

# CASHLESS WELFARE CARD FOR PENSIONERS?

THE Australian Government is working on technological improvements that could expand the Cashless Welfare Card nationwide.

The Minister for Social Services claims the Card is a success and the only thing holding back expansions beyond regional and remote communities is technological issues which are close to being resolved.

Once the technological issues are resolved, how far will the Card be expanded? Will it continue to only apply to Newstart recipients, or will it be extended to Age Pensioners, Disability Support Pensioners and Carer Payment recipients?

The answer is, we really don't know.

The Department of Social Services says that the aim of the Card is to test if restricting access to cash to people on low incomes will reduce harm caused by alcohol, gambling and drug use.

For those currently being forced to use the Card, 80 per cent of their Centrelink Allowance can only be spent by making purchases with the Card. The Card blocks all alcoholic and gambling purchases.

There is widespread criticism of the Card, claiming that it is humiliating and stigmatises vulnerable people in financial stress and also lessens their ability to manage their money.

When presented with the wealth of criticism and negative feedback, the Social Services Minister claimed that "there is a lot of misinformation out there".

The Minister is right, there is a lot



of misinformation. However, it is not because of a lack of understanding, but rather a lack of clarity in the Government's plans for the Card.

For instance, there has not been confirmation of who the Card will be forced onto. In a letter addressed to the Minister for Social Services sent by CPSA in October 2019, CPSA asked the Minister to make it categorically clear that Age and Disability Support Pensioners and recipients of the Carer Payment will not be forced to use the Cashless Welfare Card.

At the time of writing, CPSA had not received a response.

This is concerning. The Cashless Welfare Card is bad enough for people already forced onto it, but now, apparently, the Minister is not ruling out giving the Cashless Welfare Card to anyone in receipt of a social security payment.

Although the Newstart Allowance and pensions are different (the first is much lower than the latter), they are regulated under the same Act of Parliament and paid by the same agency.

Until the Government's intentions are clear nothing is certain.

It's time that pensioners, full rate and part rate, pick up the pen or the phone or a placard and protest strongly against the Cashless Welfare Card. Make it available on request, but forcing people onto it is demeaning and pointless.

Write to, send an email to or ring your local federal Member of Parliament. If you don't have their contact details, please ring CPSA Head Office on 1800 451 488.

CPSA couldn't get an answer out of the Minister.

Maybe your local Member can.

# Letters

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(as at 6 November 2019)

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## Bulk-billing no more

I AM writing to you to voice our very real concerns at the loss of bulk billing at our medical centre in Warner's Bay NSW.

We live in Blacksmiths NSW, and have been using the Warner's Bay Medical Centre for a lot of years. My wife and I are both pensioners and have chronic medical problems which require regular visits to this and other bulk billing areas like blood tests, X-rays, specialists, etc.

Recently we attended our medical centre at Warner's Bay, and after our visits were told that we were required to now pay \$50 each, of which we could claim some back from Medicare, as this and apparently other Medical Centres in this region no longer bulk billed.

We were and are extremely concerned. Although the end amount actually paid after a rebate was \$11.80 each, multiply this by the number of regular visits we make, and suddenly we have a very large hole in our Government pensions, one we did not have before.

After making some enquiries, it would appear that the Australian Government in their wisdom have re-zoned our region from Rural to Urban, which apparently has adversely affected the rate that Medicare pays to the medical profession here.

I hope that the pensioners affected by this decision do as I have and contact their local State and Federal Members to seek a reversal of this very unfair hit on our pensions.

William and Gail Weston

*(The Australian Government has changed a key geographical classification. This means that outer suburban zones no longer qualify for whatever Government incentives are available to areas classified as rural. From January this year, the bulk-billing incentive in outer metro areas paid by Medicare to GPs direct as an incentive for them to bulk-bill pensioners has been reduced from about \$10 to \$6 per patient, per visit. The changes affect GP practices in thirteen outer metro regions, including in Canberra, Adelaide's south, the NSW Central Coast, Geelong and the Mornington Peninsula. The question for William and Gail Weston to ask their Medical Centre is: why are you charging us \$11 more per patient, per visit when the reduction in what Medicare pays you has been \$4? CPSA is interested in speaking to people who have found they are likewise affected. Ed.)*

## Regional train timetabling

IT is widely understood in the country, that there are towns unfortunate enough to have lost their rail service many years



COMBINED PENSIONERS &  
SUPERANNUANTS ASSOCIATION

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### 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.
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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

ago. It sounded the economic death-knell for them and the majority have seriously struggled since the mid-1980s.

While things are much improved now, enmeshment of timetables from regional centres is a problem. I suggest that a close study of the network connections between country towns and between country towns and the city would be in order.

Also, rail which delivers its passengers into the centre of towns, is a better option for many.

Another issue is air-conditioning on country trains, which move through different climatic zones en route to cities. For example, the Bathurst bullet traverses the searing plains of Western Sydney, climbs to 3,500 feet in the Blue Mountains at Mount Victoria and then descends to the undulating hills around Tarana to Bathurst.

