

BUSHFIRES 2020: NSW Emergency Fire Services Levy to stay



IN the midst of the state's worst bushfire season in recorded history, the Insurance Council was calling for urgent changes to the way emergency services are funded in NSW.

In NSW, emergency services other than the police and ambulances are funded largely (85 per cent according to the Insurance Council) from the Emergency Services Levy imposed on insurers. Insurers pass this Levy on to insurance policy holders.

The bulk of the Levy is on real

property insurance taken out by people and businesses and raises \$895 million. This adds hundreds of dollars to the cost of these insurance policies in NSW and may make home insurance unaffordable for some.

The Insurance Council's members' interest in calling for the abolition of the Emergency Services Levy is clear. Abolish this Levy and you lower premiums. As a result, more people will take out home insurance and less people will be underinsured. It adds

up to more revenue to insurance companies.

In the process, there would be more people paying insurance and this would lower the average contribution from property owners. It would mean people who are properly insured now, would pay less.

But what alternatives are there to the levy on insurance companies?

Continued page 4

Letters

CPSA Executive

(as at 6 November 2019)

Grace Brinckley OAM
CPSA President

Bob Jay
CPSA Secretary

George Ray
CPSA Treasurer

Brian Buckett
CPSA Senior Vice President

Alan Dickinson
CPSA Vice President

Barbara Wright
CPSA Assistant Secretary

Shirley Bains
CPSA Assistant Treasurer

Victor Borg

Stuart Carter

Margaret Cuddihy

Neville Fahy

Peter Knox

Sue Latimer

Megan Lee
CPSA Manager

THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 8836 2101

Email: voice@cpsa.org.au

Content: Paul Versteeg,
Policy Manager; Luke Medic,
Senior Policy Adviser

Giggle Page: Pam
Townsend

Design: Antoine Mangion

Printer: Rural Press Ltd

PO Box 999

North Richmond NSW 2754

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

THE VOICE

CPSA

Level 3

17-21 Macquarie Street

Parramatta NSW 2150

Disclaimer

No responsibility is accepted
for the accuracy of information
contained in advertisements
or text supplied by other
organisations or individuals
and/or typographical errors.

CPSA does not support or
promote the products or views in
paid advertising.

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

Letter from ACT Police Minister

OLDER persons in our community are one of our most vulnerable groups and every consideration is given in keeping them safe.

The NSW Police Force Next of Kin Register is an innovative and valuable program for residents who live alone. ACT Policing have advised me that Ms Lyn Dowrick's suggestion has been forwarded to the Officer-in-Charge of

ACT's Policing's Community Safety Education and Diversion team. I am advised that the team is aware of the program and are currently developing a similar Next of Kin program for the ACT.

*Mick Gentleman, MLA
Minister for Police and
Emergency Services*

Lyn Dowrick contacted CPSA about the need for a Next of Kin Program. CPSA wrote to Minister Gentleman on Lyn Dowrick's behalf.

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.



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

Letters

The vanishing rebate

AS a struggling old age pensioner, as I cope with the ever-increasing cost of paying the bills, I find that the biggest bill for me is the local council (Newcastle) rates of \$2,697. This is over 10 per cent of my yearly income.

After a close study of the bill I see that it includes a pensioner rebate of \$250, which was granted by the NSW Government in 1989 and has not increased since.

I have contacted council, which has blamed the NSW Government for not increasing the grant since 1989.

I was wondering if your association would be interested in taking up this incredible anomaly, because it affects all pensioners that own their homes.

Athos Randon

(CPSA advocates for any rebate or concession to be indexed periodically in order to maintain the real value of the rebate or concession. The council rate rebate originally covered about 50% of the council rate. In your case, that has dropped to below 10%. Councils blame the NSW Government, and the NSW Government says that councils can increase the rebates themselves. Ed.)

Pension Loans Scheme frustrations

IN 2018 the Australian Government announced that, effective 1 July 2019, the Pension Loans Scheme would be extended to recipients of a full Age Pension.

I duly lodged my claim on 22 July 2019. I won't bore you with details of the multiple phone calls and visits to Centrelink chasing the progress, or lack of progress of my claim, or of the many enquiries my local Liberal federal Member of Parliament made on my behalf to Centrelink.

Suffice to say that more than four months after my claim had been lodged I was informed that it had been finalised!

I found that most of my interactions with Centrelink staff could be

described as frustrating, annoying, humiliating, infuriating or utterly discouraging and disheartening, or combinations of the above.

