

BUPA WILLOUGHBY: WHY MANDATORY STAFF RATIOS ARE THE ONLY WAY



THE following is an excerpt of evidence given at the Aged Care Royal Commission:

"On 15 August 2017 at approximately 4 pm my sister called me to say that Mum was not doing well. [...] My sister and I drove to Bupa Willoughby together. When I arrived, I could hear Mum's breathing from about 20 metres down the corridor, it was so loud. When I got into the room I could see that her breathing was very laboured and she looked uncomfortable.

"There was no one around to help my mum. I ran around the facility doing laps of the corridors trying to find a nurse or just someone to assist. I felt quite panicked at this stage, and my sister and I were pretty much were

taking turns running around looking for help and then one of us would stay with Mum. This went on for at least 30 minutes before we could find someone to help us. Even when we were able to find people, we felt they did not know how to handle the situation."

The resident referred to in this excerpt died later that night.

Bupa had this to say when it was examined at the Royal Commission about staffing that night:

"I'm not convinced they were short staffed. It was at a time after meals, putting residents to bed, and – but all the rooms are private rooms and most of the residents [have] the doors shut. And it has taken them some time to locate somebody. But it does not necessarily

mean that the home is short-staffed."

It is patently obvious from a response like this that staffing levels in nursing homes should not be set by nursing homes. While their mother was dying, it took the daughters of this resident more than half an hour to find a member of staff. When they found someone, that person did not know what to do. But according to Bupa staffing levels weren't an issue.

If it can't be left to aged care providers to set appropriate staffing levels, then obviously someone else has to do it. That someone else is the regulator. It's the Government.

That's why mandatory staff ratios set by the Government are the only way.

Letters

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(as at 7 November 2018)

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The unemployed employed

BACK in the mid to late 1800s, it was normal for children younger than ten years old to be working in the mines and factories. Many of these children died at work, frequently with little or no compensation.

In 1854, the miners at Ballarat rebelled against authority, resulting in 27 deaths. This struggle is recognised as the birth of democracy in Australia, and indeed Australia led the world in democracy for many years.

Since then trade unions blossomed to represent the workers' needs and aspirations and have become accepted as the voice of the working people. Since the sweatshops of the 1800s, workers' rights and conditions have gradually improved until the 1970s to the point where the 8-hour working day and penalty rates were normal.

It was accepted at that time that, as technology improved, the benefits were to be passed on to the workers as reduced work hours and increased wages. However, since then, the benefits of technology have resulted in less need for workers to be employed, and those benefits are now absorbed into company profits.

Today we are arriving at the pointy end

of this policy with robotised technology steadily replacing real working people. We see government declaring a person with one hour's work weekly is 'fully employed'.

*George Paris
Rathmines, NSW*

Dementia in retirement villages

I LIVE in a retirement village with dementia around me. New residents come in with seriously advanced dementia. It seems anything is acceptable to sell a unit in this village - forget the formal assessment.

Existing residents see and are compassionate about incidents, like peeing on anything, anywhere, at any time.

But it is concerning that carer-spouses are not allowed to have an extra lock on their door to stop their partner getting out all night. Some go ahead and have a lock put on privately, because they know what the answer will be from management.

Some carer-spouses are supported by only a Level 1 Home Care Package. This means they get only four hours per week to do essential shopping and chores. Most are not in receipt of a Level 4 Package and can never socialise. They are forced to do

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Letters

essential chores outside their home in the company of their partner with dementia. We see the carer-spouses looking and acting wrecked through lack of sleep.

For the carer-spouse who must themselves source (with assistance) an affordable vacancy in a dementia unit finding somewhere a reasonable distance from where they live is a problem. I know of two carer-spouses in their 80s who must drive for up to an hour each way every day to visit their partner. Some carer-spouses who can't cope with the distance daily travel move house, which is hugely costly.

(Name and suburb withheld)

Single pension too low

AS I have just become a widow I find it hard to come to terms with the single pension being 66 per cent of the couples' pension. What does the government think we do? Stop our lives when we lose a spouse?

I will still need to pay my rates, water, phone, electricity, insurances, etc., and know only too well 90 per cent of my accounts will not be reduced to 66 per cent. There will be other things I will require to pay, such as lawn mowing, and minor repairs around the house, which were carried out by my husband.

Centrelink paid the couples' pension on the first pay period after my spouse passed away and then a one off lump sum (but with no explanation), which I assume was to assist with funeral expenses. Both of these payments are helpful, but that is at that time. What happens in the future when all the bills come in?

