the mortgagee of 1.34 million homes, with a combined worth of approximately \$844 billion. It would make the Government a larger mortgage bank than the Commonwealth Bank, NAB, Westpac and ANZ combined.

Only a fraction (up to 25% at age 70) of the capital value of homes would actually be available to pensioners.

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Letters

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(as at 2 November 2016)

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Family home and asset test (1)

I HAVE just read on the ABC website the article *Older Australians reject calls to include family home in pension test* of 3 February 2017.

I am appalled at this line of thought and that this is still happening.

For those to say that “older Australians weren’t paying enough tax when they were younger” is undeniably a nonsense.

Many of us had only one income with the wife staying at home and looking after the home and children. One car was the norm. Yet we managed to pay off our homes. There were many areas that no one wanted to live in, but that are now trendy. We have *not* driven up the price of homes.

Many sacrifices were made in achieving home ownership, and now we are

to be punished? I have gone without much to own my own home.

I cannot believe the comments that are being made and that those saying this cannot understand that they are causing us dreadful worry and concern, instead of leaving us to enjoy the rest of our lives. There could be serious negative outcomes if this continues.

My parents paid off their home after much sacrifice as I have. We received no handouts, we did it on our own.

I see the amount of money that is given to those who do not work and to families to help them with their child care arrangement. Where is this money coming from? We had none of this.

I went back into the workforce after my children went to high school, trained as a nurse. Again no handouts.

I am still in the workforce, I

am 67 and all this time have been paying tax.

I witness the younger generation, where both parents work, have a mortgage, and have problems with money.

To this day I am still extremely careful with my money, yes, I will help my family if they ask, but I do not waste it and will save for what I want. I live within a budget as do most of my friends who also own their own homes. We have worked very hard to achieve this position in our lives.

I know that life is very different today than it was when I was raising my family. Much has changed with progress and technology, but that still is no excuse for what some are saying now and wanting to take from me. As I have stated, I worked very hard to own my home.

Lyn Dowrick
Canberra, ACT



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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.)
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Name: _____

Address: _____

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Please send to: CPSA, Level 9, 28 Foveaux St, Surry Hills NSW 2010

Letters

Family home and asset test (2)

MY wife and I are a couple that lost the Age Pension on 1 January.

I went to an Eye Specialist, who wished to know the expiry date on my Pension Card. I told them that I had lost it, but now had a Seniors Health Card. They didn't want to know about it.

The Assets Test is designed to ensure that aged people use up their assets before getting the pension. Our assets are not to be handed on to children, so why not include the family home – it would be fairer.

The Minister for Social Services, the Hon. Christian Porter, MP, made the following comment in a letter to me: "If the home were to be included in the assets test, there would also be differing impacts on Social Security payments across geographical areas, given [property values vary widely according to location]. For example, residents in some locations (for example Sydney and Melbourne) would be impacted more than others". This indicates that it is not fair now.

It is easy to understand why CPSA is opposed to including the home in the assets test – most members live along the coast.

The capital gained when family homes increase in value is not subject to Capital Gains Tax (CGT) when they are sold. So why not include them in the assets test, or levy CGT?

The assets we hold such as a rental property and shares cannot be sold for what they are valued at because of CGT, agents fees and brokerage fees. The Assets Test values should take these costs into consideration.

Not all assets included



in the assets test are able to produce income (motor vehicles, furniture, boats, caravans, tied up farming land, for example), yet we are still expected to earn 5 per cent on our assets in the current financial climate. Some of my assets are still frozen since the GFC.

*Lindsay McKellar
Kelso, NSW*

CPSA rejects that any of its policy positions, including its policy position on the family home and the pension asset test, are based on where the majority of its membership is located. In the case of the family home and the asset test, CPSA's point is: including the family

home would not benefit any pensioner, regardless of whether they live east or west of the Great Divide. Ed.

Universal pension – negative gearing

CONSIDERATION should be given to a universal Age Pension. Everybody gets the same pension. No means testing. It will be cheaper with less administration cost. Lots of skilled workers might still stay on after pension age.

If a universal pension is not possible, then an increase of \$50 in the pension would be welcome.

The solution for negative gearing is to allow people to use it for two properties, but after that only for new

properties, so that more houses become available for the young and old.

*Victor Borg
Davistown, NSW*

Centrelink robo debt collection

FURTHER unwanted stress is being put on seniors now that the Centrelink debt recovery program is targeting pensioners next.