During one face-to-face interview, when I expressed incredulity that the process thus far had taken almost four months, I was curtly put in my place with the reminder that "There are 24 million other Australians, you know".

I enquired if these millions had all lodged claims under the Pension Loans Scheme, resulting in the protracted processing time but I got neither eye contact nor a reply from the Centrelink staff member sitting across from me.

So, if you've been waiting months and months for your Pension Loans Scheme application to be finalised, don't despair.

We are recipients of the full Age Pension, a cohort of very little import to the federal government, lucky enough to own our homes but cash poor, willing to pay 5.75% interest (compounding fortnightly) to borrow a few thousand so we can live like 'normal' people, build up some savings and not have to scrape by fortnight to fortnight.

But, I must say, a little respect and courtesy from Centrelink would have gone a long way to making the last four months a lot less stressful.

Name withheld

Deeming rates

I have been watching the news to see if any action is being taken on behalf of pensioners in particular those

who currently have their financial assets linked to a deeming rate that far exceeds current cash rates.

Are you able to advise what if any action is being taken to confront the Australian Government over this issue.

Ken Allen

(Due to the pension income free area, single pensioners can have up to \$185,000 in savings before being affected by deeming rates. Couples can have up to \$324,000. Single pensioners with maximum savings of \$263,250 before the asset test kicks in, are effectively deemed at less than one percent. Couples with maximum savings of \$394,500 are effectively deemed at half of one percent. For deeming rate campaigners, there isn't much left to achieve. Ed.)

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.



myagedcare

**Your central
gateway to
aged care
services...**

myagedcare.gov.au

1800 200 422

From page 1

Tax experts agree that taxing land is a great way of raising tax, because land can't go anywhere. Cash you can hide, but you can't put a block of land in a numbered Swiss bank account.

But from a social equity point of view, taxing land is unfair because many cash-poor owner-occupier households, young and old, would not be able to afford to pay.

There is also the question why other emergency services, notably emergency ambulances, are funded

from consolidated revenue, while the bushfire brigade operates with unpaid volunteers and is funded from charitable donations and a levy ultimately paid by insurance policy holders.

Following the 2009 Black Saturday bushfires in Victoria, the state government scrapped a similar emergency services levy on insurers, replacing it with a broader tax on properties.

In 2016, the NSW government passed legislation that made a similar change. Then it turned out

that a lot of property owners would be paying massively more, while others would pay massively less. Following a public backlash, the NSW Government hastily scrapped the new system.

In response to recent media questions, the NSW Treasurer said: "The NSW government is not looking at changing the existing Emergency Services Levy system."

That was the response while NSW was going through its worst bushfire season ever, so don't expect things to change anytime soon.

One in three advance care directives in nursing homes prove pointless

RESEARCH led by Advance Care Planning Australia found that almost a third of Advance Care Directives (ACDs) audited in Australian residential aged care facilities were found to be invalid.

An ACD is a written record of someone's preferences for future care, typically end-of-life care. An ACD will outline the preferred outcomes or directions about care, at a time when someone may not be able to communicate these decisions themselves.

In the previous issue of *THE VOICE* an article outlined some of the pitfalls currently affecting ACDs.

Doctors do not always follow the directions of an ACD because they don't agree, or ACDs were found to be old, vague or incoherent.

The research of Advance Care Planning Australia found 30 per cent of ACDs in residential aged care had been completed by someone else on behalf of a person lacking capacity.

ACDs are only legal when completed and signed by a person with decision-making capacity.

Advance Care Planning Australia says that the potential consequence is that aged care residents are denied access to medical treatment they would have wanted or receive treatment they would have wanted to avoid.

These findings strongly suggest

that advance care planning must start earlier. Advance Care Planning Australia offers a range of free resources such as access to legal forms and resources and a National Advisory Service that you can contact on 1300 208 582 Monday to Friday.

You can also ring CPSA head office on 1800 451 488 to receive an Advance Care Directive package issued by the NSW Government that will assist you in completing an ACD.



Crossword by Hilda Thorburn

Across	Down
1. Not purposeful	1. Vertical
8. Missile, censure	2. Crawling stealthily
9. Regard highly	3. Plateau
10. Twice runaway to wed (5,5)	4. A country's transport system (8,7)
11. Necessity	5. Angry
12. Mark of disgrace	6. Candidate
14. Maladies	7. Biggest
17. Roller	13. Sick
20. Bulb flowers	15. Baltic state
23. Bridge part	16. Rapa... Easter Island
24. Surgeon (Latin)	18. Spar (4-3)
25. Burrowing rodent	19. Cruel
26. Talkers	21. Readable
27. Four-weekly publications (7,6)	22. Cultivates
	24. Entrap

Solution on back page

Specialists' website overwhelmingly underwhelming

ON 2 March 2019 the Federal Minister for Health announced a national strategy to tackle excessive out-of-pocket charges by specialists.

