

0% TERM DEPOSITS?



WHAT would happen to term deposits if the Reserve Bank dropped the cash interest rate to zero or below?

The Reserve Bank has said that all options are on the table to stimulate Australia's economy, potentially even cutting interest rates to zero or negative levels and implementing unconventional policies such as quantitative easing.

First up, why would anyone put their money in the bank if they had to pay for it? Because that's what a negative interest rate means. You pay the bank, rather than the bank paying you.

Well, for multi-million-dollar deposits it can make sense. It's not

easy to keep millions under the mattress, and it's dangerous. Pablo Escobar, the notorious drug baron, who kept his cash under quite a few mattresses, you would imagine, made allowance for losing up to 10 per cent of it through mishap and theft. And Pablo wasn't an easy-going type of guy.

So, it's not necessarily unreasonable to pay a safe-keeping fee in the form of a negative interest rate on your savings.

But for small savers paying the bank to keep their money might be a bridge too far.

On the bright side, the Reserve Bank is unlikely to simply drop the

cash rate below zero and forget about the effects on savers, many of whom are pensioners. It would not be fair, but more importantly, it would not be smart economically. And it's the economics that really count in the Reserve Bank's thinking, not fairness.

An interest rate increase is good for savers and bad for borrowers. An interest rate cut has the reverse effect: bad for savers, good for borrowers.

Usually it is enough for the Reserve Bank to cut the interest rate when the economy is a bit slow to encourage business to borrow and invest and stimulate the economy.

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Letters

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(as at 28 June 2019)

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OF PENSIONERS AND SUPERANNUANTS

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Tardy repair leaves tenant waitin'-n-wadin'

MY social housing tenancy was taken over by Link Housing Community Housing (NSW) back in December 2018.

On 17 May this year I reported a blocked bathroom drain to the department, which is still in charge of repairs. I was advised that repairs would be done within 24 - 48 hours.

The plumber made several attempts to unblock the drain, breaking the tiling in the shower recess in the process. He said that he couldn't fix the problem as a tree root had invaded the old drain pipes.

A few days later another plumber came to inspect the blockage and said it was a big job to gain access to the blockage as the drain is under the concrete floor at the back of our house.

Since May, I have been persevering with broken tiles in the shower recess and a flooded bathroom floor every day. If I shower or bathe and clean my teeth the water backs up from the shower and bath and floods the floor. Nine or ten (I've lost count) plumbers and contractors have been to inspect the drain since May. At what cost to Link Housing I wonder?

Each time I phoned Link Housing I was told action will be taken and another plumber comes out to tell me the same

story. I have made complaint after complaint over the last few months as no one ever calls me back with advice of any progress and plumbers have come and gone and it is now August and still no solution to this mess.

As an elderly tenant I am disgusted and appalled at this treatment as I use a walking stick and I am frightened of falling over on the wet floor. Do Link Housing or FACS care? Apparently not.

It was not until I threatened to approach the media with my story that a contractor phoned me (that was a nice change!) the next day to say that work will start on Monday 12 August.

Llieda Wild

By email

(THE VOICE has since learnt that repairs were done on Wednesday 14 August: the power of the press! Ed.)

One Age Pension for all

PENSIONERS are losing out on the Age Pension and deeming rates, and also those seniors who are on Newstart.

But please, don't just sit back and whinge about it. Use your media and publicity nous. Better still advocate fiercely for a universal Age Pension.

Australia is a rich country, and if it can afford large tax cuts to the rich and



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Letters

wealthy top end of town, it can afford a decent and respectable Age Pension system.

Some politicians say they can't pay more because of the Budget bottom line. That is rubbish. The Australian Government must make the age system work and there is no reason why it can't, except that it is being stingy.

You have the means to put this government on the front pages of every newspaper and TV station in the country, but no one seems to have heard of you except pensioners.

You can be a force to be reckoned with.

Tom Mullen
By email

(Thank you, but the media makes up its own mind, as it should. Ed.)

Self-self-managed super

THANKS for the article *Here's how to self-manage your externally self-managed super* (THE VOICE August

2019) on Hostplus. Auditors of SMSFs are external but if one shops around, the fee does not have to 'make your eyes water'. Ours is well below \$1,000.

Then there is the ATO external fee which one can't escape (about \$300). As for the accounts we do our own after some guidance from our auditor back in 2005. We make mistakes, the auditor corrects them and that's it.

It is enjoyable to keep an eye on the dividends coming in and any new wrinkles inflicted on us by Government but generally it's OK. The big scare was the loss of imputation credits but that is now behind us until the next election.

We did contact Hostplus when the imputation credits loss looked a certainty, but they didn't make it easy for us to swing over wanting two funds, one for my wife, one for myself (two fees). All our shares had to be sold but we will examine the

new proposals for SMSFs. It all boils down to fees.

We understand we are getting old and may have to use others 'one day'. We will cross that bridge when we get to it.

Bob Meadley
By email

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.

