

DEADLY OUTBREAKS CLAIM LIVES OF NURSING HOME RESIDENTS



IT is a particularly nasty flu season, with nursing homes across NSW and the country going into lockdown in a bid to curb the spread.

Sadly for some this has not been enough, with reports of seven flu deaths at a home in Victoria and a further six deaths at a home in Tasmania, according to the ABC.

In response to the deaths, the Australian Minister for Health has flagged the roll out of mandatory vaccinations for aged care workers.

While of course it makes sense to have vaccination rates as high as possible

among staff, the reasons this year's flu season has been so bad is the ability of one particular strain to mutate quickly, making the vaccine not as effective.

Then there's the question of who pays for workers to get vaccinated.

Is it the aged care provider? Is it the state-funded immunisation program? Or is it the Australian Government?

One thing is for sure, aged care workers – who are among the lowest paid professions – cannot be expected to fork out for their own flu jab.

What is needed to stop the

spread of flu within nursing homes is an effective infection control program, alongside mandatory vaccinations.

While all homes are required by law to have an infection control program in place, the Aged Care Accreditation Standards do not specify what this should look like, so it's up to the individual Quality Inspectors to make a judgement.

Quality Inspectors do not have to have a health care or clinical background and many come from accounting or bureaucratic backgrounds.

One would expect that the

deaths of multiple residents following a flu outbreak would be a fairly strong indicator that the infection control program in place is in fact not up to scratch. If several people went into a hospital for unrelated issues and died of the flu there would be a public outcry.

And the same should go for our nursing homes.

Any concerns about a specific nursing home's infection control program should be referred to the Aged Care Complaints Commissioner on 1800 550 552.

Letters

CPSA Executive

(as at 2 August 2017)

Grace Brinckley OAM
CPSA President

Bob Jay
CPSA Secretary

George Ray
CPSA Treasurer

John Newell
Senior Vice President

Sue Latimer
Vice President

Stuart Carter
Assistant Secretary

Shirley Bains

Victor Borg

Richard Carpent

Neville Fahy

Jim Grainda

Peter Knox

Barbara Wright

THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 8836 2101

Email: voice@cpsa.org.au

Production: Ellis Blaikie,
Eliza Littleton and
Paul Versteeg

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 3
17-21 Macquarie Street
Parramatta NSW 2150

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.

Carers miss out on energy assistance

THE ONE-OFF Energy Assistance Payment of \$75 for singles was paid to pensioners, but as an 80 year old carer of my 55 year old son who has a mental illness I did not receive it.

Not giving this one-off payment to people on the Carers Payment was 'a real slap in the face'. When I asked why I wouldn't be receiving the payment, I was told that because carers receive a \$600 supplement each July they didn't need the \$75 one-off payment.

Carers deserve recognition for the valuable role they play and that they are people living on low incomes and need assistance too. But my local MP and many others in Government don't seem to agree.

This is not about the money it is about the principle. I am one of the thousands of people over 65 who are carers. I

am actually 80 and I was on the Age Pension before Centrelink decided to move me to the Carers Payment because I was caring for my mentally ill son.

Many mentally ill people are homeless and living wherever they can. They're the ones that really need help. Let's just hope that they use the money they saved not giving carers the one-off energy assistance payment to make a difference in these people's lives.

*Janice Kelly
Maylands, WA*

Downsizing an expensive business

THERE is rising pressure on seniors to downsize from their family homes into something smaller – but Governments are not making it cost effective.

My wife and I live in Berowra Waters, we are on the pension and looking to sell our home and buy a smaller

apartment in Tweed Heads. However this is proving to be expensive with so many associated costs including sale costs, stamp duty etc.

In Victoria they seemed to have addressed this problem. We need our representatives to make downsizing easier by eradicating stamp duty for pensioners who want to move into smaller homes.

*Kevin Colins
Berowra Waters, NSW*

Elder abuse: Burying funeral insurance

FUNERAL insurance is widely understood to be a rip-off but consumer protection regulators won't stop the sale of offending policies nor require refunds for premiums already unfairly paid.

This is not good enough. Politely worded 'consumer advice' on a regulator's web site does not cut it when those most in need of a warning are the least likely to read it and understand it.

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC

Donations, Bequests, Membership and THE VOICE subscriptions

Membership is open to all who support the aims and objectives of CPSA

- ☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25).
I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA.
I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.
- ☐ Please send me information about my nearest Branch.
- ☐ I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$25.00 incl. GST).
- ☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)
- ☐ Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter.
(All donations above \$2 are tax deductible.)
- ☐ Please send me information about making a bequest to CPSA in my will.

Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

Letters

The elderly are the target of morning TV ads and slick sales tactics at call centres exploiting the emotional vulnerabilities around funerals. A policy so sold is likely to be a serious financial mistake for the buyer. Most funeral insurance policies are eventually discontinued and the customers lose the lot.

The sale of these funeral insurance products should be declared 'elder abuse' – these are bad products sold to vulnerable people using unfair sales tactics.