The Minister promised a searchable website that would allow the public to compare specialists' charges.

Initially, fees of gynaecologists, obstetricians and oncologists would be published.

However, specialists would only participate voluntarily. The Government decided not to force specialists to show their fees on the website. In doing so, it based the success of the strategy on the goodwill of medical specialists.

In the June 2019 edition of *THE VOICE*, CPSA criticised the effectiveness of the proposed website. Addressing the financial distress experienced by patients overcharged for specialist fees by simply asking specialists to publish their fees, CPSA argued, was an inadequate response.

Despite the underwhelming promises made about the website, it now appears the Government could not even manage to fulfill those promises.

The website launched in late

December 2019 without its key function: comparison of specialists' charges.

Patients will not be able to view and compare specialist charges but instead will find predicted out-of-pocket costs for a select number of hospital procedures.

The goodwill of specialists, if it exists, did not prevail. So, the Government resorted to turning the website into a service that is based on data that was already held by the Government.

In making the announcement of this underwhelming website, the Health Minister stated that only

"a minority of medical specialists charge very large fees, which can result in large or unexpected out-of-pocket costs".

Regardless of how many specialists are overcharging, the fact is that it is happening, and Australians are experiencing financial distress as a result. More needs to be done to prevent Australians overpaying for healthcare.

Australia needs price regulations to prevent specialists from having the ability to charge very large fees in the first place.

Quality and affordable healthcare is a human right.



The NSW Regional Seniors Transport Card has landed, sort of

THE long anticipated Regional Seniors Travel Card is still a little while off, unless you're one of the 80 seniors from Coffs Harbour selected for the pilot program.

The NSW Government has announced that the \$250 Card will be tested on 80 Coffs Harbour residents from 23 January for three weeks.

The Minister for Regional Transport and Roads said the pilot program is taking place to ensure a "smooth and hassle-free experience" for seniors and retailers living in regional NSW.

The Regional Seniors Travel Card was a key promise made in the build up to the 2019 NSW state election. The start of the Card was to be January 2020, but no one mentioned

a pilot before the real start.

Seniors in regional NSW will be able to apply for the Card from 29 January. If the trial goes to plan the Card will become available to all eligible seniors in mid-late February.

You are eligible for the Card if you are an Age Pensioner or hold a Commonwealth Seniors Health Card and live in one of 95 local government areas listed on www.service.nsw.gov.au

If your council is outside greater Sydney or the Newcastle and Wollongong council areas, you are eligible. Not included is Blue Mountains City Council, but Central Coast Council is.

Apply online or at a Service NSW Service Centre (13 77 88) and you will receive your card in the mail. Activate the card within 45 days or it will lapse.

The Card will be a Visa card issued by Westpac. It can be used

for taxi services, pre-booked NSW Train and coach services and fuel at selected retailers. It will not be able to be used at ATMs to withdraw cash or used to tap on and off at Opal readers.

Make sure the servo, taxi or coach service accepts the NSW Regional Seniors Card before buying.

Your Card will expire in twelve months. There will be no rollover, the entire \$250 must be used before expiration or it will be returned to Transport for NSW.

Also, if you spend \$245 in, say, the first month, the card expires after 30 days of reaching that point.

For balance enquiries you will be able to call the Card Services number that comes with the Card.

The Card will be running for two years – that is, until early 2022. It is unclear at this stage whether the second card (in 2021) will need to be applied for separately.

Funeral provider ripping off the dead

AN investigation by consumer watchdog CHOICE has found that funeral giant InvoCare, which owns White Lady Funerals, Simplicity Funerals and numerous other brands, is taking advantage of grieving, vulnerable families with hidden fees and misleading invoices.

The investigation analysed funeral bills and found InvoCare had been applying an unnecessary late fee of \$352 (\$320+GST) by default to all funeral bills. The invoices clearly show InvoCare funeral homes incorporating the late fee into the total figure of all invoices.

If families pay before or on the due date, the fee is supposed to be deducted. Except it isn't.

To make things even more misleading, this late payment fee appears on the bill as an "administration fee".

You wouldn't realise that it's actually a late payment fee.