It is pressure the older generation could do without.

It is anxiety that pensioners don't need.

We don't see the pension as a gift.

Pensioners are becoming more and more forgotten about and neglected.

*Peter Knox
Griffith, NSW*

Bills, bills, bills

TWO pet hates at the moment for me as well as some friends are the high price of water and electricity.

We can't afford to water the garden and we can't afford to run air conditioners.

How can we deal with this situation?

To a pensioner, a garden is one of the few things that we have.

*Ernest Legge
Wingham, NSW*



Letters

National Broadband Network (NBN) roll-out

THE members of the Dubbo Orana Branch of CPSA have expressed their concern about trying to deal with NBN installation problems.

Some members, though quite enthusiastic about the prospect of faster internet, have found that it is difficult to contact anyone who will accept responsibility for the coordination of the whole installation and access process.

One member said that she had found four different

entities each with its own responsibilities and not integrated with the others.

Another member said that he was not satisfied with the quality of installation and was unable to identify who was in charge.

A third member said that she had to make repeated phone calls trying to get installation which did not happen when it was scheduled.

There are other members who are not at all enthusiastic about the coming of the NBN. Some are confused or worried about the

implications of the NBN for their land lines.

They are uneasy about a system that will not work if the power is off, especially those who do not have or want mobile phones.

In fact, many do not have or want internet access. Many find there is no benefit to them personally.

At least the installation process should be made as painless as possible!

Elizabeth Moxham
Secretary, Dubbo Orana
CPSA

Send a letter to
THE VOICE



THE VOICE, CPSA
Level 9
28 Foveaux St
Surry Hills NSW 2010
voice@cpsa.org.au

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

NSW Seniors Festival 3 March – 12 March 2017

EVERY year the NSW Seniors Festival encourages seniors to be active, social and healthy with hundreds of events across our great State. The festival provides seniors with the opportunity to take part in their community and enjoy the benefits that come from participation.

This year's NSW Seniors Festival will be held from Friday 3 March to Sunday 12 March.

A highlight of the festival is the Premier's Gala Concerts, which showcase some of Australia's finest stage and recording artists.

But it is not the only highlight. In fact, there are dozens of events and activities. Check your local paper or go to <http://www.nswseniorsweek.com.au/> for more information. You can also contact the organisers on nswseniorsweek@fac.nsw.gov.au.

The festival is a great opportunity to celebrate the contributions older people make to their families and communities.



Crossword by Hilda Thorburn

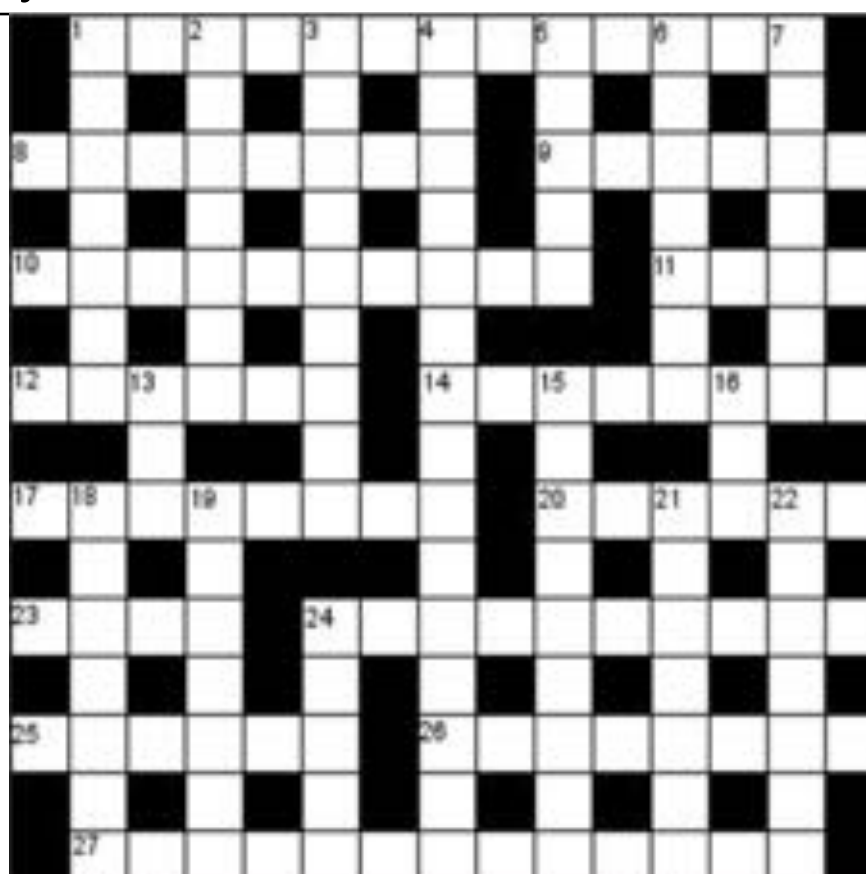
Across:

1. Large sea (8, 5)
8. Particular
9. In flower
10. Process to eliminate bacteria, fungi etc
11. Genuine
12. Lean
14. Tied
17. Now Zambia and Zimbabwe
20. Roved
23. Portent
24. Structural
25. Handsome
26. Letters (NT)
27. Moderate earnings from investments (6, 7)

Down:

1. Non-attendance
2. Ogling
3. Silent
4. In about 11 months (2,4,4,1,4)
5. Approves
6. Magnify
7. Newborn
13. Fuss
15. Insurgent
16. Sailors' drink
18. Dullness
19. Gave
21. Pilot
22. Pencil rubbers
24. Chasm

Answers on Page 11



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Taking the mean house price in 2016 of \$630,000, this means a pensioner household could free up about \$158,000 for the twenty or thirty year duration of their retirement.

The rest goes on compound interest.

In addition, if there was a downturn in the residential real estate market, the Government might find it is

not recouping the money it lent to pensioners on their house.

This is the unacceptable financial risk to the Government. There would be no lenders to stump up the cash to reverse mortgage pensioners' family homes.

Home owning pensioners can be reassured that the family home in the asset test: it ain't gonna happen.



Town and country: the value of the family home

IN letters to *THE VOICE* and calls to CPSA, the difference in value between homes in capital cities and homes in the country is sometimes brought up as an argument to include the family home in the pension asset test.

Both the February *VOICE* and this issue of *THE VOICE* feature letters (pages 2 and 3) in which country retirees argue this.

Apart from the impracticality of the inclusion of the family home in the pension asset test (see above), this argument ignores the fact that the inclusion of the family home in the pension asset test would not benefit country pensioners.

It is not as though the money saved on pensions for town pensioners would be remitted to country pensioners.

Everybody would lose, both town and country pensioners, with the savings more likely to go to pay for other big Budget items.

CPSA's position is that the family home is the corner stone of a secure retirement. You have that, it's always possible to survive.

For that reason, the family home is sacrosanct.

There is also no evidence to suggest that a significant number of pensioners live in houses more expensive than is typical for the area in which they live.

Is the family home already in the asset test?

WHAT is usually meant by including the family home into the pension asset test is that the home's sale value is added to the assets assessed.

However, arguably the Government has already

found a way of including it in the pension asset test. And it favours country pensioners over town pensioners.

The asset limit at which a homeowner drops out of the pension is \$200,000 lower (both for singles and for couples) than it is for non-homeowners.

Plus, non-homeowner pensioners who rent on the private market receive a maximum tax-free Rent Assistance payment of \$130 per fortnight for singles and \$123 for couples.

Clearly, the pension asset test already reflects home ownership and it means it is stricter.

Also, because rents are lower in rural and regional Australia, country pensioners who rent their own home have an advantage over town pensioners.

Let's be clear, most pensioners who are private renters, regardless of whether it's in town or in the country, are some of the most disadvantaged retired people in Australia.

CPSA is also not advocating that non-homeowner country pensioners should be given a lower pension asset limit than their town counterparts.

CPSA is just pointing out – and the Pension Bashers might want to take note – that the pension rules already take into account whether a person owns their own home.

Social Security Bill increases insecurity

The Australian Government seems to be trying to make those on impossibly low social security payments such as Newstart and Youth Allowance and the slightly less penny-pinching Age Pension, Disability Pension and Carer Payment to pay for an increase in Government subsidised child care.

There is nothing wrong with the Government subsidising child care.

There is a lot wrong in squeezing the poorest of the poor to pay for it.

It is heartless and mean.

The Social Services Legislation Amendment (Omnibus and Child Care Reform) Bill reinstates and reiterates the Government's hit list presented on Budget night 2014.

