

BRING OUT THE

BLUNT INSTRUMENT



THE Aged Care Royal Commission heard evidence from a number of advocacy organisations. Counsel Assisting quizzed them on nursing home staffing.

Apart from CPSA, their response was that mandatory staff-to-residents ratios in nursing homes would be too hard. One organisation even managed to say nothing at all about nursing home staffing, even though it is the key issue in residential aged care.

Here is an excerpt from Royal Commission transcripts.

"That's part of our apprehension about staffing ratios, it's a quick easy answer, increase the ratios. No, there are lots of other components

and dimensions to good staffing in aged care. And one of them is that everybody from the person you meet when you walk in the front door to the gardener to the cooks to people who clean as well as direct care staff all need to understand about dementia because that's how you make a dementia-friendly environment."

Unfortunately, this advocacy group failed to indicate how we would get from dramatically understaffed nursing homes to utopia nursing homes where the gardener has the skills and the knowledge to fill in for the Director of Nursing.

Here is another excerpt from the evidence of a second advocacy group.

"... we heard the arguments that if you can do [mandatory staff ratios] in child care, why can't you do it in aged care. And I think the reality is that aged care is a much more complex beast than child care. And we did read [...] the taskforce review of the aged care workforce and we were persuaded by their recommendations that ratios were just too blunt an instrument, given the variety of circumstances including the mix of consumers ..."

This advocacy group, like the first one quoted above, did not offer an alternative solution to nursing home understaffing.

Continued page 3

Letters

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(as at 7 November 2018)

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MyAgedCare too difficult!

BECAUSE of the complexity of MyAgedCare, the 'easy-access' system for people needing aged care, the Government is now funding a navigator service to help navigate this easy-access portal. This could be an episode of Utopia!

What a waste of taxpayers' funds. Instead of spending \$7million on 62 trial "navigators", couldn't Government save taxpayers money and return responsibility back to the 537 councils across Australia, who used to guide people needing aged care?

*Lynda Saltarelli
Aged Care Crisis*

Don't waste the homeless vote!

THERE are over 120,000 people who are officially homeless and cannot vote, because they cannot register. How about doing something about it? It is in politicians' own interest to get these people to the ballot box.

*Victor Borg
Davistown, NSW*

A thank you

I WANT to say a thank you to THE VOICE. It is always interesting and well-written and addresses subjects that are

very relevant in this day and age.

I was also impressed by the *Are you retired and addicted to term deposits?* booklet. The share market has been a hobby of mine over the years and it was very timely to read this.

*Lance Roper
Turramurra, NSW*

Pension due for real increase

I'm married and trying to live on \$694 a fortnight that is only \$347 a week and this does not cover the cost of living. Why don't you contact the Government to get a better deal for us, as there is an election coming up. It would help all of us to get off the poverty line. If there is no large increase, I may have to sell my house to live a decent life.

*Ron Pannan
Natimuk, VIC*

Universal Age Pension

IT'S time to put a stop to the constant tinkering with the pension rules in the ongoing war against Age Pensioners by clawing back revenue through age pension budget savings.

Modelling has shown that tax savings on superannuation will soon be far greater (if not already) than the cost of the Age Pension. This gap will continue

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to increase as super accounts grow larger and more numerous.

Taxing superannuation once it has become a retirement income stream will allow the introduction of a non-means tested universal Age Pension, over which tax is paid once extra income above it is earned through super or any other means.

This is a much fairer, equitable and more humane approach for the likely majority of pensioners and retirees, who will have small to moderate super balances at retirement as well as those with no or negligible super.

The current tax breaks obviously favour those with large super balances and although they might pay more in tax under this reform, it would be largely offset by them being eligible for the same universal Age Pension.

*Nicholas Glaros
Adelaide, SA*

Send a letter to THE VOICE

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



The NSW Elder Abuse Helpline & Resource Unit was established as part of the NSW Ageing Strategy to help intervene and prevent incidences of elder abuse. They offer a free service that provides information, support and referrals relating to the abuse of older people living in the community across NSW. The service is confidential and callers can remain anonymous.

The helpline is for individuals, concerned friends, family members, neighbours and support workers to call if they suspect elder abuse is occurring. Anyone can make the call.

From page 1

One of the Royal Commissioner asked the right question.

"The question for me, [...] it's pretty hard to establish staff ratios but is that a good enough excuse for not doing so?"

The answer is not just: no, it's not a good enough excuse.

The answer is that there is no alternative to end understaffing of nursing homes.

The issue is simply this. Aged care providers started reducing staffing levels in an effort to maximise their profits.

The Government responded by reducing care subsidies. This created a downward spiral of further staffing reductions followed by further reductions in care subsidies.

Aged Care Charter of Rights, a beautiful fantasy

THERE has been a lot to do about the new aged care Charter of Rights. This new Charter will cover people receiving care both in nursing homes and at home.

Each care recipient must be given a copy of the Charter of Rights and this copy must be personally signed by the aged care provider who provides them with care.