I feel that the single pension should be 75 per cent or at the very least 70 per cent of the couples' payment.

*Jessie Spencer
Harrington, NSW*

Energy rebate swifty?

CLEARLY, the administration of the NSW Energy Rebate should be with the NSW Government and a single application for the Rebate be recorded as permanent unless notified otherwise.

I'm referring to Wingecarribee

Council and Click Energy. Previously both required the submission of a Rebate application form once only. At some non-notified point, that changed to the requirement to submit the application each year. It may be that the practice was adopted state wide.

The consequence of that action was zero dollars appearing on the energy bill line against the Rebate.

Couple that with no notification and the implication is these organisations were hoping people would not notice, and a raft of extra money for the coffers would result.

*Jim Christie
Yerrinbool, NSW*

Royal Commission getting at truth

BEFORE the Aged Care Royal Commission, aged care providers were busy telling us for years that (1) Australia had "world class" aged care; (2) failures were "isolated incidents"; and (3) staffing ratios were a "blunt instrument". They also promoted their "world class" success on the basis of flawless accreditation scores!

Now the Aged Care Royal Commission is applying the blowtorch and all sorts of shonky practices are shown to be rife: Dickensian examples of staffing and care, malnutrition, deficient oral care, financial rorting, restraints usage that even Guantanamo Bay prison officers would be jealous of, and managers who couldn't tell the difference between a Tic-Tac and anti-psychotic medication.

*Lynda Saltarelli
Aged Care Crisis*

Two worlds: aged care and NDIS

My husband has been on the National Disability Insurance Scheme (NDIS) since February 2017.

I was assessed as needing a Level 3 Home Care Package on 27 June 2018. I started on a Level 2 Package before Level 3. I cannot afford to pay the \$21 per hour personal contribution for even housekeeping assistance let alone personal assistance when

showering, for which I badly need assistance. I cannot afford respite care, although I have just come home from hospital, because it is too expensive per day.

I know the NDIS is pathetic when it comes to supplying technical assistance with motorised wheelchairs. My husband is still waiting for one he was promised in 2017. However, immediate access to a budget for the payment of house cleaning assistance in daily activities is wonderful. Obviously, the NDIS does not wait for care recipients to die before they have to provide decent care.

Why can the NDIS organise funding for a budget to cover housekeeping, personal assistance and daily activities of other types so quickly for people with disability, yet aged care takes so long to do the same? This stinks.

*Sue Hayes
Taree, NSW*

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.



1800 628 221

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.

ACCC takes BUPA to court

THE Australian Competition and Consumer Commission (ACCC) is taking Bupa Aged Care Australia Pty Ltd to court about a breach of Australian Consumer Law. The ACCC has said that Bupa charged thousands of residents for extra services that it did not provide.

The extra services that Bupa charged for but did not provide include air-conditioning in bedrooms, 'smart room' systems to assist those living with dementia and outdoor exercise rooms, only to name a few.

Another large aged care provider, Allity, runs 45 homes across Australia. Since 2017, almost a quarter of those facilities have been

issued a notice of non-compliance. Clearly, Allity is not all that good at meeting the standards of residential care. You would expect them to be focussing their energies and resources on providing quality care, but do they? Nope. Instead Allity has advertised a partnership with designer Julie Ockerby who boasts of "aesthetics from a European café".

Why is quality of care not the priority for these providers? Staff are run off their feet whilst big providers like Allity brag about new "upholstered bedheads and custom soft furnishings".

The underwhelming power of the Aged Care Quality and Safety Commission is clear as providers



continue business as usual in the face of non-compliance issues. Bupa Australia has had 28 of their 70 aged care facilities recently face compliance action. The Commission does not have the power to go after Bupa or Allity as a whole, but instead has to take action against individual aged care facilities.

The Aged Care Act does not make Bupa Australia and Allity Corporate responsible for the quality of care at their facilities. Instead, the responsibility rests with each separate facility.

Legislation for publication of aged care staff ratios to be reintroduced

RE-ELECTED South Australian Federal Member, Rebekha Sharkie, will reintroduce her Staffing Ratio Disclosure Bill. The Bill will require aged care facilities to publish staff-to-resident ratios on the My Aged Care website.



Sharkie has stated that her Bill will assist people to make more informed choices when investigating aged care facilities. She said that the legislation would be a step forward in increasing transparency in this sector.