The cultural maxim among funeral insurance vendors seems to be 'if it is not yet illegal to do it then do it'. I bet not one of the people who design and sell funeral insurance would ever condone the treatment of their own ageing parents and friends in the way many elderly people are targeted by funeral insurance vendors.

The consumer protection regulators are well aware of the issues entrenched in this combination of bad products and unfair sales tactics. The community may be inclined to think that their interests are protected by the consumer regulators – but in the case of funeral insurance it seems

they are not. Vulnerable aged people are being financially abused.

Elder abuse is now a business – one that should be closed down.

If funeral insurance is to be sold, the minimum terms and conditions required in policies should be agreed by a panel of consumer representatives.

*Peter Mair
Windang, NSW*

Gas meter mistake

A WORD of advice for pensioners and superannuants hit by high power bills: keep a record of your meter read every day or two if possible.

After a long investigation by my supplier they found out my astronomically high power bill in June was due to an incorrect meter reading by a technician.

So take charge of your own usage and record it as mistakes can and do happen. My power bill was adjusted by my supplier and now I'm in credit! Oh happy days.

*Llieda Wild
Eastwood, NSW*

Social housing and homelessness

I WROTE to the NSW

Premier recently to urge the NSW Government not to take up the Independent Pricing and Regulatory Tribunal's (IPART) recommendation to increase rent for people living in social housing.

There are over 100,000 homeless people in Australia who sleep on the street and the NSW Government is threatening social housing tenants with a \$10 rent rise. Any increase in rent will force more people onto the street.

Economists like those at IPART and the Productivity Commission historically have not been very friendly to vulnerable people or pensioners, with reverse mortgages for Age Pensioners being an example.

But luckily the civil servants spotted the situation otherwise the Australia Government could have been the mortgagee of 1.34 million homes worth \$884 billion.

*Victor Borg
Davistown, NSW*

Help for the hearing impaired

I AM finding it very difficult to obtain any kind of badge (or pin) to wear stating 'Hearing Impaired' or 'Speak

Clearly' or something along those lines. I use hearing aids – left and right – which are most necessary as I am ninety years and hearing impaired.

There are custom made ones to be had at a price, but as Vision Australia have 'Vision Impaired' badges, and these are freely given away, I have to wonder why such a simple aid is not available to people who are deaf or hard of hearing, especially children, workers and seniors. It's a safety concern.

Does anyone know anywhere you can get a free hearing impaired badge?

*Thelma Ninness
Blacksmiths, NSW*

We could not find any free badges, but the Canberra branch of Better Hearing Australia do have badges that say 'I have hearing loss please face me and speak clearly' available for \$10.00 (plus \$2.00 postage). You can order a badge by sending a cheque for \$12.00 made out to Better Hearing Australia Canberra to PO Box 546, Canberra ACT 2614. You will need to include a reply address and specify whether you would like a badge with a magnetic clasp or a badge with a pin clasp. Ed.

FREE HEALTH TALKS

HEALTH
PROMOTION
SERVICE FOR OLDER PEOPLE

CPSA offers free health education sessions promoting healthy, active ageing to groups of older people. The sessions are delivered by trained volunteers and can be presented in English and a number of community languages.

Sessions are available across metropolitan Sydney, the lower Blue Mountains, Central Coast, the lower Hunter, Illawarra and Shoalhaven areas.

To book a free talk on:

- Diabetes Awareness
- Falls Injury Prevention
- Healthy Brain Ageing (Your Brain Matters)
- Medicine Management
- Oral Health Care
- Osteoporosis Awareness

Call Habib, HPSOP Coordinator on 1800 451 488 or email health@cpsa.org.au

Send a letter to THE VOICE

THE VOICE, CPSA
Level 3, 17-21 Macquarie
Street, Parramatta NSW
2150

voice@cpsa.org.au

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

Letters may be edited for length and clarity.

CPSA News

CPSA Campaign Win: public housing rent hike off the table

IN A win for pensioners living in public housing, the NSW Government has confirmed they will not take up the recommendation to include the Pension Supplement in the calculation of rents.

For pensioners living in social housing this would have meant a steep 8% rent increase putting further pressure on already struggling Australians – an extra \$424 per year in rent for single pensioners and an extra \$640 per year for couples.

This decision followed a concerted effort by CPSA. It also didn't hurt that *A Current Affair* aired a damning exposé on the impact such a harsh rent increase would have on pensioners living in public housing.

CPSA welcomes the NSW Government's renewed commitment to ensuring affordable rent for public housing tenants. CPSA is also pleased that Family Tax Benefits Part A and B will continue to be excluded in the calculation of public housing rents.

NSW Energy Bill Relief Package: a much needed first step

THE NSW Government energy bill relief package has come just in time for the many households receiving their first bill since the 20% energy price hike took effect in July. The low income household rebate, payable to Pension Concession Card Holders, is set to increase from \$235 to \$285 per year.

