

EARLE HAVEN AND BUPA EDEN: AUSTRALIA'S FIRST ROGUE NURSING HOMES



ON Thursday 11 July 2019, Earle Haven nursing home residents were abandoned by their provider People Care.

People Care, the approved and therefore responsible provider, had subcontracted the actual care-giving out to a company called Help Street. Help Street walked out without giving anyone notice or warning, taking everything, including medical records, medications and supplies.

Someone called triple zero when it was realised that 70 residents - many suffering dementia - were left without the most basic of care.

A huge and urgent evacuation had

to be organised by police and the Queensland Department of Health to get residents to safety.

Three residents were hospitalised and the others were moved to alternative care facilities. An 88-year-old resident was one of the last residents to be moved after midnight on Friday 12 July 2019.

Police say investigations have determined there was no evidence of any criminal offences being committed and there are no charges to be preferred against any person or organisation. No further action will be undertaken by police unless additional information is received.

The federal Department of Health has sanctioned Earle Haven. It cannot admit any new residents until January next year. It's a slap on the wrist and well short of the obvious course of action: immediate revocation of the approved provider status of People Care and the revocation of Earle Haven nursing home's accreditation.

The federal Minister for Aged Care has called an independent inquiry.

So it's official: nursing home residents can simply be abandoned. A precedent has been set.

Continued page 3

Letters

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(as at 28 June 2019)

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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THE VOICE

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Single pension too low

IN the June edition of *THE VOICE* was a letter by Jessie Spencer of Harrington, NSW, which caught my attention.

I agree wholeheartedly that the single pension is too low. I am also a widow and after my husband's death I still had the same bills to pay, repairs to be done, household insurances and so on.

Utility bills might be a bit less with one, food costs also, but that is about it. Every day costs of surviving remain the same.

There is a saying: two can live as cheaply as one. With this I concur. Therefore, why is the single pension so low?

*Diana Wood
Morisset, NSW*

Act now on nursing homes

IT is time for both the Government and Opposition to set in motion a proper overhaul of the failed business model of the nursing home industry.

The Aged Care Royal Commission has revealed many instances of abuse of the elderly in nursing homes.

In addition, many witnesses have called for the introduction of proper staff-to-resident ratios. There should be at least one registered nurse on duty at all times, and only registered nurses should be

supervising the medication of residents.

We don't need to wait for the Royal Commission's inquiries to be finalised. The Government needs to act now.

*Shirley Bains
Blaxland, NSW*

Retirement Villages blues

IT's not just Residential Aged Care facilities but Retirement Villages as well who are in business for the massive profits they make.

Folks, it's not all good. The state and federal Governments turn a blind eye to complaints received from residents or their family members.

I know from personal experience, which sadly cost me my savings of some \$35,000 at 78 years of age.

Six months after signing the agreement, I knew I'd made a big mistake. It took me two years to sell my new three-bedroom house. It was shown occasionally to prospective buyers, who were then taken to a newly built home.

Don't sign anything until you understand 100 per cent what you are signing up for. There are some good, honest village operators, but please take care, don't rush into anything.

*Lorraine Chandler
Ferny Hills, QLD*

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
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☐ 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.
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☐ Please send me information about making a bequest to CPSA in my will.

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

Letters

Discriminatory term deposit rate

I HAVE been a customer of the Newcastle Permanent Building Society (NPBS) for about six years. I have recently discovered different interest rates on offer with their SmartSaver Account. Those under 25 years get 3 per cent on their savings, but anyone over 25 years, including pensioners and the disadvantaged, only get 2.4 per cent. I wrote to the NPBS about this disparity, which I consider to be discriminatory. The NPBS disagreed.

*Tim Hunter
Kariong, NSW*

Donation in honour of John Barber (RIP)

I AM very happy to donate to CPSA. I am a former employee from a long time ago and I worked with John Barber (RIP), Linda Adamson (RIP) and Noreen Hewitt (RIP) as

well as others, both for CPSA at one stage and also on the establishment of the Australian Pensioners & Superannuants Federation, for which I obtained the original funding and which was a significant and important national organisation until it lost funding. One day hopefully APSF will be funded and operational again.