Modern technology should adjust the air conditioning and heating settings throughout the journeys so that passengers are not captive to either boiling or freezing as outside temperatures change.

*Helen Ducker*

*(The Acting CEO of NSW TrainLink, Pete Allaway, spoke at CPSA's Annual Conference last year about this issue and asked for comments from regional train users. CPSA will pass on all comments. Readers are encouraged to send letters about issues to do with NSW TrainLink to THE VOICE. Ed.)*

## Send a letter to THE VOICE

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

[voice@cpsa.org.au](mailto:voice@cpsa.org.au)

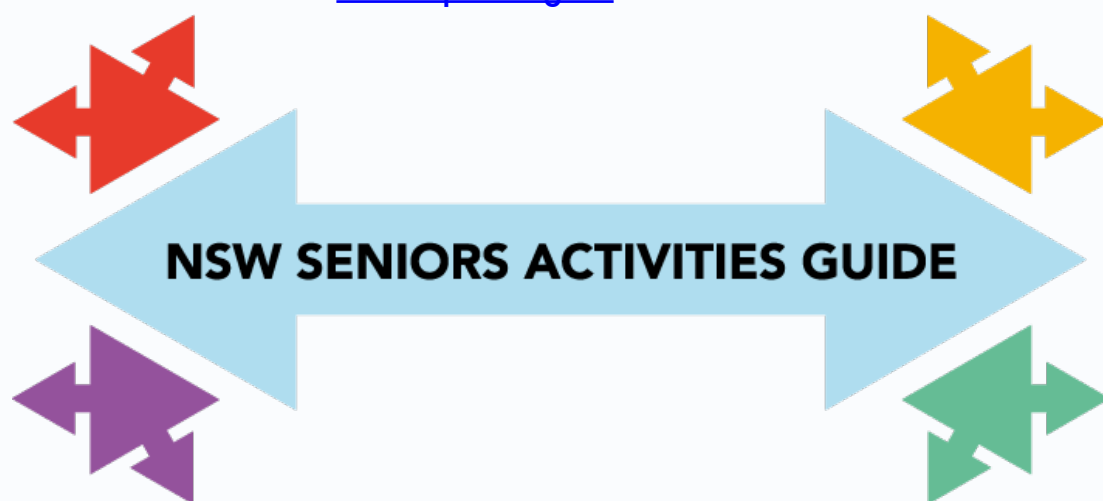
You must include your name and suburb/town for the letter to be published, though these may be omitted in publication if the letter contains personal information. Letters may be edited for length and clarity.

## 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](http://www.cpsa.org.au)



## Pensioner Travel Vouchers – NSW TrainLink

If you hold a NSW/ACT pensioner concession card or a NSW War Widow/er transport concession card, you're entitled to four Pensioner Travel Vouchers each calendar year. You can use the vouchers for two return or four single trips.

The vouchers provide free or discounted travel in economy class on NSW TrainLink Regional services within regional NSW. If you want to upgrade to first class you only pay 15 per cent of the full adult peak season fare.

If you cross the NSW border into another state, you pay 50 per cent of the relevant economy or first class fare for the interstate section. Sleeping berths attract an additional charge.

To register and access Pensioner Travel Vouchers, call NSW TrainLink on 13 22 32.

*Your central gateway to  
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myagedcare

1800 200 422

[myagedcare.gov.au](http://myagedcare.gov.au)

## A good alternative to term deposits?

“IT’S quite likely we’re going to be in this world of low interest rates for years, perhaps decades, because it’s driven by structural factors in the global economy,” Phillip Lowe, Governor of the Reserve Bank of Australia recently said.

That’s bad news for people who have their money in term deposits, but there is an alternative.

Lifetime annuities pay retirees a monthly sum indexed for inflation guaranteed for life, no matter how long (or short) you live.

Buying a lifetime annuity is like putting money in a term deposit, only there are two important differences.

First, the return is much better. Term deposits return 1.25 per cent annually at the moment. Lifetime annuities return between 4 and 5 per cent.

Lifetime annuities are indexed annually by CPI.

Second, at the end of the term, the money you put in your term deposit is still there. It’s returned to you or you roll it over for another term. With lifetime annuities you generally speaking don’t see your money again, or not all of it. You buy your annuity and it pays you an indexed income until you die.

The term of your lifetime annuity expires at the same time as you.

Higher return, more risk?

Yes, but not much more.

The Australian Prudential Regulation Authority (APRA) requires institutions to put their own money into the statutory lifetime annuity fund to make sure it’s in their interest the statutory fund performs well. There’s nothing like self-interest to motivate an investment banker.

APRA monitors the statutory fund’s investments to ensure that it can pay investors as agreed. If at any time the statutory fund does not achieve investment returns that are sufficient, institutions must cover the shortfall. APRA can also require institutions to invest more of their own money into the statutory fund or require them to change the statutory fund’s investments.

