THE VOICE OF PENSIONERS AND SUPERANNUANTS

CPSA COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC

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SPEAKING OUT FOR PENSIONERS SINCE 1931

60,000 WILL DIE WAITING FOR HOME CARE: FORWARD ESTIMATES

THE waiting list for the Home Care Packages (HCP) program has been reduced by 7.3 per cent during the June 2019 quarter. This is the first time the HCP waiting list became shorter rather than longer.

But did the HCP list really become shorter?

Yes, it did.

Compared with the previous quarter there were 9,514 fewer people in the National Priority System, as the waiting list is optimistically called.

But this was achieved by adding only 5,779 new packages.

How is that possible? you might ask.

Take away 5,779 from 9,514. This yields 3,735, which is the number of people who dropped off the HCP waiting list because they died waiting. That's in just three months' time. Extrapolated to a period of one year that number is 14,940 people dying waiting.

This means that the reduction in the number of people waiting for a package is 39 per cent due to people dying.

This reduction is nothing to be proud of. It is success caused by failure.

The way the HCP program is designed is deeply flawed, because the number of "allocated" packages greatly exceeds the number of actual, active packages. The current allocated number is 144,912, whereas the latest actual, active number is 99,110. That means 45,802 packages are allocated but inactive for administrative reasons.

Activating those almost 46,000 packages would make a real dent in the waiting list. It wouldn't solve the problem, but it would make a real difference.

As it is, the number of "allocated home care packages across the forward estimates" is projected to rise by 8.4 per cent by June 2023, but no one knows how many of the then 157,154 allocated packages will be active.

By that time, 60,000 people will have died waiting, about half the current waiting list of 119,000.

Aged Care Royal Commission

This issue of *THE VOICE* went to print before the Interim Report of the Royal Commission into Aged Care Quality and Safety was published. Please check cpsa.org.au for coverage. The December/January issue will cover the report in detail.

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(as at 28 June 2019)

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Letters are personal views only and do not necessarily reflect CPSA policy. Ed.

Cashless welfare card scare (1)

THE Australian Government is proposing to expand the cashless welfare card to include all Age Pensioners, across Australia.

I am raising this issue with your members as I feel it is relevant and will affect many pensioners, such as my father, who is also an Age Pension recipient.

Pensioners across the country should organise and protest. The card scheme is flawed. To date, those on Centrelink payments such as Newstart have suffered the flaws of the scheme. Users have experienced being unable to pay the rent, the bills, with severe restrictions on where they use the card to purchase even the most basic of necessities such as fresh meat or vegetables.

The card has been justifiably criticised by welfare groups such as Australian Council Of Social Service and St Vincent de Paul who state it places further stress on the most vulnerable in our society.

Roger Wong

Cashless welfare card scare (2)

DOES CPSA lobby the government? If so are there any plans to develop a policy and or lobby the government on its plans to introduce the cashless debit card to age and other pensioners? The card dictates where people can spend their money and on what they can spend it. As an Age Pensioner I am concerned about these plans.

Vicki Watson

(Currently the cashless welfare card is being trialled. Age pensioners will be exempt from the trial. CPSA's policy is that cashless welfare cards should only be available to those who apply for it. CPSA has written to the Minister for Social Services requesting a categorical statement that the cashless welfare card will not be extended to pensioners. Ed.)

No need for NBN home phone

I READ with interest an article in the September *VOICE, A way around the NBN*. Being a dissatisfied Telstra customer for many years, continued NBN problems sparked the search for an alternative.

I found the impressive Olitech Easy Tel. It looks and functions like an office phone, can be placed on a wall or desk and is not NBN dependent as it uses a sim card which does not use the NBN network.

After the switch I have reduced my quarterly bill by 80 per cent and no longer

CPSA COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

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:__________
Address:__________
State:______ Postcode:______
Phone:__________ Email:__________
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 have to deal with Telstra.

Earlier this year I experienced two incidents of age discrimination from Telstra representatives. The first occurred when verifying my personal details the representative stated "not many get to your age".

A second incident occurred at a later date when a senior representative made the comment, "I realise you are elderly".