It was an honour to work for the organisation and to collaborate on many campaigns, including the establishment of the first national advocacy service, TARS, as it was known then.

My donation is in memory and honour of John Barber, who passed away this year. He was a wonderful colleague, activist, friend and mentor to me. His spirit lives on in the work of CPSA today, including when CPSA raises its voice to speak the truth in relation to aged care policies and ageism in Australia today. I have been so impressed with

CPSA's contribution to the Royal Commission. I am sure John would also have been incredibly impressed and proud.

It was my honour to have served the organisation and to have worked with John and Linda and Noreen, as well as many others. Vale.

My best to everyone there for the incredibly important and vital work that you do.

*Dr Jo Harrison
PhD. Health Sciences (Gerontology)
University of South Australia*

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.

From page 1

This month we may be in for another rogue nursing home appearing on the aged care scene in the midst of a Royal Commission into aged care.

Bupa's Eden nursing home failed 8 out of 44 standards in August 2018. This failure rate had increased dramatically six months later to 22 failures out of 44, and just two months after that the rate had

increased yet again to 30 failures out of 44 standards.

Bupa Eden will now lose accreditation on 16 August, but Bupa is reported to have said this: "There's no suggestion it's going to be closed down, none at all. It will continue to operate as normal. We're working very hard to get it fixed before August."

What happens if Bupa can't "get it fixed", which seems very likely given that it went from failing 8,

then 22 and now 30 standards?

Apparently, nothing or no one can stop them to continue to operate Bupa Eden as a rogue nursing home. Bupa would not be paid, but Bupa can simply continue providing the pathetic quality of care as always.

Or it could simply walk away, just like People Care and Help Street.

No law against that.

No law against treating frail and old nursing home residents like you wouldn't treat animals.



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Australia's first Ageing and Disability Commissioner

AUSTRALIA'S first Ageing and Disability Commissioner, Robert Fitzgerald, started work on 1 July 2019, tasked with protecting adults with disabilities and older people from abuse.

NSW is the first jurisdiction in which an Office of Ageing and Disability Commissioner has been established. Other states and territories would do well to follow NSW's lead.

"The Commissioner will have the power to initiate investigations and help the community spot cases of abuse, neglect and exploitation

through education and awareness programs", NSW Minister for Seniors John Sidoti said.

The NSW Opposition and other parties moved several amendments to the Bill to give the Commissioner stronger powers.

Because of these amendments the Commissioner will be fully independent from ministerial control, can hold public enquiries with powers equivalent to a Royal Commissioner and can refer matters to the Police and the Director of Public Prosecutions.

Evidence presented by the Australian Institute of Family Studies has found that between 2 per cent and 14 per cent of older

Australians experience elder abuse every year.

This is an issue that is not going away. More than one fifth of the Australian population is estimated to be over the age of 65 by 2050.

This number will only continue to grow as will the need for increased support for older people.

To contact the Office of the Commissioner, ring the NSW Ageing and Disability Abuse Helpline on 1800 628 221 between 9am and 5pm on weekdays.



NSW: Emergency Services Levy

REFORM of the NSW Fire and Emergency Services Levy (FESL) was abandoned by the NSW Government in 2017, but a little bit of it survives in the Emergency Services Levy Insurance Monitor, Allan Fels.

The FESL fell away, but the



Monitor, created to police its implementation and operation, has soldiered on.

Following the abandonment of the FESL, old arrangements continued. The Emergency Services Levy is a charge that each individual insurance company sets to reclaim funds they must pay to the NSW Government to part-fund the state's fire and emergency services. Each insurer sets a rate of how much they pass on to policyholders so that they can recover the costs of the ESL.

The Monitor has warned insurers that they will be closely scrutinised to ensure consumers have not been

charged excessive amounts. The warning has come after the NSW Monitor has found over \$1.6 million in over-collections.

With an estimated \$40 billion in premiums collected in NSW each year, \$1.6 million approaches zero percent. However, it's good that the Monitor keeps insurance companies on their toes.