When the Bill was originally introduced in 2018, it secured the support of the Aged Care Minister Ken Wyatt and the approval of the Standing Committee on Health, Aged Care and Sport.

The Standing Committee made several suggestions, which has led to

Sharkie adopting two changes to her Bill. The changes include publishing staff ratios in a way that allows consumers to compare the level of care that is provided at facilities, and also a 12-month review of the Bill to determine whether there should be more reporting on staff number differences during the day, night and over the weekend.

Sharkie has said her legislation is a sensible measure that can be implemented without waiting for the outcome of the Royal Commission into Aged Care Quality and Safety.

Crossword by Hilda Thorburn

Across:	Down:
1. Vulnerable person (7, 6)	1. Japanese warrior
8. Responsive	2. This evening
9. Diminish	3. Predicament
10. Reproductive part of a tapeworm	4. Descendant (5, 10)
11. Italian wine	5. Book of maps
12. Handgun	6. Nazi Police
14. Parachute parts (3, 5)	7. Dealt with
17. Cutlery item	13. Ocean
20. Distant	15. Range of investments
23. Lazy	16. Large marsupial (abbr.)
24. Taken ill (4, 6)	18. Infinite
25. Iran previously	19. Slouch hat
26. Fancy	21. Syrup
27. DH Lawrence's semi-autobiographical novel (4, 3, 6)	22. Slight earthquakes
	24. La ..., Milan Opera House

Answers on back page



CONFERENCE & AGM 2019



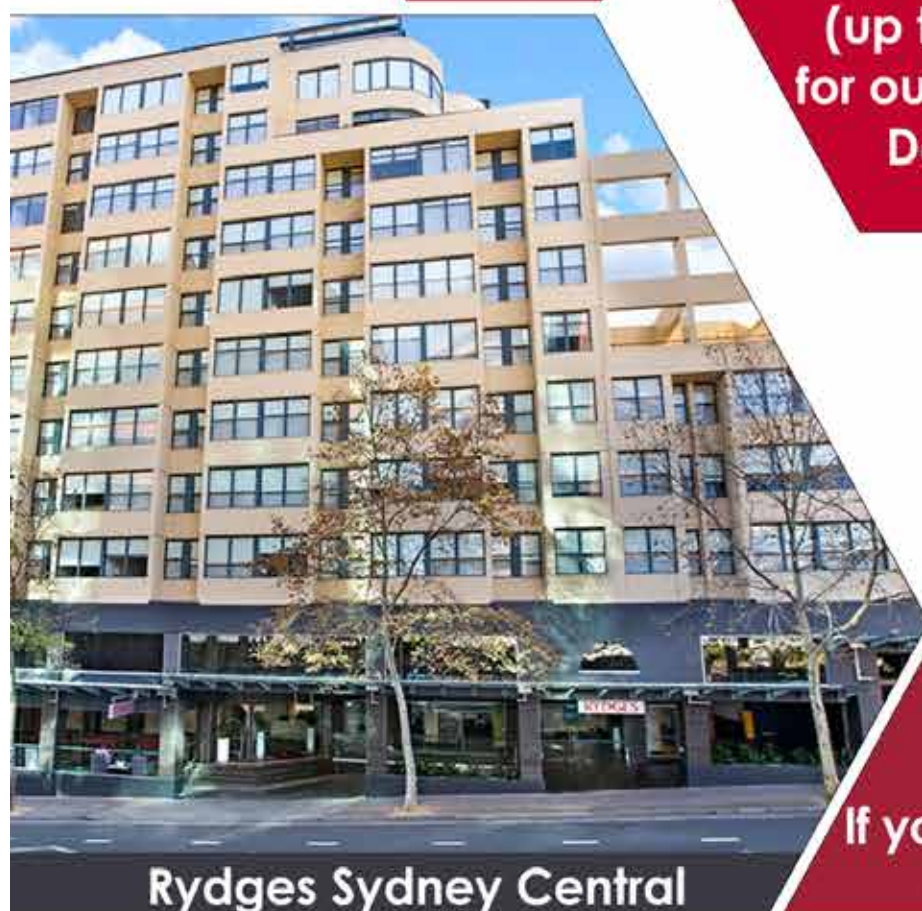
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Attendees should be registered to attend by Monday 16 September.

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.

CPSA News

Pensioner cost of living up more than rest of country

FROM 1 January to 31 March 2019 the cost of living for Age Pensioners went up by a third of a per cent. Over the same period, there was no inflation in the economy overall.