With the scale of InvoCare's business, thousands of families could be impacted.

Reportable nursing home assaults up 83% in two years

IN late November 2019, the Aged Care Minister published the annual Report on the Operation of the Aged Care Act 1997 for 2018-2019.

Assaults in nursing homes (only the reportable ones!) were up 30 per cent from last year, 2017-2018. And

last year they were up 40 per cent from the year before, 2016-2017.

In fact, reportable assaults have increased by 83 per cent from before the start of the Aged Care Royal Commission.

Reportable assaults

- 2016-2017 - 2853
- 2017-2018 - 4013
- 2018-2019 - 5233

Obviously, reportable assaults

have been under-reported since recording them started ten years ago. You can't go from less than 3,000 to more than 5,000 in two years' time without there being something seriously wrong in the reporting.

The interesting thing is that this development is not commented on at all in this year's report or in the previous report.

The explanation of this exponential increase in the reporting of assaults is somehow related to the scandal engulfing the aged care industry because of what happened at the Oakden nursing home in South Australia in 2017. Following this, audits of nursing homes were conducted in a much more realistic and effective way.

However, auditors are unlikely to witness assaults. Assaults happen away from official scrutiny. It is therefore not clear what has prompted the industry and staff working in the industry to apparently become a lot more diligent in reporting assaults.

InvoCare
Innovation Vocation Care

Simplicity Funerals

WHITE LADY FUNERALS
a woman's understanding

(And more than 40 other funeral brands)

With the stress of arranging a funeral and grieving over a loved one...would you notice an "administration fee" is actually a "late fee" in disguise?

CHOICE

W N BULL FUNERALS
Funerals in Personal Service

TAX INVOICE
Ref: [REDACTED]

Account of Expenses for the Funeral Arrangements of the late [REDACTED]

CASH PAYMENTS MADE ON YOUR BEHALF:

Certified copy of death certificate	58.30
Honorarium to clergy	352.00
Honorarium to organist	165.00
Cemetery fees	890.00
Caterers	2248.00
Floral tributes	1040.00
Press announcements	592.63

Only due if payment is late (why is it not called a late fee?)

FUNERAL DIRECTOR'S FEES AND CHARGES:

Arrangement and carrying out of funeral services	5808.00
Transfer of deceased to our premises	385.00
Selected coffin/casket	2050.00

Administration fee: 352.00

Why is a late fee included by default?

Amount Due: \$13,993.73

GST included in the above: \$1,272.16
If paid by [REDACTED], please deduct Administration fee: 352.00

Why are you expected to do the maths?

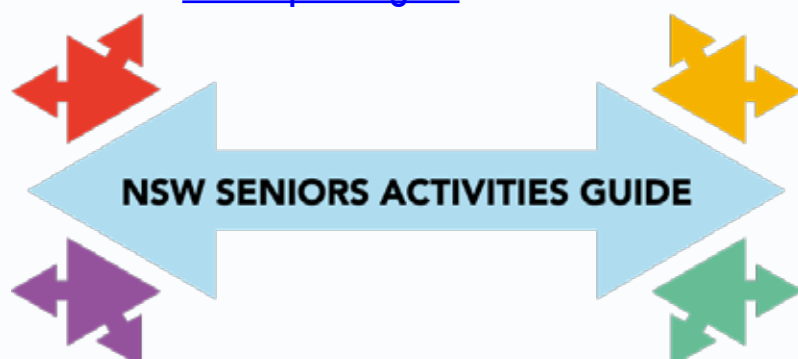
PLEASE MAKE CHEQUES PAYABLE TO W N BULL FUNERALS
All correspondence to W N Bull Funerals
164 King Street, Newcastle NSW 2062 Telephone: (02) 9519 3344 Facsimile: (02) 9519 4330
Email: wnbull@wnbull.com Web: www.wnbull.com.au
Members of InvoCare Australia Pty Limited ABN 22 060 060 031

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



Aged Care Royal Commission raps Minister over the knuckles

AGED Care Assessment Teams (ACATs) and Regional Assessment Teams (RASs) assess people's aged care needs and approve them for nursing home care or home care.

The Australian Government wants to privatise ACATs and RASs, something even aged care providers are not all that keen on.

This is what the Aged Care Minister was reported by the Sydney Morning Herald (30 December 2019) to have said: "...the reform was supported by the Royal Commission into Aged Care Quality and Safety".