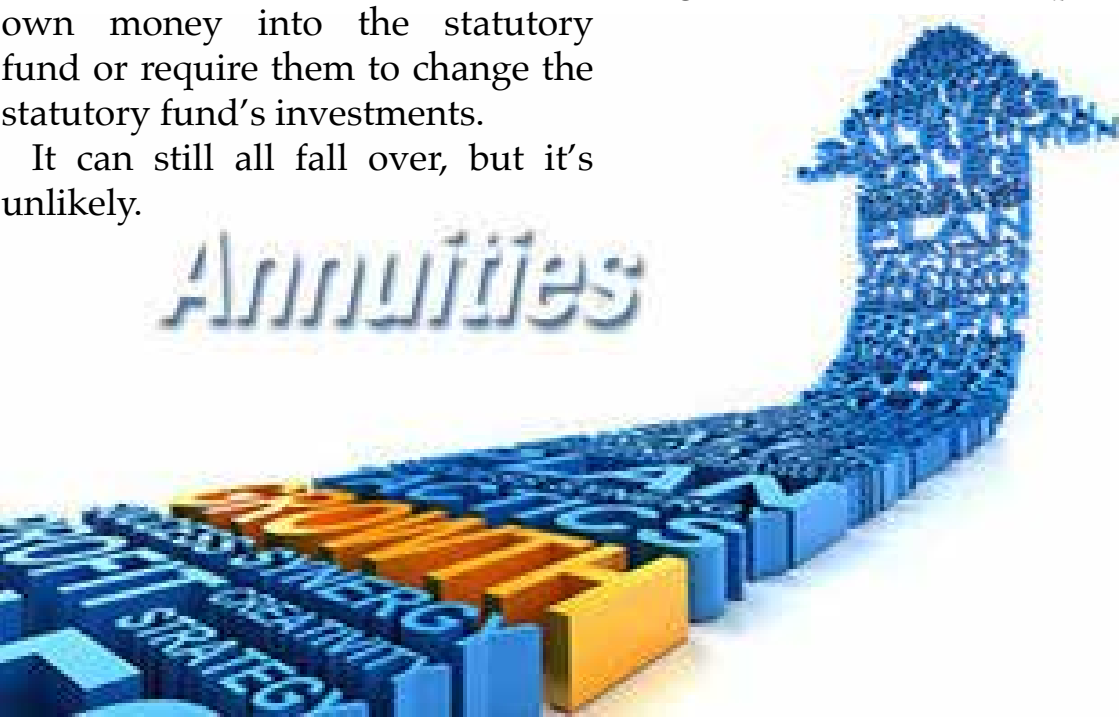
It can still all fall over, but it’s unlikely.

A lifetime annuity can be any size, generally starting from \$10,000.

A company called Challenger has a virtual monopoly on lifetime annuities, but this may change. Superannuation funds are increasingly finding that their members want retirement income streams after having made contributions during their working life.

If competition takes off, as it is likely to do, returns may be even better than between 4 and 5 per cent. But if you are addicted to term deposits, between 4 or 5 per cent is already a huge improvement right now!

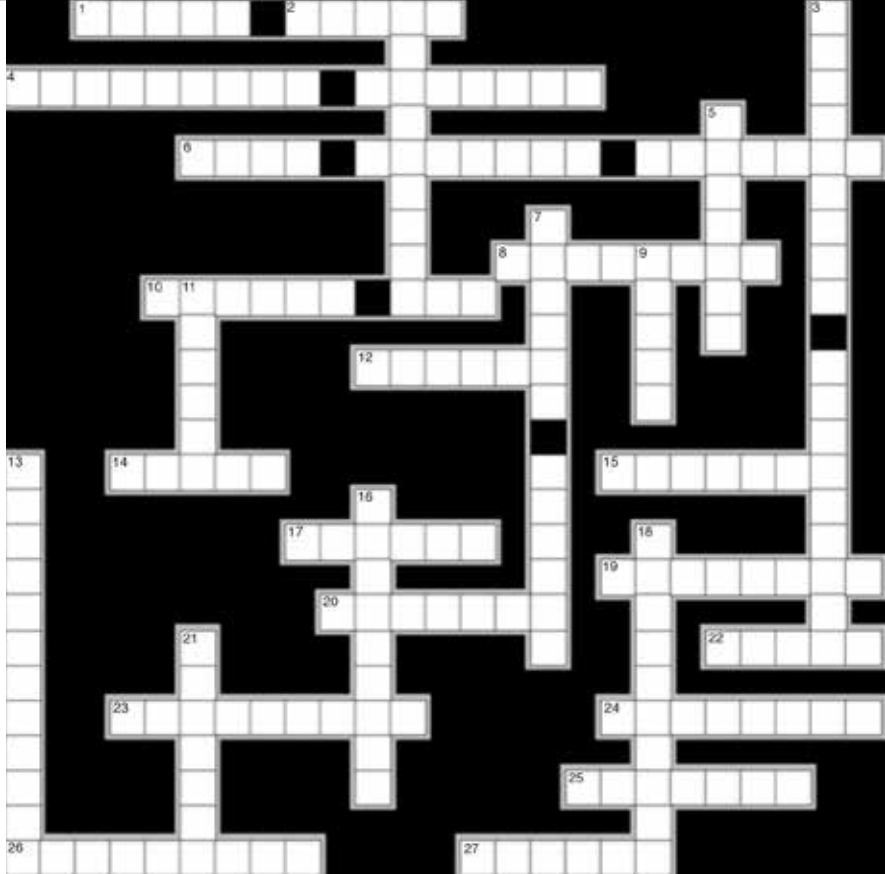
A riskier alternative may be to buy shares in Challenger. It works off a target rate of return of 14 per cent.



