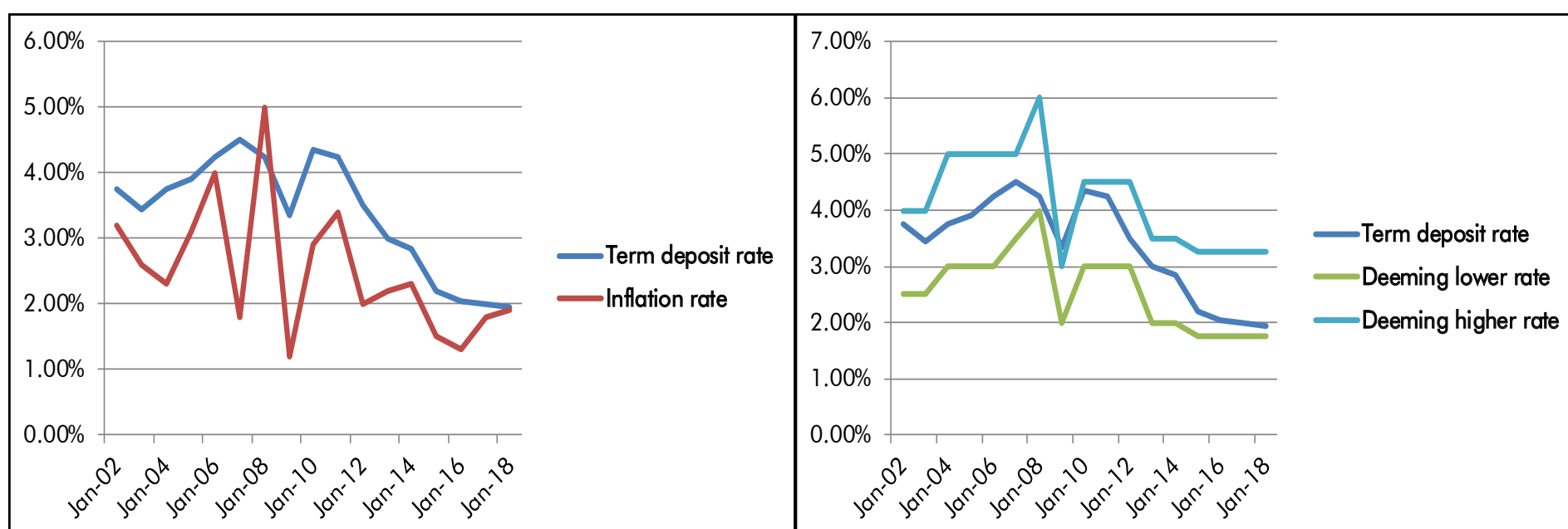


LOWER PENSION DEEMING RATES NOW!



WITH one interest rate now announced by the Reserve Bank and another one or two coming, it's time the Australian Government reviewed the deeming rates used to assess the income pensioners get from their bank accounts and term deposits.

Centrelink does not look at the actual income you make on financial investments, such as shares and bank deposits, but at deemed income. Centrelink uses deeming rates regardless of how much or how little income you make in reality. For this to work, deeming rates can't be higher than the typical rate of income people actually earn.

Therein lies the problem.

Deeming rates are currently set at 1.75 per cent for the first slice of a pensioner's savings (\$51,200 singles, \$85,000 couples) and 3.25 per cent thereafter.

As the graphs above shows, the annual term deposit rate is just marginally higher than the rate of inflation, and the higher deeming rate tracks well above the term deposit rate.

This is a dire situation and it is generally pensioners with modest savings who are affected, as deeming rates are used in the pension income test only.

Any pensioner with substantial savings is paid a part Age Pension under the asset test and is not affected by deeming rates.

Deeming rates were last reviewed in March 2015, more than four years ago. The average annual term deposit rate was around 3 per cent then.

Average annual term deposit rates have now dropped to 2 per cent. As the graph on this page shows, unless you have put your money in some riskier investment, you are barely getting enough to beat inflation.

But that's not the worst of it.

Bank interest in what used to be called a deeming account is about a quarter of a per cent and generally about half a per cent if you have more than \$10,000.

620,000 Age Pensioners, 52,000 Carer Payment recipients, and 102,000 disability support pensioners are estimated to be paid their social

security benefits under the income test. That's more than three-quarters of a million people.

It is in the public interest to understand how and when the deeming rates are set. Currently, the deeming rates are set by the Minister with a total lack of transparency.