All other rebates, including the medical energy rebate, family energy rebate and life support rebates have been increased by 20%.

Arguably the biggest change to come as part of the energy bill relief package is not around rebates, but the new rules which will see energy companies forced to take greater responsibility for vulnerable customers.

While the details are still yet to be ironed out, the NSW Government is adamant that energy companies will now:

- have to place rebate recipients on the lowest price plan,
- be banned from charging exit fees,
- be banned from charging

fees for paper bills and fees to pay over the counter at the post office.

These new rules are a game changer for energy companies, which have been given free rein over the NSW energy market since 2014. Energy is an essential service, yet it tends to be the low income households that pay the most.

But the question of energy affordability still remains on the table. It is yet to be seen whether the NSW Government will be prepared to increase rebates again the next time energy companies jack up the prices.

A one-off rebate increase of 20% across the board is just a drop in the ocean compared to what will be needed in coming years.

Down, down, nutrition is down!

A MAJOR supermarket chain used to have a slogan, *Feed your family for under \$10 a day*. It seems the Australian aged care sector is working hard to get to the point where they feed nursing home residents for half that.

A study (*What does it cost*

to feed aged care residents in Australia?) published in the July issue of *Nutrition & Dietetics*, by the Dietitians Association of Australia, says that the current spend on food in nursing homes is down compared with previous years. Increasingly, nursing homes rely on food supplements.

Spending on food and supplements in nursing homes is significantly less than the food spend in overseas nursing homes, in the Australian community and in Australian prisons.

The study puts the average total spend on catering, including raw food, cutlery, crockery, supplements etc at \$8.00 per resident per day and shrinking. The raw food component of that was \$6.08.

By comparison, the average Canadian raw food spend is \$8.63 and rising, while Norway spent \$20.41 per resident per day.


According to ABS data, older Australian couples living at home spend \$34.50 per day on raw food equating to \$17.50 each person.

Continued page 6

Crossword by Hilda Thorburn

Across	Down
1. Without any help	1. Quarantine
8. Electronic device for processing data	2. Push down
9. Country adjoining USA	3. Mixture, medley
10. Cannot do it now (4,2,4)	4. Usual attitude (6,9)
11. Jot	5. Ant
12. Landlord	6. Fabric
14. Wickerwork	7. Sailor
17. Uluru is one	13. Transgression
20. Each	15. Type of pasta
23. Net	16. ... the line, conform
24. Exploring deep holes underground	18. Add sound to an existing recording
(4,6)	19. Shakespearian play
25. Type of penguins	21. Unlawful
26. Seller of optical instruments	22. Half man, half horse
27. Siblings (7,6)	24. Native of Prague

Answers on back page



ALL MEMBERS WELCOME



CONFERENCE & AGM 2017

Tuesday 24 and Wednesday 25 October
Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills

**FREE
REGISTRATION**

**FREE
RAIL TRAVEL**
for country
Members

**UP TO \$149
ACCOMMODATION
PER NIGHT**
(up to 3 nights)
for out-of-Sydney
Delegates

**MEET OTHER
MEMBERS OVER
FREE MORNING TEA
AND LUNCH**



Rydges Sydney Central

**Just a 350m walk from
Central Station and on
the doorstep of the CBD.**

**At Conference, participate
and help set CPSA's direction
for the coming year.**

**In your free time, enjoy the sights
and atmosphere of the city with
fellow Members and friends.**

**LISTEN TO GREAT GUEST SPEAKERS
and take the opportunity to speak
on behalf of CPSA Members.**

**If you are not a delegate, you can represent
a branch that doesn't have a delegate.**

CALL CPSA HEAD OFFICE 1800 451 488 FOR MORE INFORMATION

From page 4

Even Australian prisons spend more: \$8.25 per inmate, per day.

As a result of significant underspending on food and lack of staff to assist residents at meal times, malnutrition affects at least one in two residents in Australian nursing homes.

While the rates of malnutrition among elderly Australians living in their own home are comparable, one of the primary functions of nursing homes is to make sure people are properly nourished.

Malnutrition increases the risk of falls, pressure injuries and hospital admissions. This leads to poorer resident quality of life and increased health-care costs.

According to the Aged Care Financing Authority, nursing home earnings per resident in the 2017 year were up 9 per cent. This has obviously been achieved, in part, by reducing food spend. It just goes to show that in Australian nursing homes, profits are put before people.

Landlines and the NBN

THE REPLACEMENT of the copper wire network for landline telephones with the National Broadband Network (NBN) is gathering pace.

This means that your landline telephone will stop working some months after your property is connected to the NBN, unless you sign up with an Internet Services Provider (ISP).

Signing up with an ISP does not mean you have to have a computer. You don't have to go online if you don't want to.

If you sign up, you will be given what is called a *modem* or sometimes a *router*. This is a little box

that has a connection point for your existing phone. It is also possible to retain your existing phone number.