It follows that anyone waiting for, but not receiving any care won't be getting a copy of the Charter. They have no provider to sign their copy. Sadly, this also means, or confirms that as of 31 December 2018, 74,000 people on the aged care waiting list have no rights at all.

It also makes you wonder about the rights of 54,000 people who have a Home Care Package at a level lower than they need.

Presumably, they will be given a (signed!) copy of the Charter of Rights, but do they really receive "safe and high quality care and services"? Are they "treated with dignity and respect"? Do they have their "identity, culture and diversity valued and supported"? They may

Setting mandatory staffing requirements for Government to fund and providers to meet is the only way to break out of that spiral.

Setting these ratios may be a complex exercise, because it needs to take into account resident mix and the physical configuration of nursing homes.

However, just leaving it up to profit-hungry nursing homes to determine staffing is a recipe for disaster: just about every scandal in nursing homes is down to understaffing, directly or indirectly.

Mandatory staffing requirements will not solve all the ills of the residential aged care sector, but it will certainly solve most.

CPSA's position on mandatory staffing levels is clear: impose them now!

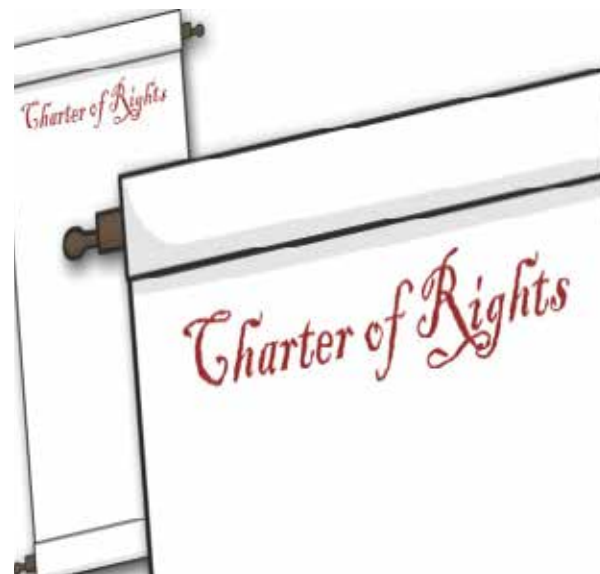
"live without abuse", but do they live without "neglect"?

The quotes in the previous paragraph are from the new Charter of Rights.

The new Charter of Rights is one of those bureaucratic and utterly meaningless exercises on which the aged care industry seems to have a patent.

The reform we really need is to make the aged care system a system like Medicare and the National Disability Insurance Scheme, which entitles people who need care to receive care.

Until then, the aged care system remains a shoddy scheme based on waiting lists, meanness and utter disrespect for the people it is meant to serve.



Over-55s on Newstart: Career Transition Assistance

THE April Budget ignored them and the Response to the Budget ignored them.

During the election campaign neither the Opposition nor the Government will want to talk about them.

750,000 people on Newstart will not be on the agenda of the main contenders in this year's federal election, even though that's 750,000 Australians living third-world lives below the poverty line.

185,000 of those 750,000 are people over the age of 55, many of whom are long-term unemployed and will never work again.

Is the Government doing anything for those over-55 on Newstart?

Yes.
A Government media release says: "The Government announced in the 2018-19 Budget that it would bring forward the national rollout of Career Transition Assistance to 1 July 2019 and reduce the eligibility age from 50 to 45 to help more Australians increase their job readiness."

In the Government's words, Career Transition Assistance is a program to "deliver tailored support to Australians over 45, boosting their skills, strengthening their resilience and teaching new job-search techniques".

Sounds good, but how about giving people on Newstart a decent increase in their payment first? Then they might be able to sort out their employment situation.

As it is, they're scratching around for the money for a train fare to attend a job interview or, God forbid, an interview with the Career Transition Assistance program itself.



Energy: One-offs don't solve entrenched problems

THE Australian Government announced a one-off Energy Assistance Payment to all pension recipients living in Australia on 2 April 2019.

The Energy Assistance Payment will be \$75 for singles and \$62.50 for each eligible member of a couple.

Originally, Newstart recipients weren't included. However, the Government bowed to pressure and

announced that they would get it, too.

Legislation for this measure was passed on 3 April 2019 and payments can be expected to be made by 30 June 2019.

The one-off payment is aimed to ease cost of living pressures.

But as the Australian Competition and Consumer Consumption (ACCC) reports, the "dysfunctional state of energy retailing in Australia" needs much more work to make

prices affordable.

In August 2018, the ACCC was directed by the Australian Government to hold a long-running inquiry into the supply of electricity and report findings every six months.

The ACCC's first bi-annual report stated that recommendations made to the Government in June 2018, including network write-downs, and the abolishment of solar subsidies, still haven't been implemented.

