CPSA
COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC

THE VOICE OF PENSIONERS AND SUPERANNUANTS

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SPEAKING OUT FOR PENSIONERS SINCE 1931

BEGGING TO DIFFER

Aged Care Royal Commission Nails It

CPSA is very pleased with the Royal Commission into Aged Care Quality and Safety's interim report entitled Neglect. The report is forthright and absolutely clear about the state of aged care in Australia.

One passage in the report stands out:

The Secretary of the Australian Department of Health told the Royal Commission that 'based on the evidence and information available to the Department…serious instances of substandard care do not appear to be widespread or frequent'. We beg to differ.

The view expressed by the Department's Secretary (who is the boss of the Department) is the one-bad-apple-can-spoil-the-barrel view. It was shared, and probably still is shared, by aged care providers. It was trotted out whenever a scandal broke.

CPSA has begged to differ with that view of Australian aged care, vocally and for a long time. CPSA is an advocacy organisation and will continue to represent the interests of people in aged care into the future without cosying up to the Department of Health and the aged care industry.

The Aged Care Royal Commission has another year to run. It will deliver its final report in November 2020.

It is then that people depending on aged care will need strong representation of their interests as the aged care industry starts to lobby as hard as it can against mandatory staff-to-residents ratios and the imposition of aged care quality indicators.

In many ways, the hard work in aged care for advocacy organisations will start once the Aged Care Royal Commission has delivered its final report.

At the moment, every aged care provider under the Australian sun is 'welcoming' the Royal Commission's interim report and no doubt every provider will be 'welcoming' the final report. But their hearts and wallets speak a less welcoming language.

Currently the Aged Care Quality and Safety Commission (ACQSC) is turning up non-compliances at nursing homes as if it's shooting fish in a barrel.

But wait until public attention wanes once the Royal Commission wraps up.

The ACQSC's performance will inevitably slide, as it has to work with aged care quality standards that you can drive a truck through.

These standards are open to interpretation and the interpretation will grow laxer and laxer once the Royal Commission has packed up and aged care provider lobbyists start applying the pressure.

It is then that the advocacy organisations which have the best interests of people receiving aged care at heart need to stand up and be counted.

Letters

CPSA Executive

(as at 6 November 2019)

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CPSA Secretary

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

Couple's pension rate

I WAS wondering if anyone has pointed out the large discrepancy in pension rates between a single person and that of a single member of a couple, where only one person of a couple is of the age to get a pension?

Brian Kentwell

(The annual rate of Age Pension is now $24,268 for singles, while couples combined receive $36,582. If only one member of a couple is eligible for a full rate pension, they receive $18,291. A large discrepancy, as you say. The reason is that anyone not having reached pension age is assumed to be working. Where this is not the case, the partner not of pension age can apply for Newstart, which is worth $13,367 annually, and which means a combined annual income of $31,658. Ed.)

Family home issues

IF the family home is not included in the Age Pension asset test, there's a range of equity issues.

One issue is that by excluding the family home, an inheritance boost is given benefiting kids of parents who live in bigger cities over smaller ones. My parents and my wife's parents both bought a house each for around $20,000 in the late 1960s. My parents' house in Sydney is worth around $1.8 million while my wife's parents' house is now worth around $300,000. That's a massive free kick to me and my siblings.

There's an issue of pensioners who should move out as the large family home is difficult to manage, but they remain as downsizing would see them lose the pension and all the other benefits, which has health implications for the retirees but also locks up a family home from a young family.

My wife and I are living in regional NSW and are considering, at retirement, to sell our home here, to cash in our super and to buy a unit or townhouse on the beach in Sydney. We'd go from no pension to full pension plus all the other benefits.

Trying to solve the equity issues overnight would create some emotional and stressful scenarios for some retirees, but we need to come up with some plan to reduce the current equity issues and also the issues skewing people's behaviour by exempting such a large asset as the family home.

Campbell Simpson

Letters

THE VOICE in the market place

I HAVE had one of our customers bring me a copy of *THE VOICE* with a request that we become a supplier/stockist of your paper.

Our customer had only recently come across *THE VOICE* and said that she had come across many things in there that she was not aware of. She found it to be very valuable and thought many of our other customers would also.

We are a supermarket with quite a large older customer base, a lot of whom are alone and unaware of some of the services available to them. Is it possible that we can stock/supply *THE VOICE* here in store?

