

SUPERANNUANTS ASSOCIATION

Speaking out for pensioners since 1931

KEEP OUR HOSPITALS PUBLIC



EFFORTS to oppose the partprivatisation of Shellharbour Hospital stepped up last with month, Unanderra CPSA front and centre.

Hospital workers joined members of the Shellharbour community and travelled to NSW Parliament House in Sydney to hand over a petition against the plan.

The public galleries were packed with concerned locals as the petition was debated.

Public hospitals belong squarely in public hands.

Members of Unanderra CPSA protesting outside NSW Parliament House in Sydney.

AGED CARE BED SORE SHAME

THE Australian Department and can develop quickly pipelines, penalties – like a Queensland, public In of Health has some serious when people are confined to a hospitals are fined between bed sore fine – will be critical bed or chair, as many nursing \$30,000 and \$50,000 if any explaining to do, with the to drive improvements in home residents are. consultation document for patient is found to have a quality of care. After all, the the proposed Single Quality Bed sores are almost always serious bed sore. Those fines aged care industry has proven Framework for aged care preventable, which is why time and time again that they only apply where the patient estimating that 26 to 42 per these figures are so shocking. acquired the bed sore in that only respond to money. cent of all nursing home The fact that somewhere hospital, which is fair. What If you or someone you residents experience between 26 and 42 per cent this means is that all staff, at know lives in a nursing bed of nursing home residents all levels, in all Queensland home, it's important to check sores. Bed sores – also called have bed sores is nothing public hospitals are doing regularly for bed sores as their absolute darndest to short of a national shame. It early intervention is best pressure injuries – are incredibly painful and carry a is a blight on the state of care make sure no one gets a bed when it comes to healing. sore. Which is how it should high risk of infection, which in Australian nursing homes Ask to see the nursing homes can even lead to death. Bed and should be enough to stir wound management plan and be. immediate intervention from sores are the result of constant With a new funding model check to ensure that staff are pressure on a person's skin the Minister for Aged Care. for residential aged care in the following the directions.

September 2017

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Letters

CPSA Executive

(as at 2 August 2017)

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

Disclaimer

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

Older citizens' driving test I AM all in favour of some kind of regular testing of people's driving ability – but I do not see that just testing one section of the population is good enough. The older persons' driving test is discriminatory.

NSW is the only state in Australia to have these tests for older citizens and the US state of Illinois is the only other jurisdiction in the world with a similar policy.

There are no statistics that prove that older people cause all the accidents on our roads. One of the arguments given in favour of these tests is that older people may be suffering from dementia. However, for some years now, people over 75 have been required to present a doctor's certificate to the RMS that states whether or not they are fit for driving. No doctor should allow a demented patient to drive.

If the NSW Government

is serious about accidents on the road they would lower speed limits, implement stricter laws for driving under the influence of drugs and alcohol, address the issue of truck driver fatigue and have more policy patrols on our roads.

I recently went for my driving test and passed okay. It was a waste of my time and a waste of the nice official's time that tested me. However, if I had not passed that test, the RMS would have allowed me to keep my license but I would have been restricted to driving within a limited area. How ridiculous! If my driving is so poor, would I not also cause accidents in that limited area?

Older people are careful drivers and their cars are a boost to their independence. Most of them were less careful when they were younger drivers, but experience has taught them to take care. That is why I think that this scheme to test older drivers is just another form of age discrimination.

> Shirley Bains Blaxland, NSW

Funerals not a show of love Most people don't realise that there is no necessity to have a funeral. It can cost \$4,000 to \$8,000 for the body to simply go off for cremation, as happened to my mother.

My father's body went for dissection to train medical students where the medical faculty pays for the cremation after a year – although the paper work to donate your body to science is far simpler in England than in Australia.

If you choose either of these options – cremation or donation – the family can choose to organise their own personal noncommercial service in celebration of their loved one's life.

It's not a question of lack of love; my father James Black of Scotland Yard at 91



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.)

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Sep	tember 2017	THE VOICE OF PENSION	IERS AND SUPERANNUANTS					

Letters

did not want to look out of more than the cost of the calls his window each day and see the grave of his wife.