Crossword by Hilda Thorburn

| Across: | Down: |
|---|-----------------------------------|
| 1. Large sea (8, 5) | 1. Non-attendance |
| 8. Particular | 2. Ogling |
| 9. In flower | 3. Silent |
| 10. Process to eliminate bacteria, fungi etc | 4. In about 11 months (2,4,4,1,4) |
| 11. Genuine | 5. Approves |
| 12. Lean | 6. Magnify |
| 14. Tied | 7. Newborn |
| 17. Now Zambia and Zimbabwe | 13. Fuss |
| 20. Roved | 15. Insurgent |
| 23. Portent | 16. Sailors' drink |
| 24. Structural | 18. Dullness |
| 25. Handsome | 19. Gave |
| 26. Letters (NT) | 21. Pilot |
| 27. Moderate earnings from investments (6, 7) | 22. Pencil rubbers |
| | 24. Chasm |

Answers on back page



CONFERENCE & AGM 2019



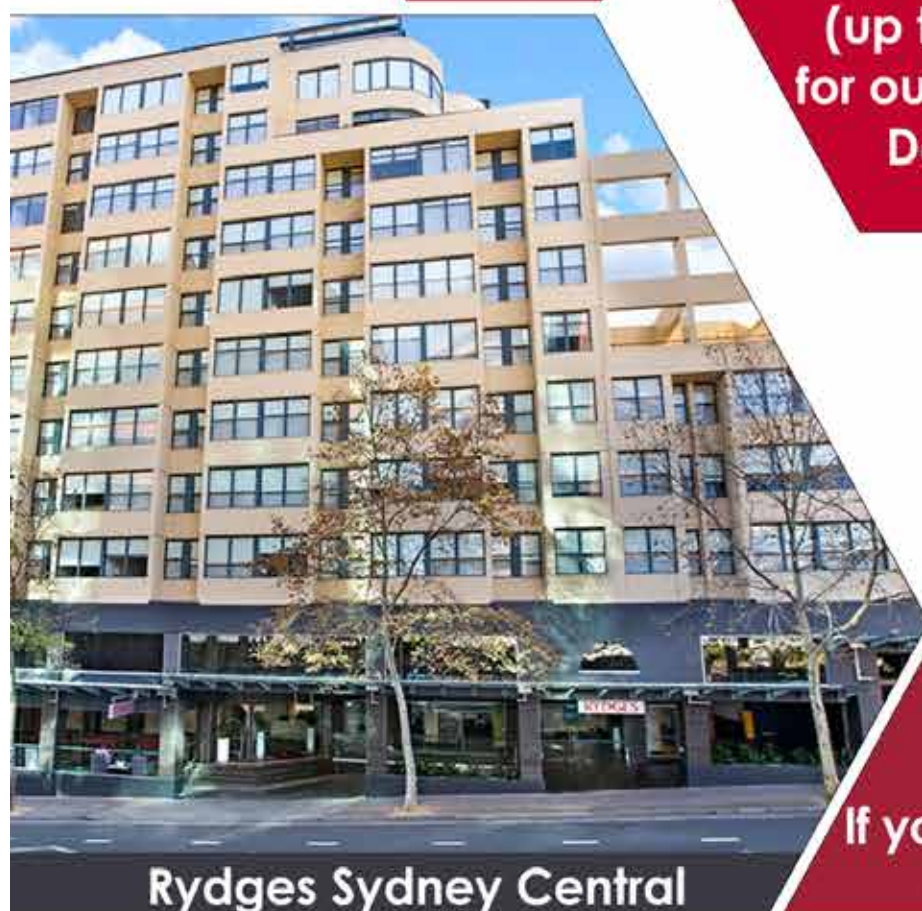
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Attendees should be registered to attend by Monday 16 September.

Branch, Area Council and Affiliate Delegates: send registration forms through respective Branch, Area Council or Affiliate.
Members who wish to attend as an Observer, or to enquire about being a Delegate, should contact Head Office.

16,000 died waiting for a Home Care Package: Royal Commission

THE Aged Care Royal Commission has finished its second hearing. This hearing was about aged care at home, which means Home Care Packages (HCPs) and the Commonwealth Home Support Programme (CHSP).

The Commission examined My Aged Care, the HCP waiting list, HCP fees and charges and the home care workforce.

Senior Counsel assisting the Commission did a summing up at the end of the second hearing. This summing up gives an indication of what findings the Commission may come up with in its interim report in October this year.

Senior Counsel criticised My Aged Care, the first point of contact for anyone wanting aged care: “A broad range of older Australians experience difficulties using these channels, creating barriers to the effective use of My Aged Care”.

Also: “..., the quality of the information provided by My Aged Care is perceived as falling short of community expectations in that the prevalence of the call centre providing information regarded by users as unreliable or unsuitable is significant, and the website does not support older people to exercise choice and control”.

Then: “..., the services provided by My Aged Care are not accessible for people with hearing or visual impairments, people with communication difficulties, including those brought on through dementia or people from culturally and linguistically diverse backgrounds”.