The Aged Care Royal Commission did not see it that way and said so in a public statement, in which it also reminded everyone, including the Aged Care Minister, that it operated independently from Government:

Public concern has been expressed about statements made by the Minister for Aged Care and Senior Australians that we had decided to support the privatisation of the Aged Care Assessment Teams in our Interim Report.

I take this opportunity to make clear that the Interim Report did not endorse the Government's stated position but noted that we would monitor with interest the implementation which the Government had announced.

The Aged Care Minister responded with a statement of his own:

The Government has consistently refuted claims that our intention is to privatise the assessment process for aged care. That assertion is incorrect.

(..)

The intention to undertake a tender has been public for more than a year with State and Territory officials consulted on a number of occasions.

States and Territories will be able to tender to provide the integrated assessment services.

The Royal Commission's interim report does not offer or withhold support for the outsourcing of services provided by ACATs and RASs. All it said was that ACATs and RASs should be integrated. Nothing about tendering,

outsourcing or privatisation.

The Aged Care Minister's statement implying that the Royal Commission supports integration by means of outsourcing/privatisation was incorrect and misleading.

The NSW, Queensland and Victorian Health Ministers have come out against the Australian Government's plan to outsource by tender the ACATs and RASs.

Full credit for generating the responses by the Royal Commission and the states' Health Ministers to grassroots campaigners at Aged Care Crisis Inc, which raised the issue publicly.



Turning nursing homes into tourist traps

NURSING homes these days offer top-ups of standard services. Such top-ups vary across facilities and can be anything, such as toiletries, upgraded meal choices, massages and entertainment.

There is no restriction on what can be provided as an additional service except for restrictions arising as a result of consumer law and other, non-aged-care regulation.

User-pays applies, with fees and compound interest very commonly accrued against residents' nursing home bonds.

The overall pool of money comprising refundable accommodation deposits stands at \$27.5 billion.

The size of this money pool has providers slaving, because this money is like a magic pudding. It is continuously topped up by new residents as others leave.

Additional services are now being

marketed aggressively and in many cases signing up for an additional services package is a condition of entry into a nursing home as a resident.

Nursing homes are being turned into tourist traps: once you're there, you are made to spend your money.

The regulation of additional services is inadequate for the protection of care recipients' consumer rights.

What is worse, the Department of Health acquiesces in providers' making the purchase of additional services mandatory for residents.

Common sense says that the purchase of additional services should be voluntary. These services are additional, not essential, so residents should have a choice.

Danger signals should be flashing in the Department of Health about the arrangement of charging additional services fees against bonds.

Also, it seems odd that \$27.5 billion

held in bonds is not used to assist in funding the delivery of essential care. Among a great humming and hawing about the scarcity of funds to improve aged care, the regulator and the Australian Government seem happy to allow this money to be frittered away on glasses of wine with dinner and on aromatherapy.

It is also a mystery why a glass of wine with dinner for those residents who want it is not part of essential service delivery.

Anyone looking to enter a nursing home should be aware that the additional services on offer will not be paid for through a Government subsidy.

It is you who will pay.



CPSA News

Home Care smoke and mirrors

From July to September last year, the Home Care Packages program provided an additional 18,940 active packages for 18,367 new entrants. This means it had 573 packages to spare to reduce the overall waiting list. However, that waiting list was reduced by 7,287.

Is this a brilliant performance, yielding an unexpected bonus of

7,287 minus 573 equalling 6,714 additional packages?

No, unfortunately.

The number of 6,714 consists mainly of people dying, either waiting for a Home Care Package or being on a Home Care Package. In other words, 92 per cent of the improvement of the waiting list was due purely to attrition, not to superior Government performance.

But you wouldn't say so if you read the jubilant media release

issued by the Aged Care Minister upon publication of the Home Care Packages report on 23 December last year:

"Latest figures reveal a strong increase in the number of Home Care Packages available to senior Australians as the Government continues to deliver on its commitment to help the elderly stay in their homes longer".

573 packages "a strong increase"? CPSA doesn't think so.

Cheques are checking out

OVER the past twelve months, the number of cheques written has fallen by 19 per cent.

There are now around four cheques written per person every year with most of those in the commercial sector. At the turn of the century it was closer to forty cheques per person. It adds up to a decline of 90 per cent.

The remaining 10 percent of cheque use will not disappear so fast. Anyone still using cheques these days is wedded to them.

However, cheques are simply not being used by the vast majority of

people or businesses.

Electronic payments have replaced cheques. Real estate settlements, which used to be done with a whole series of cheques from different entities in an actual building between actual people, has gone electronic.