The only difference is that the Government ties this Budget savings hit list to what those savings will pay for: Family tax benefit Part A will be increased by \$20.02 per fortnight.

Here are the savings from the Bill as they relate to older Australians:

Family tax benefits Part B will be cancelled except for single parents aged 60 or more or grandparents or great-grandparents.

The Age Pension currently is paid based on the length



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of the pensioner's Australian working life residence once a pensioner has been overseas for 26 weeks. The Bill proposes this to be reduced to just six weeks.

The payment of the pension supplement to Age Pensioners is currently stopped after 26 weeks. This is reduced to six weeks.

The Pensioner Education Supplement is abolished without grandfathering

Indexation of the income free areas for all working age allowances, including Newstart, will be frozen for three years. Bad news for all people on Newstart, including older people relying on Newstart until they reach pension age.

Payment of the energy supplement to recipients who were not receiving a welfare payment on 19 September 2016 are stopped and closed to new entrants from 20 September 2017.

A new measure is the automation of the regular income stream review process.

Currently, Centrelink relies on payment recipients to report their earnings and assets.

The Bill wants Centrelink to be able to look directly into bank accounts, term deposits, superannuation

accounts and so forth. The potential for error if this goes ahead is enormous. If it were to be combined with automated debt collection, it will become a nightmare for many.

Gold OPAL fails to glitter

CPSA HAS no issues with an electronic ticketing system for public transport in NSW. It seems that for the overwhelming majority of public transport users in NSW, OPAL makes life easier.

But what is clear is that there is a minority of public transport users that is being disadvantaged by OPAL. What makes it worse is that this minority is being disadvantaged unnecessarily.

If you lose your Gold or Concession OPAL card and have cancelled it and ordered a replacement, it can take up to two weeks for that replacement to arrive in the mail.

What do you do while you are waiting for a replacement card to arrive? You guessed it. You get yourself an Adult OPAL card and pay full fare for up to two weeks.

If you can't afford that? Tough!

An Adult OPAL card is available from all the usual convenience stores,



newsagents and corner shops, but Gold and Concession OPAL Cards are not.

There is no good reason for it.

Sure, a newsagent has no way of checking if you are eligible for the Gold or Concession OPAL card. But they could still give you an inactive card, which you would then activate by ringing up OPAL. Simple.

Or you could be given a spare, inactive card with your active card. The inactive card could be activated over the phone if you lost your card. Simple.

So why doesn't it work that way?

Well check the Transport Minister's response to CPSA:

As you are aware, the ordering and verification process for Gold and Concession OPAL cards can currently only be completed online or by phone. OPAL Customer Care always tries to provide customers with their new OPAL cards as soon as possible. Customers waiting for a replacement card are encouraged to obtain an Adult OPAL card which can be loaded with as little as \$10. Once the customer receives their replacement card, they can transfer the balance to their new OPAL card.

Yes, this is the way it currently works. We know

that. The point is that it needn't work that way. The real answer may be that the delay is about more fare revenue.

A certain percentage of Gold and Silver OPAL cards will be lost each year. By sabotaging their quick replacement, tens of thousands of public transport journeys at concessional fares become full fares. A nice little earner, even though it's at the expense of the most vulnerable.

There is only one way around waiting for a replacement card. Here's what to do:

- (1) Ring 13 67 25 to cancel your lost or stolen Gold OPAL card.
- (2) Tell the operator you will go to the desk in the Central Station main hall to pick up your replacement and *not to send you a replacement by mail.*
- (3) Go to the main hall at Central Station with identification and pick up an activated Gold OPAL card.

Note that Concession OPAL card holders don't even have that very limited option.

The Central Station option (not advertised anywhere, by the way!) shows that replacing Gold and Silver OPAL cards can be easy and swift.





Write to: The Hon. Andrew Constance, MP, Minister for Transport, GPO Box 5341, SYDNEY NSW 2001 or go to <https://www.nsw.gov.au/your-government/the-cabinet/minister-for-transport-and-infrastructure/>

CPSA plans to campaign on this issue in the coming months until fairness prevails. CPSA will also campaign on the availability and accessibility of shops that top up OPAL cards. Please contact us by email voice@cpsa.org.au or phone 1800 451 488 to tell us about your experience(s) with Gold and Concession OPAL cards.

Medical appointments for nursing home residents

NURSING homes take no responsibility for getting residents to medical appointments. Residents must make their own arrangements.