Even the Reserve Bank of Australia justifies its monthly decision on the cash rate in a keenly anticipated, monthly, publicly available document, but the Minister sets the deeming rates in complete secrecy.

Those whose incomes are affected by deeming rates have a right to know not just how, but also why their income from financial assets is assessed the way it is.

It's time the Government took action and recognised the hardship imposed on pensioners by a low-interest environment.

The Government should stop compounding this hardship through its deeming rates, which are now based on the wrong assumption that pensioners get more interest than they actually do.

Letters

CPSA Executive

(as at 5 June 2019)

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CPSA President

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CPSA Treasurer

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Vice President

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 8836 2101

Email: voice@cpsa.org.au

Content: Paul Versteeg,
Luke Medic

Giggle Page: Pam
Townsend

Design: Antoine Mangion

Printer: Rural Press Ltd

PO Box 999

North Richmond NSW 2754

All content is prepared by
the CPSA VOICE editorial
and production team.

THE VOICE

CPSA

Level 3

17-21 Macquarie Street
Parramatta NSW 2150

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Medicare safety net with complimentary holes

WHAT is one supposed to do when one simply cannot pay the medical fees? My doctor wants me to see three specialists, each for different things. Total cost: \$350 plus \$300 plus \$200, which totals \$850 and that is just for one appointment each. What can one do?

What we really need is a system like France where the doctors, specialists and surgeons are state employees and all get a salary fixed by the state, leading to none of this ridiculous business where they can set their own fees.

Colin Hargreaves
Berry, NSW

Good points. Obviously, we need price regulation for medical specialist services. In the interim we're stuck with a free-for-all with a few so-called safety nets. Once you have spent \$470 in a single calendar year

in out-of-pocket expenses, you get 100 per cent of the Medicare schedule fee refunded, rather than 85 per cent. In addition, after this, once you have reached \$680.70 in out-of-pocket expenses, you will also be refunded the lower of two amounts: (1) 80% of out of pocket costs or (2) an especially set capped amount for the medical service in question. This capped amount can mean the refund is nowhere near 80 per cent of out-of-pocket costs. The Medicare system monitors your medical expenses and the safety nets are activated automatically. The system still relies heavily on people having cash available to them to cover significant out-of-pocket medical expenses upfront. (Ed.)

Captain Cook turning 250 in 2020

BEFORE he set sail on the Endeavour for the great south land we call Australia, James Cook was given by James Douglas, the Earl of Morton, President of the Royal Society, an order that "any natives [he] encountered are to be regarded as the natural and legal possessors of the several regions they inhabit".

John Maynard, Professor of Indigenous History at the University of Newcastle noted that Cook was to open up dialogue and discussion, establish friendship

CPSA Executive Change

On 5 June 2019, the CPSA Executive appointed Branch President of Grenfell CPSA Margaret Cuddihy and Branch Secretary/Treasurer Alan Dickinson of Gladesville/Hunters Hill/Ryde CPSA to fill two vacancies on the CPSA Executive.

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC

Donations, Bequests, Membership and THE VOICE subscriptions

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

- ☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$32).
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—\$32.00 incl. GST).
- ☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)
- ☐ Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter.
(All donations above \$2 are tax deductible.)
- ☐ Please send me information about making a bequest to CPSA in my will.

Name: _____

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Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

Letters

and possibly establish a couple of trading places on the east coast of Australia, and that in planting the Union Jack at Possession Island he disobeyed his orders completely.

The 250th anniversary that will be held in 2020 will carry mixed messages for many people. Whether or not we participate, the year provides us with the opportunity to get the facts right about how Australia came to be a colony of the British Crown.

With the raising of that flag on Possession Island, at sunset on Wednesday 22 August 1770, Cook declared the place a British possession. It set the scene for writing Aboriginal people out of the story about how this country was invaded and the fact that thousands of Aboriginal people were killed if they stood in the way of the settlers and the authorities who supported their take-over.

We have recently been reminded of what can happen when there is a silencing of historic events. I speak here of the Chinese authorities who deny Chinese people the right to learn about what happened 30 years ago at Tiananmen Square in Beijing.

Attempting to rewrite history to assuage our guilt does us no good, especially when it involves shutting down the conversation that others would like to have as part of a dialogue for reconciliation and bridge building within and between cultures.

May I suggest that CPSA Members and Branches take the opportunity, which the 250th anniversary in 2020 provides, to connect with their local Indigenous communities, perhaps by inviting local Aboriginal elders to be guest speakers, or by participating in some of the many events planned to be held during the year.