Senior Counsel noted evidence about the HCP waiting list and that the Department of Health had said “... that home care packages are not effective at this time” and “... that there was an unprecedented increase in demand; moving from

potential 64,000 packages in June 2016 to 92,000 services in June 2018”. The Department estimated “... that if home care packages were provided to all people on the waiting list at the level of their assessed need, the annual cost would be approximately \$2 to \$2.5 billion dollars”.

In 2017-2018, “a total of 212,857 people appeared in the national prioritisation system for at least some part of the year. Of these people, more than 16,000 died, waiting for a package that they never received”.

Senior Counsel noted that “the evidence at this hearing indicates that in 2017-2018, the average wait time was, for level 1 packages, seven months; for level 2 packages, 13 months; for level 3 packages, 16 months; and for level 4 packages, 22 months”.

“On any measure”, Senior Counsel commented, “delays of this magnitude to access the care and support that is actually needed is unacceptable and raises real safety risks. There are more people waiting for care and support from a home care package at their assessed level than there are people receiving a home care package”.

“Evidence is building that delay in accessing care and support in your own home leads to earlier entry into residential aged care facilities and increased hospitalisation. Delay in providing services goes to the very heart of quality and safety in aged care. It pushes people into an institutional setting which is not where older Australians want to be, at significantly higher

cost to the community”.

“The availability of aged care services in the home must meet the existing and future needs of older Australians to live with dignity, with their needs met, in their homes”.

On HCP fees, Senior Counsel noted a concern about high fees and administration costs charged by providers, lack of transparency about what fees actually cover and the possible inadequacy of the current oversight of fee-setting arrangements.

About the home care workforce, Senior Counsel said that “there is a lack of mandatory minimum qualifications and training requirements for workers”.

Also, there is “a lack of guaranteed working hours and low levels of remuneration are of key concern to personal care workers”.

The Royal Commission’s third hearing will be in Sydney from 6 May to 8 May and 13 May to 17 May. This hearing will be about residential aged care, with a focus on care for people living with dementia.

The 7 Steps to Receiving a Home Care Package



The painful consequences of no universal dental care

EXISTING Australian public dental schemes are inadequate, uncoordinated, and inequitable.

Unlike what happens when you visit your GP, Medicare does not pick up any of the bill for a trip to the dentist, leaving Australians largely out of pocket.

Due to the absence of universal dental care in Australia, approximately two million people are delaying, or avoiding trips to the dentist. The consequences are widespread poor oral health.

A third of low income earners claim they avoid certain foods because of the poor condition their teeth are in.

Low income earners are more likely to have untreated tooth decay or missing teeth.

The issue becomes even more concerning when evidence suggests that oral health conditions can contribute to other health issues such as diabetes and heart disease.

So why is oral care treated differently from any other form of healthcare?

A Grattan Institute report found

that there is no compelling medical, economic, or legal reason for the exclusion of dental care from universal health care.

Yet Australians continue to endure endless waiting lists and detrimental consequences of poor oral health.

Universal dental care would require the Commonwealth to take responsibility for funding primary dental care just as it is responsible for other primary medical care.

The scheme should require participating dental practices to charge fees according to an agreed schedule with no additional fees.

A universal dental scheme would mean all Australians could get the care they need, when they need it, and without financial barriers.

The switch to a universal scheme will require large fiscal investment and significant expansion of the oral health workforce. The scheme cannot be rolled out over-night.

However, the Commonwealth needs to outline a clear plan including costs and timing.

Australians cannot be kept on waiting lists forever. The time for universal dental care is now.

NSW State Election: now for keeping those promises

THE NSW Liberal/National Coalition Government was returned on 29 March 2019 for a third four-year term. During the election campaign, the NSW Government made a number of promises directly affecting the lives of older people in NSW:

- 8,300 additional frontline health workers over the next four years at a cost of \$2.8 billion, including 5,000 nurses and midwives, 100 palliative care nurses, 1,060 doctors and specialists, 880 allied health workers and 1,360 support staff;
- No change to the \$2.50 Pensioner Excursion fare during the Government's third term, which ends in 2023;
- \$250 Regional Seniors Transport Card debit card for petrol, trips with participating taxis, pre-booked TrainLink trains and coach

services from January 2020;

- All 54 NSW railway stations not yet made wheelchair accessible, including long-suffering Unanderra station, to be made accessible by 2023;
- A 42-day limit on the length of time retirement villages can raise charges for general services after someone leaves;
- An obligation on retirement villages to sell or buy back a unit within six months of a person living in metropolitan areas and twelve months in regional NSW;
- No-interest loans of up to \$14,000 to install solar and battery systems;
- From 1 July 2019, a \$200 annual rebate for holders of the Commonwealth Seniors Health Card. The rebate for holders of the Pensioner Concession Card remains steady at \$285 a year; and
- a Seniors Savers Card to anyone 60 or over, working or retired from 1 July 2019.