Indexation of the Age Pension on 20 March and 20 September of each year uses one of three measures. Wage increases haven't been used for a long time. It's between the Consumer Price Index and the Pensioner and Beneficiary Living Cost Index these days.

Since the Consumer Price Index hasn't gone up at all and since the Pensioner and Beneficiary Living Cost Index has gone up by 0.3 per cent, at the next pension indexation 0.3 per cent will be used.

This means that the Age Pension does not accurately reflect the cost of living for about six months.

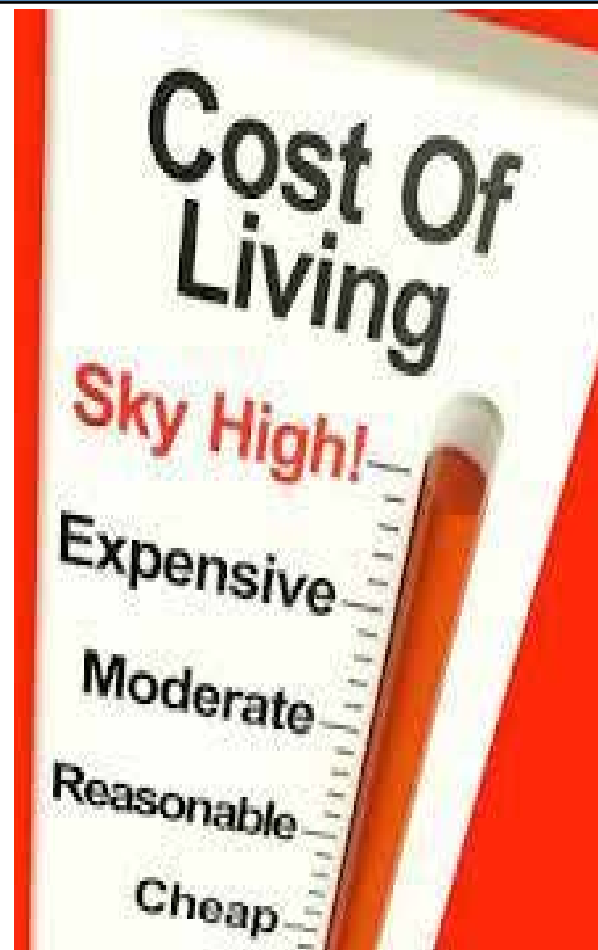
When wage increases were used as the basis of indexation, this didn't matter so much as wage increases outstripped inflation.

But when the cost of living goes up and the pension doesn't until six months later, it does matter.

Maybe it's a good idea if the pensions the Government pays were to include an amount for anticipated increases in pensioner cost of living.

There is a precedent for this. The Government, through the Australian Tax Office, levies Pay As You Go income tax based on what it thinks people will earn in the future.

What's good for the goose is good for the gander.



ndis National Disability Insurance Scheme

1800 800 110

DISABILITY SUPPORT FOR PEOPLE UNDER 65

Will I get Alzheimer's?

INCREASINGLY, internet apps are being used in the early detection of Alzheimer's. One of the apps is called Sea Hero Quest.

Players make their way through mazes of islands and icebergs. It can be played on your mobile and the University of East Anglia, which is involved in the development of the app, claims it "can detect people at

risk of Alzheimer's".

The basis for this claim is that people with a certain gene – APOE4 – who demonstrate poor spatial navigation have a higher chance of developing dementia than people with APOE4 but who demonstrate good spatial navigation.

The researchers studied gaming data taken from 27,108 players aged between 50 and 75, which is the most

vulnerable age-group to develop Alzheimer's in the next decade.

They compared this benchmark data with a group of 60 people who underwent genetic testing and who played Sea Hero Quest in laboratory conditions. Of these 60 people, 31 carried the Alzheimer's-linked APOE4 gene, and 29 people did not.

So, if you do well in this game you're less likely to get dementia: so goes the University's claim, or perhaps the claim made in the University's media release.

If you read the scientific article on which the media release is based, it soon becomes clear that by playing the Sea Hero Quest Game, you won't get an answer to the question 'will I or won't I get Alzheimer's?' The article reports on the research in terms of probabilities related to gender and memory capacity of APOE4-carriers.

The lesson? Don't pay any attention to breakthrough news of this nature.



Are mobility scooters for daredevils only?

THE mobility scooter is a relatively recent addition to transport modes. It's also a relatively unregulated mode of transport.

There have been a few official inquiries in Australia to look into any need for regulating mobility scooters. Those inquiries concluded that what was lacking was good information to base further regulation on.