I found these comments offensive, unwarranted and condescending. As such these issues have been reported to the Telecommunications Industry Ombudsman and the Australian Human Rights Commission.

I wonder how many others have experienced age discrimination.

Name withheld by THE VOICE

Travel and health insurance

TWO examples of age discrimination were recently brought to my attention.

First, travel insurance for those over 80. I am reliably informed that only one travel insurance company will cover travellers over 80. The risk to this company cannot be significant, otherwise they too would cease offering cover to the over-80s. As it is, the over-80s have become price takers as there is no competition.

Second, private health insurance premiums can vary with a patient's age, that is, the older the patient the greater the premium. This is unfair on us, the sandwich generation, who in their youth subsidised the generation before it and are now asked to subsidise the generation following it. Aligning age with illness is flawed logic. Not all the elderly are sick and not all the young are well.

Helen Ducker

(It is true that travel insurance options for those over-80 are limited, but there are multiple companies offering these policies. Costs do significantly increase for older travellers. As to health insurance premiums, they feature a loyalty discount, which means that the longer and younger you have had health insurance the more Government subsidy you get. Ed.)

The ACT needs an emergency contact program

HAVING been a CPSA Member for several years, I was excited and extremely pleased reading the *Next of Kin – emergency contact program* advertised most recently in the September issue of *THE VOICE* as I am 70 years old and live alone, with both my sons living in NSW.

However, I went to the ACT Police and was told that they do not have this program.

I then went to the Yass Police Station, as one of my sons lives in Yass. They were unaware of the program, but they rang Goulbourn who were clearly aware that the program exists.

As I live in the ACT, I was told it would not be suitable for me, but they did send me the forms to fill out if I chose to do so.

Could the CPSA lobby the ACT Government for the same program to be implemented?

Lynn Bamblett

(We have contacted the ACT Government and will keep VOICE *readers posted. Ed.)*

A bit of pension history

ARE you aware of the 7 percent salary deduction since the inception of the Age Pension? The Pension is a right not a privilege.

I suggest you contact the relevant minister for an explanation as to why we are not receiving our rightful pension so we can live a more dignified life.

Paul E Johanson

(The National Welfare Fund was set up in 1943 to fund all *social security payments, including the Age Pension, which dates back to 1908. The contributions to the National Welfare Fund were a 7 per cent salary deduction similar to today's Medicare Levy. Like the Medicare Levy, the National Welfare Fund had no individual contributor accounts and did not raise enough money to pay for all of Australia's social security outlays, which were also funded from general tax revenue. When the National Welfare Fund was cancelled, all social security outlays, including the Age Pension, were funded from general tax revenue. Ed.)*

Parramatta nursing home

I WOULD like to make a comment regarding the article *Parramatta nursing home does some backsliding* (*THE VOICE* October 2019).

I live in an Anglican Care Retirement Village and up until 5 years ago I volunteered for many years at the nursing home on the same site.

I know that the changes that have been mentioned in your article are the same at their newest residential care home and were the same at the nursing home I was at.

It's all about the money.

'Bleed them dry' until they die and the disgusting thing is that the people who are supposed to make sure that the residents and the operators abide by the regulations are toothless tigers!

Thank you for all of the work you do for us.

Name withheld by THE VOICE

Triple palliative care in nursing homes!

NORTHERN Sydney has more than 130 aged care facilities. There are now only 1.6 specialist palliative care nurses employed to visit these facilities.

They travel from Epping to Berowra Waters, up the whole North Shore Line from Lane Cove to Forestville, Manly to Palm Beach. All they can do is put out fires if they are lucky.

Many nursing home residents suffer and are sent to hospital where they clog up the emergency and other wards, costing a fortune!

The ideal would be one specialist palliative care nurse for every five facilities so that each facility can be visited one day a week. What they could then do is to see the patients with palliative care needs, explain to relatives, teach staff, liaise with GPs and ensure that medications are available and used correctly. One such service in Bowral reduced transfers to hospitals by two thirds.