For those who still use cheques and who are unable to change to electronic and online payments, no clear alternative exists.

On a positive note for those who continue to use cheques, there's no timetable for getting rid of cheques.

The Reserve Bank's plan appears to be to let cheques phase themselves out.

Interesting question: who will be the last person in Australia to write a cheque?

And did you know that 80 per cent of retail transactions are now tap-and-go transaction by credit or debit card? Cash now accounts for just around a quarter of day-to-day transactions, and most of these are for small-value payments.

Ahead of the global financial crisis in 2008, Australians were on average making 300 cash transactions a year. That is now under 200, with debit and credit cards twice as likely to be used.

Cash is still king but about to abdicate.

Do you want to help your local community?

Are you 60 or over?

CPSA's Health Promotion Service for Older People has an opportunity for you to be a Volunteer Peer Educator to conduct health information sessions with groups of seniors in your local community.

HPSOP is recruiting volunteers for its services from Sydney Metro, Central Coast, Hunter New England, Mid North Coast, Illawarra Shoalhaven, Camden, Richmond and Nepean Blue Mountain areas.

About this opportunity

Are you 60 or over and interested in health issues? Would you like to work in a professional team? Full training will be provided through adult education, working with an interpreter and health issues training facilitators. We need a range of volunteers who are flexible and friendly and would like to assist older people in providing group education sessions about health issues.

Health Promotion Service for Older People (HPSOP) needs volunteers who can speak, read and write English and/or other language/s well.

Initially volunteers will receive two full days 'presentation skills' training and two hours 'working with an interpreter' training. Volunteers will receive certificates when they successfully complete these training courses and become Peer Educators. After these training courses, volunteers will also receive training on various health issues which includes:

- the importance of using medicines wisely,
- healthy behaviours such as exercise, nutrition and oral care,
- ways of preventing or delaying chronic conditions such as diabetes, osteoporosis, arthritis and dementia,
- preventing falls.

WHERE

CPSA, Level 3, 17-21 Macquarie St, Parramatta, NSW 2150

COST

Free! Morning tea and lunch will be provided and travel costs will be reimbursed.

TRAINING DATES

Presentation Skills: 11 and 12 May 2020, 10.00 am - 4.00 pm

Working with an interpreter: 13 May 2020, 10.00 am - 1.00 pm

Various Health Topics: July to November 2020 (TBA)

Applications close Monday 4 May 2020

If you are interested please contact Habib (02) 8836 2146 or Estelle on (02) 8836 2147, (02) 8836 2100 or 1800 451 488 or email: health@cpsa.org.au. Read about CPSA's Health Promotion Service at cpsa.org.au and click on Services.



Social Security and Superannuation updates

CHANGES to social security legislation are going to affect the Age and Disability Support Pensions, the Carer Payment and the Newstart Allowance:

- The Payment Integrity Bill is proposed to cut supplements for pensioners that spend more than six months overseas. This would reduce the single full rate Age Pension by \$68.90 a fortnight.
- The same Bill also proposes to double the waiting period a recently unemployed person must wait to receive Newstart payments, increasing the wait from 13 to 26 weeks, which means six months with no income.
- The Drug Testing Bill currently before the Senate proposes that Newstart recipients be tested for illicit substances in order to receive allowance payments. This Bill is currently looking unlikely to gain enough support from Senators to become legislation.
- The Cashless Welfare Card is set to extend trial sites in the Northern Territory and transition Northern Territorians on income management programs onto the cashless card.

CPSA wrote to the Federal Social Services Minister in October 2019 requesting that the Minister make it categorically clear that Age and Disability Support Pensioners and Carer Payment recipients will not be forced to use a cashless card to access their pension. At the time of writing CPSA is yet to receive a response.

To reduce the costs of administration and the maintenance of several different types of pensions the Widow B Pension and the Wife Pension will stop on 20 March 2020:

- If you receive a Widow B Pension you will transfer to the Age Pension. The only difference is the name of your pension, you will continue to receive the same amount.
- If you are 66 or older and receive the Wife Pension, you will transfer to the Age Pension and your

payment will not change.

- If you are a recipient of the Wife Pension, are under 65 and live in Australia, you will receive the Jobseeker Payment and your payment will remain the same. The Jobseeker Payment will replace the Newstart Allowance. The only difference is the new name, the payment rate will remain the same.
- If you are 65 or younger and you live overseas your Wife Pension payment will stop.
- The Pension Loans Scheme (PLS) interest rate has dropped from 5.25% per annum to 4.5% per annum as of 1 January 2020. If you already have a PLS loan, you don't need to do anything as the rate will apply to your loan from 1 January.