> Dr Edward Black Church Point, NSW

Pensioners left behind as digital divide grows

I AM so angry and frustrated that no one appears to be taking interest in issues affecting pensioners, particularly our elected representatives. Ι have experienced many problems and disadvantage because I do not possess a computer, nor am I tech savvy.

There seems to be an expectation today that pensioners and other vulnerable people should use the internet for everything. But what isn't considered is the cost associated with owning and running this technology. Not to mention the complicated contracts and fees from providers.

Most recently, I switched my telco provider and was assured by my new provider that pensioners were not charged extra fees for paper bills, but since then, I have received two fee increases that were not disclosed in the contract.

Now I have to pay three separate fees on top of my phone bill, one for receiving a paper bill, one for not using direct debit payments, and the other is a bill payment fee at the post office. This totals

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I make.

I experience so many penalties for not being online, even from public services. I was previously able to get a Medicare cash rebate directly after my consultation.

This changed to a postal rebate with a seven day turn around. Now it is six to eight weeks, just because I don't do it online

The alternatives to online methods are not much better either, particularly when it comes to Centrelink.

I gave up trying to request a statement of income from Centrelink for taxation purposes because it takes up to 1 hour of waiting on the phone and visiting my local office is not much easier.

There are far too many buttons, passwords, pin numbers, voice recognition etc. it becomes tedious and complicated. Even when you do get to talk to someone many are unable to answer a simple inquiry due to lack of experience.

Accessing public transport and track work information is difficult too. I do not want a PDF document on my mobile phone as it is difficult to locate and read. Transport for NSW should have a poster size planner/timetable made available to the public for the year that shows all planned track work.

If the Government and

companies want us to do everything online then they should provide us with financial and educational support – similar to the set top boxes when TV went from analogue to digital.

I did not choose to be a deserted wife suffering health issues and the struggles mentioned above only add to my distress and discomfort. Some days are just so bad I cry.

I think it is vital that all levels of Government take action for the welfare and care of pensioners and other struggling people.

> Wendy Jayne Wollstonecraft, NSW

Affordable housing the way to go

I doubt that writing to politicians will have much effect. I'm not a cynic just a truth bearer

Affordable Ι am an Housing tenant and pay 30% of my pension and have good accommodation with underground parking and electronic entry, elevator, storage cage, for all reasonable rent.

So I believe that affordable housing is the way to go, but it's important to have the right mix of tenants.

Unruly tenants are not acceptable when you desire a quiet and peaceful residence. **Richard Merrell** Penrith, NSW

Unforeseen costs of downsizing

MY husband and I recently lost our pension because we down-sized from a house to a home unit. Although we were able to retain our Health Care Card, we lost our Pension Concession Card (PCC).

We went to Centrelink to ask if we were able to get our PCC back, and were told that only people who lost their pension on 1 July 2017 would get their pension back.

Why is there a cut-off point? If some are entitled to a PCC, then why not others who are in the same situation?

With the rising cost of living, we rely heavily on the rebates from electricity, water rates, etc. and are finding it increasingly hard to make ends meet.

If the Government wants pensioners to down-size and get off the pension, why are they penalising us by taking away our concession cards?

> Name withheld Ramsgate Beach, NSW



THE VOICE. CPSA Level 3, 17-21 Macguarie Street, Parramatta NSW

2150 <u>voice</u>
You mu name an the letter though omitted if the persona
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1800 451 488

e@cpsa.org.au

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may be edited for and clarity.

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Living longer, paying more: aged care at home

The Australian Department of Health is reviewing the progress of the aged care reforms, with a focus on the roll-out of consumer directed home care.

2017 Since February funding for home care packages has followed the client, rather than being allocated directly to one home care provider.

This was supposed to encourage clients to switch providers if they are unhappy with the care and services they are receiving, but the introduction of exit fees have deterred many from switching.

As part of the review, the Department is considering

how to improve access to home care packages, how to better support clients and how to ensure care is delivered in a client-centred fashion. Yet the review will not consider "client contributions" – fees - because they reckon this has already been considered as part of the Aged Care Legislated Review.

When it comes to care at home, fees are the single biggest issue that CPSA receives calls about. How can you talk about access and support for clients without considering the financials? If you can't afford the fees, you're in a spot of bother.

But it's not just that, home care fees are largely unregulated, which means providers can essentially



charge whatever they like.