I have suggested to the NSW Health Minister that this is an opportunity where an intensive program could be trialled on the Northern Beaches. If four palliative care nurses were employed to cover the forty facilities there, they would have a hope of preventing many of the transfers which are currently clogging up emergency departments.

Dr Yvonne McMaster
Push for Palliative

Bank rates and deeming rates

RECENTLY we had another round of populist bank bashing with the announcement of another inquiry by the Australian Competition and Consumer Commission into the banks' failure to pass on the Reserve Bank's interest rate cuts.

The sheer hypocrisy seems to go unchallenged by the media, reporters and vested interests. The Australian Government has itself failed to pass on rate cuts to the deeming rate, effectively denying tens of thousands of pensioners and self-funded retirees of an increase in their pension.

This government seems to be able to legislate whatever happens to suit their agenda but when it comes to energy pricing or policy, cheaper fuel prices and matters that affect pensioners, they are impotent.

I'm not a pensioner but your members have enormous voting power and this Government should be held to account.

Kevin Gilshenan

(It should be pointed out that one of the reasons banks are not passing on cuts to the Reserve Bank's cash rate is that they don't want to reduce term deposit rates any further. This benefits pensioners and self-funded retirees who have their money in term deposits. Ed.)

Send a letter to
THE VOICE

THE VOICE, CPSA
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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.

Crossword by Hilda Thorburn

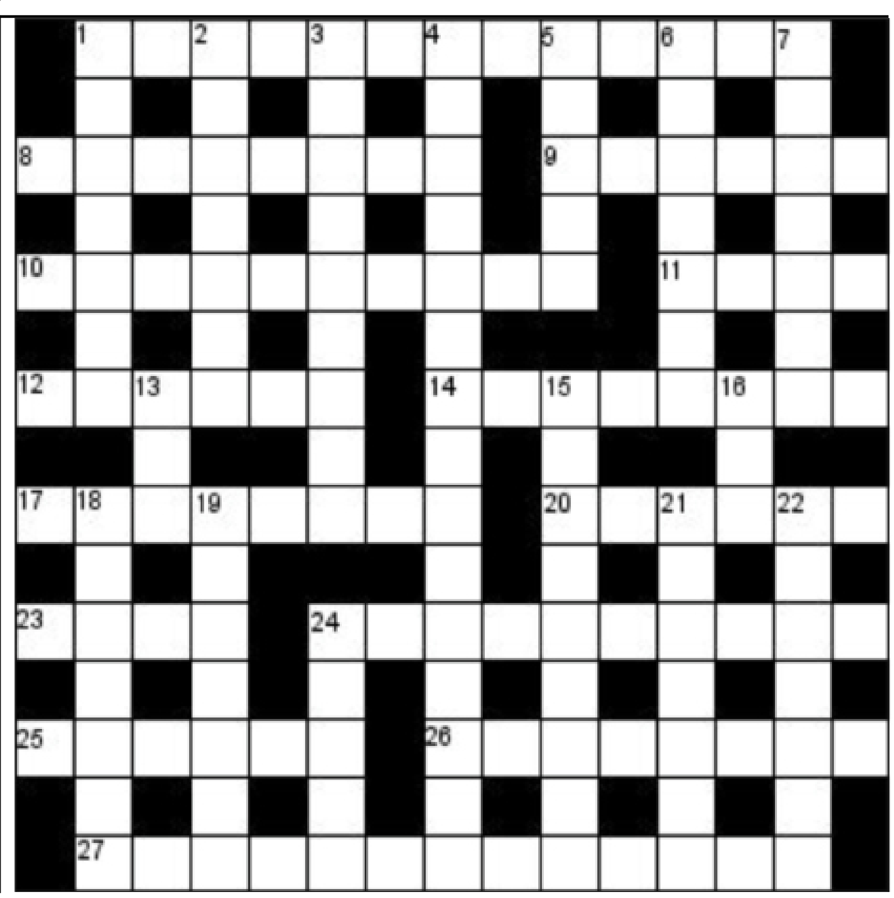
Across

1. Without any help
8. Electronic device for processing data
9. Country adjoining USA
10. Cannot do it now (4,2,4)
11. Jot
12. Landlord
14. Wickerwork
17. Uluru is one
20. Each
23. Net
24. Exploring deep holes underground (4,6)
25. Type of penguins
26. Seller of optical instruments
27. Siblings (7,6)