The lowest cost connection currently is \$29.95 with various providers. This gives you a connection speed which is fast enough for you to connect your landline to make and receive calls. This cost is comparable with the current monthly telephone charge.

Note that your modem/router will be connected to your normal power supply, unlike your existing phone. This means that if there is a power black-out, your phone goes out.

It may be an idea to think about whether you want to switch to a mobile phone and do away with your landline. The cost can be about the same and mobiles are battery-powered, which means they work during black-outs. This of course is dependent on whether you have mobile phone coverage in your area.

NDIS: Continuity of support arrangements

THE NATIONAL Disability Insurance Scheme (NDIS) provides funding for support services and equipment to people with disability. An estimated 460,000 Australians will be covered by the NDIS once fully rolled out in 2020. The NDIS

Contact us
 **1800 ENABLE**
(1800 362 253)
enable@health.nsw.gov.au

will replace state-funded disability support services.

The theory behind the NDIS is that by putting money in the hands of people with disability instead of giving it directly to providers, individuals have more control and choice over their care.

So what's the catch? Well not everyone is eligible for the NDIS. Anyone over the age of 65 is automatically barred and many people under the age of 65 who have a disability will not meet NDIS eligibility criteria.

So, what will happen to the people who are currently receiving disability support services from the NSW Government, but who aren't eligible for the NDIS?

Never fear, there are 'continuity of support' measures being rolled out as we speak. The NDIS website states *'if you don't meet these requirements [NDIS eligibility requirements], governments have agreed that you will not be disadvantaged*

in the transition to the new arrangements and will be able to access the same level of supports you already have'.

Once a person in need of ongoing care and support has turned 65 they can access these same services through My Aged Care (1800 200 422). This is supposed to be a 'seamless' transition, with no disruption to services.

In addition to this, many state based services will continue business as usual. For example, EnableNSW, which provides equipment and services to people with disability and/or chronic health conditions, will continue to cover people over 65 and people who aren't eligible for the NDIS. EnableNSW can provide assistive technologies ranging from prosthetic limbs and wheel chairs to speech generating devices and CPAP machines.

EnableNSW is also a registered NDIS provider, so they are still able to provide assistance to people covered by the scheme. The only difference is that this will have to be set up through the NDIS and not EnableNSW directly.

To discuss the eligibility criteria for the NDIS call 1800 800 110. To discuss the services and supports available through EnableNSW call 1800 362 253.



RESPIRE: A MUCH NEEDED BREAK FOR THE NATION'S CARERS

NATIONAL Carers Week runs from the 15th to the 21st of October in recognition of the millions of Australians who provide unpaid care and support to a family member, friend or neighbour who has a disability, health condition or who is frail.

Australia's 2.8 million family and friend carers provide an estimated 36 million hours of care each week. If someone had to pay for all of the care provided by carers, it would cost over \$60 billion per year. So it's clear that carers play a key role both to the individual people they care for and in the broader economy.

But caring can be exhausting, particularly for primary carers looking after someone with high needs. Carers need to be well supported, otherwise burn out is common.

Respite provides carers with a much needed break from their caring responsibilities. There are different sorts of respite available, depending on the situation:

- **Emergency respite** is unplanned, short-term support and is often accessed if a carer has an accident or health issue that means they can't provide care. To access emergency respite during business hours, contact the Commonwealth Respite and Carelink Centres on 1800 052 222. For after-hours emergency respite the phone number is 1800 059 059.
- **Residential respite** needs to be planned in advance and may be provided in a nursing home setting, or in a purpose built respite facility, sometimes called 'cottage respite'. If the person being cared for is over 65, residential respite can be accessed by calling My Aged Care on 1800 200 422.
- **Day respite** takes place at a day centre or club and provides care recipients with activities and social outings. Day respite usually runs from 10am to 3pm and transport to and from the centre may be included. For care recipients over 65, day respite can be accessed by calling My Aged Care on 1800 200 422.
- **In-home respite** involves a paid care worker coming in to look after

the care recipient in their own home while their carer takes a break. In-home respite needs to be planned in advance and can be arranged through My Aged Care for over 65s.

- **Respite for under 65s** may be accessed through the Commonwealth Respite and Carelink Centres on 1800 052 222 in emergencies. If the care recipient has a National Disability Insurance Scheme (NDIS) plan, day respite and social activities can be arranged using their individual budget. If the care recipient does not have an NDIS plan, ring the Carer Line on 1800 242 636 for information about how to access carer supports and respite.

For NDIS participants and Home Care Package recipients, the cost of respite should be budgeted as part of the package. For others, there are likely to be some out-of-pocket costs involved in accessing respite care. Full rate Age Pensioners who are struggling with the costs of care or respite can apply for financial hardship assistance to have their fees reduced.

Despite the immense value of respite, a survey conducted by Carers NSW found that one in three carers have not accessed respite care, and it's not because they don't need it. Almost one third of these carers didn't know how or where to access respite care. A further 18% reported not being able to find anything that suited the person they care for and 15% said they could not afford the cost of respite.