Stuart Carter
Macquarie Hills, NSW

Dim view of deeming

IN respect of the Age Pension for couples, the current deeming rate set by the Commonwealth is 1.75% for cash from \$0 to \$85,000 and 3.25% for amounts of cash above \$85,000.

On 4 June 2019 the RBA announced an historically low/reduced cash rate of 1.25%. It should also be noted that there was zero per cent movement in the Consumer Price Index for the 2019 March quarter.

Against this background, the Australian Government's current deeming rates are now significantly out of line with the reality of actual interest rates that might be achieved for savings accounts and/or term deposits that are used by pensioners.

Because the deeming rates set by the Commonwealth directly affect the amount of pension received by pensioners with savings, the widening gap between the deemed rates of return and actual achievable rates is adversely impacting those pensioners.

In the circumstances, would CPSA make representations to the Government to review its deeming rates and have it reduced to more realistically reflect the prevailing situation with much lower interest rates?

Peter Golack
Isaacs, ACT

CPSA has been commenting in the media on the deeming rates crisis and is also trying to get the Government to reveal how these rates are calculated and set. CPSA regards this issue as a campaign priority. (Ed.)

Comments on interest and deeming rates on Facebook:

"The banks put up interest rates when there was no RBA action, so those rates with the banks are at least 2 per cent lower than they should be and they'll find some excuse to not pass on the full amount of the interest rate cut. Interesting, when the RBA rates go up, bank rates do too almost immediately, but when cut, the banks are out having a smoke somewhere."

"Once upon a time the banks ripped pensioner accounts off by not paying a fair interest rate, now it is the government ripping pensioners off by not adjusting deeming

rates. Looks like a hidden tax on pensioners to me."

"Interest rates have steadily declined and the deeming rate has not been adjusted (other than minute fiddling with the amount of capital invested) and nor does there seem to be any inclination or impetus to do so. Show me anywhere a pensioner can safely and securely get an interest rate at 3.25 per cent."

"What absolute hypocrisy from the Federal Treasurer! Deeming rates have remained unchanged for years and are reducing the payments of some pensioners by assuming income from interest at rates that are not and have not been available for several years. Isn't it time to adjust the deeming rates to a level no higher than the RBA's official cash rate, rather than hypocritically chastising one bank for not passing on the full rate cut? Bank customers can choose to go elsewhere when seeking finance. Pensioners do not have the luxury of choosing an alternative deeming rate."

Send a letter to THE VOICE



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

voice@cpsa.org.au

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

CPSA News

Cost of living

THE NSW Government is now helping you find rebates and savings that are relevant to you.

Service NSW has rolled out its Cost of Living service, which can identify which of the 70 rebates and savings you are eligible for.

The Government claims this service has saved NSW households on average \$550.

Save on energy with NSW Energy Switch

ENERGY Switch is a free Service NSW online tool that allows you to compare the electricity and gas plans of all NSW household electricity providers, and switch to a different plan if you want to.

NSW residents who receive their electricity bill directly from their electricity provider are eligible to use the Energy Switch tool.

This comparison tool uses information on a customer's energy bill to compare prices and benefits, and recommends the top plans that offer the most savings.

Once the comparison is made, Energy Switch can change your energy plan to another provider if they are offering a better plan, and

Phone 13 77 88 to book a free one hour appointment with a Service NSW staff member at a Service NSW centre.

During your appointment you will have one-on-one time with a staff member who will ask you some simple questions and then show you



if you choose to do so.

You won't have to deal with your current provider at all. In 2-5 business days your new energy provider will contact you to confirm that you want to make the switch and the process is complete.

Energy Switch will even ask you what concession cards you have and inform your new energy retailer of the rebates you are entitled to, even if you've never claimed them before.

To best way to use Energy Switch you must be online. This may seem discriminatory, but only a computer

the savings you are entitled to. Once these savings have been identified you will be shown how you can apply for these savings.

For those who are online, it may be more convenient to use the Cost of Living service at: www.service.nsw.gov.au/campaign/cost-living

Pension Loans and Work Bonus: 1 July changes

A REMINDER that from 1 July, changes to the Pension Loans Scheme and the Work Bonus Scheme will apply.

These changes were covered in detail in the February 2019 issue of *THE VOICE*.

can compare your energy bill with the myriad of other offers from dozens of other energy retailers in a short space of time.

If you are not online yourself, ask a friend or a relative who is online to help you.

All you need is an electronic bill and an email address. Go to energyswitch.service.nsw.gov.au and follow the instructions.

You can also get assistance from someone at a Service NSW Centre, but ring them first to make arrangements on 13 77 88.