Down

1. Quarantine
2. Push down
3. Mixture, medley
4. Usual attitude (6,9)
5. Ant
6. Fabric
7. Sailor
13. Transgression
15. Type of pasta
16. ... the line, conform
18. Add sound to an existing recording
19. Shakesperian play
21. Unlawful
22. Half man, half horse
24. Native of Prague

Solution on back page



Financial collapse of nursing home industry narrowly averted

AN exclusive in The Saturday Paper on 5 October 2019 has shone a light in a particularly dark and murky corner of the nursing home industry.

The Saturday Paper reports that the Department of Health produced ministerial briefings dividing nursing home providers into two financial categories: winners and losers. Before the Australian Government cut $2 billion out of the industry, there were 80 per cent winners and 20 per cent losers. After the cuts, more than half the providers had become losers.

The budget cuts were in the care subsidies paid to providers. Many providers used these care subsidies to generate the profits from which they paid dividends and bonuses. Rather than take action to ensure care subsidies were used to pay for care, the Government took the view that it was paying too much.

In February this year, the Government provided a one-off cash injection of $320 million. This funding was not prompted by concern for nursing home residents who were suffering poor care, but by concern the big providers (BUPA, Estia, Japara and Regis) might fail.

The Saturday Paper reports that the $320 million was the minimum amount needed to prevent some of the biggest aged-care companies in the country from defaulting on their loan covenants or facing much higher than anticipated interest rates.

Not only would this have made around 20,000 nursing home residents homeless, it would also have meant that the Government would have had to stump up billions of dollars in nursing home bond refunds. The total value of currently outstanding nursing home bonds is around $30 billion.

The nursing home industry is now blaming the $2 billion cuts to care subsidies for the industry's lack of financial viability. This poor financial status is then cited as the cause of the appalling failures in providing care as discovered by the Aged Care Royal Commission. The industry's message? Give us more money and all will be well again.

However, the sorry mess called residential aged care funding is predominantly the result of thieves falling out. The thieves in this case are the Australian Government and the Australian nursing home industry. Their victims are Australian nursing home residents.

Following funding reform in 2012, predator providers moved in. As part of the reform, everyone could now be asked to pay a nursing home bond.

The pricing of these bonds was largely unregulated, which generally meant that prospective nursing home residents started to be charged the value of their home. These bonds were invested and investments were used as collateral for loans to expand the predator providers' businesses.

Providers siphoned off care subsidy money to generate profits and to pay interest on their loans.

Then the Government cut $2 billion out of the total care subsidies paid, and the predator providers found themselves in deep trouble. They could no longer pay the interest on their loans.

In a nutshell, the Australian Government after cutting $2 billion out, the Government has had to do a u-turn and bail out the too-big-to-fail providers, allowing them to continue being predators and providers of appallingly unsafe care.

CPSA News

Royal Commission: nursing home staffing light years behind the rest of the world

A RESEARCH paper by the Aged Care Royal Commission has found that residential aged care in Australia is grossly understaffed when compared internationally.

The research looked at staffing level rating systems from Germany, Canada and the USA. The researchers found that the framework which presents the most potential for shaping Australian aged care policy is the USA Centers for Medicare and Medicaid Services (CMS) Nursing Home Compare system.

The CMS system uses a 'casemix' approach in determining adequate staffing levels. A casemix system takes into account the mix of residents within a facility. The system will adjust for each facility depending on how many residents are in a facility and the complexity of care required for residents. This way accurate information can be used to determine the number of staff and the skill mix of staff necessary to ensure safety in a facility.

Australia's current residential aged care funding instrument (ACFI) is inadequate as it does not adjust for the mix of different needs that residents require nor does ACFI mandate appropriate staffing levels.

The CMS system rates staffing levels of facilities between one and five stars. The researchers suggest that the median point between a two and three star rating of CMS is the point at which a facility is likely to have quality problems. Therefore aged care facilities with a one or two star rating are considered to be providing an unacceptable level of care.