Many carers reported relying on friends and family to give them a break from their caring responsibilities, rather than formal respite services. But for the many carers without the support of family or friends, formal respite is essential.

While the value of respite is clear, its future is less clear. With the roll out of the NDIS and consumer-directed aged care, funding for care and support is focused on meeting the needs of care recipients. Generally speaking, this is a good thing. However, as many forms of respite are seen as a service for carers rather than for care recipients,

some people are of the view that it should not be paid for out of the care recipient's budget.

The future of respite in Australia is uncertain, with the Australian Government pushing the line that with the increase in support for individuals through consumer directed aged care and the NDIS should reduce the pressure on carers and in turn eliminate the need for respite.

With this in mind, it's critical that parliamentarians understand the importance of respite. You can support carers this National Carers Week by writing to or ringing your local federal member of parliament and calling on them to commit to ensuring carers can access respite. Call CPSA Head Office on 1800 451 488 if you need the contact details of your local member.

Carers NSW wants to hear from carers about their experiences with respite – the good, the bad and the ugly.

If you are a carer and have tried to access respite, please call the Policy Team on (02) 9280 4744 or send an email to policy@carersnsw.org.au. The information received will be used to inform Carers NSW's advocacy around respite.

Carers Day Out

Join Carers NSW for a free day of activities, information and fun on Tuesday 17 October 2017 from 10am-2pm.

Sydney: Redfern Community Centre 29-53 Hugo Street, Redfern NSW 2016. To register: Contact Carers NSW Head Office on 02 9280 4744 or visit www.carersnsw.org.au/national-carers-week.

Coffs Harbour: Boambee East Community Centre, Bruce King Dr, Boambee East NSW 2452. To register: Contact Carers NSW Coffs Harbour on 02 6650 0512.

Guardian Surety Bond scheme canned

THE NSW Civil & Administrative Tribunal (NCAT) has said that the NSW Government's surety bond scheme to prevent private managers from defrauding the estates of clients was unlawful.

The NSW Government will not appeal NCAT's decision, which means it realises the surety bond scheme never had a legal basis.

The NSW Trustee & Guardian allows so-called 'private managers' to manage the affairs of some of its clients.

These private managers are usually close relatives of the NSW Trustee & Guardian clients. For example, a parent might manage the affairs of an adult child with an intellectual disability.

This works to the advantage of both the NSW Trustee & Guardian and its client. The NSW Trustee & Guardian does not have to appoint a public servant to manage the client's affairs, while the close relative of the client is likely to have a deeper emotional commitment to the client.

But there's always the risk that a private manager breaks the rules. Enter the Surety Bond Scheme, mandatory insurance against fraud through a single insurance company, Aviva.

A year on and it is now clear that the NSW Trustee & Guardian can't require a private manager to purchase a Surety Bond.

It could only do so on a case by case basis after approval by either the NCAT or the NSW Supreme Court.

The NSW Trustee & Guardian has apologised to those affected.

Private managers who have been invoiced but have not

paid can rip up the invoice. Those who have paid will get a refund plus interest.

Making death cheaper for Government

THE VOICE covered proposed changes to activity requirements for people on Newstart aged 55 to 59 in its September issue (*Newstart to become Oldstart?*).

But there is another nasty in the *Social Services Legislation Amendment (Welfare Reform) Bill 2017*.

It concerns the Bereavement Allowance.

Currently, if one partner dies, the surviving partner moves from Newstart to the Bereavement Allowance for fourteen weeks.

The Bereavement Allowance is \$808.30 per fortnight, while Newstart for a single person is \$535 per fortnight.

So currently, the surviving partner receives a \$5,658.10 over fourteen weeks in Bereavement Allowance, plus \$461.30 in Pension Supplement, plus \$98.70 in Energy Supplement. In total: \$6,218.10.

What the Government wants to do now is to pay the surviving partner a triple (\$1,605) Jobseeker Payment for the first fortnight.

Let's do the maths.

First fortnight, the surviving partner receives \$1,605 in Jobseeker Payment and over the next six fortnights the surviving partner receives \$3,745 in Jobseeker Payment.

In total: \$5,350.

If this proposal makes it through the Senate, bereaved partners will be at least \$868 worse off.

Please note that this would affect people on allowances, but not people on pensions.



Pension processing times up

IN THE September issue of THE VOICE (*Newstart to become Oldstart?*), readers were alerted to a Government proposal to abolish the arrangement by which the pension is paid from the date on which you rang up to advise of your intention to apply.

The Government wants to change this date to the date on which you present Centrelink with a completed application form. Obviously, this would save the Government money, because who has all their information at the ready?

But once you get your application in, it still takes time for it to be processed.

The average processing time – the time between receipt of an application and a decision – has increased dramatically. In 2015 it was 34 days. At the end of 2016, it was up to 57 days.

Processing time increased from one month to two months.

Many VOICE readers would be familiar with the waiting times when you make a phone call to Centrelink.