## Crossword by Luke Koller

Breeds of Dogs			
Across		Down	
1.	A royal favourite	2.	Fast, very fast
4.	From York	3.	Hair on its back grows the wrong way
6.	Royal spaniel	5.	A small island country in the Mediterranean
8.	South African guard dog	7.	Sheep dog
10.	Such a worker	9.	Another name for a prize fighter
12.	Rhymes with oodle	11.	With a long silky coat
14.	Outback dog	13.	A Canadian province
15.	Not a cow dog	16.	Sausage
17.	Almost a bagel	18.	From northern Poland
19.	An attack dog	21.	Often confused with another fast dog
20.	I look as though I have too much skin		
22.	Needed in the snow		
23.	A Mexican state		
24.	A Canadian province		
25.	Shows the way		
26.	Spots		
27.	A French ball of white fluff		

**Solution on back page**





## Getting rid of stamp duty can get you into a better house

OLDER Australians want to remain living at home, but research has found most people have not done enough to modify their properties to ensure they can continue living at home as they age.

If older Australians want to remain living independently at home, then modifying current living arrangements or moving to a more accessible and manageable

home must be considered. A flight of stairs should never be the reason why an older person must move into a nursing home.

One of the things that stand in the way is stamp duty.

Stamp duty will set you back big time. Buying a house in NSW for \$500,000 costs \$18,000 in stamp duty and that must be paid within three months.

Stamp duty has been described as a “bad tax” by former federal Treasury bosses, who say that the

large upfront tax is a big obstacle for homebuyers. They suggest that stamp duty should be replaced with an annual land tax.

Does that idea worry you?

What if existing home-owners were to be exempt, unless they moved?

What if the land tax over a fifteen-year period was no higher than stamp duty?

This is exactly what the former Treasury bosses are saying.

Maybe land tax isn't such a bad idea?

## Financial advice after the Banking Royal Commission

A NEW law will require financial advisors to provide annual summaries of services costs as well as getting written authority from

clients to deduct fees every year.

This legislation comes after the Banking Royal Commission found that many people paying for financial advice were being charged fees for no service at all. As a result, the big banks had to pay back almost \$6 billion to customers.

Since the new rules there have been major changes to the way fees are charged for financial services, but many people are still in the dark.

For financial advice you can be charged several ways:

- There are fixed fees. These fees are an agreed dollar amount to be paid from you to the advisor. This is the most transparent fee that can be charged, but it is important to ask how your fee is determined.
- You can be charged an hourly rate. This is less common than fixed fees and there are common fears held in the industry that hourly rates encourage inefficiencies or ‘bludging’ by advisors looking to earn their keep.
- There are also asset-based fees. This type of fee is quite contentious in the finance world. This type of fee sees advisors paid a percentage of the investments they manage for their client. With this fee model, advisors earn more when their clients own more assets so there are fears that advisors will suggest that their clients invest in new assets so they can earn more rather than suggesting the most sensible investment options.

The Banking Royal Commission has ended some scandalous practices, but the complexity of the finance world remains.

The most viable form of getting financial advice if you have limited savings is to go to an adviser who charges an hourly rate and ask her how best to invest.



### 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](mailto: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](http://eepurl.com/bYu-9D).

You can read both newsletters online at [www.thenoticeboard.org.au](http://www.thenoticeboard.org.au)



## Measly pension increases here to stay

THE Australian Bureau of Statistics released the Living Cost Indexes (LCI) for December 2019. The LCI is designed to answer the question: 'How much would incomes need to change for people to purchase the same amount of goods and services they previously bought?'

The LCI is a Consumer Price Index for a particular group of people.

In the December 2019 quarter, the living costs of pensioner households rose 0.7 per cent, while employee households saw their cost of living rise by 0.4 per cent. In the same quarter, the Consumer Price Index rose 0.7 per cent, the same as the Pensioner and Beneficiary Living Cost Index.

What this means is that the pension

would have to increase at the same rate as CPI so that pensioners can still afford to buy the same amount of goods and services.

Unfortunately, this also means that come indexation time in March 2020 the increase to the pension will not be significant.

Increases to the pension are evaluated by changes in both the Cost of Living Index and the

Consumer Price Index as well as Total Average Weekly Earnings. As the Cost of Living Index and the Consumer Price Index are at the same low rate and wages are relatively stagnant, the next pension increase will most likely be small.

If the Consumer Price Index, the Cost of Living Index and wage increases remain low, pension increases will inevitably remain low.