From page 1

Conversely, when the economy is getting ahead of itself, it's enough to raise interest rates to discourage business to borrow and invest.

But when interest rates are negative, cutting interest rates doesn't stimulate the economy anymore.

The only solution then is cash injections, which in economic jargon is called quantitative easing.

This is something the European Union understood. The European Central Bank introduced two interest rates. One for borrowers (business loans) and one for lenders (small depositors).

The rate is lowered for business loans but raised for small depositors.

Obviously, the bank that loans money at a lower rate than it pays its depositors will make a loss.

But this is where the European

Central Bank steps in, covering the loss through quantitative easing.

The Reserve Bank of Australia isn't yet at the point where the European Central Bank is, but if rates go the same way in Australia as they have in Europe, the Reserve Bank of Australia will do as the Europeans.

For term deposit holders in Australia it means that rates may go even lower, but they won't go below zero.



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Stamps up but not pensioner stamps

AUSTRALIA Post has proposed an increase to the cost of stamps from \$1 to \$1.10 to take effect on 1 January 2020.

However, Australia Post will maintain the current price of concession stamps at 60 cents and seasonal greeting card stamps at 65 cents.

For all Australian Government concession card holders, stamp prices are not changing. If you are a concession card holder you can buy up to 50 stamps per year for just 60 cents each.

Australia Post recorded a loss of \$190 million in its letters business last year. Although the parcel business is booming, letters are not, which is what is driving the stamp

price increase.

Before the prices are increased the Australian Competition and Consumer Commission (ACCC) will assess the 10-cent increase and determine whether Australia Post has adequately explored alternative strategies to improve profit margins.

Australia Post CEO Christine Holgate pointed out that only around 2 per cent of letters are posted by companies or people without a concession and that the 10-cent increase will cost households less than \$1.50 a year.

Ms Holgate also said that the increase will assist community post offices in rural areas who take a commission from stamp sales in order to stay afloat.

At least the appointment of Ms Holgate will see Australia Post save up to \$8 million a year. The

Remuneration Tribunal set the current chief executive's maximum pay at \$2.75 million a year, significantly less than Ms Holgate's predecessor, who left Australia Post with \$10.8 million in severance pay.



A way around the NBN

WITH the continuing change-over from the old Telstra phone network to the NBN, did you know that if it's just a home phone you want, you don't really need the NBN at all?

There are several phones that are hitting the market that look and function like a good old landline but with one huge bonus: no NBN is required.

What they have in common is that they use the mobile phone

network rather than the NBN. They are basically phones that look like the phone you're used to, except it has a SIM-card in it. It's a stationary mobile phone, if you like. But you operate it just like your old phone. Plus, they tend to come with a battery, so when there's a power outage, your phone keeps working.

THE VOICE has come across two companies which markets these phones. Without recommending these products, Olitech (03 9755

8885) offers a Seniors Mobile Homephone. Olitech promises you can keep your old number and choose a no-lock in plan. Another product is myhomefone (1300 031 107).



Crossword by Hilda Thorburn

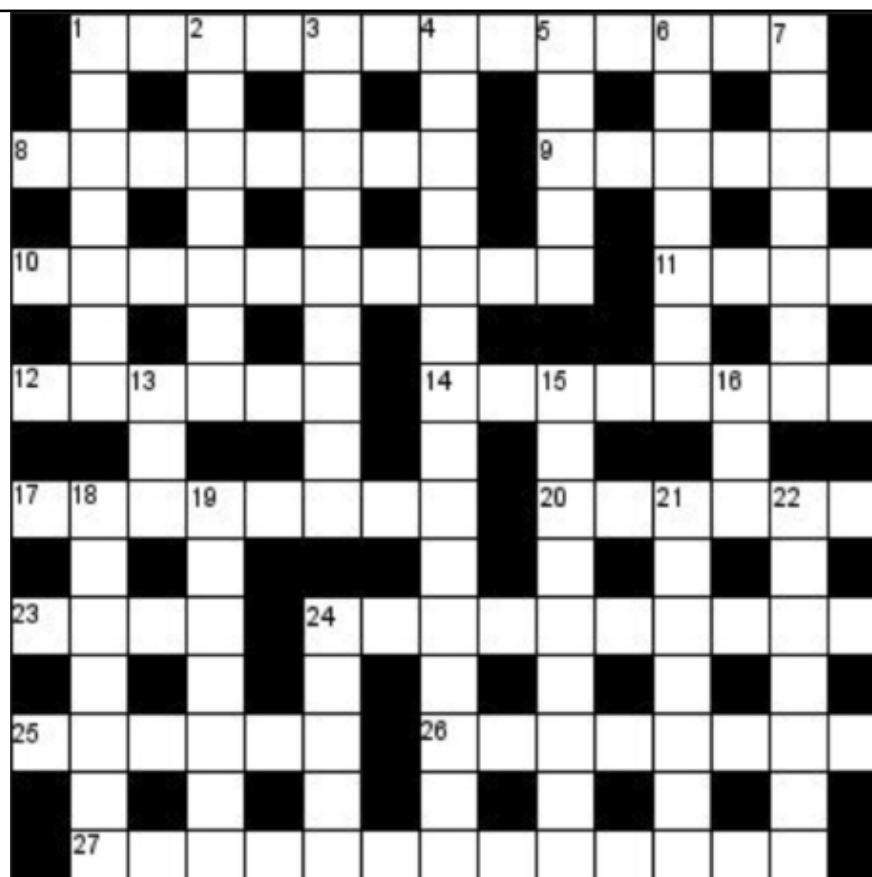
Across:

1. Understanding
8. More than enough
9. Inn
10. Outwitted
11. Lifeless
12. Obliquely across
14. Helped
17. Mesopotamian tower
20. Approach boldly
23. Percussion instrument
24. Lady of the ..., Queen's attendant
25. Tune
26. Needed
27. Engagingly

Down:

1. Bank orders, drafts
2. Fever caused by a mosquito
3. Lens
4. Lack of enthusiasm
5. Famous
6. Encroaches
7. Relate
13. Lower limb
15. Type of pasta
16. Couple
18. Resident of Tel Aviv e.g.
19. Farmer's working sho
21. Using a tent
22. Landscape
24. Customer

Solution on back page.





CONFERENCE & AGM 2019



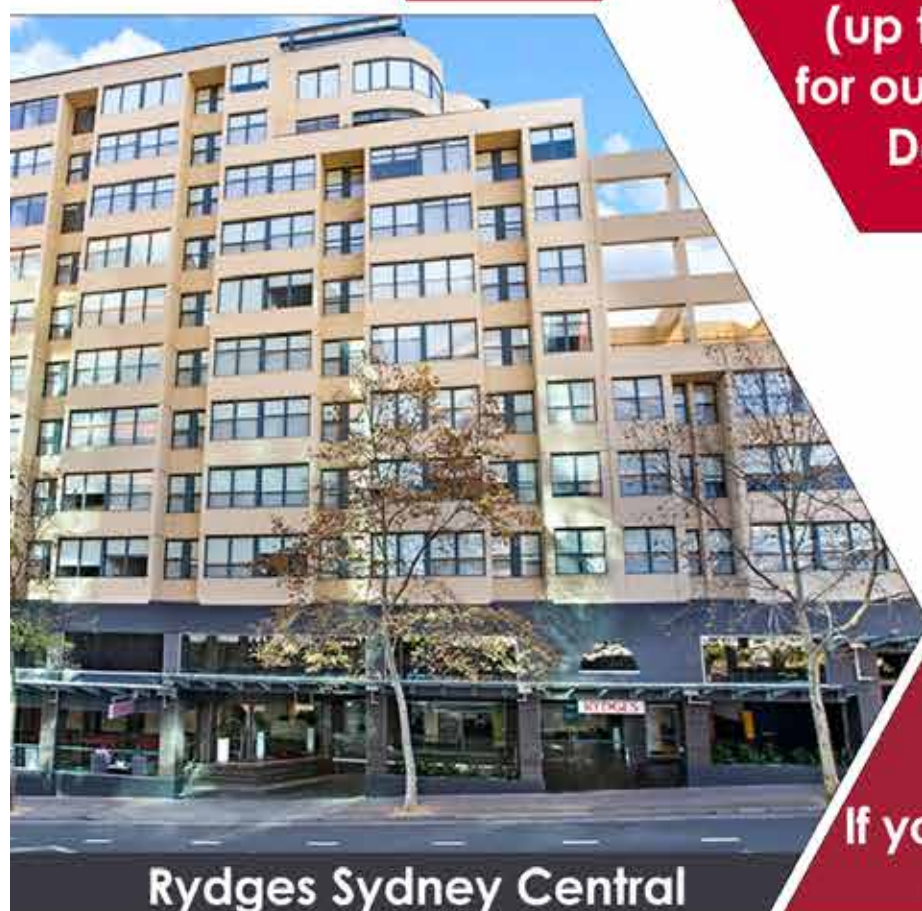
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Attendees should be registered to attend by Monday 16 September. **Late applications will be considered.**
Branch, Area Council and Affiliate Delegates: send registration forms through respective Branch, Area Council or Affiliate.
Members who wish to attend as an Observer, or to enquire about being a Delegate, should contact Head Office.

Bupa Eden's 11th hour escape

ON the afternoon of Friday 16 August 2019, the Bupa Eden nursing home regained its accreditation, just hours before it would have expired at midnight that day.

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, which prompted its loss of accreditation.

Curiously, neither Bupa Australia or the Aged Care Quality and Safety Commission have made a general public announcement about the re-accreditation of the Bupa Eden nursing home. No detail or report had been published at the time of writing.

Of Bupa's 72 nursing homes Australia-wide, 11 are currently subject to compliance action, and 5 of those 11 are repeat offenders.

In total, out of Bupa's 72 nursing homes Australia-wide, 34 (47 per cent) have recently been or are currently in trouble with the regulator.