There seems to be an obvious job creation program for the making here: Employ more staff at Centrelink!

Contact CPSA Head Office on 1800 451 488 if you have been waiting for more than two months to have your Age Pension claim processed.

Ungapping super

THE Australian Tax Office (ATO) has released an estimate of the Superannuation Guarantee (SG) gap. Superannuation Guarantee is the 9.5 per cent of before-tax-wages-and-salaries that employers must pay into their employees' super fund every quarter.

The gap is the difference between what employers were supposed to contribute and actual contributions. The ATO estimates the gap to be 5.2 per cent or \$2.85 billion of the total estimated \$54.78 billion in contributions employers had to pay.

It's mainly small businesses that default on their contributions.

Businesses going bankrupt account for half of the gap.

The ATO has been cracking down on delinquent employers for six years. As a result, the gap is a lot smaller (19 per cent) than it would otherwise be.

However, superannuation in Australia is designed to empower employees to take responsibility for their retirement funding. There is good reason for employees to take that design principle seriously. Almost ten per cent of their wage is involved.

The ATO says that there are about 20,000 reports of unpaid Super Guarantee contributions each year. This sounds like a high number, but it isn't in reality. Dividing

the gap (\$2.85 billion) by 20,000 yields \$142,500. It's pretty obvious that the average annual contribution per employee is a lot lower than this. It's also obvious that there are many more employees who are affected.

The average annual wage is just over \$61,000, for which about \$5,800 in Superannuation Guarantee contributions are payable. This means the number of employees that get diddled on their super each year would be about 490,000.

Employees paying attention is the best way to ungap the Superannuation Guarantee Gap.

We Live Here 2017: Justice for public housing tenants

THE ISSUE of housing affordability has been splashed across the news in recent times and it doesn't look to be slowing down.

Everywhere, it seems that people are struggling with housing, whether it is the unaffordability of downsizing or buying a first home, pressure from developers or the precarious nature of renting.

Residents living in the Waterloo Public Housing Estate have taken matters into their own hands and have chosen to share their experiences through light.

In 2015 the NSW Government announced the redevelopment of the Waterloo Estate, which will mean relocating thousands of elderly, disabled and low income families. To where? The residents haven't been told.

In silent but powerful protest residents of the iconic Waterloo Towers are illuminating their windows with colourful lights to send a simple but clear message – we live here.



The We Live Here 2017 campaign is intended to remind us all that real people and their lives are affected by the NSW Government's decision to flog off public land for redevelopment.

Urban development has consequences for all of us no matter where we live. The residents of Waterloo Estate are lighting the way for community resistance.

Action on paper bills

FEW people would have heard of him, but it seems federal Small Business Minister Michael McCormack is our best hope when it comes to paper bills and statements.

Minister McCormack is responsible for Consumer Affairs and chairs the Consumer Affairs Forum, attended by Consumer Affairs Ministers from the (Australian) States, Territories and New Zealand.

This is what Minister McCormack had to say on paper bills and statements: "On paper billing, consumers – including the elderly and disadvantaged – who do not have access to technology to receive digital bills should not be penalised and asked to pay exorbitant fees for each bill they receive".

It seems that everyone on the Consumer Affairs Forum is agreed. As a result, options to amend the Australian Consumer Law to enhance protections for consumers who receive paper bills in the

post will be developed by the Commonwealth Treasury.

The language is a bit waffly, but it looks as though paying fees for the privilege of receiving paper bills or statements are on the way out.

THE VOICE will keep you posted.

RSPCA Pets of Older Persons service

THEY say that dogs are a man's best friend. But what they don't tell us is that furry friends can be expensive company to keep.

But don't fret, the RSPCA has a Pets of Older Persons (POOPs) service to assist people with looking after their pets in times of crisis.

Services include: temporary foster care and emergency boarding for pets while their owners are in hospital, assistance with grooming, some in-home assistance and discounts, and payment plans for veterinary treatment.

This means you can look after your health as well as ensuring the welfare of your much loved companions.

Who is eligible for POOPs? Any person aged 65 years or over, however, there may be a little wriggle room extended to pensioners under the age of 65 who need help to care for their pets as well.

Shingles vaccine

SHINGLES is a painful blistering rash caused by reactivation of the varicella zoster virus – the same virus that causes chicken pox.

People of any age can get it, but it is most common in people who are in their 60s and 70s. The virus tends to reactivate when your immune system is weaker than normal. Health professionals say that it is not unusual to get shingles when you're already sick or stressed.

But there is a vaccine for shingles and people aged 70 can get vaccinated for free under the National Immunisation Program. Catch-up doses are also available for those between 71-79 years of age.

This vaccine reduces the risk of getting shingles and the widespread nerve pain associated with it.

To find out if you're a candidate for the shingles vaccine talk to your doctor.