Term deposits: good or bad?

Are you retired and addicted to term deposits? This is the title of a new booklet produced by CPSA to shine a light on the truth about term deposits.

Interest rates are at all-time lows. Term deposit rates don't even match the higher deeming rate of 3.25%. Times are tough for pensioners who have always had their money in term deposits.

If you are one of those pensioners, if you think term deposits are 'no risk', if you think investing in shares is a casino, and if you think there aren't any financial planners who can be trusted, this booklet is something you should read.

Are you retired and addicted to term deposits? is a free booklet. It offers a comparison of the returns on term deposits and shares in the ten years from October 2007, just before the Global Financial Crisis hit. And guess what? Shares did better than term deposits.

If you want to know the long and the short of it, contact CPSA Head Office on 1800 451 488 for a copy of *Are you retired and addicted to term deposits?* We can send you a copy via email or in the post.

Are you retired and addicted to term deposits?



Do you think term deposits are 'no risk'?

Do you think investing in shares is a casino?

Do you think financial planners can't be trusted?

Then this is something you should read.



Funded by the NSW Government

Abuse of older people: a national plan

ON 19 March 2019, the Federal Government announced the National Plan to Respond to the Abuse of Older Australians. The plan aims to combat abuse and assist older people who experience emotional, physical, or financial vulnerabilities.

A major component of this initiative, is the elder abuse free call number – 1800 ELDERH (1800 353 374). This number is now active.

This number will connect callers from anywhere in Australia to a state and territory helpline to discuss potential or actual abuse of older people and receive the necessary information or referral.

This is an information and referral service. Operating hours vary from state to state. If you require immediate assistance in an emergency or life threatening

situation ring Triple Zero 000.

In addition to the phone line, the Australian Government will also provide \$18 million over the next four years for national trials of frontline services. These services will be designed to assist vulnerable older people and at-risk older people. The services will include specialised legal assistance to older people and will also work with older people and their families to identify underlying problems driving abuse.

As reported in *THE VOICE*, in December 2018, the NSW Government announced an independent Ageing and Disability Commissioner. The Commissioner will start on 1 July 2019 and will investigate the abuse of older people, and adults with disability “in home and community settings”.

This excludes nursing homes. The scheme will not take complaints that can be dealt with by the Aged Care Quality and Safety Commission or

the National Disability Insurance Scheme.

The Commissioner will also work closely with the new NSW Police Specialist Elder Abuse Officers, who will investigate matters of abuse that involve a criminal offence. Recent plans to address abuse of older people on both a federal and state level are promising signs to see.

Recruitment for the position of Commissioner is under way.

THE VOICE will update readers on any progress in relation to new initiatives that are set to be rolled out later this year.

Cuts to NDIS and calls for Royal Commissioners to step down

THE Federal Budget on 2 April 2019 presented a \$7.1 billion surplus to be delivered by the next financial year. This projected surplus is possible in part due to a \$3 billion cut to the National Disability Insurance Scheme (NDIS).

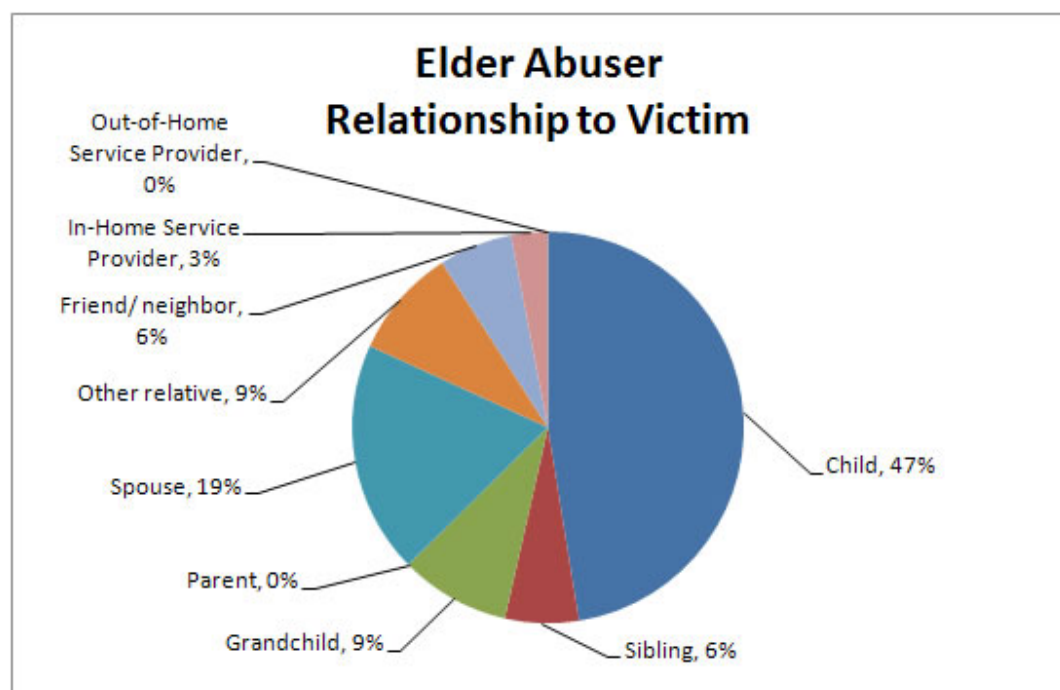
The reason given for the cut is the slower-than-expected uptake of services under the NDIS. However, disability advocates blame the shortfall not on a lack of demand for services but on problems with people accessing the scheme.