In The Netherlands, information gathering has taken place and the findings are quite damning for mobility scooters. They were found to be more dangerous than motor cycles. The Dutch Central Bureau of Statistics found that mobility scooters were involved in 44 fatal accidents, while motor cycles were involved in 42 fatal accidents.

There are three design features that pose a risk to mobility scooterists.

The accelerator and the brake are combined on mobility scooters. To accelerate and keep going, the driver has to squeeze a handle. This is an operation most people

intuitively associate with braking. To brake the driver has to release the handle. In an emergency situation therefore, the driver, who is likely to be stressed or panicked, has to act against their instincts, because slamming on the brake is done by letting go of the controls. This is a clear design failure, and perhaps it is one that can be quite easily fixed.

Not so easily fixed is the balance of mobility scooters. They have a narrow base and are by definition top-heavy when carrying a driver. This means they are prone to toppling.



In addition, some makes and models of mobility scooters are three-wheeled, with one wheel at the front and with two at the back. This also increases the risk of toppling, particularly if one of the back wheels goes through a hole or goes off the footpath.

It is unclear what, if any, information is being collected about incidents and accidents with mobility scooters in Australia. What is clear is that using a mobility scooter is not as simple and as safe as some might think.

Can Australia afford it?

CAN Australia afford babyboomer Australians? That's the question the Parliamentary Budget Office, or PBO, tries to answer in a report recently published.

THE VOICE doesn't want to keep its readers in suspense, so here's the PBO's answer: yes, Australia can afford babyboomers with room to spare.

In ten years' time, babyboomers will cost the 2028-29 Budget \$20

billion more in lost revenue, because babyboomers will mostly not be paying income tax. However, growth will generate \$187 billion in additional revenue.

Babyboomers will cost \$16 billion more in Age Pensions, aged care and health, but younger generations will also cost the 2028-29 Budget more, \$104 billion to be precise.

So all up in ten years' time, expenditure will be up \$120 billion while revenue will be up \$187

billion. Not so bad. So, yes, Australia can afford its babyboomers.

Apart from being a reassuring answer, it's also an important one when you look at the challenges in public housing, aged care and health, particularly dental health.

Older Australians should not hold back in demanding aged care be fixed and a universal public dental health scheme be introduced.

Good aged care available to anyone who needs it when they need it is going to cost more, but Australia can afford it.

A universal public dental health scheme is going to cost more than the gimcrack state and territory schemes we currently have, but Australia can afford it.

In fact, Australia is a rich country and can put in fixes not only for aged care and public dental health, but also for other pressing and urgent problems such as public housing, homelessness and mental health.



CPSA News

Death waits for no one except IPART

IN the United Kingdom, the Competition and Markets Authority (CMA) is set to investigate the funeral sector. The competition watchdog says relatives and friends of someone who has died are often too overcome by grief to research funeral prices, leaving them open to being exploited. People also tend to feel under social pressure to put on a lavish and therefore expensive funeral.

The concerns mentioned by the CMA are the same concerns CPSA

has about the way the Australian funeral industry operates.

The CMA worked out that the cost of a funeral had risen by 6 per cent a year for the last 14 years. That's double the inflation rate over that period. In Australia, no information of this nature is available, but the stories you hear suggest similar increases here.

Understandably, the industry (in the UK but also in Australia) is reluctant to publish clear prices or to provide comprehensive information on quality and range. This makes comparison difficult

and exploitation easy.

The NSW Independent Pricing and Regulatory Tribunal (IPART) is investigating cemetery and crematorium pricing, promising to move on to funeral pricing once they have completed the cemetery and crematorium pricing review.

This is odd.

IPART is looking at the pricing of interment and cremation when the real action is in the overall pricing of funerals. That's what matters to people who buy funerals.

It's not just odd, it also isn't in strict compliance with the NSW Cemeteries and Crematoria Act 2013. Section 145 of that Act requires IPART "to conduct an investigation of interment costs and the pricing of interment rights within the interment industry ..." and requires that "investigation [...] to include a review of competition, cost and pricing factors within the funeral industry".

Splitting up the "investigation" is not sanctioned, but CPSA understands that IPART's workload is such that funerals had to wait. Once IPART gets around to funerals, it will be interesting to see if it uses the same pricing principles for funerals as a whole as it is using for cemetery and crematorium pricing, to wit: (1) affordability; (2) sustainability; (3) simplicity and transparency.