Crossword by Hilda Thorburn

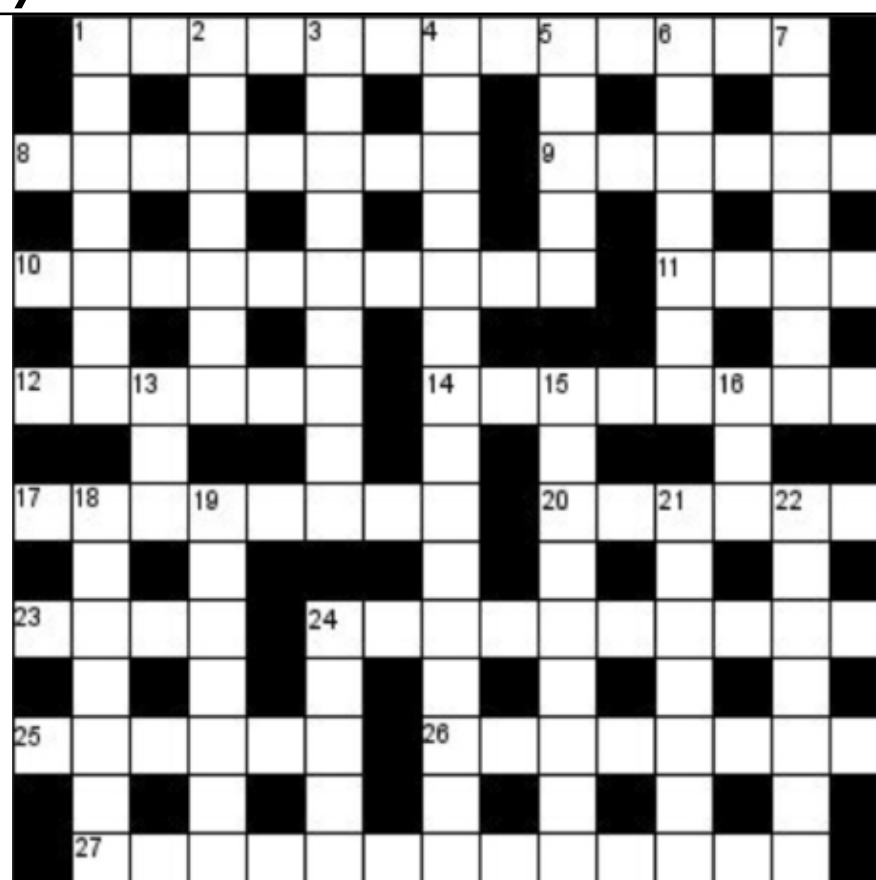
Across:

1. Notably
8. Shaky
9. Place of worship
10. Backward movement
11. Intrigue
12. Thick food
14. Tavern (3, 5)
17. Undercurrent
20. Stadiums
23. Bullets
24. ...instrument, eg. drum
25. Drug-user
26. Echidna
27. Democracy

Down:

1. Idea
2. Good-...., kind, patient
3. Adolescent
4. Combat using poisons (8, 7)
5. Frequently
6. More than an amateur (4, 3)
7. Discolours, fades
13. Not even
15. Appraises
16. Big jar, vase
18. Wandering
19. Rare objects
21. Trap
22. Worshipers
24. Ways

Solution on back page





CONFERENCE & AGM 2019



Tuesday 29 and Wednesday 30 October
Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills

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Central Station and on
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**At Conference, participate
and help set CPSA's direction
for the coming year.
In your free time, enjoy the sights
and atmosphere of the city with
fellow Members and friends.**

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

**If you are not a Delegate, you can represent
a Branch that doesn't have a Delegate.**

CALL CPSA HEAD OFFICE 1800 451 488 FOR MORE INFORMATION

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.

Bupa Traralgon Class Action

BUPA Traralgon aged care facility in regional Victoria may be hit with a class action law suit. Schofield King Lawyers is investigating the mistreatment of residents in nursing homes around Australia. The firm met with twelve families to discuss possible legal action against Bupa for the mistreatment of residents in the Traralgon facility.

CPSA understands shocking issues raised by the families of people in residential care include poor food quality, distribution of wrong medication and the removal of buzzers from residents' rooms so calls for help cannot be made.

The claims of poor service at Bupa Traralgon are truly horrific.

In light of the Royal Commission into Aged Care, stories like this can no longer be dismissed as regrettable one-off incidents. We will continue to hear more of these stories until the aged care sector is better regulated.