Each state has its own ESL, the names of which vary slightly such as the Victorian Fire Services Property Levy. Funding for the levy can be acquired from insurance premiums, vehicle registrations, or from local council rates.

Crossword by Hilda Thorburn

| Across: | Down: |
|---------------------------------|------------------------------|
| 1. Many casualties (4, 2, 7) | 1. Resident of Riga |
| 8. Sprayer | 2. Method of painting |
| 9. Lean, underweight | 3. Gullets |
| 10. Cure for biliousness (5, 5) | 4. Huge audience (4, 5, 6) |
| 11. Ballet dress | 5. Expenses |
| 12. Turkish capital | 6. Stupid |
| 14. Happens again | 7. Member of the Upper House |
| 17. Adjustable | 13. NZ parrot |
| 20. Prospered | 15. Outer suburbs |
| 23. Mix, agitate | 16. Numero ... |
| 24. Retaliate (6, 4) | 18. Disembark |
| 25. Light summer shoe | 19. Contradiction |
| 26. Dress-cupboard | 21. Ruptured again |
| 27. Virulent African fly (7, 6) | 22. Word |
| | 24. Volley |

Solution on back page.



CONFERENCE & AGM 2019



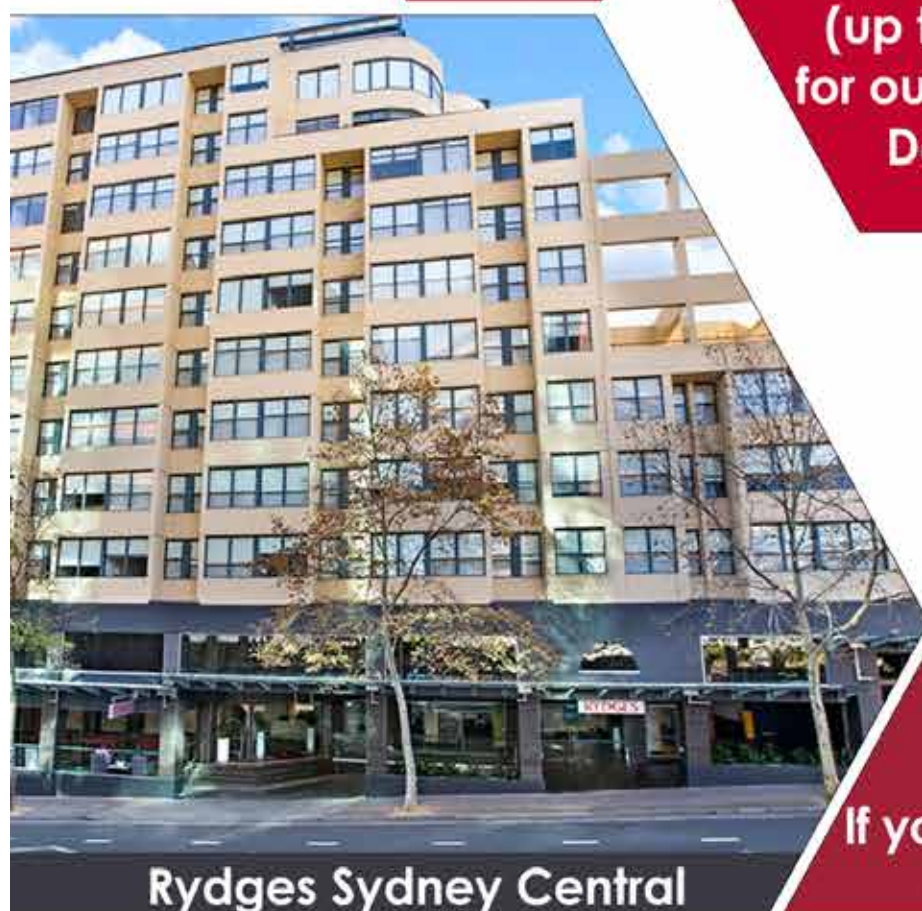
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on behalf of CPSA Members.**

**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.

Will new rules keep energy retailers in line?

FROM 1 July 2019, the Australian Competition and Consumer Commission (ACCC) is enforcing a new Code of Practice for electricity retailers, designed to save consumers money.