There are no limits to administration the and coordination fees home care providers can charge. The higher these administration and coordination fees are. the less clients have left over to spend on the care and services they actually need.

CPSA spoke with one person who was being charged almost 50% of their package in admin, advice and support fees. This included over \$3,000 in charges for "ongoing advice and support" and more than \$2,000 for "service support".

While of course it is reasonable to expect some charges for administration and coordination, it is hard to see how more than \$5,000 - over a 10 month period no less – could be justified.

Excessive admin and coordination fees mean that clients do not have enough left in their package to purchase the care and services they need. If these clients cannot get the support that they need to keep living at home, they often have no choice but to move into a nursing home.

of older Australians want to live at home and it is much cheaper for the Government to provide care at home than it is to provide care in a nursing home.

The Australian Government must put an end to the administration excessive and coordination fees being charged by home care providers so that clients can actually receive the care and support they need.

These excessive fees threaten to undermine the very idea of the aged care reforms, which was to give people choices about how and where they receive the care and support they need. A nursing home is the only choice when you can't get the care and support you need to live at home.

You can call on the Minister for Aged Care to regulate home care fees by contacting his parliamentary office on (02) 6277 7720 or by writing to him:

The Hon. Ken Wyatt AM, MP Minister for Aged Care PO Box 6022, House of Representatives, Parliament House. Canberra ACT 2600

By far the vast majority

Crossword by Hilda Thorburn

Across:

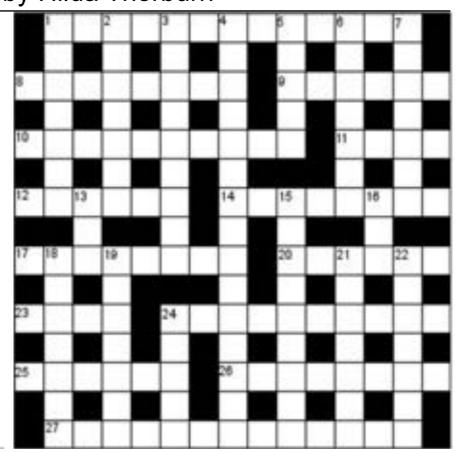
- 1. Dissolute
- 8. Non-believers
- Non-metallic element 9.
- 10. Unromantic, realistic
- 11. Ova
- 12. Strict

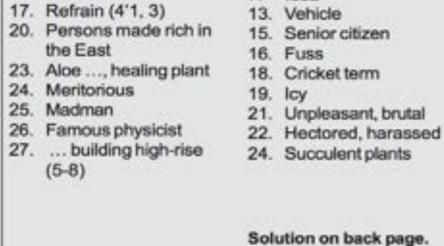
4

- 14. Cut off a limb

Down:

- 1. Result
- Ugly thing 2.
- Demanding 3.
- 4. Extrication
- Money (slang) 5.
- 6. Serious
- 7. Idea





September 2017

ALL MEMBERS WELCOME



CONFERENCE & AGM 2017

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

FREE REGISTRATION

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

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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.



CALL CPSA HEAD OFFICE 1800 451 488 FOR MORE INFORMATION

Attendees should be registered to attend by Monday 11 September (late applications will be considererd). Branch, Area Council and Affiliate Delegates: send registration forms through respective Branch, Area Councilor Affiliate. Members who wish to attend as an Observer, or to enquire about being a delegate, should contact Head Office.

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1800 451 488

Ministerial correspondence EARLIER in the year CPSA wrote to the Minister for Social Housing about IPART's proposal to increase rent paid by public housing pensioner tenants by \$640 per annum for couples and \$424 per annum for singles.

We have received a letter back informing us that 'The NSW Government will listen carefully to the community and understand the full impact of the final IPART recommendations before responding to the report.'

CPSA will be ensuring that the NSW Government understands that asking public housing pensioner tenants to pay more rent is not on.

ACDs rock!

AN ADVANCE Care Directive (ACD) gives you a chance to say what healthcare treatments you want and do not want if you are unable to say so when you are ill or injured.

NSW Health has just published a new standard ACD form. It's important to realise that this is not a compulsory form. You can record your own ACD. In one famous case, somebody had an ACD tattooed on their chest.