CPSA Updates

CPSA Head Office has moved

CPSA's Head Office has moved to Parramatta. Our new address is:

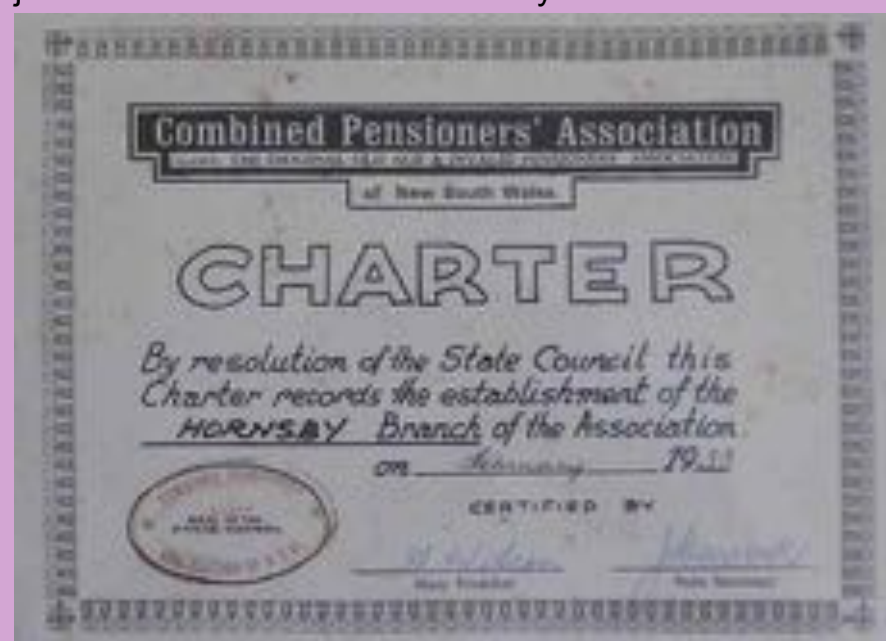
CPSA
Level 3,
17-21 Macquarie Street,
Parramatta NSW 2150

Any mail sent to the old address will be forwarded to the new office, but please update your records for future correspondence.

Correction: CPSA's oldest branch

The August edition of *THE VOICE* stated that St Marys CPSA was the oldest branch. This is not correct and staff at CPSA Head Office apologise for this error.

Hornsby CPSA was established in February 1933 and has been going strong ever since. This beats St Marys by just one month. Well done Hornsby CPSA!



Setting up a CPSA Branch

If you are interested in setting up your own CPSA branch, affiliating an organisation with CPSA, or would like to find out more about the benefits available to CPSA Branches and Affiliates, please call CPSA Head Office on 1800 451 488.

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 2015/16 Annual Report to be posted to you. Alternatively, copies can be obtained online at: <http://www.cpsa.org.au/about-us/annual-reports> and www.cpsa.org.au/about-us/constitution

Pensioner Concession Card reinstated

JUST a reminder to those who lost their part pension on 1 January this year that the Pensioner Concession Card will be reinstated this month (9 October 2017).

To get back your pensioner concessions, you will need to re-apply to every agency from which you used to get a concession. Also check with agencies if they will give you a pro rata concession for the 2017-2018 financial year.

Please note that you will need to keep an eye on the value of your assets yourself to assess if you might qualify for a part pension again. You will need to submit a new Age Pension application to Centrelink.

Garden of Remembrance

Les Barden was a very active member of CPSA Dubbo Orana Branch. Until his passing on 14 August, Les was producing members' name badges and taking an active part in Branch meetings. He will be sadly missed. Vale Les Richard Barden.

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.

Bill Harris	\$35
John Robertson	\$35
Tom & Larissa Bergmann	\$70
C McCue	\$85

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 nine 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

If you would like any of the leaflets mailed to you, call Head Office on 1800 451 488.

CPSA Annual General Meeting 2017

CPSA's Annual General Meeting will be held on Tuesday 24 October at Rydges Hotel, 28 Albion Street, Surry Hills, as part of the CPSA Annual Conference 2017.

The Annual General Meeting will commence at 12.45pm.

Financial Information Service

13 63 57

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

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

Fair Go For Pensioners meeting

The next meeting of Fair Go For Pensioners will be held Friday 13 October from 11am-1pm at CPSA Head Office, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150.

All are welcome.

Strata Collective Sales Advocacy Services

Marrickville Legal Centre
338 Illawarra Road,
Marrickville 2204
02 9559 2899
Seniors Rights Service
418A Elizabeth St, Surry Hills 2010
1800 424 079

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/tss
1800 623 724

National Continence Helpline
1800 330 066

Rape Crisis Centre
24hours/7days
1800 424 017

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

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

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

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

Lifeline
Mental health support,
suicide prevention
13 11 14

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

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

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

Cancer Council NSW
Cancer information and support
13 11 20

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

Exit International
Information about euthanasia
1300 103 948

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

HOUSING

Housing NSW
Info and applications for public
and community housing
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