It was found that 58 per cent of Australian residents in aged care homes receive care that has a one or two star rating.

To lift staffing levels to three stars, which is the lowest acceptable level of care, staffing hours would need to increase by 37.3 per cent in one and two star facilities. In order to achieve five stars in all Australian aged care facilities staffing levels would need to increase by almost 50 per cent.

The researchers suggested that a system similar to the CMS should be implemented in Australia.

Such a system will require additional funding to increase staffing levels to acceptable standards. It was stressed however that this funding must be made in conjunction with reform to the aged care sector.

The not-a-retirement-income review

GOVERNMENTS, and the Australian Government is no exception, like to announce comprehensive root and branch reviews. But when on 27 September the federal Treasurer announced a review of the retirement income system, he avoided calling it comprehensive. Instead he called it "independent".

The reason for avoidance of the term comprehensive to describe the review soon became clear. The Treasurer has ruled out for review all but one of the burning issues in retirement income policy.

Whether or not the value of the family home should be included in the Age Pension means test is out.

The pension eligibility age is out. Compulsory superannuation contributions are out.

The only issue not ruled out by the Treasurer has since been ruled out by one of the review's panel members.

As a result, franking credits are also out.

Prof Deborah Ralston, the panel member who did the ruling out of the franking credits issue, was a spokesperson for the Alliance for a Fairer Retirement, which campaigned against the federal Opposition's franking credits policy in the lead-up to the May 2019 election.

On 30 September 2019, Prof Ralston told the Australian: "I don't see how it [the issue of excess franking credit refunds] fits in this particular review".

But in the lead-up to the May 2019 federal election she made the following public statement on the federal Opposition's franking credits policy: "Any proposals that risk causing major upheaval for over a million people deserve careful considered study within an overall review of the Australian superannuation, taxation and retirement income systems."

However, the main concern is how a review that according to the Treasurer "will look at the three pillars of the current retirement income system: the Age Pension, compulsory superannuation and voluntary savings" can in any way be meaningful without investigation of those four excluded issues.

It is tempting to welcome the exclusion from the review of the family home / Age Pension issue, the pension age issue and the exclusion of compulsory superannuation contributions issue.

But a truly comprehensive and truly independent, non-partisan review conducted by a panel of unblemished credibility and reputation must include all those issues. Without them, this review will be a comprehensive failure.

A second significant concern is that the review panel appears to exclude anyone with even a hint of affinity with people on low incomes.

CPSA News

Minister: people on the dole are druggies and alkies

UNLIKE the Age Pension, Newstart can only be indexed according to the Consumer Price Index, which indicates the rate of inflation. The Australian Government always points at this indexation mechanism as proof of the adequacy of Newstart.

However accounting firm KPMG has said that if Newstart had only been adjusted for inflation since the start of the dole in 1969 it would have been $180 a fortnight now instead of $559.

KPMG's point was that the dole has been increased beyond the rate of inflation a few times and that it is high time it happened again.

KPMG, not exactly an outfit with extreme or even moderate left-wing leanings, called for a $100 a week increase, more than the $75 advocacy groups such as the Australian Council Of Social Service have been campaigning for.

KPMG argued that Newstart is too low for recipients to eat healthy, keep a roof over their heads, maintain clothes for interviews and afford travel costs to Centrelink appointments.

The low rate of Newstart has also become a threat to the health and wellbeing of recipients. In a submission to the Newstart Senate inquiry the Consumers Health Forum (CHF) has stated that there is a "disturbing level" of untreated sickness experienced by Newstart recipients.

CHF also has said that there is a link between unemployment and mental health issues and that there would be 500,000 less Australians with chronic illness if the health inequality gap was closed.

While advocacy and health groups, charities and even large multinational corporations are calling for an increase to Newstart, the Social Services Minister was quoted as saying, "Giving [Newstart recipients] more money would do absolutely nothing ... probably all it would do is give drug dealers more money and give pubs more money."

The Minister later backtracked by saying her comments were taken out of context and that the Government is focused on coming up with more inventive ways to deal with the barriers to employment that Newstart recipients face.