Just three days after the cut to the NDIS, Prime Minister Scott Morrison announced the Commission into Violence, Abuse, Neglect and Exploitation of People with Disability. This announcement came as a shock after the Government has repeatedly rejected the idea of a Royal Commission for this sector.

Also, disability advocates are adamant the Government has appointed two Commissioners that have significant conflicts of interest.

There have been calls for the Hon. John Ryan and Ms Barbara Bennett to stand down from the Royal Commission.

Both Mr Ryan and Ms Bennett have recently worked for institutions that the Royal Commission will examine. The Labor Party has said that, if elected, the appointments of Mr Ryan and Ms Bennett will be reviewed.



Next of Kin – emergency contact program

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

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

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

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

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

BATHURST CPSA BRANCH SERVICE DOGS EXPO

With ANZAC Day not far away, at the April Branch Meeting, the Bathurst CPSA (Combined Pensioners and Superannuates Association) hosted an Expo, which was open to the public, to highlight the Defence Community Dogs. Dogs are trained to assist Service personnel who have suffered a physical impairment as well as those who need companionship and are suffering from Post Traumatic Stress Disorder (PTSD).



The idea for this event came from the secretary of the Bathurst Branch, Brian Cowan, who first saw the dogs at the Bathurst Remembrance Day Service and felt that the role of these dogs should be more widely publicised.

The Expo began with the RSL Sub Branch President David Mills saying that PTSD was something that affected many service personnel – it is not only combat related but can also affect those who have seen distressing and traumatic incidences during disasters, rescue and recovery operations. PTSD is very incapacitating as the sufferers are stuck in a moment of horror where recovery takes a long time.

Over 100,000 troops have been deployed in the last 10 years. Around 30% of them returned from service with mental issues.. There have been 49 killed in action since 1999. Since 2007 there have been 87 who have taken their own lives.

The dogs are currently being trained by inmates of Bathurst Gaol, and this is the only facility in New South Wales where this training is undertaken. The Officer in charge of the program, Kylie Fogerty

explained the causes and effects of PTSD and the challenges facing those suffering from it and how the dogs were able to assist in daily life. The dogs were effective in reducing suicide, depression, medical costs and mental breakdown.

Kylie said, "The Defence Community Dogs programme is a big win for all involved. It's a win for the dogs, which are often dogs that have been rescued. It is a win for the handlers at Bathurst Gaol, who train the dogs by building character, discipline and confidence, and it is also a win for the Service personnel, who are better able to cope with life."

The Defence service dogs program at the Gaol has been running for 5 years. The dogs are with their handlers 24/7 and are involved in therapy visits and town training.

Teneka Priestly, who is responsible for supervising the training, had the dogs demonstrate some of the tasks that they were able to perform. They demonstrated



switching on lights, opening cupboards, retrieving a dropped walking stick, removing clothing from a washing machine and even guarding their owners at ATMs. Importantly they demonstrated how they had the "owner's back" in stressful or threatening situations. It was interesting to see that the dogs were not easily distracted from their tasks.

Training takes around 10-12 months and costs about \$7,000 for each dog. Funding for the training is being raised by the Defence Bank Foundation.

If you would like more information on Defence Service Dogs, check out defencebankfoundation.com.au or contact info@dcdogs.com.au.



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CPSA Updates

CPSA Funding

CPSA receives funding support from the NSW Government Departments of Family & Community Services and Health, and the Australian Government Department of Health.

Royal Commission into Aged Care Quality and Safety

The Royal Commission into Aged Care Quality and Safety invites interested members of the public to make submissions. The Royal Commission will continue to accept submissions until at least the end of June 2019.

You may make your submission anonymously and your submission will not be published if you do not wish that.

You can make a submission online on a form on the Commission's website: agedcare.royalcommission.gov.au

If you are not comfortable using the online form, you can write to the Aged Care Royal Commission: GPO Box 1151 Adelaide SA 5001 or email ACRCenquiries@royalcommission.gov.au or ring 1800 960 711 – an interpreter service is also available.

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

Did you know...

... that the Age Pension is assessable income? Most pensioners don't have any or enough other assessable income to get them to the point where they have to pay income tax, but some do.

IPTAAS Update

THE Isolated Patients Travel and Accommodation Assistance Scheme, IPTAAS, now reimburses AirBNB accommodation and Uber rides.