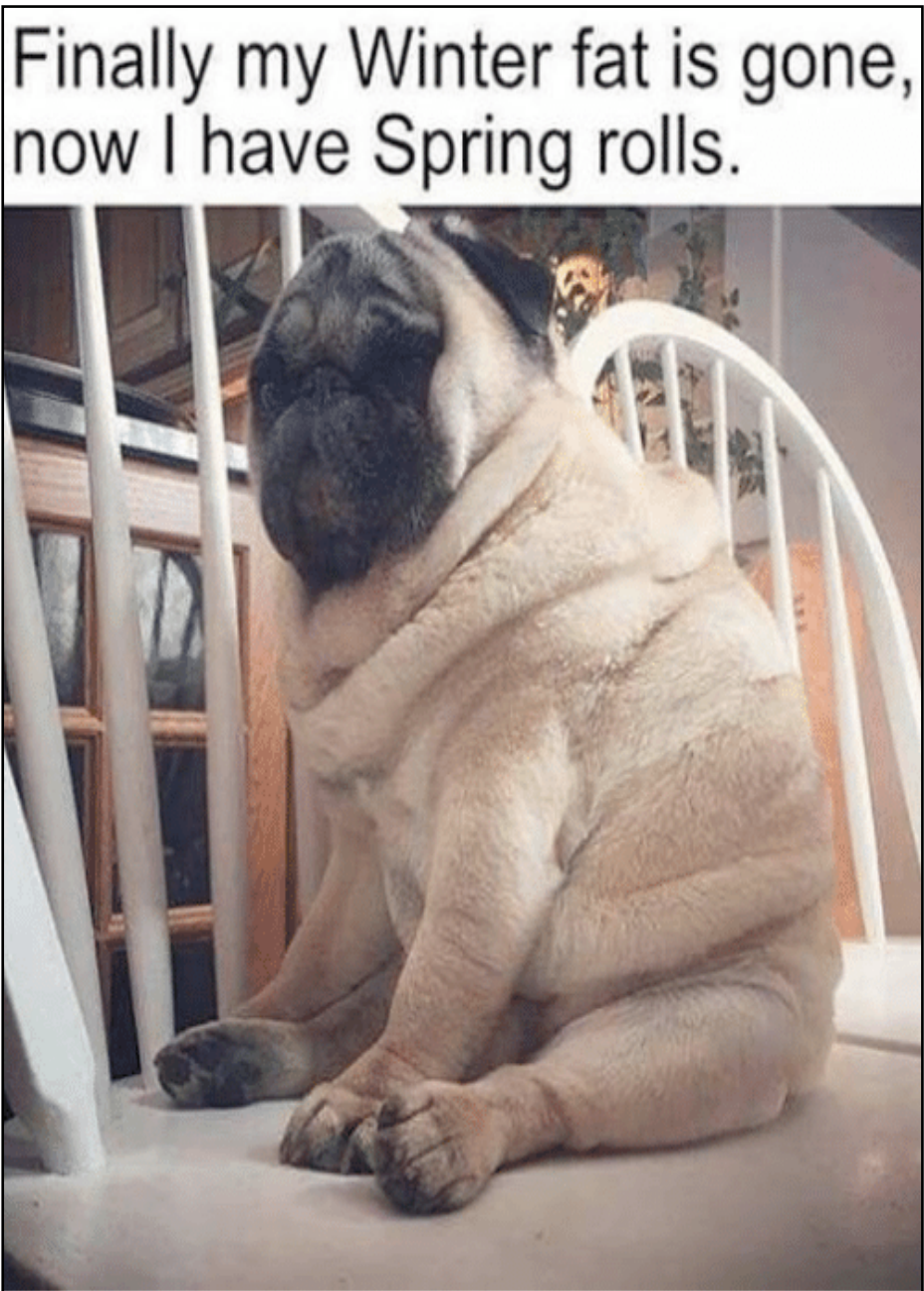
Insurance Law Service
Legal assistance and advice on
insurance law and disputes
1300 663 464

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



Just once in my life I want to be bikini ready 😞

Crossword Solutions

Crossword on Page 4

	1	I	N	2	D	E	3	P	E	4	N	D	5	E	N	6	T	L	7	Y
		S		E		O		O						M		E		A		
8	C	O	M	P	U	T	E	R						9	M	E	X	I	C	O
		L		R		P		M		E		T		H						
10	H	A	V	E	T	O	W	A	I	T					11	I	O	T	A	
		T		S		U		L								L		E		
12	Z	E	13	S	S	O	R			14	B	A	15	S	K	E	16	T	R	Y
				I			R		E		P			O						
17	M	18	O	N	19	O	L	I	T	H			20	A	P	21	E	22	C	E
		V		T						A		G		L		E				
23	M	E	S	H				24	C	A	V	E	H	O	L	I	N	G		
		R		E		Z				I		E		I		T				
25	A	D	E	L	I	E				26	O	P	T	I	C	I	A	N		
		U		L		C				U		T		I		U				
	27	B	R	O	T	H	E	R	S	I	S	T	E	R						