Kaleigh Woll
Store Manager, Ashcroft's Moss Vale

(This supermarket is now receiving copies of THE VOICE*. Anyone running a shop with a lot of older customers is welcome to email voice@cpsa.org.au to arrange for copies to be sent out. Ed.)*

Lobbyists in Government

There are 218 lobbying firms in Australia. In total there are nearly 5,000 lobbyists in our country.

It could only happen here. In the United States of America, they strictly control the numbers, and they can be fined ip to $20,000 for an offence, but not here.

A former Prime Minister has said recently, "You cannot be a lobbyist and a politician. One has to go."

So ask your local politician is he or she like so many, a lobbyist.

Charles Lindstrom

(By law, Australian parliamentarians can't be lobbyists while they are in Parliament. Ed.)

CORRECTION
A letter in the November 2019 VOICE *(The ACT needs an emergency contact program) appeared incorrectly with Lynn Bamblett as signatory. The letter's signatory was Lynn Dowrick.*

The bewildering interim measures in aged care

WHILE recommendations are not part of the Aged Care Royal Commission's Interim Report, the Commission identified three areas of pressing need where it saw no impediment for immediate action, without saying what that action should be.

The Commission's thinking seems to be that these things need to be solved now.

The difficulty is that something which may look like a problem that is easily and quickly fixed may not be easily and quickly fixed. In aged care, addressing problems in isolation is often impossible.

Providing more Home Care Packages to reduce the waiting list for higher level care at home is one area for immediate action identified by the Royal Commission.

As evidence provided to the Royal Commission suggests, the Home Care Package program is deeply flawed. This program ostensibly puts the 'consumer' in charge.

However, once the 'consumer' has signed up with a provider, it's the provider who calls the shots with what can be provided when and at what (often exorbitant) price. This makes the Home Care Package program much more expensive than it needs to be, while in many cases the quality of care leaves a lot to be desired as well.

So just throwing money at the Home Care Package program to increase materially the number of high-level Packages is an inefficient way of solving a problem. In addition, dollars wasted here are not available for other areas of urgent need.

Responding to the significant over-reliance on chemical restraint in aged care is another area for immediate action.

However, the evidence at the Royal Commission is that something like half the population of nursing homes is being restrained. The vast majority are restrained because there are no staff to manage their anxiety, wandering, aggression, or otherwise disruptive behaviour.

In other words, the right response to over-reliance on chemical restraint is to put more staff on. But it's cheaper to increase use of physical restraints. That is, tying people down.

Stopping the flow of younger people with disability going into residential aged care and getting out those already in is the third area of immediate action.

This is not an aged care problem as aged care is understood at the moment, but a problem for the disability care system. What this problem does point to, though, is the crucial importance of housing in care. Regardless of age, anyone living in a nursing home but able and wanting to live independently should be able to do so.

Send a letter to *THE VOICE*

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

voice@cpsa.org.au

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

CPSA News

Early action on home care

A RECENT report by accountancy firm StewartBrown claims that the average unused balance in care recipients' Home Care Package (HCP) accounts administered by HCP providers is $7,000.

Whether or not this claim is accurate is not known. This particular firm does a lot of work for the aged care industry. This recent report appears to be aimed at getting unused money out of these accounts to improve the financial situation of HCP providers.

However, it is not disputed that on average HCP recipients have a tendency to not spend all of the money the Government deposits in their HCP accounts every month. HCP recipients' thinking is that they need a buffer for future needs.

The Government is now taking action to free this money up to fund more HCPs. With 100,000 people waiting, anything that can be done is welcome.

The proposal is very simple and does not take away HCP recipients' ability to save up a buffer for future needs.

Instead of the Government depositing the full monthly instalment into HCP recipients' accounts, the monthly deposit will now be limited to the actual fees and charges due. Meanwhile the Government keeps a tab on any recipient underspending and releases more funding when needed.

HCP recipients will be required to continue to pay their income-tested contributions into their HCP account administered by their HCP provider.

The Government's initiative helps towards early action on the HCP waiting list recommended by the Aged Care Royal Commission.

It is not yet known when this change will take effect. *THE VOICE* will keep readers posted.