An issues paper is available from IPART's website – www.ipart.nsw.gov.au – or by ringing 02 9290 8418. The closing date for submissions is 7 June 2019.



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.



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CPSA News

Specialists still free to charge fees as they please

THE Consumers Health Forum has reported that Australian consumers pay higher out of pocket health costs compared with most other countries.

To address this, the Government has pledged to provide a website where specialist doctors can post their fees.

This pledge is an attempt to crack down on specialists charging high fees that leave patients out of pocket.

The effectiveness of the website is questionable. Specialists are not required to post their fees on the website but may do so voluntarily.

Not everyone has access to a computer or the internet so the website will only help those with access.

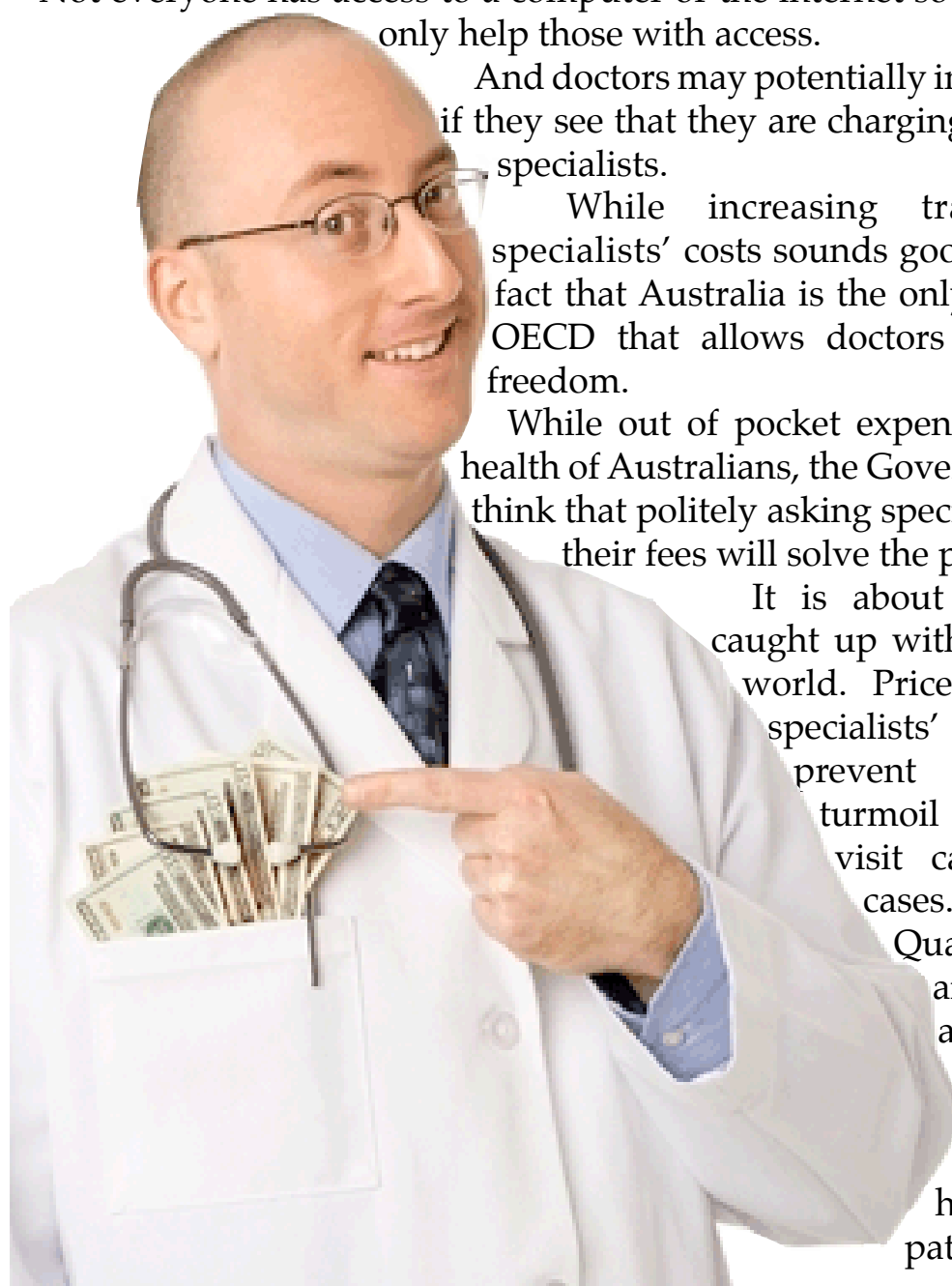
And doctors may potentially increase their fees if they see that they are charging less than other specialists.