The creation of the new Code follows the ACCC's monitoring of the electricity market, which revealed that prices increased during 2017-2018 despite a rise in advertised electricity discounts.

Under the Code, energy retailers must set prices in line with the Australian Energy Regulator's (AER) Default Market Offer (DMO). The DMO is not a cap but rather a benchmark to compare prices in the market.

Energy retailers must calculate all discounts on the basis of the DMO. The DMO is a standard price that energy retailers must use when advertising energy deals. So if you are offered a 20 per cent discount from one service provider and a 30 per cent discount from another provider, both these discounts are off the DMO, ending dodgy discount offers.

What the introduction of the DMO

also means is an end to consumers paying the so-called loyalty tax when retailers quietly repriced electricity plans to their most expensive option once an initial, cheaper contract ended.

Although these changes seem to indicate a hard stance is being taken, some commentators have said that the new Code of Practice will not impact on electricity retailers very much at all. Time will tell if this reform will reduce energy prices for Australians.

In the meantime there are ways you can find the best energy prices that suit you.

As was mentioned in the July *VOICE*, Energy Switch is an electricity comparison tool for NSW consumers. Energy Switch can be

accessed online at: energyswitch.service.nsw.gov.au and can be used to compare the prices of other energy retailers in NSW.

There is also a similar energy comparison service called Energy Made Easy that is available for Queensland, Victoria, NSW, Tasmania, the ACT and South Australia.

Energy Made Easy compares electricity deals and also provides tips as to how you can save on energy costs. It can be accessed online at www.energymadeeasy.gov.au.

Unfortunately, not being online makes it very difficult to use these comparison services, which are based on fast computer-based comparisons.



Are you embedded electricity-wise?

IF you live in a retirement village or caravan park, you are likely to get your electricity, gas and water through what is known as embedded networks. An embedded network is a network run not by an energy company but the owner or operator of a retirement village or caravan park. The owner or operator is known as an exempt seller.

Some apartment complexes are also supplied through embedded networks, although they are usually not.

Embedded networks are estimated to serve close to half a million people in Australia.

If you are in an embedded network, you can buy your electricity from either an authorised energy retailer or an exempt seller. However, customers in an embedded network may have difficulty buying energy from a seller other than from the exempt seller. This is because of the way the network has been wired or because energy retailers may not want to sell to a customer inside an embedded network.

The Australian Energy Market Commission (AEMC) has recently completed a regulatory review for embedded electricity networks.

The AEMC found many customers have been subject to poor service, price gouging and difficulty leaving embedded networks for better retail offers. An extreme example of poor service is not notifying life support customers of upcoming energy supply interruptions: there is no rule that says that notification has to

be given.

The AEMC has recommended a number of changes to support the needs of consumers rather than the business model of suppliers.

Network charges should be capped at a level no greater than what a customer could receive from a local network.

Protections in areas such as billing information, payment options and notification of planned outages should be improved.

It should be made easier for authorised energy retailers to compete in embedded networks in order to give customers more competitively-priced choices.

The Coalition of Australian Governments (COAG) Energy Council will now review the AEMC's recommendations and decide on changes to electricity and energy retail laws.



NSW public transport: Gold Opal

WITH the Gold Opal daily maximum fare to stay at \$2.50 until the next state election, Age Pensioners, Disability Support Pensioners and people receiving the Carer Payment are protected against public transport fare increases until 2023.

Apart from the Gold Opal card, there is also a Silver Opal card, or Concession Opal as it is also known. With Silver Opal you get half fares. You are eligible for it if you receive the maximum rate of a Centrelink benefit other than a pension.

People on Newstart can apply for a Concession Opal card. There are an estimated 70,000 people aged over-55 in NSW who are on Newstart. There are several issues with the Concession Opal card.

First, Newstart Allowance recipients live on \$40 a day. Even if you are paying half fare, you have a problem, because you need to get to job interviews and to appointments with your employment services provider.

Warning, Danger, Flashing Lights: avoid DomaCom equity release!

REVERSE mortgages and other forms of home equity release are the darlings of ivory tower economists and even the odd 'consumer advocate'.