Newsletters for residential park residents

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

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

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

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

Donations

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

| | |
|----------------|------|
| Paul Cook | \$35 |
| Del Reynolds | \$85 |
| Ronald Sait | \$55 |
| Carole St John | \$35 |
| Paul Turner | \$50 |
| Jack Walker | \$35 |

Register your medical alarm with NBN

Many medical alarms rely on the existing landline phone network. As the NBN gets rolled out, the old landline technology is being replaced. This may affect how medical alarms connect and provide services. It is therefore important that all medical alarm users check the compatibility of their existing alarms with the new network. This can be done by contacting the medical alarm provider and/or the NBN.

NBN recommends that all medical alarm users register their medical alarm with the NBN. This will mean that the NBN can provide medical alarm users with additional information and support when they move across to the NBN network. This will also help to minimise any break in service. Registration is free, and can be done online or by calling 1800 687 626.

Further information about medical alarms and the NBN is available at nbn.com.au/medicalalarms or by calling 1800 003 095.

CPSA Constitution and Annual Report

Please ring Head Office on 1800 451 488 if you would like a copy of the CPSA Constitution or CPSA's 2016/17 Annual Report to be posted to you. Alternatively, copies can be obtained online at www.cpsa.org.au/about-us/annual-reports and www.cpsa.org.au/about-us/constitution

CPSA Reports

CPSA has produced two reports for the Department of Family and Community Services. These reports are Coping with Bereavement in Older Age and Housing Insecurity and Older People in NSW. Contact CPSA if you would like a copy of these reports and we can email or post them to you.



WorkVentures
Social inclusion through technology

WorkVentures is Australia's oldest not-for-profit IT social enterprise helping people into work for over 35 years. WorkVentures refurbishes top quality machines computers donated by large corporates to as-new condition and sell them for a fraction of their original cost, with 6 months free telephone technical support and a 6 month warranty! Check out their online shop at www.workventures.com.au or ring 1800 112 205.

CPSA Information Directory

INCOME SECURITY

Centrelink
Age Pension 13 23 00
DSP/Carer benefits 13 27 17
Family Assistance 13 61 50

Welfare Rights Centre
Info on Government pensions
and other benefits
(02) 9211 5300
1800 226 028

**Financial Information
Service (FIS)**
Information and seminars
on a wide range of
financial matters
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
13 77 88

No Interest Loans Scheme
Loans to purchase essential
household items
1800 509 994

NSW Companion Card
Free event admission for
companions of eligible people
with a disability 1800 893 044

Energy Made Easy
Price comparisons
1300 585 165
energymadeeasy.gov.au

Opal Customer Care
13 67 25

HEALTH & CARE

Medicare
132 011

My Aged Care
1800 200 422
www.myagedcare.gov.au

Office of Hearing Services
Subsidised hearing aids
1800 500 726

National 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

Mental Health Crisis Team
24-hour/7-days a week service,
for assessment and treatment
of mentally ill people in crisis
situations
1800 629 354 or
02 6205 1065