## NSW Seniors Travel Card update

CARERS and Disability Support Pensioners will remain ineligible for the NSW Regional Seniors Travel Card and if it wasn't for public outrage, veterans would also be ineligible.

As reported previously, to be eligible for the card you must be an Age Pensioner or hold a Commonwealth Seniors Health Card. To receive a Commonwealth Seniors Health Card, you must be over the age of 65, and you must

have annual earnings of less than \$55,808 for a single or \$89,290 for couples.

War veterans and widows of pension age will now be able to access the \$250 card after the NSW Minister for Regional Transport and Roads extended the eligibility of the card on February 14.

Eligible veterans will be able to apply in the coming months, but there is no such luck for those on the Carer Payment and the Disability Support Pension.

It is disappointing that some of the most vulnerable people in NSW

are not included in the scheme.

However, the likelihood of a further expansion of the card is slim. The NSW Treasury has assumed participation to peak at 40 per cent, but it appears the Travel Card take-up will exceed that and that a serious cost blow-out is... on the cards.

The NSW Shadow Minister for Seniors has made an official complaint to the NSW Electoral Commission about the Card, claiming that the eligibility of the program "was kept deliberately vague to mislead voters".

## Unemployment of over-45s surges

ON 10 February the Minister for Families and Social Services announced in a media release that 'welfare dependence' in Australia continues to fall.

"The proportion of working-age Australians receiving welfare benefits", said the Minister's media release, "has fallen to its lowest level in more than 30 years".

The Minister for Families and Social Services said these figures show that the Morrison Government's plan to provide "pathways from welfare to employment" was working.

"We are focussed on growing the economy, getting more people into

work, and delivering well-targeted social security funded through a strong budget," the Minister said. "More than 1.5 million jobs have been created since the Coalition was elected. As more people find employment we are seeing a fall in the number of working-age Australians on welfare".

The problem with the Minister's enthusiasm is that the Australian Government's achievements in reducing 'welfare dependence' only relate to people between the ages of 16 and 45.

The number of Australians over 45 on Newstart has surged 22 per cent between September 2013 and September 2019, from 270,994 to

331,828. This is roughly the period the Minister is talking about.

Six years ago, Australians aged between 45 and 65 represented 41 per cent of those on Newstart. Today, they make up almost half of all Newstart recipients.





## Free services getting pensioners online

THE Australian and NSW Governments are continuing to support older Australians to get online.

The Australian Government announced in late January that it will be extending its Be Connected program for an additional twelve months.

The Be Connected program assists older Australians in using the internet safely. You can take classes that cover a range of topics from the absolute basics that teach you what a computer is or what the internet is to the point where you can show

your grandkids a thing or two.

Classes are offered online, which seems a bit pointless, but you can also find local organisations that run face-to-face lessons. If you're starting from zero, get somebody to look up [beconnected.esafety.gov.au](http://beconnected.esafety.gov.au) for more information.

Alternatively, there is the NSW Tech Savvy Seniors program. Similarly, to the Be Connected program, Tech Savvy Seniors can

offer online, learn-at-your-own-pace lessons if computers are not totally alien to you, or you can learn face-to-face at a nearby library.

Tech Savvy Seniors partners with Telstra and offers the program at 40 libraries across NSW in 14 different languages.

Both programs help with using all tech devices. The services are free of charge for pensioners, so what do you have to lose?



## Be Connected

Every Australian online.

## Aged care common sense rejected by Parliament

ON 5 December last year, the Australian Parliament voted to change aged care regulation. It was prompted by the findings and recommendations of an investigation of the Earle Haven nursing home debacle that saw a provider abandoning their frail residents to virtually fend for themselves.

The Centre Alliance party subsequently moved an amendment in the Australian Senate to make it much easier for Australians to choose a nursing home.

Here's what the amendment was about in the words of the Centre Alliance party:

*Approved providers will have to provide annual financial statements to the Quality and Safety Commission, which will then make them public*

The financial statements will detail the amount spent on the provision of care—things like food and medication—as well as the amount spent on staff and staff training, accommodation, administration and the amounts paid out to parent bodies.

At the moment, there is no clear way to know how much a provider is spending on the provision of care. Is it 30 per cent of their income? Is it 50 per cent or 70 per cent? We just do not know how much a provider

is pocketing as profit at the expense of the people in their care.

At the moment, providers can spend their taxpayer subsidies pretty much as they choose. But, in an environment where our elderly

are being subjected to systemic neglect, they very much must be held to account.

So much common sense was too much for the Australian Parliament. The amendment was defeated.



### 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.

## How is your Home Care Package going?

DO you have a Home Care Package and how is it going? If it's less than satisfactory, don't think you're a whinger.

You're not alone.

A survey of 502 people with a Home Care Package by the Consumer Policy Research Centre shows that the system really isn't working the way it's supposed to.

In finding a home care provider, people mainly (61 per cent) did not rely on the official "pathway" of My Aged Care. Instead, people asked someone they trusted. Only one third of people had found a provider without help from someone they trusted. Doctors and practice nurses proved to be great sources of information.