However, this new standard form was developed after listening to concerns, questions and experiences of many people. So it's a case of two (or more) heads being wiser than one. expected to recover. There's also a section on organ and tissue donation.

Nothing is compulsory. You can take the standard ACD as the basis of an ACD of your own making or just take bits from it and write one from scratch.

NSW Health does not suggest there's a one-size fits all, but urges people to think about what they want and don't want from the health system.

The information package *Making an Advance Care Directive* is available online at <u>www.health.nsw.gov.au/</u> <u>patients/acp</u>, and also from the Office of the Chief Health Officer on (02) 9391 9188.

Ambulance 'superstations' under question

IN THE 2016-17 Budget the NSW Government committed \$150 million to roll out a new strategy for delivering ambulance services to patients across Sydney.

The model is designed like the 'hubs and spokes' of a wheel – with regional 'superstations' at the heart of between two and six smaller stations.

This

restructure



paramedics concentrates and their vehicles in 'superstations' at the start and end of their shifts, while smaller suburban ambulance stations have been downgraded to 'stand by points' for use between emergencies.

According to data obtained by 9NEWS, this has caused delayed ambulance response times, as paramedics have to travel further along congested Sydney roads to get to patients in the suburbs. These figures are worrying given that the NSW Government plans to open new superstations Kogarah, Blacktown, in Liverpool, Penrith and Northmead by the end of the year.

It seems that it would be wise to hold off opening any more until the performance of the Bankstown ambulance superstation can be reviewed. After all, patient safety is certainly the priority.

If you have recently experienced waiting too long for an ambulance or you're worried about ambulance response times, please call CPSA Head Office on 1800 451 488.

NSW group homes and big business

IN NSW, group homes have replaced residential institutions to house and support people with disabilities. These homes are managed by the Department of Ageing, Disability and Home Care (ADHC) but this is changing.

The National Disability Insurance Scheme (NDIS) is a national scheme to fund disability services across Australia. As part of this scheme, NSW group homes are going to be operated exclusively by private businesses and other nongovernment organisations.

The size of the disability sector in NSW is set to double with all the additional money from the NDIS. Disability care is becoming big business. The concern is that NSW will end up with disability businesses, not group homes.

The danger is that care providers will cherry-pick residents, with those with challenging behaviours not being all that popular with care providers.

The **NDIS** is unquestionably а good thing, but it is also a big undertaking confronting a lot of unknowns, with insecurity and anxiety among particularly group home residents with challenging behaviours and their family as the result, especially elderly parents with older children in care. In reality, there is no reason why the NSW Government could not continue as a group home operator and care provider. It would mean the continuation of something that works well on the whole. There is one positive. The NSW Government is not granting leases on group home real estate to service

The new standard ACD includes a list of circumstances you could find yourself in and asks you how you would want doctors and family to respond to these circumstances if you yourself couldn't.

There's a section on what medical care you do and don't want if you are not

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providers, but to separate housing providers, which may be community housing organisations. This gives people living in the homes more security if there are problems with the care provider.

But to provide further the **NSW** security. Government should maintain its capacity to provide the services in group homes until it is clearly shown that the non-government sector is meeting the needs of all residents with complex needs.

Labor backs dental

LABOR is ramping up the pressure on the Australian Government to reverse cuts to dental funding. The Government provides funding to the states under the National Partnership Agreement for adult public dental services.

The Government has cut millions from the National Partnership Agreement, leading to blow-outs in public dental waiting lists.

While it is clear that Labor wants the Government to reverse the cuts, what is less clear is whether Labor is committed to reversing the cuts should they win the next federal election.

Either way, there is an urgent need to increase funding for public dental

services so that the 73,000 residents of NSW currently on the waiting list can access the treatment they clearly need.

There is no time to wait. Untreated dental conditions are one of the highest causes of potentially avoidable hospital admissions. If people don't receive timely dental treatment, then they will end up needing more serious treatment down the track, at a much greater cost to both that person and the health system.

A reminder that if you are on the NSW Public Dental Waiting List and your condition has gotten worse, you need to contact your local Oral Health Call Centre and have your priority code upgraded. If you believe you need to be seen urgently but can't get in, you can contact CPSA to discuss your condition, as we may be able to escalate the issue directly with NSW Health.