The Australian College of Nursing reported that about 70 per cent of the aged care workforce consists of staff who are not adequately regulated,

trained, or supervised.

It is clear aged care providers should not be left to self-regulate the number of staff on duty or ensure staff are appropriately trained.

It is time for the Government to regulate the aged care sector and ensure that residents are being looked after by the right number of people with the right training.



Regional Transport Seniors Card: \$250

STARTING on 1 January 2020, the Regional Transport Seniors Card will provide a credit of \$250 a year to be used towards fuel, taxi fares in rural and regional NSW and pre-booked NSW TrainLink train and coach services.

It will be available to Pension Concession Card and Commonwealth Senior Health Card holders. It is not yet known whether the new Card needs to be applied for or whether it will be sent out automatically.

A spokesperson for the Minister for Regional Transport and Roads told *THE VOICE*: "The program will commence January 2020, and will be available for two calendar years. Seniors must be living in Regional NSW, outside Newcastle and Wollongong City Council

boundaries, and be either an Age Pensioner or a Commonwealth Senior Health Cardholder".

Obviously, if you live in a Sydney Local Government Area, you would be ineligible.

On 2 July Opal fares will increase by 2.2 per cent except for the Senior/Pensioner Gold Opal fare which will remain at \$2.50 for all day travel any day of the week. As part of its election commitments, the NSW Government has pledged not to raise the pensioner fare above its current \$2.50 maximum for four years.

The Independent Pricing and Regulatory Tribunal (IPART) is currently reviewing Opal Maximum fares for 2020-24. IPART is aiming to set fares that are financially sustainable, beneficial to the community, whilst remaining affordable and predictable over

time. Obviously, IPART won't be able to touch the \$2.50 pensioner fares.

IPART is considering a number of different fare changes as well as pricing for the new on-demand public transport services, which are being trialed throughout NSW.

CPSA has made a submission to IPART's review of Opal pricing. CPSA's submission advocates for single fares for a transport journey as opposed to charges for each mode of transport.

CPSA is also calling for recipients of social security payments other than the Age Pension, Disability Support Pension and Carer Payment to be given access to \$2.50 maximum daily fares, rather than the half fares they can currently access. The lives of, for example, 70,000 or so people over 55 on Newstart in NSW would be made easier as a result.



Aged care: is a blunt instrument being sharpened?

THE Australian Government is considering a new system of working out the cost of nursing home care. It's only about the cost of care, not about nursing home bonds or anything else.

How much does it cost to look after a nursing home resident given their health and needs?

The current system comes up with a figure, but nobody really knows what it is based on. That may seem strange, given that the Australian Government spends billions based on what that system calculates, but it's a fact.

The current system doesn't



Government sets itself up for unreal retirement income review

THE federal Treasurer has said he intends to commission a review of the retirement income system, including the interaction of superannuation, government pensions and, potentially, taxation.

The Productivity Commission's review of the efficiency and competitiveness of superannuation, released in December last year, recommended to the Australian Government that it initiate a broader review of the retirement income system, including super, pensions and taxation.

However, one outcome of the future review appears to have already been pre-empted by the Prime Minister's pledge not to change the taxation of superannuation.

The Productivity Commission wanted an independent assessment

estimate how many staff hours go into providing care for a resident, for example, even though the industry reports that approximately 70 per cent of a nursing home's cost are staffing costs.

However, the new system, the one the Government is thinking about, does make an estimate of staffing costs.

That's progress, you might say.

And it is, because this new system makes it possible to add up all the care staff hours for all the residents in a nursing home and out rolls: a staff-to-resident ratio for the whole nursing home.

All that's needed now is to make that ratio mandatory and we have a mandatory staff-to-residents ratio.

It's not a blunt instrument at all. The costing system calculates how much time a nursing home needs to spend on caring for residents at any point in time. It is then only reasonable to demand that that time be made available by the nursing home.

There is one, huge concern, though.

The new system is based on measurements of how much time staff spend on residents now, that is: under the old system. Under

of whether the compulsory superannuation system set up in 1993 was achieving its original stated objective of raising national savings by increasing private savings and taking pressure off the government budget.

The Productivity Commission wanted an inquiry to explore if any reduction in reliance on the government pension helps the federal budget, given that higher-income earners receive big superannuation tax breaks.

The Productivity Commission also wanted to see if compelling workers to forgo a portion of their salary in favor of deferred superannuation savings benefits the poor and wealthy fairly. Low-income earners make a relatively large immediate sacrifice of forgone income they could spend today, while the wealthy receive big superannuation tax concessions.

the old system, understaffing and underqualified staffing is rife. This means that basing the new system on the old system is going to produce an understaffed and underqualified care system.