Bupa Eden itself continues to be under sanction until the end of the year in spite of its re-accreditation.

In light of those statistics, the 11th-hour escape and re-accreditation of one of the worst offending Bupa

nursing homes should be distrusted.

For that reason, CPSA calls for an independent audit of the re-accreditation of the Bupa Eden nursing home.

Here's a likely scenario of how Bupa Eden miraculously escaped loss of accreditation.

Had Bupa Eden lost accreditation, it would have continued to operate the home without accreditation. It could legally have done so, but it would have meant the Aged Care Quality and Safety Commission could only have investigated complaints.

However, if any complaints would then have been substantiated, the Commission has no powers to do anything to fix them or discipline Bupa Eden.

The only weapon left in the Commission's armoury would have been to strip Bupa Australia

of its accreditation as an approved provider of aged care. But Bupa Australia, which owns and operates 72 nursing homes in Australia, is too big to be closed down. So, effectively, the Commission would have been powerless to do anything to protect the residents of Bupa Eden.

Throughout this saga, both the Aged Care Quality and Safety Commission and Bupa have refused to engage in public debate.

Essentially, Bupa has played hardball with the Aged Care Quality and Safety Commission, which has been comprehensively bluffed and played for the ineffective regulator it plainly is. Its powers are inadequate and Bupa and like-minded outfits may well play this game of chicken with the Commission from now on and win each time.

Obviously, aged care residents don't get a look-in as per usual.



Nursing homes are understaffed period

DO the maths and research the data. If there are simply not enough staff in a nursing home, then they simply cannot do what needs to be done and provide adequate care. Once there are enough, then that in itself does not prevent poor practice.

Extensive studies have been done working out the minimum needed for basic care in the United States, but not in Australia because we don't collect the necessary data.

I'm not advocating for the US system, but they have collected data for many years and have studied this carefully. Studies show a correlation

between staffing and failures in care and both are related to ownership type. In the state of Pennsylvania, they have divided staffing levels into five groups based on the total numbers as well as the numbers of trained staff. The lowest level is 'dangerously low' and is 3.5 hours a day and less than 0.53 per hours per day for Registered Nurses.

If we look at staffing levels in Australia, we see that over half our nursing homes fall into this dangerously low level. There are simply not enough staff to provide good care in Australia. Nurses and inquiries have been telling us this for 20 years.

It is clear that this will not change

until the perverse incentives in the system are removed and that will take years of change. Until then, at a minimum, we require public verified disclosure of staffing and acuity levels. These are already collected for funding purposes. These should be published alongside minimum safe levels based on acuity with suitable warnings for levels that are unsafe.

Doing anything less is to abandon common sense.

That is just the beginning and a foundation on which to build good care.

*Guest contributor
Dr Michael Wynne
Aged Care Crisis*

Health funding, or health profiteering crisis?

AUSTRALIA's private health insurance industry is reported to fear it is in a death spiral. Premiums are rising much faster than wages or inflation. People are dropping their cover, especially the young and the healthy. Those who are left are more likely to get sick and go to hospital, driving insurance costs up further.

Australia's health system is the long-suffering victim of an ideological battle between free marketeers and supporters of essential services being tightly regulated by government.



From this tug of war, perhaps the greatest resulting weakness in Australia's health system is that the funds going into the health system (Medicare levy, tax, rebates, premiums) are tightly regulated, while the funds going out are a free-for-all where specialists, private hospitals set their own fees, charges and prices.

Australia has two health insurance systems. One system is the public health fund Medicare and the other system is administered by private health funds.

Medicare is funded through general tax revenue and cost the public purse \$23 billion in 2017-2018.

Private health funds generate \$25 billion in revenue made up from about \$16 billion of actual premiums paid by customers, \$6 billion from Australian Government health insurance rebate subsidies. Add to that \$3 billion of Government subsidies on private medical services for inpatients.

Private health funds, whether for-profit or not-for-profit, don't pay out all they collect from premiums, keeping about 5 per cent or \$1.25 billion, which is their (reasonable)

operating margin.

Out-of-pocket expenses paid by public and private patients alike is estimated at \$12 billion. It is not known how much of this \$12 billion is from private patients and how much from public patients.

The private health insurance industry, so often the bogey man in the public debate about rising healthcare costs, is not the real culprit and not the real victim here. Obviously, the victims are the people needing healthcare beyond a GP visit or a simple procedure.

The culprit is your friendly specialist, who charges a bomb and the hospitals in which they work.

They are the system-enabled profiteers driving Australia's health system into the ground. What doesn't help either is the freezes that have been applied to Medicare rebates over the years, which have caused out-of-pocket expenses to soar.

One obvious and simple step to restore Australia's health system to a semblance of sanity would be to regulate private medical charges and prices and practice regular indexation of Medicare rebates to ensure their adequacy.

Pharmacy Guild in anti-consumer action

THE Australian Government and the Pharmacy Guild of Australia, a pharmacy union which represents 5,700 local Australian pharmacies, are negotiating a new deal regarding rules that protect small pharmacies.