Energy rebates for people with medical conditions

ENERGY prices are on the up and there are no signs that this will be slowing down anytime soon. For people with medical conditions, this is particularly bad news. But help may be at hand, with the NSW Government offering both a Life Support Rebate and a Medical Energy Rebate



to assist people with serious medical conditions to pay their bills.

The Life Support Energy Rebate is available to people who need to use energy-intensive medical equipment at home. There is a list of approved medical equipment, which includes oxygen machines, Continuous Positive Airways Pressure (CPAP) devices, feeding pumps, electric wheelchairs, home dialysis, ventilators, heart pumps and phototherapy equipment.

The total amount paid have on their plate. is based on the individual In addition to the Life pieces of medical equipment required and there are different rebate amounts for different machines. The Life Support Rebate is worked out on a per person basis, so if you have two people living in the same household who both need oxygen 24 hours a day, then the rebate will be paid twice - one rebate for year. each oxygen machine. Recipients of the Life Support Rebate must bear in mind that an application only lasts for two years, after which a new form must

be submitted to the NSW Department of Planning and Environment. If you have previously applied for the Life Support Rebate, double check your latest energy bill to make sure you're still receiving it.

While NSW the Government claims that making recipients reapply for the Life Support Rebate every two years is necessary to ensure it only goes to those who are eligible, CPSA thinks this is a bit harsh given how much these people already

Support Rebate, there is the Medical Energy Rebate, available to concession card holders who have a medical condition that means they cannot regulate their body temperature when exposed to extreme hot or cold. The Medical Energy Rebate is set at a fixed rate of \$235 per To apply for the Life Support Rebate and/or the Medical Energy Rebate, you will need to fill out an application form and have it signed off by your regular



www.cpsa.org.au

1800 451 488

doctor. Contact CPSA Head Office on 1800 451 488 to have a copy of the application forms mailed out to you.

Newstart to become **Oldstart?**

PASSED, the Social IF Services Legislation Amendment (Welfare Reform) Bill 2017 would create a new Jobseeker Payment to replace a number of working age social security payments including Newstart.

TheAustralianGovernment claims this would "simplify the income support system and treat people in similar circumstances consistently".

At the same time, the Government hopes to achieve savings of \$368.7 million, so it is not hard to see what impact this "simplification" would have on people on social security.

It would be harder to get or keep a social security payment. And that's where savings will be achieved.

But there is a nasty change for older Australians who can't find a job.

Currently Newstart Allowance recipients aged over 55 can satisfy the activity test by volunteering for 30

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who are not is widening. of the new Jobseeker Payment. would change to 30 hours per circumstances long-Payment rates would not be term-unemployed people fortnight, in a combination of on Newstart aged 50 to 59, reduced but would no longer 15 hours of volunteering and of whom approximately 80 be indexed. with 15 hours of paid work. disabilities, per cent are single, can only A nasty change in the The Australian Bureau of be described as dire and Wife Pension would be Statistics has shown that older deserving of financial relief that some 200 overseas workers (45 and over) are not more likely to be offline. rather than of increased recipients would simply The issue for overrepresented compared lose it and would also lose pressure to find a job that is with younger workers. In fact, unsurprisingly, not there. their eligibility for the Age data for May 2017 for over-Pension, unless they return to The single Newstart 55s shows an unemployment Australia to live. Talk about Allowance stands at \$535.60 rate of 3.6 per cent compared moving the goal posts after per fortnight, just under with an overall rate of 5.6per \$14,000 a year or \$38 per the game has started. cent. Unemployment among out of reach for many. Finally, when applying for day. Forcing long-termthose aged 45 to 54 is also But is this



significantly lower than the overall unemployment rate.

It is therefore not fair to increase the activity test requirements for older people on Newstart, given that older workers overrepresented are not unemployment and figures

The 1995) would be merged into economic If passed, the activity test

unemployed

Newstart recipients aged 50 to 59 to look for a job without real support does not achieve anything other than making life a lot harder for those people who are already doing it incredibly tough.

in Also as part of the hours per fortnight. This underemployment Social Services Legislation arrangement only applies if Amendment (Welfare Reform) and tend to outperform the Department considers younger people in terms of Bill 2017, the Wife Pension there are no real prospects of workforce participation. (closed to new entrants in a person finding work.

a payment, it would no longer be enough to notify Centrelink of an intention to apply and for that date to be the start date for the payment. Under the changes, an application would be required to include all relevant information. If anything is missing, you wouldn't have a fortnight to find it and supply it.