Crossword by Hilda Thorburn

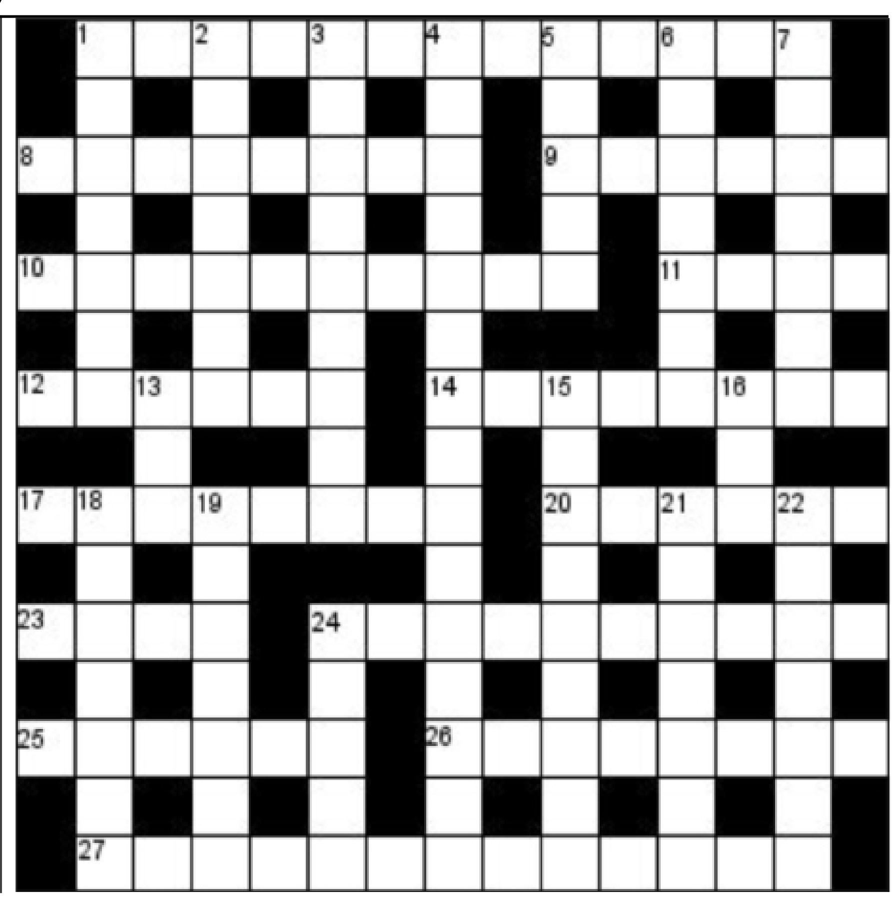
Across

1. Fascinatingly
8. Aromatic
9. Cancels
10. Kind human beings (4,6)
11. Revolt
12. Verve
14. Foolhardy
17. Poisonous evergreen
20. Taste
23. Burden
24. Grab a weapon (4,1,5)
25. Vocation
26. Sustain
27. Replied suitably (8,5)

Down

1. Inside
2. Loud rumbling
3. Mirrored
4. Art of painting oneself
5. Angry
6. Military rank
7. Discolours
13. Filled pastry
15. Killjoy
16. Extrasensory perception
18. Flowering shrub, weed
19. Ulcer
21. Slender turret
22. Haughtiest
24. Eat to excess

Solution on back page



Billions extra: the cost of good aged care for everyone

THE following is a back-of-envelope estimate of how much the Government would have to add to its current contribution of $18.1 billion in aged care subsidies to address understaffing in nursing homes and on waiting lists in home care.

Right now nursing home care gets $10.8 billion of the total of aged care subsidy pie.

Research carried out on behalf of the Royal Commission found that staffing hours in nursing homes across Australia needed to increase by 37.2 per cent to reach a level where staff are able to provide 'good' care.

This means that care subsidies need to be increased by approximately $4 billion a year in residential aged care.

Now for home care.

The Home Care Package (HCP) program and the Commonwealth Home Support Program (CHSP) together cost $5.9 billion a year in Government subsidies.

The Department of Health says $2.5 billion extra will get rid of the HCP waiting list.

Add up the extra $4 billion for residential aged care and the $2.5 billion for home care, it becomes clear that roughly $6.5 billion extra is needed.

But this is assuming that the aged care system will continue to operate as it does at the moment. This is unlikely.

The HCP program is funded by the Government depositing money in HCP recipients' accounts. According to a recent report, the average unused balance in these care recipient accounts is $7,000.

There are just over 99,000 HCPs active, which means that just short of $700 million in Government subsidy money is sitting idle permanently.