While increasing transparency of specialists' costs sounds good, it ignores the fact that Australia is the only country in the OECD that allows doctors complete price freedom.

While out of pocket expenses threaten the health of Australians, the Government seems to think that politely asking specialists to publish their fees will solve the problem.

It is about time Australia caught up with the rest of the world. Price regulation for specialists' fees would prevent the financial turmoil that a specialist visit causes in many cases.

Quality healthcare is an entitlement for all Australians. Price regulation for specialists' fees would have huge benefits for patients.



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.

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Do you think term deposits are 'no risk'?

Do you think investing in shares is a casino?

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Then this is something you should read.



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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 twelve 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
- Mental health needs
- Rural and remote aged care
- Dementia care



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

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.

CPSA ANNUAL CONFERENCE 2019

CPSA's 2019 Annual Conference will be held in Sydney on Tuesday 29 and Wednesday 30 October.

Conference offers CPSA Members and Affiliates the chance to be involved in policy development, to hear from great speakers and meet other Members. CPSA Members who have not been elected by their Branch, Area Council or Affiliate to be an Association General Meeting Delegate, including those who do not belong to a CPSA Branch, can register as an Observer. Registration is free. In addition, CPSA will provide free train travel for attendees from the country. Reimbursement for out-of-Sydney Delegates' accommodation is up to \$169 per night for up to three nights.

Conference will be held at the same venue as last year: Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. The venue is close to Central Station. For further information, call CPSA Head Office on 1800 451 488.

The closing date for the receipt of agenda items and policy motions is 29 August 2019.

A formal notice for the 2019 Annual Conference will be circulated to each Association General Meeting Delegate, each Branch, each Area Council and each Affiliate at least 21 days in advance of Conference.

CPSA AGM 2019

The Association's 2019 Annual General Meeting will be held at 12.45pm on Tuesday 29 October at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills., as part of Annual Conference on 29 and 30 October.

A formal notice will be circulated to each Association General Meeting Delegate at least 21 days in advance of the meeting, in accordance with clause 6.6.1 of the CPSA Constitution.

In accordance with Rule 6.6.2 of the CPSA Constitution, the closing date for the receipt of constitutional amendments is 29 August 2019.

In addition a formal notice for the 2019 Annual General Meeting will be circulated to each Branch, each Area Council and each Affiliate at least 21 days in advance of the Annual General Meeting.

Nominations to the CPSA Executive

In accordance with CPSA Constitution Rule 8.3.2, this edition of *THE VOICE* serves as notice to CPSA Individual Members of the call for nominations of candidates for election to the CPSA Executive. Completed nomination forms plus the nominee's CV must be received by CPSA's Returning Officer no later than 17 September 2019. Nominations forms have already been sent to Branch/Area Council Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

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

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-combined-pensioners-and-superannuants-association/

Class action to claim back lost pension entitlements

An Age Pensioner has been successful in claiming back substantial pension reductions after Centrelink incorrectly assessed an inheritance received by them. Meridian Lawyers say Centrelink is likely to have done this to many other pensioners over the past 15 years. If your pension has been reduced as a result of receiving a benefit under a Will or testamentary estate, you may want to contact Meridian Lawyers, who are planning a class action to recover similar incorrect pension reductions. Meridian can be contacted on (02) 9018 9978 or by email draftesath@meridianlawyers.com.au. Please note that CPSA is not endorsing or expressing an opinion in this notice.



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.

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

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

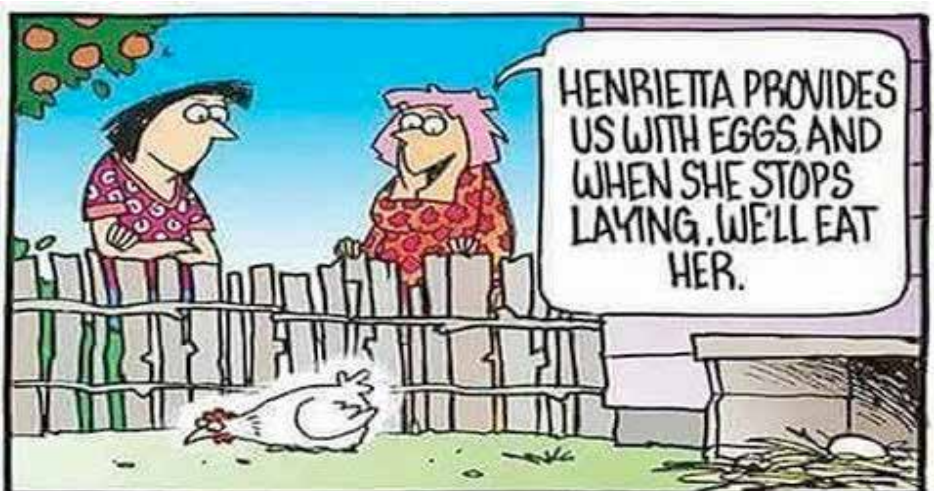
**Seniors Rights Service
(formally The Aged-care
Rights Service or TARS)**
Aged care & retirement village
advocacy, information & legal
advice for older people.
1800 424 079
Law Access
Referrals for legal help
1300 888 529