SMSF Supervisory Levy skyrockets

IF YOU have a self-managed superannuation fund (SMSF), you pay a Supervisory Levy to the Australian Tax Office each financial year.

The Levy for the 2016-2017 financial year will be \$259.

That's cheap compared with what it will be for 2017-2018, when the Levy will be \$590.

That's right. An increase of 228 per cent!

The deepening digital divide

THE INTERNET is often thought to level the playing field. But the latest research reveals this may not be the case.

An ever increasing number of Australians are spending more time online. But, there are still over 3 million people who don't use the internet and the gap between those who are online and those

People living on fixed low incomes along with older Australians, people remote Indigenous communities and people in regional areas are many, is affordability. While internet services may cost less than they have in the past, the price of being connected is barrier

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recognised by Governments and private sector service providers?

Not likely. More and more we see service providers demanding fees for paper bills and statements.

In an era hell-bent on protecting freedom this denial of choice flies in the face of some of the most disadvantaged Australians.

Charging for paper bills and statements will not encourage people unable to use or afford the internet to go out and buy a device so they can receive them electronically.

Making people pay for paper bills is a pointless penalty.

Surely society has taken a couple of steps back if what was once the norm is now considered a privilege.

Inflation and your pension

A LONG time ago and in a galaxy far, far away, wages and salaries used to go up from one quarter to the next. This meant that the pension

went up as wages went up. In the absence of wage the pension growth, is indexed according to the higher of the Consumer Price Index (CPI) and the Pensioner and Beneficiary Living Cost Index (PBLCI).

On 2 August, the Australian Bureau of Statistics published its Living Cost Indexes covering the March and June quarters.

The good news is that the PBLCI did not go up at all, which means that the pensioner cost of living did not increase for six months.

However, the CPI did go up a little, 0.2 per cent to be exact.

These are the statistics that will be used to calculate the next pension indexation increase in September this year.

The good news is that by September the increase in the price of power will also be included in the calculation of the PBLCI, the CPI and pensions.



FREE HEALTH TALKS

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 delivered 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



Seniors Rights Service

Your rights.Your voice. Phone 1800 424 079

Legal Q&A with the Seniors Rights Service

Dear Seniors Rights Solicitors, My strata building is being sold for redevelopment and I'm worried I won't be paid the full value of my unit. What can I do?

Concerned Lot Owner

and Advocacy Service at Seniors Rights Service on (02) 9281 3600 or 1800 424 079, or from Marrickville Legal Centre on (02) 9559 2899.

Seniors Rights Service Dear Seniors Rights Solicitors,

My daughter is struggling financially and I want to take out a loan in my name to help her. She can pay me back later. Is there anything I need to know? **Concerned Mother**

various circumstances, the older person is liable for the full amount of the loan. The older person could lose their house and their Age Pension could also be affected.

You can get advice and referrals on issues about older people and the law from our specialist solicitors at Seniors Rights Service on (02) 9281 3600 or 1800 424 079.

Dear Concerned Lot Owner, The new laws about strata redevelopment and collective sale set out methods of calculating the minimum compensation for lot owners when they are forced to sell (because 75% or more of the lot owners agree to the sale or redevelopment of the entire building). You can get advice from our specialist

solicitors in the Strata Collective Sales

Dear Concerned Mother,

Sometimes an older person may want to help a family member by borrowing money in their name and giving the proceeds to their child on the understanding that they will pay it back. Sometimes an older person will be asked by their child to guarantee a loan. If the child does not pay due to Seniors Rights Service

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If you have a short legal query you'd like answered by the Seniors Rights Service, you can mail it to CPSA, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150 or send an email to cpsa@ cpsa.org.au and we will pass on your query. All queries will be published anonymously.

www.cpsa.org.au

1800 451 488

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.

The Queen's Birthday

St Mary's CPSA wrote to the Queen last year to wish her a happy ninetieth birthday and received a lovely letter of appreciation.



Setting up a CPSA Branch

If you are interested in setting up your own CPSA Branch or would like to find out more about the benefits available to CPSA Branches, please call Head Office on 1800 451 488 for more information.