If the 72,000 people now waiting for a package are added in with an average unused $7,000 account balance, this would mean that another $500 million might be able to be freed up.

That would reduce the $2.5 billion required to clear the HCP waiting list by $1.2 billion to $1.3 billion and the overall funding requirement from $6.5 billion to $5.2 billion.

Further economies may be possible by scrutinising charging by HCP providers, particularly in the area of administration fees.

The other factor that could reduce the overall requirement for additional funding is the gradually declining demand for nursing home places. Occupancy rates went from 93 per cent at 30 June 2014 to 90.3 per cent four years later.

The average subsidy per operational nursing home place in 2017-2018 was just under $59,000. The average subsidy for HCPs is less than $21,000.

While there are savings to be made by good financial micro-economic management and by the continuing shift from residential to at-home care, it is clear that it is going cost billions more annually to get aged care quality and supply to where they should be.

NSW Regional Seniors Transport Card: what little we know

IN the lead up to the March 2019 state election, the NSW Deputy Premier told the ABC that the NSW Regional Seniors Transport Card was "a key signature policy". The song and dance around the policy included mock cards sent out to some regional electorates.

During the election campaign, the NSW Regional Seniors Transport Card was made to sound as if it was a permanent thing that would come in the day after the votes had been counted.

It turned out it wasn't to be permanent and its arrival wasn't to be immediate.

Here's what we know about the Card.

The Regional Seniors Transport Card will provide recipients with $250 to be used to pay for fuel, taxi services, train, and coach services. Fuel can include fuel for your lawnmower.

It will be in the form of a plastic gift card.

The Card will be available from January 2020 and end in December 2021. In this time participants are entitled to use two $250 cards, one in each year.

The usefulness of the Card will then be "assessed". You would assume that an extra $250 is by definition very useful and that that does not require to be "assessed", but who are we to say that?

With one month until the launch of the Card, you would expect that more details would have been announced, such as whether you have to apply for it and how to collect your card. But no. As the time of writing, not yet.

THE VOICE will keep its readers up to date.

To be eligible for the NSW Regional Seniors Transport Card, you must be either: an Age Pensioner or the holder of a Commonwealth Seniors Health Card and live in one of the following regions:

- Far West
- Riverina Murray
- Central West and Orana
- South East and Tablelands
- New England and North West
- Illawarra and Shoalhaven
- North Coast
- Central Coast
- Hunter

Gold Coast nursing home forced evacuation: report out

ON 11 July 2019, sixty-nine residents at the Earle Haven nursing home on the Gold Coast were evacuated without warning due to a commercial dispute between the approved provider and the subcontractor actually providing the care.

The report commissioned by the Australian Government says that, with the benefit of hindsight and without blaming the Queensland emergency responders, the evacuation was unnecessary. Equipment and other replacements could have been brought in.

As it is, with all residents out, Earle Haven has lost its approved provider status, which means that this nursing home no longer operates. The provider has lost a valuable asset. However, no criminal charges could be laid, despite the trauma caused to sixty-nine residents and their families.

The report about the Earle Haven forced evacuation has come up with twenty-three substantive recommendations, which the Government says it will adopt. We discuss the three most important ones.

The first recommendation is that nursing homes should only be evacuated when the lives of residents are threatened. Floods and fires are such circumstances. In all other cases, residents should stay put and resources brought in to keep them safe.

The second recommendation is that approved providers can only contract out to other approved providers. This means that the subcontractor actually providing care will be just as accountable as the principal provider.

Both will have something to lose. In the Earle Haven case, the subcontractor could walk away without any consequences. Only Earle Haven lost its approved status and was punished.

The third important recommendation is for the expansion of official sanctions. An approved provider can be forced to sell its entire nursing home business or an individual nursing home.

This comes on top of revocation of a nursing home's accreditation and of a provider's accreditation, which exist now, as Earle Haven found out.

The sell-up sanction would be a sanction that can be used in a range of circumstances. For example, a too-big-to-fail provider such as Bupa Australia could be forced to sell one or more of its nursing homes where its performance fell short. That would hurt BUPA but not cause a nationwide crisis and displacement of residents.

The recommendations of the report are good, but it is disappointing that there are no recommendations for the compliance regime to include criminal charges and huge fines where safety, health and wellbeing of vulnerable nursing home residents have been compromised.

Because that is what clearly happened at Earle Haven.