Before the Minister made her derogatory comments, the Australian Government had announced it would introduce compulsory drug and alcohol testing.

There are approximately 180,000 people-over-55 on Newstart.

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.

Avoiding the heat at NSW train stations this summer

RECENTLY, concerns were raised by a CPSA member about the lack of fans or cooling systems in waiting rooms at NSW train stations.

With the harsh summer heat fast approaching CPSA wrote to the NSW Minister for Transport and Roads.

CPSA would like the NSW Government to take more action to protect travellers against the heat by installing fans in train station waiting rooms. On summer days, that would be appreciated by everyone, not just older people.

CPSA received the following response: "Sydney Trains and NSW TrainLink will consider CPSA's suggestion when their works programs are next reviewed."

CPSA is a member of the Accessible Transport Advisory Committee (ATAC) which provides guidance in regard to access and inclusion to Transport for NSW.

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

Despite changes funeral insurance still a rip off

ON 1 October the Australian Government released draft regulations and legislation to take action on one of the recommendations from the Banking Royal Commission.

The Banking Royal Commission heard horror stories from customers who had spent thousands on funeral expenses policies that were found to be too expensive and often did not cover a funeral service in its entirety.

There are two types of funeral insurance: funeral life insurance policies and funeral expenses policies. Both are bad ideas and should be avoided.

A person buying a funeral life insurance policy nominates a benefit amount (usually between $5,000 and $20,000) that is paid upon a person's death. Commercials on daytime TV for funeral insurance are for funeral life insurance policies.

A funeral expenses policy will pay for funeral costs up to a nominated limit. The actual cost of a funeral may be less than the limit of cover that the funeral expenses policy offered. These policies are not advertised as much and are often sold by funeral directors.

The Banking Royal Commission found that there is a large potential for consumers to pay more in premiums over the life of a funeral expenses policy than they will receive in benefits when they die.

The Royal Commission did not comment on the fact that funeral life insurance policies can be and usually are just as bad in that respect.

A legal loophole means that funeral expenses policies are currently not a financial product. They are therefore not covered by the same consumer protection laws as funeral life insurance policies.

That is now going to change. The proposed changes will require providers of funeral expenses policies to hold an Australian Financial Services licence. This will knock funeral directors selling these policies out of the game.

The benefit of these changes to consumers will not be substantial. Taking out funeral insurance of any kind is generally inadvisable. You only win if you time your death for when you haven't paid more in premiums than you will receive in benefits. That's not something many people are able to do.

It is better to take out a pre-paid funeral, which you buy at today's price. You only pay for the funeral you want and no additional premiums or add-ons are involved.

A pre-paid funeral is also an exempt asset for the pension asset and income tests.

If you don't have the money to buy a pre-paid funeral, you could set up your own insurance-type account by setting some money aside each week or each month and putting it in a term deposit or other investment account or else you could pay into a funeral fund which in NSW are protected by regulation.

Default electricity contracts provide savings

ON July 1 2019 the Australian Competition and Consumer Commission (ACCC) enforced a new Code of Practice for electricity retailers aimed at reducing energy costs for consumers. The Default Market Offer (DMO) was introduced to lower the maximum price that energy retailers can charge customers.

If you signed up to an energy plan that offered discounted rates then you are on what is called a market offer energy plan. These plans offer discounted energy rates for a certain period of time. If you did not sign up to a discounted plan or your discount period has ended then you are most likely on a DMO.

Before the recent changes DMOs were often very expensive, but now households on DMO contracts will save between $130 and $430 a year according to the ACCC's electricity market report that was published on 16 September.

The DMO has also made shopping around for energy prices much easier. All energy price advertisements must refer to the DMO. So, if you are offered a 10 per cent discount from one energy provider and a 20 per cent discount from another provider, both discounts must be calculated off the DMO ending dodgy pricing advertisements.

The ACCC has stressed that there are many offers available in the market that are cheaper than DMO offers.

For NSW residents the online tool Energy Switch – energyswitch.service.nsw.gov.au – can be used to compare the prices of other energy retailers in NSW.