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

10 Questions to ask about residential aged care

Key dates for the CPSA Annual Conference and Annual General Meeting (AGM) 2017

Conference and AGM Registration

Registration forms for Delegates and Observers need to be received by Head Office by **Monday 11 September 2017** (earlier if possible - late applications may be accepted).

CPSA Executive Nominations (AGM)

Nominations for the CPSA Executive are to be received by the Returning Officer by 5pm on *Tuesday 12 September* **2017** (earlier if possible). Forms available from Head Office.

Policy Motions (Conference)

Policy motions are to be submitted to CPSA Head Office by no later than *Wednesday 23 August 2017* (earlier if possible).

Constitutional Motions (AGM)

Proposals from Branches and Area Councils to amend the CPSA Constitution need to be received by CPSA Head Office by no later than *Wednesday 23 August 2017* (earlier if possible).

Life Membership

Nomination forms and registrations must be submitted to CPSA Head Office by no later than *Friday 28 July 2017* (earlier if possible).

All nominations and registrations must be submitted on forms which have been sent out to Branches and are also available from CPSA Head Office. For further information or copies of any of the above forms, call CPSA 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

Centrelink Aged Care Means Testing Unit

1800 227 475

CPSA Executive change

At the August CPSA Executive meeting, Peter Knox was appointed to the CPSA Executive.

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 7 leaflets currently available:

10

StaffingGP servicesCultural needsPalliative careFees and contractsFacilities and lifestyleLGBTI needsFacilities and lifestyle

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

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

September 2017

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

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 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 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

www.cpsa.org.au	1800	451 488	1 [,]
disabilities 1800 463 928	VisionCare Subsidised spectacles 1300 847 466	Dying with Dignity NSW Law reform for assisted dying (02) 9212 4782 dwdnsw.org.au	Complaints about lawyers & conveyancers 1800 242 958
Financial management orders for people with decision-making	Complaints and information 1800 640 695	Cancer information and support 13 11 20	Office of the Legal Services Commissioner
Guardianship Tribunal	Private Health Insurance Ombudsman	Cancer Council NSW	discrimination 1800 801 501
NSW Trustee and Guardian 1300 360 466 SCAM Watch 1300 795 995	Dementia Helpline 1800 100 500	Advice for people with a disability (02) 9370 3100 1800 422 016	referrals for women in NSW with a focus on family law, domestic violence, sexual assault &
		People with Disabilities	Legal information, advice &

Giggle Page

What's in a name?

What do you call a woman with one leg shorter than the other? Eileen

What do you call a girl with one foot on either side of the river? Bridget

What do you call a person who's a talented painter? Art

What do you call a man with a spade on his head? Doug

What do you call a girl who gambles? Betty

What do you call a camel with no humps? A horse

What do you call a girl with a frog on her head? Lily

What do you call a person who's always around when you need them? Andy

Who was Russia's favourite gardener? Ivan Hoe

What do you call a man in a pile of leaves? Russell

Which rock singer has a vegie garden on her head? Tina Turnip

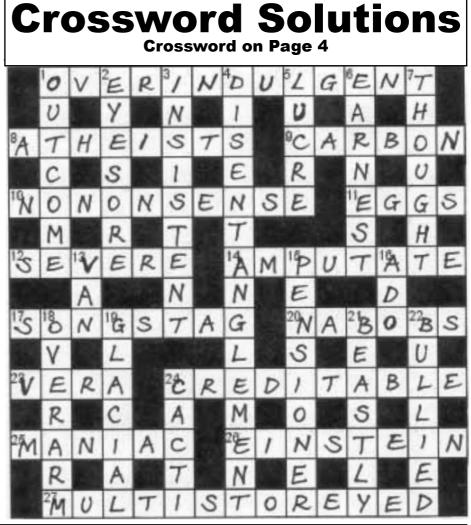
What do you call a woman in the distance? Dot

What do you call a lawyer? Sue

What do you call a man with a number plate on his head?

Signs we're getting dimmer?





Reg

What do you call a boy with a rabbit cage on his head? Warren

What do you call a man with a car on his head? Jack

What do you call a person who can sing and drink lemonade at the same time?

A pop singer

12 September 2017