Fractional investing is the newest kid on the home equity release block.

Fractional investing turns your house into a parcel of shares. In fractional investing some of those shares are sold to investors. You continue to live in your house and can't be kicked out even if you owe more than it's worth.

You pay rent to the investors, just like companies pay dividends. These dividends come out of the value of your house.

To get \$100,000, you sell shares worth enough to pay a minimum annual service fee of 4.4 per cent of \$100,000 five years in advance plus a \$700 establishment fee.

Second, to be eligible for Concession Opal, as a Newstart recipient you must be on the full benefit. This means that if you find some part-time work and your Newstart payment is reduced, you also lose your Concession Opal card.

If you lose your part-time work and go back on a full payment, it takes ages for you to get your Concession Opal card back.

All the while, you are paying full fare.

If you are over-55, you must complete at least 30 hours per fortnight of paid or voluntary work.

The Independent Pricing and

Regulatory Tribunal (IPART) is going through the process of recommending public transport fares to the NSW Government. CPSA has made a submission to IPART recommending that the Concession Opal card also have a maximum daily fare of \$2.50.

It is time that the NSW Government gave unemployed people a hand instead of pushing them further into poverty.

In its submission to IPART, Transport for NSW (TfNSW) has proposed that all Opal fares increase in line with the consumer price index, except Gold Opal.



This means you owe just short of \$125,000 right from the start. This service fee pays (1) a fee to DomaCom, the company that runs this fractional investing scheme, (2) rent to the investors, and (3) investors' share of repair and maintenance costs.

But 4.4 per cent is the minimum service fee. It goes up with your age and other things, like the state of repair of your house.

You will also need to get (mandatory) financial advice, which will also set you back.

Because you pay the service fee payment in advance, and because you pay an establishment fee and financial advice fee, you pay an effective rate of an estimated 5.5 per cent.

In fractional investing, investors eventually also share in the capital gain (or loss) made on the eventual sale of your house.

Assuming a capital gain will be made, this means that the effective service rate you are paying in

fractional investing is much higher.

Let's say your house goes up 25 per cent in value over the first five years, the investors get an additional \$25,000.

That means they're getting an additional 5 per cent annual return on their investment.

This would raise the effective minimum rate you are paying to over 10 per cent!

That makes reverse mortgages sound like give-aways.

The typical current interest rate for a reverse mortgage is just over 6 per cent. Centrelink's pension loans scheme's rate is 5.25 per cent.

Also, even though you can't be kicked out of your home if you owe more than your home is worth, your debt will keep on climbing in those circumstances. That excess will typically be recovered from your estate.

Avoid DomaCom and fractional investing. Stick with the Centrelink Pension Loans scheme if you really need the money.

CPSA News

SMSF or externally self-managed super?

The first two letters in SMSF stands for self-managed, but Self-Managed Super Funds are often anything but.

The investing usually is self-managed, but few SMSF trustees draw up their own financial statements, prepare and lodge their own tax return and the audit, of course, must be done by an independent outsider.

The fees and charges of external service providers can make your eyes water, by the way.

A lot of Self-Managed Super Funds could already be called EMSFs (the E stands for 'externally') rather than SMSFs, but you can now take one more step. You can actually invest in an industry super fund.

That would make your SMSF truly externally managed.

Industry super fund Hostplus has opened up 6 of its 23 investment options to SMSFs. Other not-for-profit funds are expected to follow if Hostplus is successful.

The options available to SMSFs include Hostplus's flagship Balanced Option, which produced a very good return last financial year.

However, Hostplus also offers infrastructure investment options, such as airports, toll roads and power plants in Australia and overseas.

Hostplus opening itself up to SMSFs represents a capitulation by the superannuation industry.

For decades, the superannuation industry has been railing against

self-managed super. They called SMSF trustees inept investors. They pointed out the excessive fees charged by accountants and auditors servicing SMSFs. They suggested SMSF balances were too low.

Hostplus has changed the industry's tune, and it's easy to see why.