A little bit of rare good news on the NSW energy front

FROM 3 November 2019 the discounts given by energy companies are calculated differently, and it's good news for the customer for a change.

Before November 2019, the discount was calculated on the amount you owed for electricity and gas minus the NSW Government energy rebate.

For example, if your bill came to $300 for the quarter and you received the NSW Government energy rebate of $71.25 plus a discount from the energy discount of 10 per cent, you were paying $205.88.

Under the new rule, you would pay $198.75.

This reduction is the result of first taking off the 10 per cent discount ($30) and then applying the NSW Government energy rebate.

These changes were made to align with the new requirements of the NSW Government's Social Programs for Energy Code.

Your energy plan doesn't change, but your bills do, if only a little bit.

Pensioner cost of living

BEEF up 7.1 per cent. Lamb up 14.3 per cent. Chicken 5.3 per cent. Milk 6.7 per cent. Eggs 4.5 per cent. Cheese 3.4 per cent. Bread 3.6 per cent.

Yet in the September 2019 quarter, the pensioner living costs rose only 0.4 per cent overall.

We have to trust the boffins at the Australian Bureau of Statistics got this right, but it seems as though the cost of living for pensioners is going through the roof.

As it is, the index for pensioner cost of living is tracking very close to the overall rate of inflation. On a 12-monthly basis they are exactly the same: 1.7 per cent.

Advance Care Directive pitfalls

DOCTORS are struggling to fulfil the healthcare wishes of people even with Advance Care Directives (ACD) available to guide them.

An ACD is a written record of someone's preferences for future care, typically end-of-life care. An ACD aims to promote healthcare that is consistent with someone's values, life goals and preferred outcomes or directions about care, at a time when someone may not be able to communicate these decisions themselves.

A recent study has found that doctors are not always following the directions of patient directives when they conflict with doctors' own judgement.

The study found that doctors tended to ignore ACDs when ACDs were old, vague or incoherent.

Doctors also tended to put the ACD aside when family of the person in medical care opposed what was in the ACD.

In cases where a patient was faced with a condition that the doctor deemed to be potentially reversible, doctors also were inclined to ignore the patient's ACD.

Obviously, if doctors did not have ready access to a patient's ACD, they could not act in accordance with the wishes expressed in the ACD.

Anyone wanting to make sure that their ACD is taken seriously and is adhered to by medical professionals needs to avoid these pitfalls.

Contacting Advance Care Planning Australia (ACPA) may be helpful in developing an ACD that is clear and easy for a doctor to follow.

ACPA is a national program funded by the Australian Government with the aim of enabling Australians to make the best choices for their life and health care. You can contact ACPA's free advice line on 1300 208 582 from 9am – 5pm Monday to Friday.

ACPA offer free personalised advance care planning advice informing you of how to make sure your preferences are heard, how to choose a substitute decision-maker and how to complete an ACD.

Another option is to get the Making an Advance Care Directive package developed by NSW Health. Ring CPSA on 1800 454 499 to get a package sent to you.

Super lost and franking credits wasted

ONE third of Australian employees have been robbed of $3.6 billion a year as employers underpay compulsory superannuation.

In response to this, the Australian Government will provide law-breaking employers with amnesty from penalties and a tax deduction for those who repay the funds they owe. The aim of the amnesty is to recoup unpaid funds in the fastest way possible.

The Government expects to recover only $160 million in unpaid super over the entire 26 years that super has been compulsory. The Australian Council of Trade Unions stated that this equates to recovering 1 in every 100 stolen dollars.

It appears that employers are not the only ones disadvantaging workers. Super funds waste opportunities to increase annual returns for members by ignoring the tax implications of their investment decisions.

The success of superannuation investment managers is usually measured against before-tax returns rather than after-tax returns. A typical member ends up with a super balance that is $200,000 lower than if they had been in a super fund that focussed on after-tax returns.

There are ways in which superannuation funds can reduce the tax they pay and they really ought to do so to act in the best interest of their members.

Franking credits are an important way of minimising tax by super funds. Franking credits are earned when dividends are returned to investors who own shares in

Australian companies. These shares have already been subject to Australian company tax, to avoid being taxed twice shareholders receive a tax credit. Franking credits can then be used to reduce the total tax a super fund pays.

Obviously, if the performance manager of a super fund is measured on a before-tax basis, she or he is not going to worry about franking credits. This may mean, she or he sells a stock before the fund has owned it for 45 calendar days, which means that the fund does not qualify for any franking credits for this stock.