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

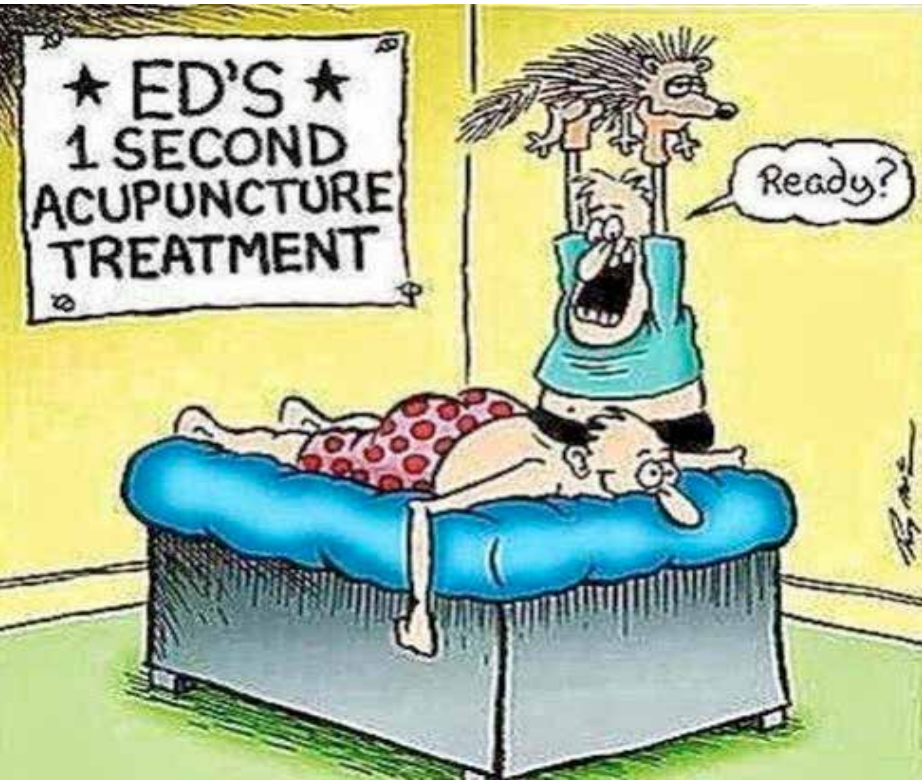
Community Justice Centres
Dispute resolution services for
minor matters
1800 990 777

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



... and that is WHY the chicken crossed the road.



Crossword Solutions

Crossword on Page 4

	S	I	T	T	I	N	G	T	A	R	G	E	T			
	A		O		M		R		T		E		R			
1	A	M	E	N	A	B	L	E		9	L	E	S	S	E	N
	U		I		R		A		A		T		A			
10	P	R	O	G	L	O	T	T	I	S		11	A	S	T	I
	A		H		G		G					P		E		
12	P	I	S	T	O	L		14	R	I	P	C	O	R	D	S
		E			I		A		O			O				
17	T	E	A	S	P	O	O	N		20	R	E	M	O	T	E
	N		T								T		O		R	
23	D	L	E			24	S	I	C	K	F	A	L	L	E	N
	L		T		C		H		O		A		M			
25	P	E	R	S	I	A		26	I	L	L	U	S	I	O	N
	S		O		L				L		I		S		R	
27	S	O	N	S	A	N	D	L	O	V	E	R	S			



Fb.com/MinionQuote

DespicableMeMinions.org

IF ROBBERS EVER BROKE INTO MY HOUSE AND SEARCHED FOR MONEY, I'D JUST LAUGH AND SEARCH WITH THEM.