The Guild is fighting to maintain the protection that independent pharmacies currently receive. Independent pharmacies are locally and individually owned. These independent stores have to compete with other stores that join large pharmacy chains. A pharmacy chain is where individual pharmacies choose to trade under the same name such as 'Chemist Warehouse'.

Independent pharmacies argue that they cannot compete with the discounts that chain retailers can provide. For that reason, the Guild is fighting to abolish \$1 discounts to pensioners' Pharmaceutical Benefits

Scheme (PBS) scripts that pharmacy chains offer, but most individual operators do not.

Individual pharmacies are important components of the health system and the community, but should consumers be punished for smaller pharmacies' inability to match competitive prices like that of Chemist Warehouse?

In New Zealand, pharmacies began offering pensioners free prescriptions to get more customers through the door.

The removal of protections for individual pharmacies in Australia would allow for more competition which would drive down prices.

Similarly, supermarkets like Coles and Woolworth's have been lobbying for years to be able to include pharmacies in their stores.

The Pharmacy Guild, however, is a powerful industry lobby, donating to both sides of politics.



It is this power that keeps in place the so-called 6CPA - Location Rules, designed to stop competitors from setting up shop close to an existing pharmacy.

In the heat of this battle it is essential that the convenience of local, independent pharmacies remains. The protection of independent pharmacies means that people do not have far to travel to fill their scripts.

If protection was removed it might mean further travel to pick up your scripts and for some that is simply not an option.

Poverty waits for nothing. Not even a Senate Inquiry

THERE are over 700,000 Australians living on the Newstart Allowance. Currently, Newstart is \$277.85 per week for a single person if all job seeking and volunteering commitments are met.

The Newstart Allowance is one of the lowest unemployment benefits with some of the strictest requirements paid by countries in the Organisation for Economic Co-operation and Development (OECD).

The payment adds up to less than two thirds of the Australian poverty line. With no increase in real terms for the past 25 years, Newstart is no longer a safety net but a thin cushion to soften the fall into poverty.

Community groups all over Australia have been calling for an increase to Newstart but so far have seen no action from Australia's decision makers, apart from the announcement of a Senate Inquiry into the adequacy of Newstart.

Although this may seem like good

news, the reporting date is 27 March 2020. This is an awfully long time to determine what has been stated by community groups, business groups and economists all over the country: a raise to Newstart is needed and would be beneficial to many.

Poverty will not be put on hold until March 2020.

People aged 55-65, who are now the largest group of people on the Newstart Allowance, stay on the payment for the longest period of time. At the same time, poverty rates are increasing in Australia even more for single older people.

The 2018 Household, Income and Labour Dynamics in Australia (Hilda) survey found that poverty rates for older single women were more than 30 per cent. The survey does not give reasons for the increase in poverty rates, but Professor Roger Wilkins, a Hilda co-author, says that moving people onto Newstart from higher paying benefits such as disability support pensions is having a big impact on the increase in poverty rates.

200,000 sick or disabled people are currently on Newstart, an increase of 50 per cent over five years. In 2015 eligibility rules for disability pensions were tightened kicking many people off the benefit.

While a Senate Inquiry considers whether people on Newstart should be able to afford both food and medicine, many more people will slide into poverty.

Who let public housing down?

OVER the last decade State and Territory Governments have allowed over 20,000 public housing dwellings to be lost. In order to pick up the slack, non-profit providers have increased the amount of homes they operate but it is not keeping pace with demand.

In 2017-18 people identified as in greatest need of housing often waited over 12 months to be housed and thousands will continue to wait over a decade to gain access to public housing.

All the while state governments continue to sell public housing land to developers. Sydney's Sirius building was recently sold for \$150m. The removal of public housing tenants from the Sirius building enables the construction of 89 apartments for private-market housing.

However, state governments are arguing that the selling off of public housing will allow them to boost social housing elsewhere.

Sounds like move-the-poor-to-where-they-cannot-be-seen-and-are-not-our-problem whilst selling off what land is left to the highest bidder.

Community housing providers are fantastic at getting people off the streets and into housing, but they are not subject to the same rules as government-run public housing.

Community housing providers are not obliged to fill all new vacancies from the housing waitlist. They can provide housing to people in need who may not be on the waiting list.

This means the selling off of public housing and investing in community housing is leading to a shrinkage in public housing stock that is used for people who need secure long term housing.

Please sign the *Everybody's Home* petition at www.everybodyshome.com.au as part of the campaign for a national housing strategy, a better deal for renters, support for first home buyers, immediate relief for those facing chronic rental stress and a national strategy to end homelessness by 2030. Unfortunately, the petition is online only.



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.

Downsizing? Here's how to dodge dodgy apartment buildings

A STRING of apartment buildings in NSW have been discovered to have defects and Victorian buildings have been found to have flammable cladding problems. As a result people have been forced to leave their homes with no return date in sight.