Since the Australian Government assumed responsibility for Community Transport, Community Transport can no longer be used by nursing home residents, although some providers do offer the service at a fee.

The Australian Government argues that nursing home residents are receiving subsidised aged care.

When CPSA contacted the Minister for Health (then

responsible for aged care) to see if any other support was available to help nursing home residents meet the costs of transport, her Department wrote back and advised that residents can be required to pay for transport to and from appointments, including fees for accompanying staff.

In fact, even a visit to the GP can become a costly exercise. As the Department's letter says, the legislation stipulates that *assistance in obtaining health practitioner services requires a service provider to make arrangements for a health professional to visit the facility. If there is no option to see a GP onsite, the provider is expected to make arrangements for the resident to visit the GP; this includes arranging transport and an escort if required to and from the appointment. Any costs associated with the transport can be passed on to the resident.*

It is of course quite a mind-blowing idea that you could run a nursing home with *no option to see a GP onsite*. *THE VOICE* received this advice just before going to print, so clarification of exactly how and when it would be acceptable for a nursing home to conclude there is *no option to see a GP onsite* will be sought and reported on in the next issue.

While the (subsidised) Community Transport option

no longer exists, all states and territories have Non-Emergency Patient Transport (NEPT) services, which provide transport between health facilities for people who are not able to use other forms of transport. Bookings need to be made through a health professional, such as a registered nurse.

NEPT differs from state to state. Some offer it for free, some don't.

In NSW, the ACT, Victoria, Tasmania and Western Australia, pensioners resident there are covered automatically for both emergency and non-emergency ambulance transport.

In Queensland, every Queenslanders is covered through the mandatory insurance they pay for both emergency and non-emergency transport.

In South Australia and the Northern Territory, non-emergency and emergency ambulance transport is covered under non-mandatory insurance. The current annual premium for a single pensioner resident in SA is \$48. In NT, the annual cover is \$85.

It is unclear if NEPT can be used for visits to the GP. Clarification will be sought.

CPSA joins dental advisory group

CPSA has received and accepted an invitation to participate in the Geriatric Dental Advisory Group, which brings together organisations and persons with expertise and interest in geriatric care to provide advice to the Centre for Oral Health Strategy in the NSW Ministry of Health.

The primary function of the Advisory Group is described as providing "advice on state-wide matters relevant to achieving better oral health care for older persons in order to meet the challenging needs of an ageing population".

THE VOICE will keep readers posted as the work of the Advisory Group gets underway.

CPSA campaign on public dental care

CPSA has heard many stories from members and others about the long waiting times for public dental work through NSW Health. It means, for example, that people whose dentures need a reline to become usable again, wait for months and months.

The NSW Government are not treating it as a healthcare crisis very flippantly. This



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is what the NSW Health website says:

Approximately 47% of the NSW population is eligible for public oral health services. The NSW criteria of eligibility for public dental services are more generous than most other States and Territories. It should be noted that although the broad eligibility criteria may be met, limited resources and available services may result in waiting times to access care.

May result, now there's an understatement!

Obviously, anyone who can pay or can scrape the money together to have their teeth seen to by a private dentist, will do that.



Those on the waiting list for public dental care are the poorest of the poor in New South Wales. It is an outrage that they are not looked after.

All those people who find themselves on the waiting list for public dental care in NSW are invited to contact CPSA if they want CPSA to make a complaint on their behalf to the NSW Minister for Health with a copy being sent to the Shadow Minister for Health.

The contact number is 1800 451 488.

This CPSA initiative is a campaign for adequate public dental healthcare. We will make the complaint about the relevant local health district.

Lots of complaints by an advocacy organisation such

as CPSA put the problem on the map.

Ministerial reshuffles

SINCE time immemorial, ministerial responsibility for aged care in Australia has been given to a junior Minister.

It's usually their first ministerial appointment and often their last.

The Turnbull Government didn't have a Minister for Ageing.

Instead it had a Parliamentary Secretary to the Minister for Health looking after aged care.

That Parliamentary Secretary, Ken Wyatt, has now been promoted to Minister for Aged Care.

However, Minister Wyatt is in the outer ministry, so he can't argue the case for urgent repair work in the areas of the aged care workforce and the alarming lack of quality of care provided in Australian nursing homes.

New South Wales also has a new Minister for Ageing: Tanya Davies.