HOUSING

Housing NSW
Info and applications for public
and community housing
1800 422 322

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

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

Fair Trading
Rental bond and tenancy info
13 32 20

LEGAL

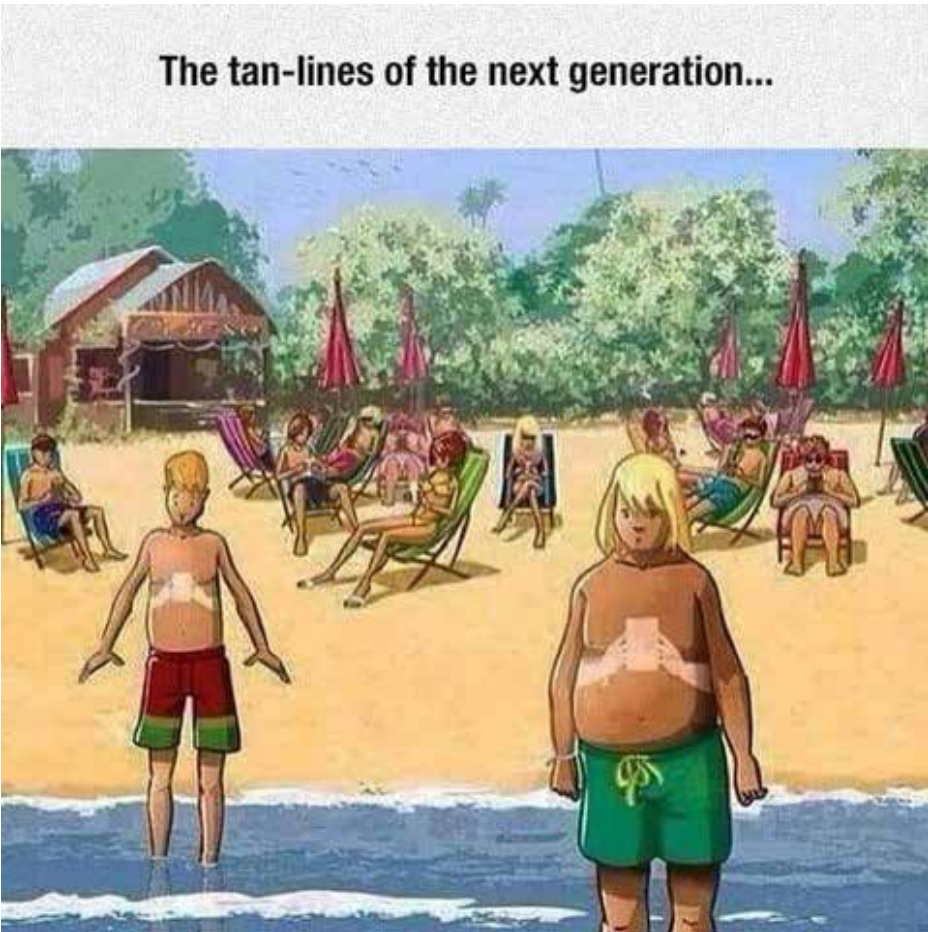
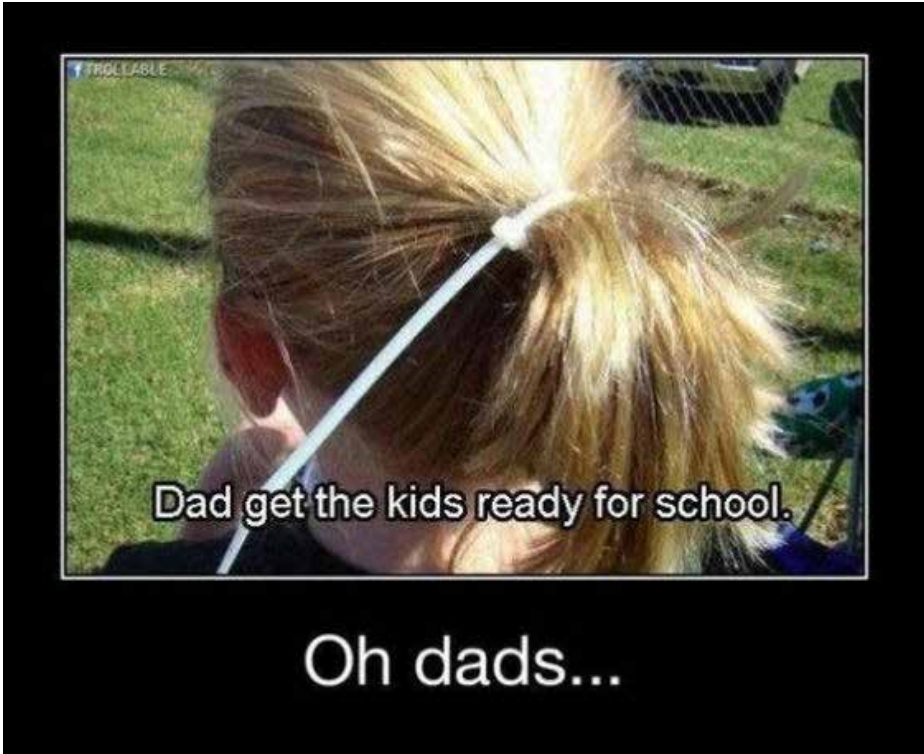
**Seniors Rights Service
(formally The Aged-care
Rights Service or TARS)**
Aged care & retirement village
advocacy, information & legal
advice for older people.
1800 424 079
Law Access
Referrals for legal help
1300 888 529

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

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

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

Giggle Page



Crossword Solutions

Crossword on Page 4



| | | | | | | | | | | | | | | | | | | | |
|----|---|----|---|---|---|----|---|----|---|----|---|---|----|----|---|---|---|---|---|
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| | | E | | R | | S | | E | | Y | | A | | N | | | | | |
| 10 | | A | N | T | I | S | E | P | S | I | S | | | 11 | R | E | A | L | |
| | | C | | N | | L | | S | | | | | | G | | T | | | |
| 12 | | M | E | A | G | R | E | | | 14 | T | E | H | E | R | E | D | | |
| | | | | D | | | S | | H | | E | | | | | | | | |
| 17 | | R | H | O | | 19 | D | E | S | I | A | | 20 | R | O | A | M | E | D |
| | | U | | O | | | | | N | | | | R | V | | R | | | |
| 23 | | O | M | E | N | | | 24 | A | N | A | T | O | M | I | C | A | L | |
| | | D | | A | | B | | Y | | R | | A | | S | | | | | |
| 25 | | P | R | E | T | T | Y | | | 26 | E | P | I | S | T | L | E | S | |
| | | U | | E | | S | | A | | S | | O | | R | | | | | |
| | | 27 | M | O | D | E | S | T | R | E | T | U | R | N | S | | | | |