A similar tool called Energy Made Easy – www.energymadeeasy.gov.au – also provides energy comparisons. Unfortunately, not being online makes it difficult to use these computer-based comparisons.

However, with the fairer advertisement regulation in place it has become easier to shop around and find the best deal at a time energy prices are sky high.

Pensioner council rebate is here to stay - for now

ON 21 June the NSW Minister for Local Government released the Independent Pricing and Regulatory Tribunal's (IPART) final report on the local government sector. Within this final report, IPART made a recommendation that the current $250 pensioner concession rebate on council rates be replaced by a new $1,000 per year rate deferral scheme.

This scheme would allow pensioners to borrow $1,000 a year against their home in an arrangement called a home equity release scheme. This means that you may borrow money using the 'equity' or 'value' of your home as security. The money borrowed is then paid off when you sell your home or is paid out of your estate when you die.

The Government would collect interest on top of the deferred rate scheme recovering the cost of deferring rates.

Concerned with this recommendation CPSA wrote to the NSW Minister for Local Government calling for the current pensioner council rebate to be continued and indexed annually, along with the water and wastewater rebate.

CPSA received a reply from the Minister in late September. The pensioner council rebate lives on to see another day.

The NSW Government has now ruled out adopting IPART's recommendations on the pensioner council rate rebate in a letter by the NSW Minister for Local Government in response to a letter from CPSA.

"The Government has decided, after careful consideration, to rule out a number of recommendations it considers may adversely impact vulnerable members of the community. This includes IPART's recommendation to introduce a rate deferral scheme for pensioners", the letter said.

CPSA will continue to lobby for an increase to the council rates rebate, which hasn't seen a rise since its inception in 1993.

Rent assistance must be increased: Productivity Commission

THE Productivity Commission's report *Vulnerable Private Renters: Evidence and Options* calls for an increase to Rent Assistance. This report also highlights the lack of public housing available.

The report finds the number of low-income households in rental stress has doubled in the past two decades. The report also finds that more than 600,000 households are in rental stress and are spending more than 30 per cent of their income on rent).

Rent Assistance is currently $68.50 a week for singles paying more than $150 per week in rent.

The Productivity Commission's report shows that in the last twenty years, the proportion of people in home ownership and public and community housing has fallen, leaving more people in the private rental market, including those on very low incomes.

Secure, affordable housing is a foundation of community participation and productivity.

Rent Assistance should be adjusted periodically in order to keep pace with market rents.

Australian Government investment in public housing should be substantially increased to deliver housing security to the vulnerable.

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.

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.

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.

Mary Choate	$250
Tony Demetriou	$35
Carmel Hodgson	$35

Making an Advance Care Directive

An Advance Care Directive is an important way of letting people know about your wishes about your healthcare and treatment should you find yourself in a position where you are seriously ill or injured and not able to make decisions. NSW Health has produced a 'Making an Advance 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 staff will send out a copy to you.

Free Wills!

NSW Trustee & Guardian is the largest Will maker in NSW. The Will preparation service is free to pensioners who are over 65.

You can make a booking by ringing 1300 364 103.

Alternatively, you can start making a will using the Will service online at: https://www.service.nsw.gov.au/transaction/get-started-making-will

Justice NSW Trustee & Guardian NSW GOVERNMENT

CPSA Facebook and Twitter

CPSA has become very active on Social Media. Check out our Facebook page at www.facebook.com/combined.pensioners and the twitter account @CPSANSW

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/

Volunteers for lonely nursing home residents

The Community Visitors Scheme tries to cheer up the more than 40 per cent of nursing home residents who have no one left in this world and the countless elderly people at home who are socially isolated. Community visitors make a huge difference!

CPSA has been operating a Community Visitors Scheme for over 20 years in the St. George, Sutherland, Inner West and Eastern Suburbs and is keen to have more volunteers. Training and ongoing support will be provided. Please ring Philippa Bolton on 0438 841 116 for more information.

Sylvia Bennett is a volunteer visitor for John Antoniadis. John is vision impaired and 98 (and a half) years old. Sylvia has been visiting John for more than three years and they have wonderful conversations that enrich the lives of both Sylvia and John.