Double health care cards

THE estimated 91,000 people who lost their pension as of 1 January 2017 would have received a Commonwealth Seniors Health Card as well as a Low Income Health Care Card.



The question people have asked is:

What can I get on one card that I can't get on the other?

The answer is:

You can get cheaper prescription medicine on both cards at the same discount, but the Low Income Health Care Card is also for any dependents you have.

People have received both cards because it was logistically easier to send out both cards than work out who had dependents or not.

Legal help with forced strata sale trouble

THE NSW Government has funded four solicitors to operate what it has called the Strata Collective Sales

Advocacy Service.

Collective sales of strata schemes includes sales where there are owners who do not want to sell.

However, if 75 per cent of owners in a scheme want to sell or redevelop, dissenting owners are forced to sell and subsequently get evicted.

The solicitors for the Strata Collective Sales Advocacy Service can't change the 75 per cent rule, but they can assist people in not getting duded more than the legislation allows.

The Marrickville Legal Centre is the auspice for two solicitors who have started work.

Their phone number is 02 8577 5123.

The Seniors Rights Service will also employ two solicitors, but at the time of writing no appointments had been made.

Seniors Rights can be reached on 1800 424 079.



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.

CPSA Updates

Pension Asset Test Limits				
	Single Homeowner	Couple Homeowner	Single Non-Homeowner	Couple Non-Homeowner
Asset test free area for full pension	\$250,000	\$375,000	\$450,000	\$575,000
Taper rate	Fortnightly pension reduces by \$3 for every \$1,000 over the asset free area			
Asset test limits for part pension	\$542,500	\$816,000	\$742,500	\$1,016,000

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

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.

G. Birch	\$105
Joan Cann	\$35
Stuart Carter	\$35
Tim Hunter	\$50
Johanna	
Kraayvanger	\$35
Rod McFadyen	\$60
Mona Price	\$35
Donald Provest	\$35
May Steilberg	\$50
Vince Vladyka	\$45
Lee Warn	\$45

STRATA PROTEST

Come defend NSW against the invasion of the Body Corporate Snatchers! Don't let these Aliens take your home!

31 March 2017
Noon - 1pm
Front of NSW Parliament House



Financial Information Service

13 63 57

Free information about pensions, superannuation and other retirement funding issues.

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>.

Centrelink Aged Care Means Testing Unit

1800 227 475

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facebook.com/combined_pensioners

Nice to know

MEET Warren, or Wazza as he likes to be called. He's been retired for over ten years now and is enjoying life on the sunny Central Coast, working at a Men's Shed and spending time with friends.

Wazza is quite capable around the house, but, as his family lives in Sydney, he knows it's a good idea to think about the future in case he ever needs help. Wazza's friend, Bruce, has recently started getting help with his lawns through the Commonwealth Home Support Programme. Bruce couldn't manage the lawns on his quarter acre block, but now a handyman comes once a fortnight and uses Bruce's mower to do the lawns.

While Wazza doesn't need the services right now,

he says it's nice to know that, if he needs help in the future, he has options.

Like Wazza, you might not need help at the moment. But if that changes, there are services available to help you, so you can stay living at home for longer. These services, subsidised by the Australian Government through the Commonwealth Home Support Programme, include things like:

- Help with housework
- Help with personal care such as bathing and

dressing

- Help with meals and food preparation
- Help staying physically active
- Social support and activities
- Help with transport
- Nursing care
- Allied health support such as physiotherapy, podiatry or a dietician
- Maintenance and modifications to your home
- Goods and equipment to help you
- People you can talk with through counselling services.

If you feel like you need some help, or want to find out more about what support is available, go to the My Aged Care website or call the My Aged Care contact centre on 1800 200 422.



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



FUN FACTS

At any given moment, about 0.7% of all the people in the world are drunk.

There are more English speakers in China than in the United States.

It takes an average person 7 minutes to fall asleep.

620 million years ago, an Earth day was only 21.9 hours long. It is extending a little every year.

Bulgarians nod when they want to say NO and shake their heads when they want to say YES.

Soviet tenor, Victor Ivanovich Nikitin, had such a captivating voice that as he sung to his Soviet comrades, the German troops on the Eastern Front during WW2 stopped their fire to listen to him.

FUN QUOTES

Why didn't Noah swat those two mosquitoes?