Many people (40 per cent) had some degree of difficulty understanding the fees and charges for their package. This is not surprising, because fees and charges are for services supposedly provided under a care plan, but 39 per cent of people had no care plan. In other words, they had nothing to

check their invoices against.

Existing information and comparison tools are used far less than direct advice from health care professionals, family or friends. Only 7 per cent of people had used My Aged Care, the official online "pathway".

Only a quarter of people had contacted the My Aged Care call centre.

The overwhelming majority (95 per cent) of people hadn't switched provider and few (9 per cent) had even considered switching.

This raises questions about why we have consumer-directed care. The way it's supposed to work is by providers competing against each other, but if it's too difficult to switch providers, what's the point?

Most people indicated they could access all the services they wanted, support staff were well trained, and they hadn't underspent their package funding.

However, almost a third couldn't access all the services they wanted, almost a quarter considered staff were "somewhat" to "not at all" trained, and nearly a third had

underspent their package funding.

When asked about preferred future delivery of Home Care Packages, a key finding was that 41 per cent preferred better support and guidance about package funding.

Just over a quarter wanted more control over package funding to hire professionals directly.

Two smaller groups wanted to delegate choice about support and care to an independent trusted advisor (18 per cent) or were not sure (15 per cent).

This demonstrates there is no "one size fits all" model for delivering a Home Care Package. Instead, differing levels of choice and control might better enable package recipients to live longer and healthier in their own homes.

Finally, around a third of people reported that they received a package but could not identify what level of package funding they received.

This raises significant questions about the ability of these people to effectively manage their Home Care Package budget, and therefore services they should receive based on the assessment of their needs.

## 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](mailto:health@cpsa.org.au). Read about CPSA's Health Promotion Service at [cpsa.org.au](http://cpsa.org.au) and click on Services.





## NSW buried under funeral reviews

FOR reasons only known to the Independent Pricing and Regulatory Tribunal (IPART), an investigation of the funeral industry was split up into (1) a review of cemeteries and crematoria and (2) a review of "the funeral industry more broadly".

Part 1 has now reached the stage of an interim report, to be followed by further investigations, a draft report, a public hearing and, finally in October this year, a final report.

However, you would think part 1 would need to be finished before IPART started on part 2, the funeral industry as a whole. Part 1 would feed into part 2, you would think, but no. Part 2 has now started and CPSA has met with IPART for initial consultation.

Here are the part 1 interim recommendations for cemeteries and crematoria:

- Cemetery operators should be required to publish itemised prices for interment services using consistent terminology and the NSW Government should set up a website to allow people to compare prices at all cemeteries in NSW.

Sounds good and nothing wrong with that, but some 70 per cent of funerals in NSW involve cremation and are purchased as a package from a funeral director, not a crematorium. Funeral directors are already required to publish their pricing of the various components of funerals they sell. Aren't we doubling up here?

- The NSW Government should be responsible for locating and purchasing land for new cemeteries

in Sydney, and for working with local councils to identify land for new cemeteries outside Sydney.

Apparently, Sydney requires 700 hectares of new burial grounds. Leave this to the market and prices of burials will skyrocket. Only billionaires and their pets will be able to afford to be buried. That's why the NSW Government needs to step in and *THE VOICE* understands yet another review (of the Cemeteries and Crematoria Act 2013) will look at this.

- Cemetery operators should be required to set aside funds that can only be used to maintain a cemetery once it is closed to new interments. Larger cemetery operators must have this fund independently managed.

In NSW, cemeteries sell graves in perpetuity without charging a grave maintenance fee in perpetuity. So a cemetery quickly runs out of money as soon as it closes for new interments and the place goes to rack and ruin. *THE VOICE* understands the review of the Cemeteries and Crematoria Act 2013 will also look at this issue.

- Cemetery operators should provide a Plain English statement of terms and conditions for interment rights, including a clear statement on the type of tenure being purchased and the interment right holder's obligations for future maintenance to be provided.

This means that if you want a perpetual grave or place to bury ashes, you'll be paying ongoing fees. If you buy a renewable grave or spot, you don't.

*THE VOICE* will keep readers up to date on the progress of this veritable avalanche of funeral reviews.



## 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.

Tim Hunter	\$55
Malcolm McPherson	\$35
Margaret Tomlinson	\$35
Paul Turner	\$45

## NSW Appliance Replacement Offer

If you're looking to upgrade your old fridge or television, you may be able to get a discount through the appliance replacement offer through the Good Guys:

- 40 per cent off a new fridge if your old one is older than six years;
- 50 per cent off a new television if your old one is a plasma or has a cathode ray tube (that's real old).

The models on offer have been selected for their energy efficiency, affordability and quality.

You must be a NSW resident and hold a Pensioner Concession Card, Health Care Card or Low Income Health Care Card from Centrelink, or a Veterans' Affairs Gold Card.

If you have halogen downlights in your home, you may be able to have the cost of replacement LED bulbs and their installation, subsidised.