As at March 2019, there were almost 600,000 SMSFs in Australia with more than 1.1 million members. Although this represents less than 5 per cent of Australia's total population, the funds account for more than \$747 billion – or about 27 per cent – of the \$2.7 trillion invested in superannuation.

Hostplus must have thought: if you can't beat them, join them.

Or rather: you join them.



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.

ndis National Disability Insurance Scheme

1800 800 110

**DISABILITY
SUPPORT FOR
PEOPLE UNDER 65**

Deeming rate cuts not deep enough

THE deeming rate cuts announced on 14 July 2019 are obviously going to produce better outcomes for affected pensioners, but over-deeming will still be rife.

Cutting the lower rate from 1.75 per cent to 1 per cent and the higher rate from 3.25 per cent to 3 per cent is insufficient for some with savings if they have their money in 2 per cent term deposits.

For those whose savings are in shares, super or managed funds, the cuts deliver an additional benefit. They were generally achieving more than 3.25 per cent in return, so for them the deeming rate cuts represent a little extra.

The lower deeming rates also means that the pension income free area now absorbs more of interest income.

This is how it works. The information below assumes you have financial assets only and no other income-producing assets.

As a home owner and single pensioner, you are allowed \$4,520 in income before it affects your pension. This means that under the old deeming rates, you had to have \$163,000 in savings before you were deemed to have made \$4,520 in interest. Under the new deeming rates, you need \$185,000.

If your savings are less than \$163,000 now, you were not affected by deeming rates. Obviously, the new ones can't touch you either.

As homeowners and a pensioner couple, you are allowed \$8,000 in

additional income before it affects your pension. To be deemed to be making that amount in interest, you need \$285,000 in savings. Under the new rates, you can have up to \$323,000 in savings.

The new deeming rates will be effective from 1 July 2019 (backdated), but you'll need to wait until 20 September 2019 before it shows up in your bank account.

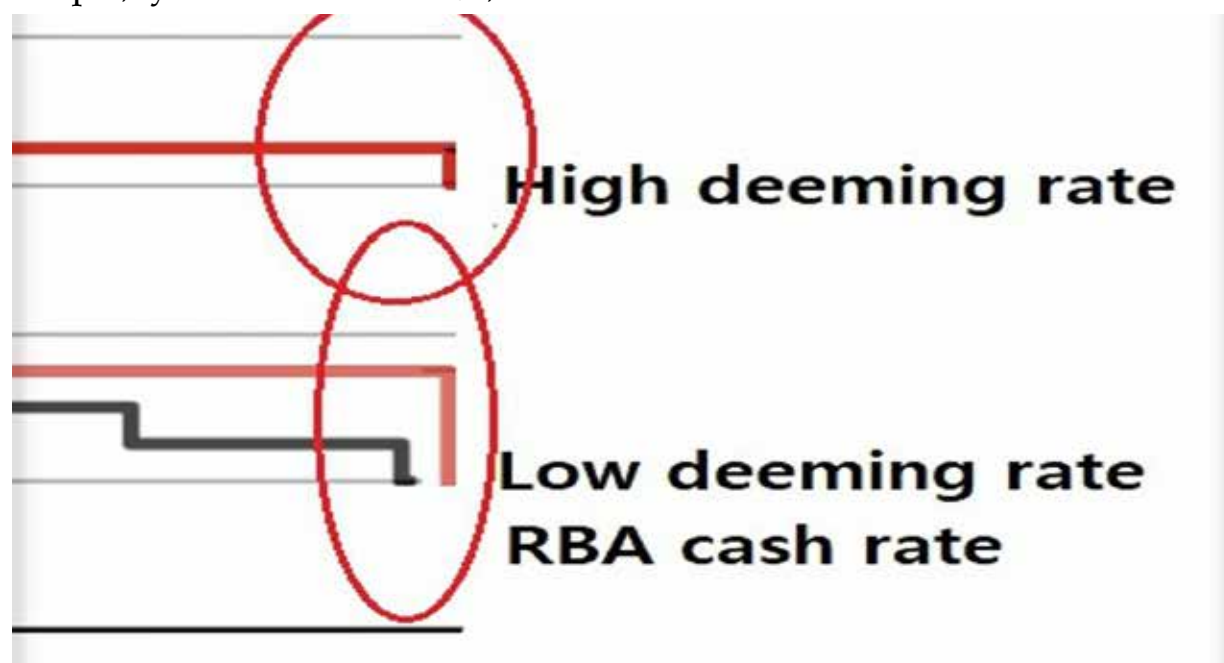
Deeming rates are used in the income test only. This means that as a single home owner you are not affected by deeming rates (old or new) if you have more than \$263,250 in savings. At that point, the asset test is applied, which means that deeming rates are irrelevant. For home owning couples, if you have more than \$394,500 in savings, the asset test will be used: no deeming rates.