Seniors wanting to downsize into an apartment need to be able to trust what they buy. Any costly building defects or any evacuations and disruptions to their lives are not things anyone wants to encounter, but they certainly don't want to encounter them in their retirement.

Private sector certification in NSW began in 1998, and while simplifying the building certification process, the change has also led to dodgy construction practices.

ANSW Parliamentary Inquiry into building defects has been launched.

A new Office of NSW Building Commissioner has been created.

However, Australia is at the tail end of an apartment construction boom, so even if the new NSW Commissioner managed to clean up the industry instantly, there are an awful lot of apartments being sold that were constructed under the bad old rules.

To make matters worse, as it currently stands the responsibility for having defects in apartment buildings repaired ultimately often lies with the owners.

So if you are thinking about downsizing to an apartment, what should you do?

- Find the builders' previous projects and inspect them in person. Speak to people living in these buildings, preferably tenants, as owner-occupiers may want to cover up any problems for fear of compromising the value of their apartment.
- Stay away from apartments in complexes more than three floors high as there are no home building warranties for blocks over three storeys high.

- Have an independent building inspection completed. Make sure you don't use the inspector recommended by the real estate agent or the developer, but invest some time in finding a reputable inspector.
- Have a body corporate records search conducted. This is an inspection of all records held by the owners and can tell you if complaints have been made or if the owners have funds to make future repairs. Make sure you read and understand the report produced for you.
- Watch out for any development where the developer's company name has some qualifier, like the address of the property at the end followed by Pty Ltd. This could be intended to isolate the parent company, and its bank accounts, from your legal claims should serious problems arise.
- Check if the developer has any court and tribunal decisions against them and to see any disputes in which they may have been involved.
- Be cautious with apartments built after 1998 in NSW, 1993 in Victoria and 1998 in Queensland. In those years, self-certification was introduced for apartment block building work, allowing developers to hire their own certifiers. Victoria and Queensland rolled it back because the system was being abused by developers and NSW is about to do the same.
- An empty capital works (sinking) fund and perfunctory maintenance plan are sure signs that the current committee wants the next owners to pay for repairs and maintenance. Don't be the next owner.
- Buildings where the records seem too good to be true are often hiding something, usually to protect property values. You want to see records of problems addressed and resolved – not a squeaky-clean cover-up.
- Very low levies are as much an indicator of neglect as peeling paint and rattling lifts.

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 passed on 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 was 29 August 2019 and has now passed.

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/

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.

Warren Dennis	\$85
Bill Harris	\$35
Charles Lindstrom	\$50
Morisset Senior Citizens & Pensioners Association	\$50
Warilla & District Combined Pensioners & Welfare Association	\$50
Shirley Woodland	\$50

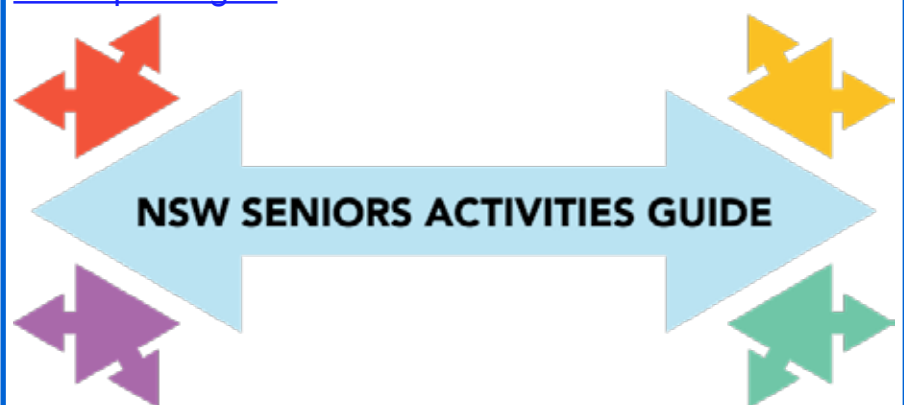
Online now! NSW Seniors Activities Guide

Check out CPSA's *NSW Seniors Activities Guide*!

The NSW Seniors Activities Guide has information about social activities in town and country NSW.

Whether it's sports, games, chats, book clubs, social groups or anything else, the NSW Seniors Activities Guide can help you find the contacts for the local activities that interest you.

Check out the NSW Seniors Activities Guide at www.cpsa.org.au



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

**Older Persons
Advocacy Network (OPAN)**
OPAN member organisations
provide free information about
aged care service provision,
referrals and resident rights. Ring
1800 700 600
and you will be connected to a
service in your state or territory.