Yes, this new system would be capable of delivering mandatory staff-to-resident ratios, but it would deliver inadequate mandatory staff-to-resident ratios.

While the idea to finally make a calculation of care costs (and subsidies) based on staff time spent is good, you don't want to contaminate the new system with the well-publicised and significant failings of the old system.

But it seems that that is what is about to happen, unless the Government is compelled by evidence at the Royal Commission and ensuing recommendations by the Royal Commission to address the issue of understaffing.

For those who want to read up on the new system, check out the Department of Health's pages on the Resource Utilisation and Classification Study (RUCS) as well as CPSA's submission relating to the new system, which is called the Australian National Aged Care Classification (AN-ACC).

The Commission said the inquiry should be conducted before compulsory super is increased from 9.5 per cent of wages to 12 per cent, due to be phased in between 2021 and 2025.

But this doesn't deter the Treasurer, who has pre-empted another outcome of the retirement income review by saying the government has no plans to change the compulsory superannuation contribution rise from 9.5 per cent to 12 per cent.

It seems, therefore, that we're going to have a review of the retirement income system, including the interaction of superannuation, government pensions and taxation, with the proviso that taxation of, and contributions to superannuation will not change.

That only leaves the pension and its interaction with nothing much at all.

CPSA News

NBN: landline phone only options

NO one can escape the National Broadband Network.

Even if you don't have a computer, you are likely to have a telephone.

Unless you have switched completely to a mobile phone, you are going to have to engage with the NBN if you want to keep your good old-fashioned home telephone.

That old telephone will run through the NBN internet network, whether you have a computer or not.

Voice-only NBN is a real product and it means you are getting an NBN home telephone but nothing else.

The switch from the old copper network to the NBN does not mean that you have to buy a package with high speed internet and all the bells and whistles. There are NBN home-phone-only options.

NBN voice-only plans are typically around \$30 per month. Telstra's Home Phone Budget on the NBN is \$24.95 per month with a one off

\$59 activation fee. This plan is not a fixed contract and is paid month-to-month with the option to cancel at any time.

Telstra also offers their Telstra Home Phone Essential Plan for people with a Centrelink Health Care Card, or a Pension Concession Card. The plan is \$25 a month.

But Telstra is not the only provider with home-phone-only NBN plans. Shop around and ask providers if

they offer a home-phone-only plan.

If you are not online, don't accept an NBN plan with an internet option. You shouldn't pay for something you don't use.

Also, avoid a fixed-term voice contract. An NBN landline phone only plan should cost no more than \$30 per month with no fixed contract.

Make sure you get the best deal for you.



ndis National Disability Insurance Scheme

1800 800 110

DISABILITY SUPPORT FOR PEOPLE UNDER 65

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.



myagedcare

Your central gateway to aged care services...

myagedcare.gov.au

1800 200 422

CPSA News

Digital life after death

WHAT happens to our online accounts when we die? With so much information and transaction being online these days, this is a question worthy of serious consideration.

There are now online services that effectively allow consumers to appoint an executor for their digital assets. Digital assets can include social media accounts like Facebook, loyalty programs like a frequent flyer account, as well as email accounts.

These are services that allow people to direct what happens to their online profiles after they die. Unless provisions are made in this way, courts may be the only way for access to be arranged once you have

passed.

In one example of how complicated it can be to get access to a deceased person's accounts, one widow spent three years to gain approval to access her husband's photos and videos he had on his mobile phone. The woman in question wanted the photos and videos for her 10-year-old daughter to remember her deceased father by.

If this is something you want to take care of, you'll be able to find plenty of service providers online. When making a selection, keep in mind that using a provider based in Australia, and preferably in your home state or territory, may well simplify the way your estate is eventually dealt with.



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.

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

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.

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/

Donations

CPSA is grateful for all donations, but can only publish acknowledgements for donations of \$35 and above due to space constraints.

Suzanne Davis	\$35
Dubbo/Orana CPSA Branch	\$100
New Millenium Seniors CPSA Branch	\$70

Winter tips for fire safety

In 2010, there were 25 fire fatalities in NSW. One in three were 65-or-over. Most fires begin because cooking is left unattended. Other common causes are appliance failure and falling asleep while smoking.