That can mean forfeiting a lot of money for the fund and its members. Something forgotten in the recent debate in which retail and industry funds were portrayed as hoovering up franking credits: it turns out they don't.

Similarly, the fund manager may not favour stock paying franked dividends at all and just target profits based on the share price. This may actually increase a fund's end-of-year tax bill.

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

Australia's glorious retirement income system, really?

AUSTRALIA might enjoy an impressive ranking in the Melbourne Mercer Global Pension Index (the Index) for one of the last times if the rate of compulsory superannuation contributions does not increase from the current 9.5 per cent.

The Index shows the relative adequacy of pensions from 37 national pension systems, including government funded pensions and private sector arrangements such as superannuation.

The 2019 Index shows Australia with a B+ ranking. That's good but not as good as leaders Denmark and the Netherlands. Overall, Australia ranked eleventh.

This income adequacy ranking could be improved by increasing Australia's compulsory superannuation contribution rate, the Super Guarantee (SG) as planned. The Netherlands and Denmark currently both have superannuation contribution rates of 12 per cent of before-tax income. Australia is scheduled to increase the SG to 12 per cent in 2019, but rates were frozen at 9.5 per cent in 2014.

In order for Australians to be confident that they will have a secure retirement, the SG should be increase as planned.

Newstart liquid asset test set to wring you out some more

THE latest Australian Government social security initiative is an exercise in picking on the poor and vulnerable to make inconsequential financial savings to the budget.

The Payment Integrity Bill outlines the Government's plans to extend the time that people must wait to apply for Newstart.

If the Bill passes Parliament, it would mean single people with more than $18,000 in liquid assets (cash on hand) will have to wait six months to apply for Newstart, double the previous length of time.

The Department of Social Services revealed that 40,000 Australians on Newstart would be impacted by this change. The largest cohort of Australians on Newstart is the over-55 year old group representing one in four Newstart recipients.

If this bill is enforced, 10,000 Australians over the age of 55 will be affected. Even earning a moderate redundancy package would force many older Australians who may never work again to wait up to six months before accessing Newstart.

The change in the Newstart liquid asset test would force older Australians to run down their savings and potentially access superannuation earlier than anticipated. This places hard-working older Australians at a greater risk of living in poverty in retirement.

Older Australians in a position where they need to access Newstart need to make sure they keep their superannuation savings in the accumulation phase (as if you are still working) as much as possible.

Savings in superannuation accumulation accounts cannot be assessed as part of the liquid asset test or any other Centrelink test until you reach Age Pension eligibility age.

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

2019 CPSA Annual Conference

THE CPSA Annual Conference has once again come and gone with great success. There was an impressive turnout of Members at the Rydges Hotel in Surry Hills.

Conference was packed with lively grassroots policy discussion, which will keep CPSA busy for another year.

The Hon Dr Geoff Lee MP, NSW Minister for Skills and Tertiary Education and Acting Minster for Sport, Multiculturalism, Seniors and Veterans, opened the Conference.

Three new **Association Life Members, Shirley Bains, Joan Teale** and **Barbara Wright** were presented with their well-deserved awards by the Minister.

Bush Telegraph gave all present the opportunity to hear reports on Branch and Affiliate activities and achievements over the last year. There was also an impressive list of speakers on topics close to the heart of CPSA Members.

Anne Connolly, ABC journalist, headed a major crowdsourced aged care investigation during 2018. Over 4,000 staff and families responded to the ABC's callout for their experiences in residential aged care. The result was the Four Corners two-part special Who Cares?, which is widely accepted as having prompted the Royal Commission into Aged Care Quality and Safety.

Anne gave Conference a look in the media kitchen and explained how important media is in blowing wide-open major issues such as the disgraceful state of aged care in Australia. Anne will continue to report on mistreatment in aged care, which is happening even while the royal commission is on.

Vineet Gounder, who leads the Community Engagement team for the Department of Customer Service, gave an exposé on the NSW Government's Cost of Living program and the opportunities that exist for older people to get the most out of the many discounts and concessions that are available.

Pete Allaway, the Chief Executive of NSW TrainLink, gave an update on TrainLink's activities and the introduction of new regional trains. Pete highlighted the importance of community involvement in planning the regional train network and timetable.