**Australian Competition and
Consumer Commission
(ACCC)**
1300 302 502

GOODS & SERVICES

**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
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

LEGAL

Seniors Rights Service
Aged care retirement village
advocacy, information & legal
advice for older people.
1800 424 079

Fair Trading
Rental bond and tenancy info
13 32 20

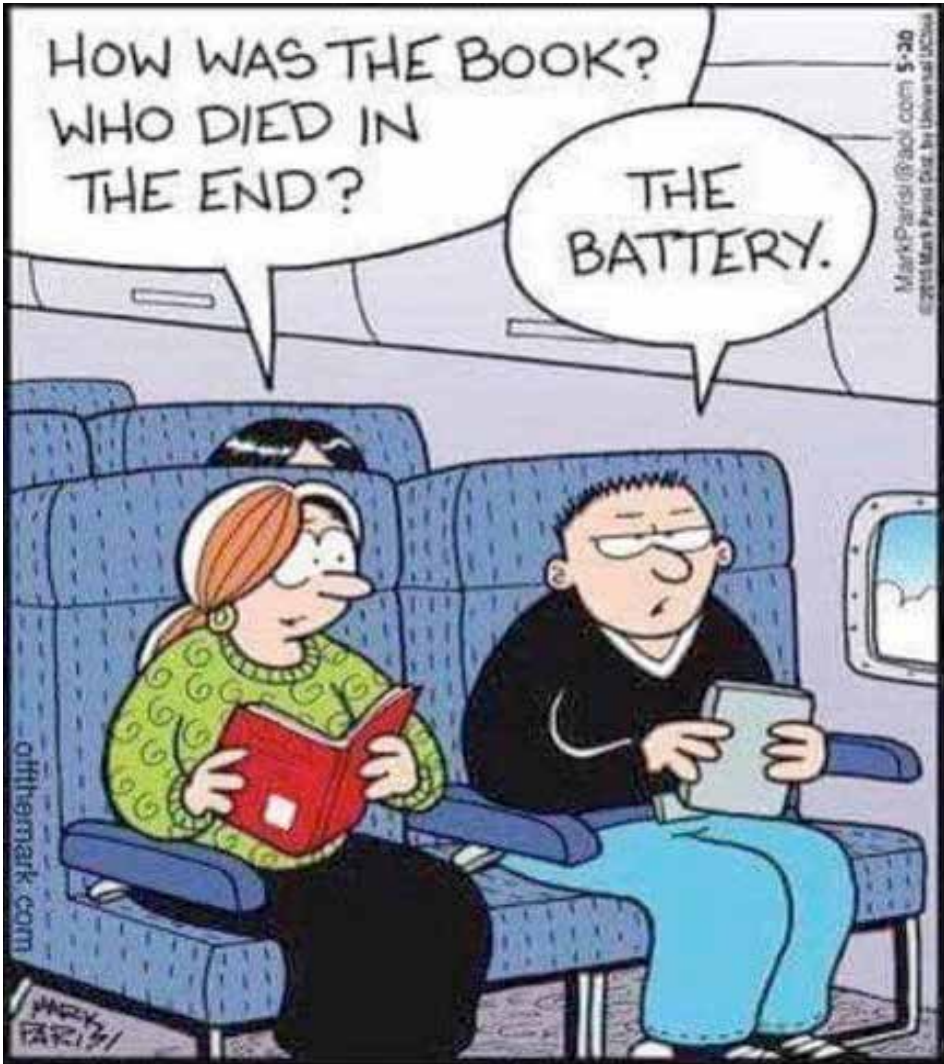
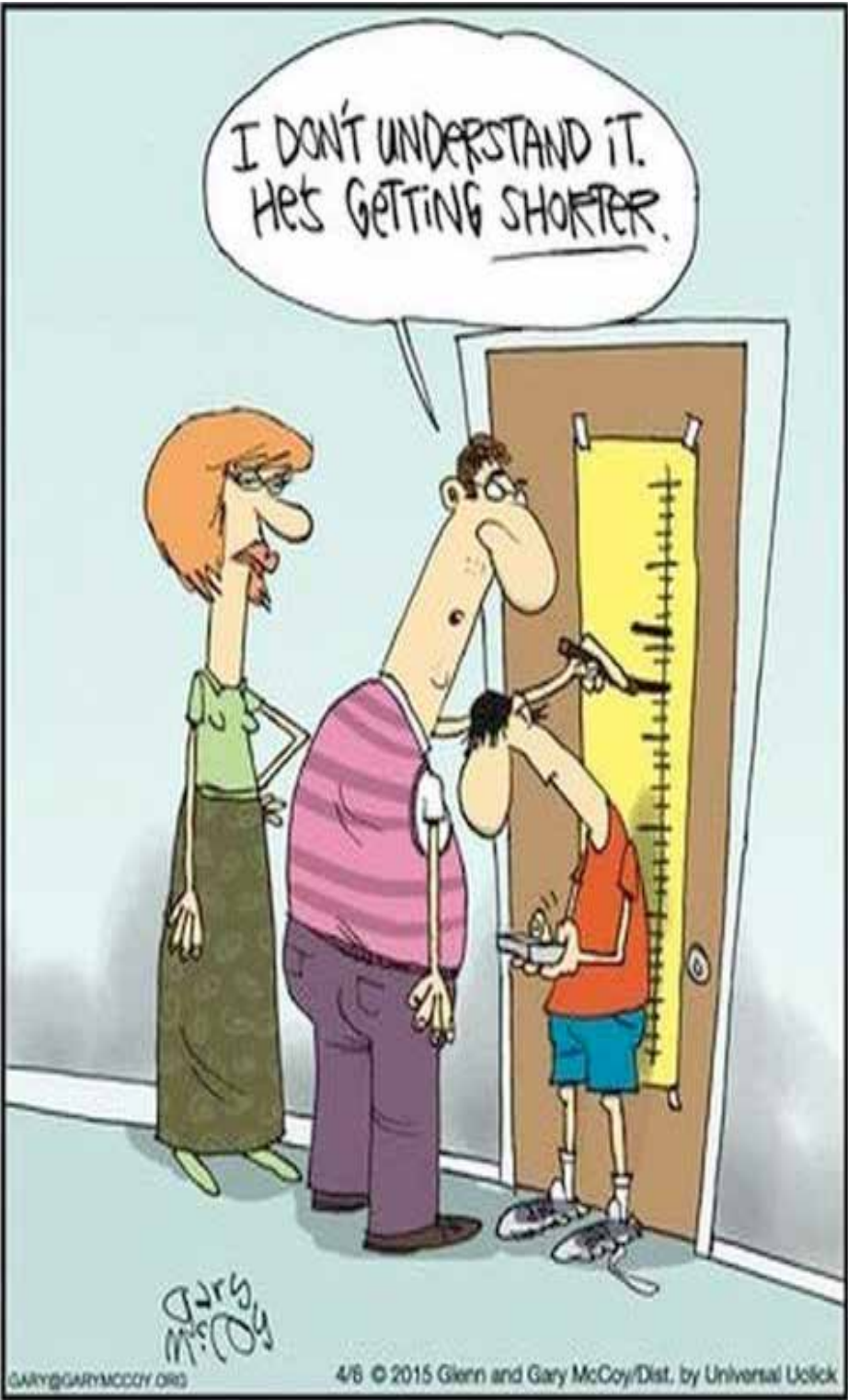
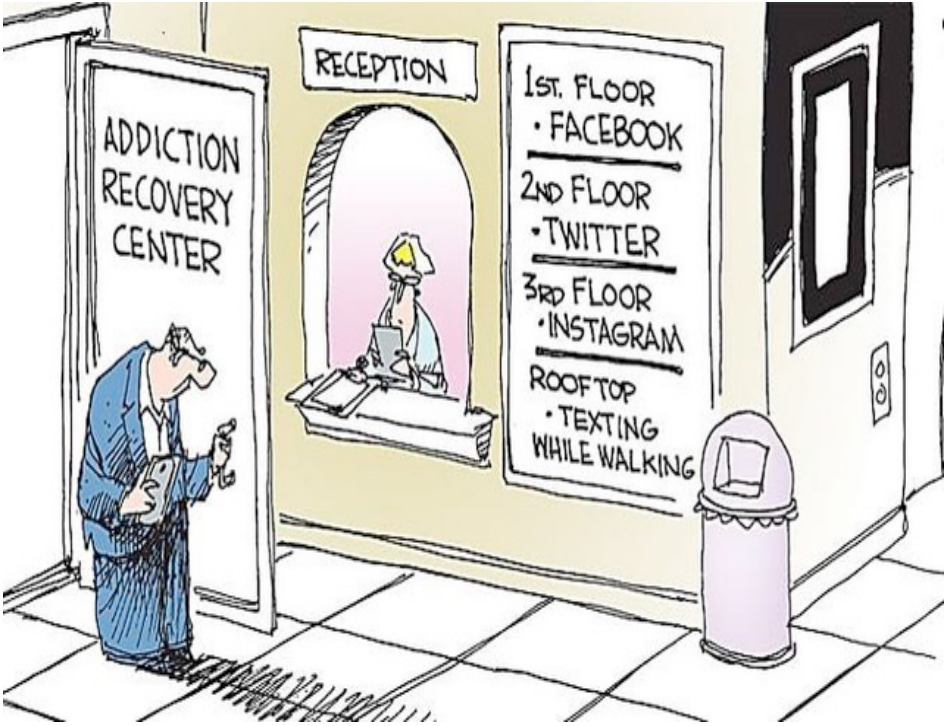
Law Access
Referrals for legal help
1300 888 529

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

	1	C	O	M	P	R	E	H	E	N	S	I	O	N		
		H	A	E	A		O	N	A							
8	B	E	L	L	F	U	L		9	T	A	V	E	R	N	
		Q	A	R	F	E	A	R								
10	O	U	T	R	E	A	C	H	E	D		14	D	E	A	D
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17	Z	I	G	G	U	R	A	T		20	A	C	C	O	S	T
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23	D	R	U	M		24	B	E	D	C	H	A	M	B	E	R
		A	B	U		N	E	P		N						
26	M	E	L	O	D	Y		28	E	N	T	A	I	L	E	D
		L	O	E		S	T		N	R						
27	I	N	T	E	R	E	S	T	I	N	G	L	I	Y		