Anonymous

They don't make pizza or beer out of celery. And that is all you need to know about celery.

Bill Murray

When you go into court, you are putting your fate into the hands of twelve people who weren't smart enough to get out of jury duty.

Norm Crosby

Those people who think they know everything are a great annoyance to those of us who do.

Isaac Asimov

Crossword Solutions

Crossword on Page 4

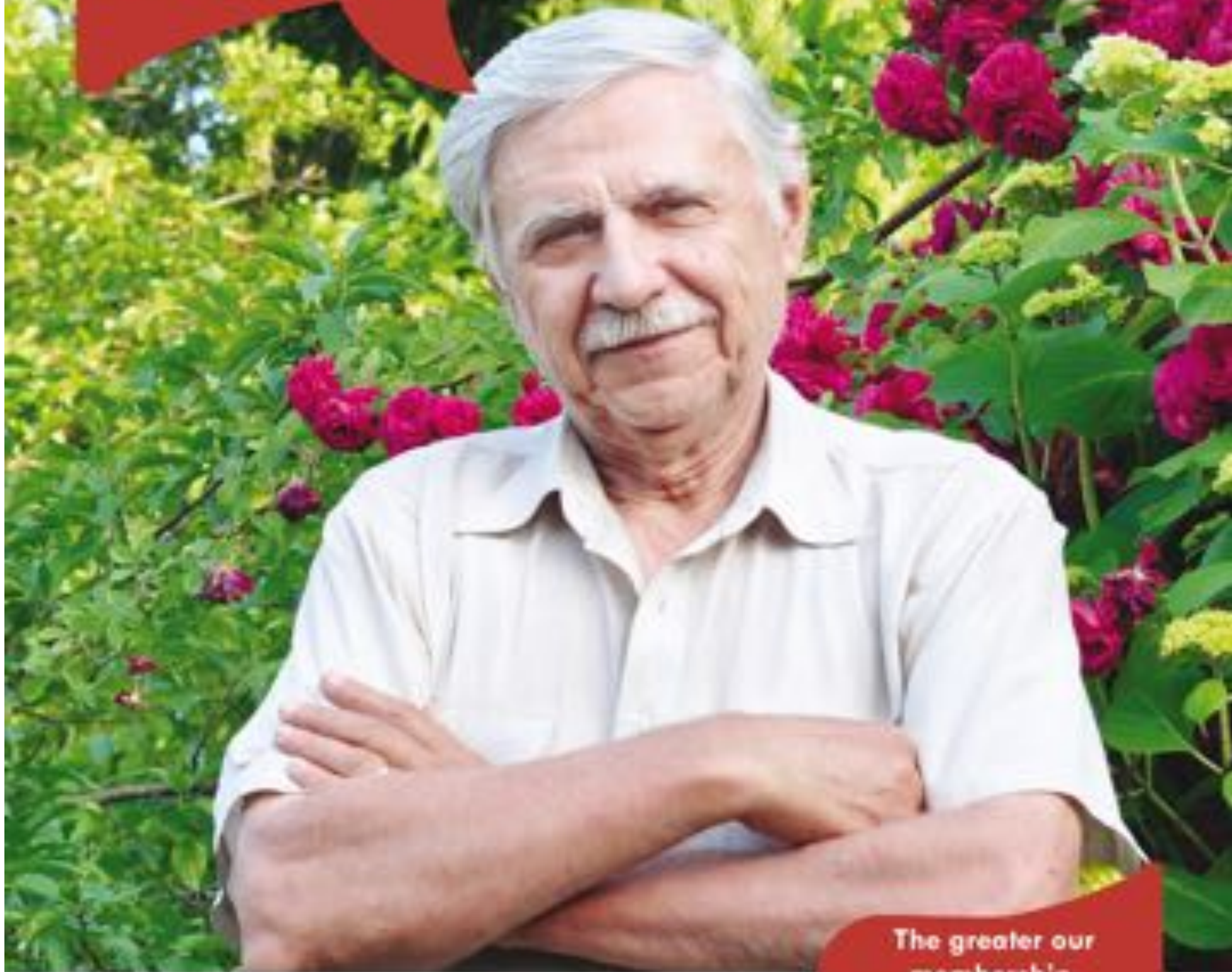


Name's Bond, James Bond.
And you are...?



😂🧠 corny but funny.

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every month
for only **\$15 a year!**



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membership,
the louder our voice.

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