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/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
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

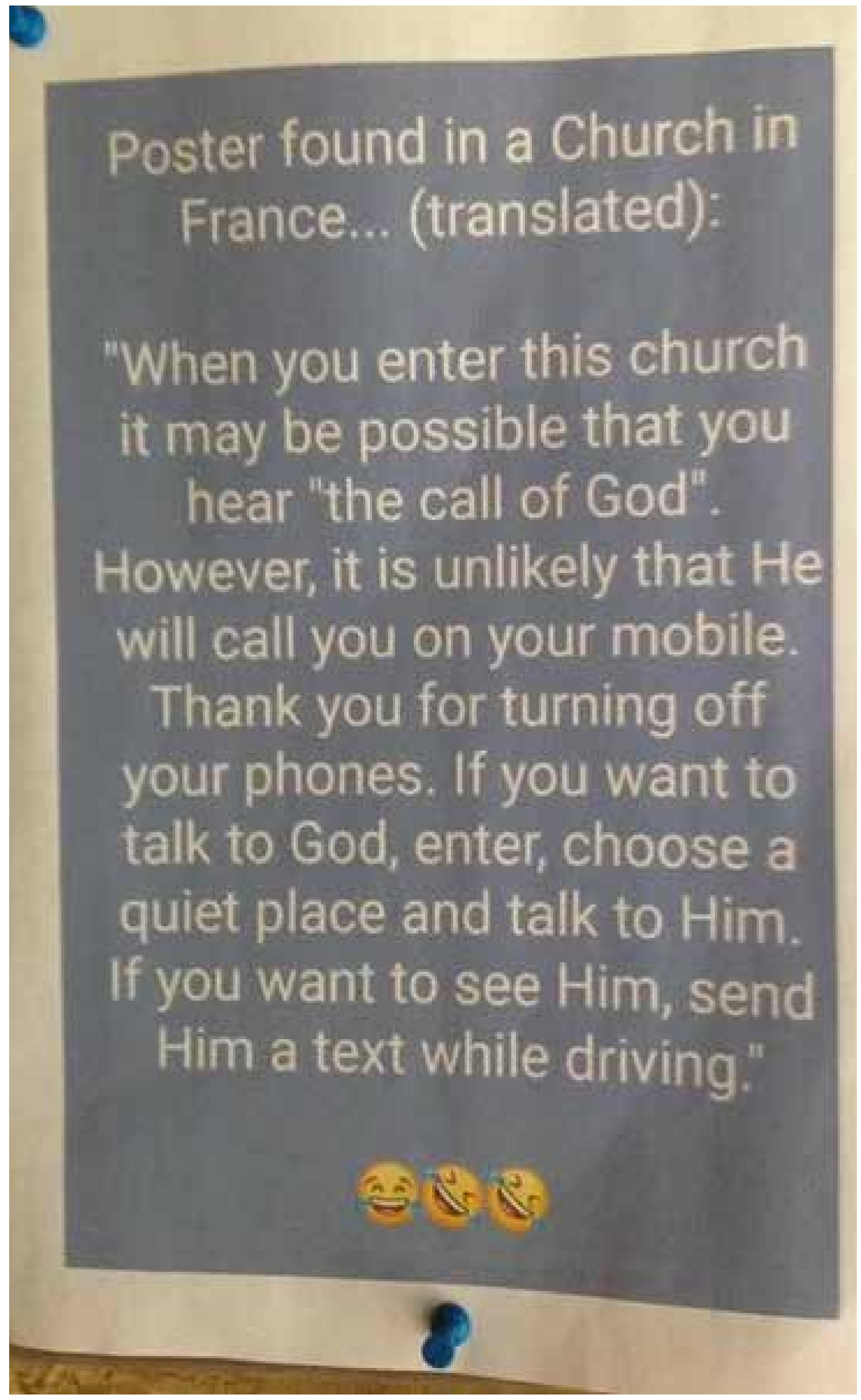
Insurance Law Service
Legal assistance and advice on insurance law and disputes
1300 663 464

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

"Edna would be so pleased... look - Tupperware !"



Crossword Solutions

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