- Test smoke alarms monthly and change batteries every twelve months
- Practice your escape plan, especially if you have reduced mobility
- Leave keys in or near deadlocks
- If you have difficulty hearing, maybe install a smoke alarm with a flashing light and vibrating pad that can be placed under a pillow
- Don't overload power points
- Switch off small appliances when not in use

Contact your local fire station for help with smoke alarm installation or battery replacement. Ring CPSA on 1800 451 488 for the number for your local fire station or check the NSW Fire and Rescue website: www.fire.nsw.gov.au

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

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
13 23 00

**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/ttss
1800 623 724

National Continence Helpline
1800 330 066

Rape Crisis Centre
24hours/7days
1800 424 017

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

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

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

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

Lifeline
Mental health support,
suicide prevention
13 11 14

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

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

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

Cancer Council NSW
Cancer information and support
13 11 20

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

Exit International
Information about euthanasia
1300 103 948

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

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

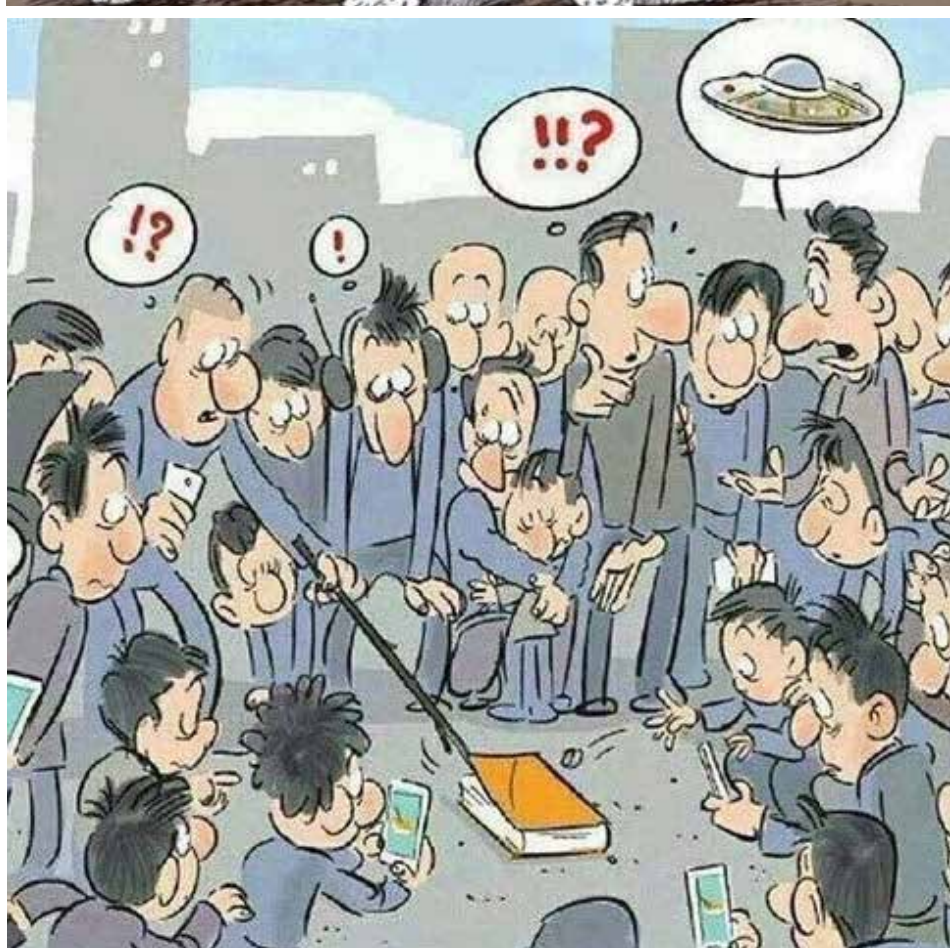
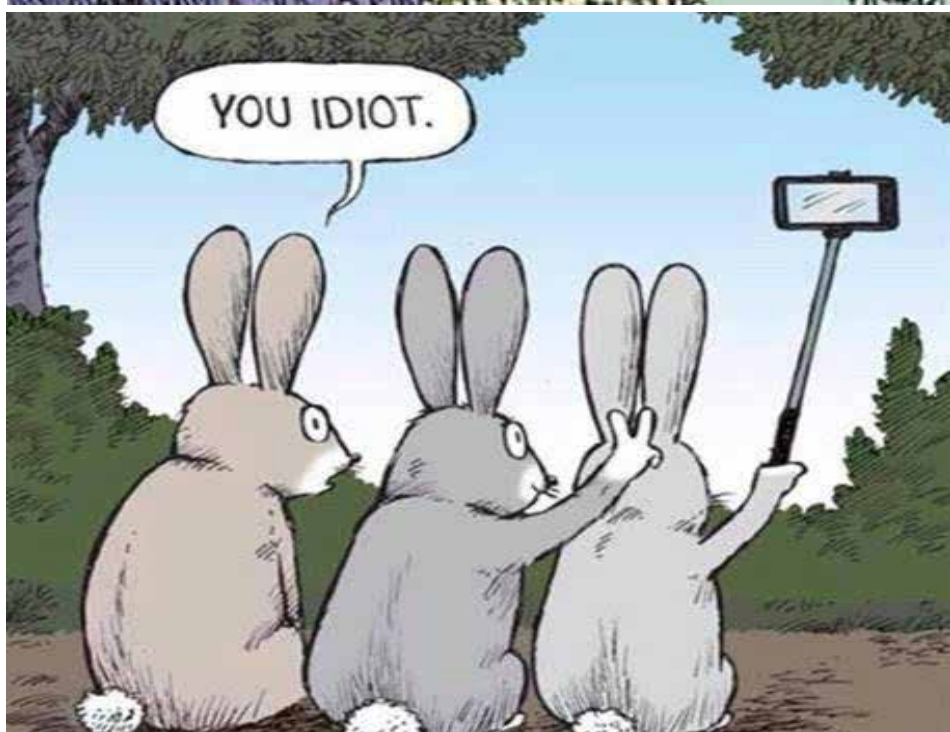
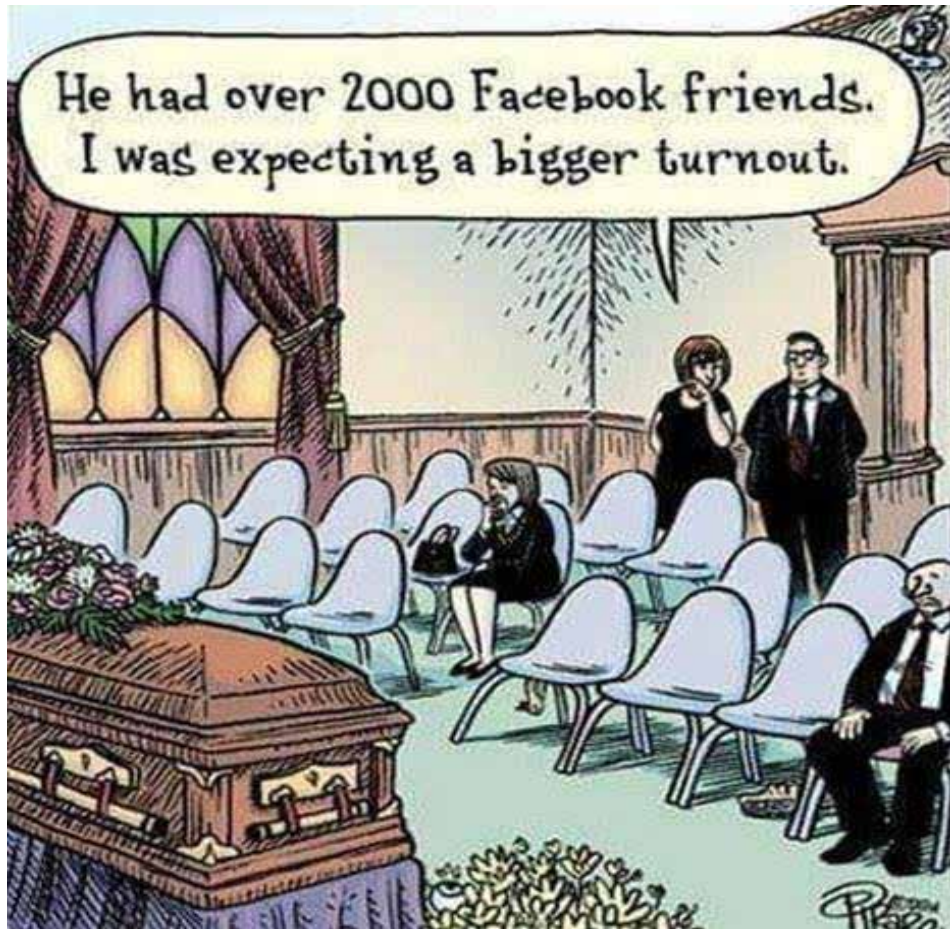
**Seniors Rights Service
(formally The Aged-care
Rights Service or TARS)**
Aged care & retirement village
advocacy, information & legal
advice for older people.
1800 424 079
Law Access
Referrals for legal help
1300 888 529

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