Most people CPSA talks to about deeming rates turn out to be needlessly concerned.

Still, a quarter of pensioners are affected by deeming rates. To them, the Government needs to explain exactly how it hit on 1 per cent and 3 per cent as the right rates. Ten years ago, the average annual term deposit rate was 5.3 per cent and the deeming rates were 2 per cent and 3 per cent.

Try and find the logic in that.

Obviously, deeming rates need to be set independently, which highlights the urgent need for a Social Security Commission to set the rate of all social security payments. Leaving the determination of rates to politicians is unfair to those dependent on those rates.



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%. 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.



CPSA Updates

CPSA Funding

CPSA receives funding support from the NSW Government Department 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 2017/18 Annual Report to be posted to you. Alternatively, copies can be obtained online at www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

Garden of Remembrance

John Newell, who passed away on 27 June 2019, helped to set up CPSA Hastings Branch. When he moved south, he joined CPSA Manning Valley Branch, where he served as President and later as Senior Vice-President until his death. John was also Vice-President of the CPSA Executive from August 2016 until his death. John will be missed.

Gary Perry, who passed away on 12 July 2019, was Junior Vice-President of CPSA Manning Valley Branch until his death. Garry will be missed.

Donations

CPSA thanks all those who have donated to help CPSA fund its advocacy work and its campaigns. All donations are appreciated, but space constraints mean we can only publish donations of \$35 and above.

| | |
|------------------|-------|
| Ian Burrett | \$40 |
| Margaret Collins | \$500 |
| Michael Guffond | \$50 |
| Dr Jo Harrison | \$500 |
| Lismore CPSA | \$100 |
| May Steilberg | \$65 |

Special 'Friends of CPSA' donation

CPSA was very grateful to receive a 'Friends of CPSA' donation from Griffith CPSA of \$5,000.

NSW Social Activities Atlas

The NSW Activities Atlas is now available on CPSA's website cpsa.org.au. Whether it's sports, games, chats, book clubs, social groups or anything else, you can find out where to go and who to contact from the Atlas. The Atlas has information about activities in town and country NSW.

Advance Care Directives

NSW Health has produced a 'Making an Advanced Care Directive' package. The package includes

- an Advance Care Directive form to complete
- an Information Booklet to help you complete your Advance Care Directive.

The form and booklet can be downloaded from www.health.nsw.gov.au/patients/acp/Pages/acd-form-info-book.aspx

If you do not have access to the internet and wish to have a copy of the booklet and form, contact CPSA on 1800 451 488 and a member of the Policy Team will send out a copy to you.

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
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

Guardianship Tribunal
Financial management orders
for people with decision-making
disabilities
1300 006 228

**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
13 64 57

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 Ageing and Disability
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
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 951 822

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
1800 639 398

People with Disabilities
Advice for people with a disability
1800 422 016

Cancer Council NSW
Cancer information and support
13 11 20

Exit International
Information about euthanasia
1300 103 948

Mental Health Crisis Team
24-hour/7-days a week service,
for assessment and treatment
of mentally ill people in crisis
situations
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

**Older Persons
Advocacy Network (OPAN)**
Aged care & retirement village
advocacy, information & legal
advice for older people.
1800 700 600

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



Children in Church

A little child in church for the first time watched as the ushers passed the offering plates. When they neared the pew where he sat, the youngster piped up so that everyone could hear: "Don't pay for me Daddy, I'm under eight."



Cartoon by Inherit the Mirth

Crossword Solutions

Crossword on Page 4