2019 CPSA Annual General Meeting (AGM)

THE 2019 AGM saw the election to the CPSA Executive of Grace Brinckley OAM, Stuart Carter, Alan Dickinson, Robert (Bob) Jay, George Ray and Barbara Wright and also John Hollis as the Returning Officer for the coming year.

Len Bannister gave a eulogy for the late CPSA Senior Vice President John Newell.

Copies of CPSA's 2018-2019 Annual Reports are now available on CPSA's website: https://cpsa.org.au/about-combined-pensioners-and-superannuants-association/ or by ringing 1800 451 488 for a copy to be posted.

ABC 4Corners reporter Anne Connolly addresses CPSA 2019 Conference


Minister Dr Geoff Lee MP presents Association Life Membership Award to Shirley Bains

Minister Dr Geoff Lee MP presents Association Life Membership Award to Joan Teale



Minister Dr Geoff Lee MP presents Association Life Membership Award to Barbara Wright

CPSA Funding

CPSA receives funding support from the NSW Government Department of Family & Community Services and Health, and the Australian Government Department of Health.

NSW Ageing and Disability Abuse Helpline

1800 628 221
(Mon-Fri 9-5)

Online now! NSW Seniors Activities Guide

CPSA has launched the 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 Guide at www.cpsa.org.au

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.

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 2018/19 Annual Report to be posted to you. Alternatively, copies can be obtained online at www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

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

ndis National Disability Insurance Scheme

1800 800 110

DISABILITY SUPPORT FOR PEOPLE UNDER 65

10 Questions to ask about residential aged care

10 Questions is a series of leaflets written by nurses, doctors and experts with experience in aged care. They are designed to help in the search for residential aged care. There are twelve leaflets currently available:

- Staffing
- GP services
- Cultural needs
- Palliative care
- Fees and contracts
- Facilities and lifestyle
- LGBTI needs
- Aboriginal and Torres Strait Islanders
- Dental and Oral Health needs
- Mental health needs
- Rural and remote aged care
- Dementia care

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

CPSA 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

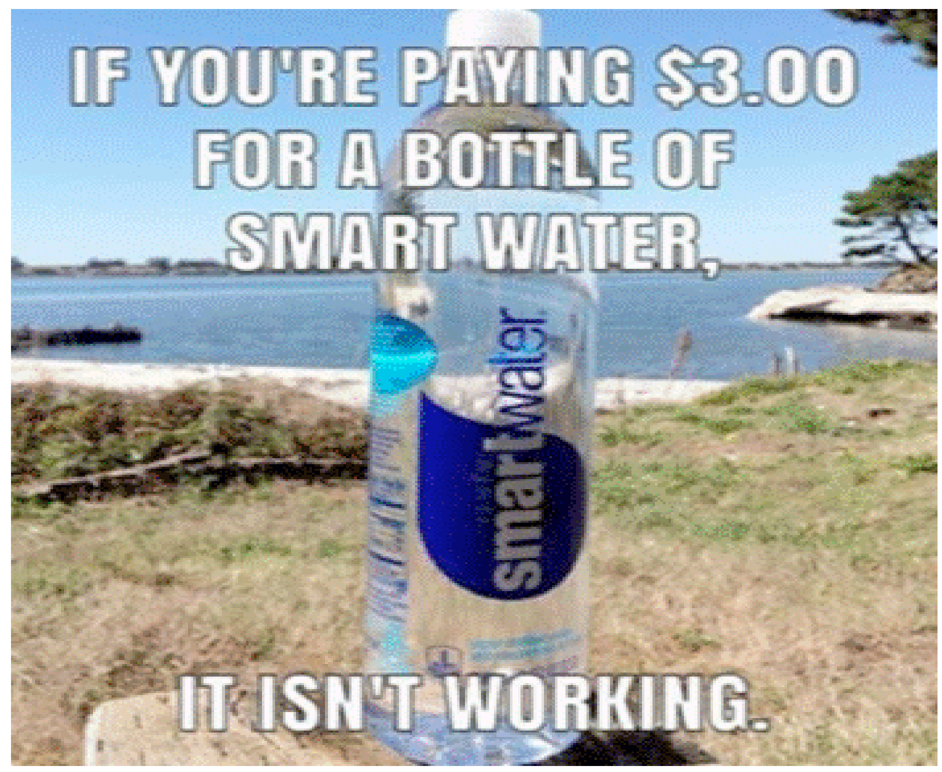
Law Access
Referrals for legal help
1300 888 529

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



Crossword Solutions

Crossword on Page 4