Apply on line at [service.nsw.gov.au](http://service.nsw.gov.au) or phone Service NSW on 13 77 88.

## NSW Pensioner Car Concessions

Pension concession card holders and DVA Gold Card holders do not have to pay licence and car registration fees or motor vehicle tax. This concession applies to one vehicle per eligible customer.

The Green Slip Check is a quick and easy way to get a CTP Green Slip quote comparison from all insurers: [www.greenslips.nsw.gov.au/price-check](http://www.greenslips.nsw.gov.au/price-check).

If you have a Mobility Parking Scheme permit and become a pensioner while holding the permit, you may be eligible for a partial refund. You'll need to provide evidence that you're a pensioner when you visit a service centre.

If you receive the Commonwealth Carer Allowance you may be eligible for a refund on some of the vehicle tax paid when registering a vehicle. The car must weigh between 976 kg and 2504 kg. If the vehicle is registered in joint names, both must receive the carers allowance to qualify.

Contact Roads and Maritime Services on 13 22 13.

## 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](mailto: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/](http://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](http://www.facebook.com/combined.pensioners) and the twitter account @CPSANSW

## NSW Public Transport Concessions

The gold and silver Opal card gives you unlimited travel at a concessional rate on public transport.

The maximum daily fare for the gold Opal card is \$2.50. To be eligible, you must be a pension concession card holder or a seniors card holder. Given that some pensioners may drop out of the pension system intermittently due to means testing, the smart thing to do is to register for the gold Opal card using your seniors card.

The silver Opal card offers a 50 per cent discount on full fares. To be eligible, you must be receiving a maximum Centrelink payment. The silver Opal card is only valid with a valid Transport Concession Entitlement Card, which is valid for 90 days from the date of issue, subject to continued eligibility. After those 90 days, the Card needs to be renewed and you will be reassessed for eligibility.

Apply for an Opal card online [www.opal.com.au](http://www.opal.com.au) or call 13 OPAL (13 67 25)

## 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](http://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.



# CPSA Information Directory

## INCOME SECURITY

**Centrelink**  
Age Pension 13 23 00  
DSP/Carer benefits 13 27 17  
Family Assistance 13 61 50

**Welfare Rights Centre**  
Info on Government pensions  
and other benefits  
1800 226 028

**Financial Information  
Service (FIS)**  
Information and seminars  
on a wide range of  
financial matters  
13 23 00

**Do Not Call  
Register**  
1300 792 958

**Australian Taxation Office**  
Super/Lost super 13 10 20  
Personal tax 13 28 61

**British Pensions in  
Australia**  
Assistance in claiming the  
British Pension  
1300 308 353

## RIGHTS

**Australian Human Rights  
Commission**  
Complaints about discrimination  
and harassment  
1300 369 711

**Commonwealth Ombudsman**  
Complaints about Australian  
Government departments and  
agencies  
1300 362 072

**NSW Ombudsman's Office**  
Complaints about NSW  
Government agencies  
1800 451 524

**NSW Trustee and Guardian**  
1300 360 466

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

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

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

## GOODS & SERVICES

**Energy & Water Ombudsman  
(EWON)**  
Complaints about all NSW  
electricity/gas retailers and  
Sydney and Hunter Water  
1800 246 545

**Telecommunications  
Industry Ombudsman**  
Phone and internet complaints  
1800 062 058  
**NSW Seniors Card**  
Discounts on goods and  
services  
13 77 88

**No Interest Loans Scheme**  
Loans to purchase essential  
household items  
13 64 57

**NSW Companion Card**  
Free event admission for  
companions of eligible people  
with a disability  
1800 893 044

**Energy Made Easy**  
Price comparisons  
1300 585 165  
energymadeeasy.gov.au

**Opal Customer Care**  
13 67 25

## HEALTH & CARE

**Medicare**  
132 011

**My Aged Care**  
1800 200 422  
www.myagedcare.gov.au

**Office of Hearing Services**  
Subsidised hearing aids  
1800 500 726

**National Dementia Helpline**  
1800 100 500

**Private Health Insurance  
Ombudsman**  
Complaints and information  
1800 640 695

**VisionCare**  
Subsidised spectacles  
1300 847 466

**NSW Ageing and Disability  
Abuse Helpline**  
1800 628 221

**Taxi Transport Subsidy  
Scheme**  
Subsidised travel for people with  
disabilities  
transport.nsw.gov.au/tss  
1800 623 724

**National Continence Helpline**  
1800 330 066

**Rape Crisis Centre**  
24hours/7days  
1800 424 017

**National Domestic Violence  
hotline**  
Case work, legal advice,  
advocacy  
1800 200 526

**Health Care Complaints  
Commission**  
NSW only  
1800 043 159

**Carers NSW**  
Information, support  
1800 242 636  
Emergency respite  
1800 059 059

**Aged Care Complaints  
Commissioner**  
Complaints about residential and  
community aged care  
1800 951 822

**Lifeline**  
Mental health support,  
suicide prevention  
13 11 14

**Australian Men's Shed  
Association**  
1300 550 009

**Public Dental Health Services**  
Call NSW Health for details  
1800 639 398

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

**Cancer Council NSW**  
Cancer information and support  
13 11 20

**Exit International**  
Information about euthanasia  
1300 103 948

**Mental Health Crisis Team**  
24-hour/7-days a week service,  
for assessment and treatment  
of mentally ill people in crisis  
situations  
6205 1065