It wouldn't be a new year without new superannuation rules, here are the latest changes:

- If you did not use the entire \$25,000 pre-tax concessional super contribution cap in the 2018-19 financial year, the unused amount can be contributed this financial year. Say for example, you only contributed \$15,000 in 2018-19, this financial year you can contribute \$35,000. The only catch is you must have had a total super balance of less than \$500,000 as of June 30, 2019.

There are also new work test exemptions:

- Previously under the work test someone aged 65 to 74 had to have been employed for 40 hours in any 30-day period to make additional super contributions. Under a new rule, if you met the work test in 2018-19 but are not working in 2019-20 you will still be able to make super contributions.



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.

Donations

THE VOICE publishes donations to CPSA of \$35 and over. All other donations are most welcome and equally appreciated.

Gray Birch	\$105
Donald Kenneth Brooks	\$ 35
Martin Butt	\$ 35
Joan I Cann	\$ 35
Stuart Carter	\$ 35
Edith Honold	\$ 85
Pat Jessop	\$ 35
Anne-Marie Kestle	\$ 35
Jack Kestle	\$ 35
Max Littlefield	\$ 35
Moirra Lloyd	\$105
Rod McFadyen	\$ 55
Vince Vladyka	\$ 55
Shirley Waring	\$ 50
Lee Warn	\$ 45
Waltraud Wieland	\$ 35
Elizabeth Zietarsky	\$ 35

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

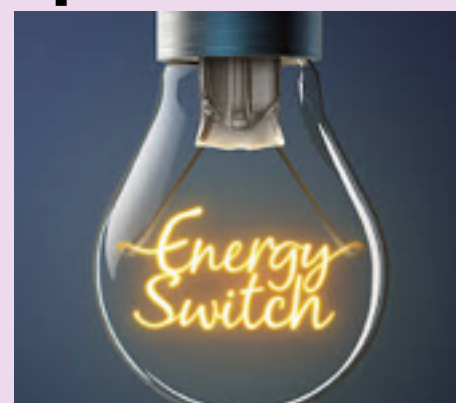
CPSA Constitution and Annual Report

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

Changing to a cheaper electricity provider in NSW



At Service NSW you can compare providers to see if you can get a better energy deal.

For those who can go online, the internet address is energyswitch.service.nsw.gov.au where you can compare the plans of all NSW household electricity providers and switch to a different plan if you want to.

You will need a PDF of your electricity bill (e-bill). You will also need to open an account at www.service.nsw.gov.au.

You then do a comparison based on your e-bill and find out if you can get your electricity elsewhere. If you find a place, you click to switch and everything else is done for you.

For those who don't have an electronic bill, a Service NSW centre, will be able to assist you. You will need to make an appointment in advance by phoning 13 77 88.

No Interest Loans Scheme (NILS)



NILS provides loans up to \$1,500 for essential goods and services including furniture and whitegoods, computers and textbooks some medical and dental services, car repairs and other items on request. NILS cannot be used for cash, rent arrears, holidays, bills or debt consolidation. The loan funds

are paid to the store or service provider.

The loans are interest free. There are no fees. Repayments are arranged over 12 to 18 months.

To be eligible for NILS you need to have a pensioner concession card, health care card or earn less than \$45,000 after tax a year. You must have lived in your current premises for more than three months and be able to show that you're able to repay the loan in the allotted time period.

NILS can be contacted on 13NILS (13 6457).

Regional train timetabling

At the annual CPSA Conference held in October 2019, the Acting Chief Executive, NSW TrainLink, Pete Allaway asked delegates and CPSA members in general to provide feedback about regional train timetabling. NSW TrainLink is keen to continuously optimise its regional timetables. If you have comments about regional timetabling, please ring CPSA 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/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

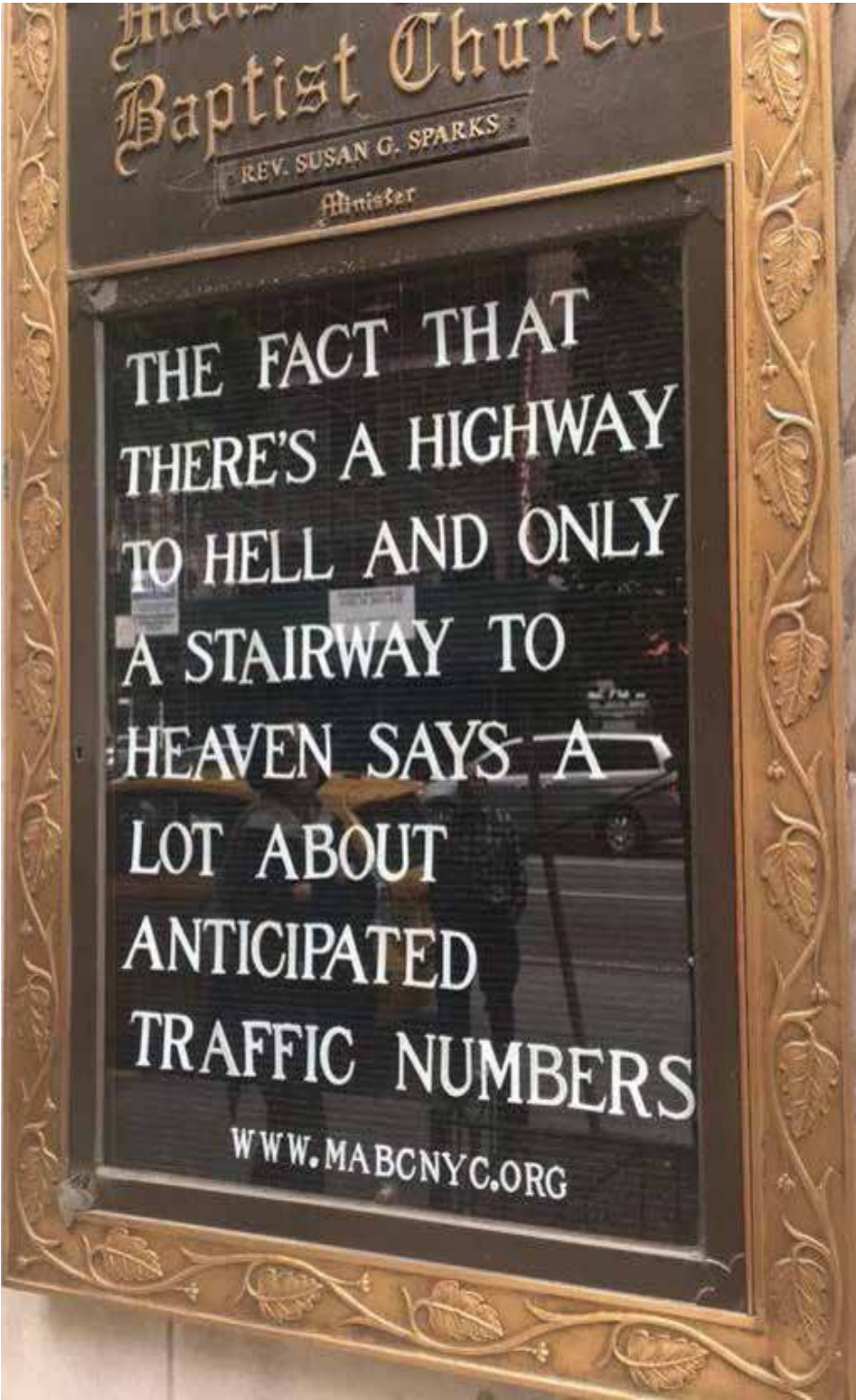
Community Justice Centres
Dispute resolution services for
minor matters
1800 990 777

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



Grandpa looked after the twins and they came back like this. He was tired of not being able to tell who was who.



Crossword Solutions

Crossword on Page 4

	1	U	N	2	I	N	3	T	E	N	4	T	I	O	N	A	7	L	
		P		N		A		A		R		O		A					
8	B	R	I	C	K	B	A	T		9	A	D	M	I	R	E			
		I		H		L		I		T		I		G					
10	A	G	A	I	N	E	L	O	P	E		11	W	E	E	D			
		H		N		L		N				E		S					
12	S	T	13	I	G	M	A		14	A	I	15	L	M	E	16	N	T	S
			L			N		L				I			U				
17	C	Y	18	L	19	N	D	E	R		20	T	U	21	L	I	22	P	S
		A		N					A		H		E		L				
23	A	R	C	H				24	C	H	I	R	U	R	G	E	O	N	
		D	U		A				L		A		I		U				
25	M	A	R	M	O	T			26	W	I	N	D	B	A	G	S		
		R	A		C				A		I		L		H				
		27	M	O	N	T	H	L	Y	P	A	P	E	R	S				