## HOUSING

**Housing NSW**  
Info and applications for public  
and community housing  
1800 422 322

**Tenants' Union Advice Line**  
Mondays 10-1pm, 2-5pm  
1800 251 101

**Tenancy Advice & Advocacy  
Service**  
Find your local service  
tenants.org.au

## LEGAL

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

**Fair Trading**  
Rental bond and tenancy info  
13 32 20

**Law Access**  
Referrals for legal help  
1300 888 529

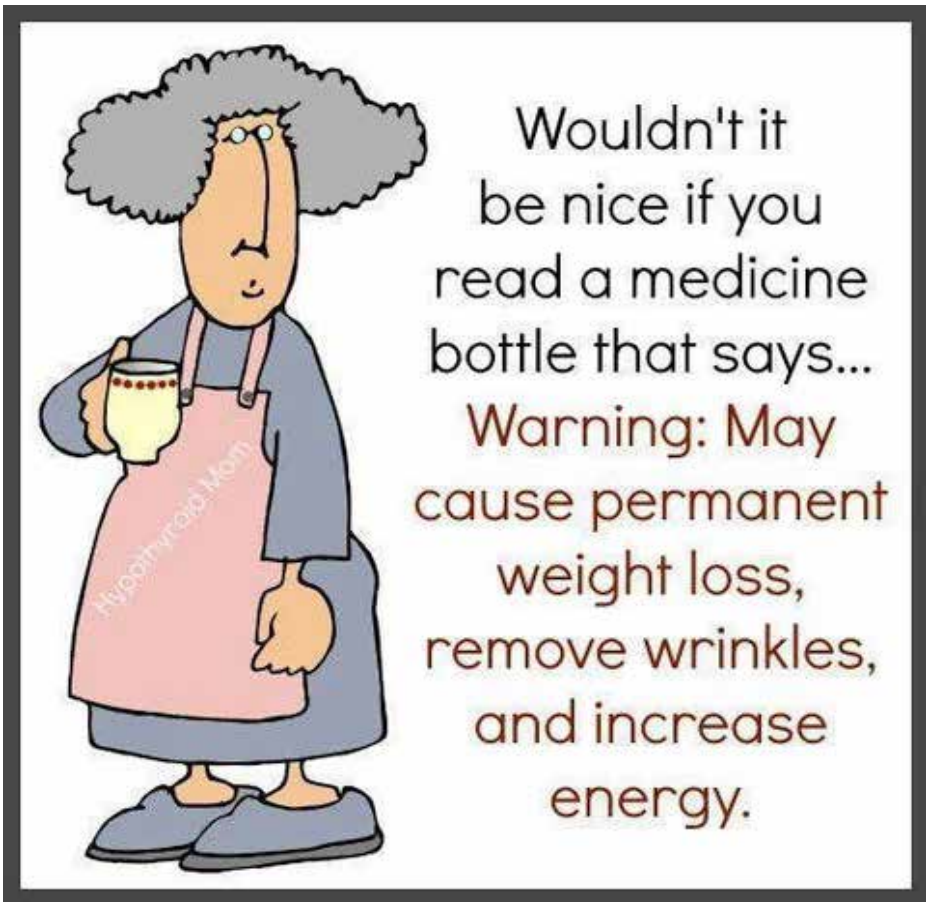
**Insurance Law Service**  
Legal assistance and advice on  
insurance law and disputes  
1300 663 464

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

**Women's Legal Services NSW**  
Legal information, advice &  
referrals for women in NSW with  
a focus on family law, domestic  
violence, sexual assault &  
discrimination  
1800 801 501



# Giggle Page



### Crossword Solutions

Crossword on Page 4

1	W	E	L	S	H	2	C	O	R	G	I	3	R	H	O	D									
4	Y	O	R	K	S	H	I	R	E	5	T	E	R	R	I	E	R								
6	K	I	N	G	7	C	H	A	R	L	E	S	8	S	P	A	N	I	E	L					
9	O	U	N	10	C	A	T	T	L	E	11	D	O	G	12	P	O	O	D	L	E				
13	N	E	W	F	O	U	N	D	14	D	I	N	G	O	15	B	U	L	L	D	O	G			
16	C	H	I	H	U	A	H	U	A	17	B	E	A	G	L	E	18	L	A	B	R	A	D	O	R
19	D	O	B	E	R	M	A	N	20	S	H	A	R	P	E	I	21	H	U	S	K	Y			
22	P	O	I	N	T	E	R	23	P	O	I	N	T	E	R	24	L	A	B	R	A	D	O	R	
25	D	A	L	M	A	T	I	A	N	26	B	I	C	H	O	N									