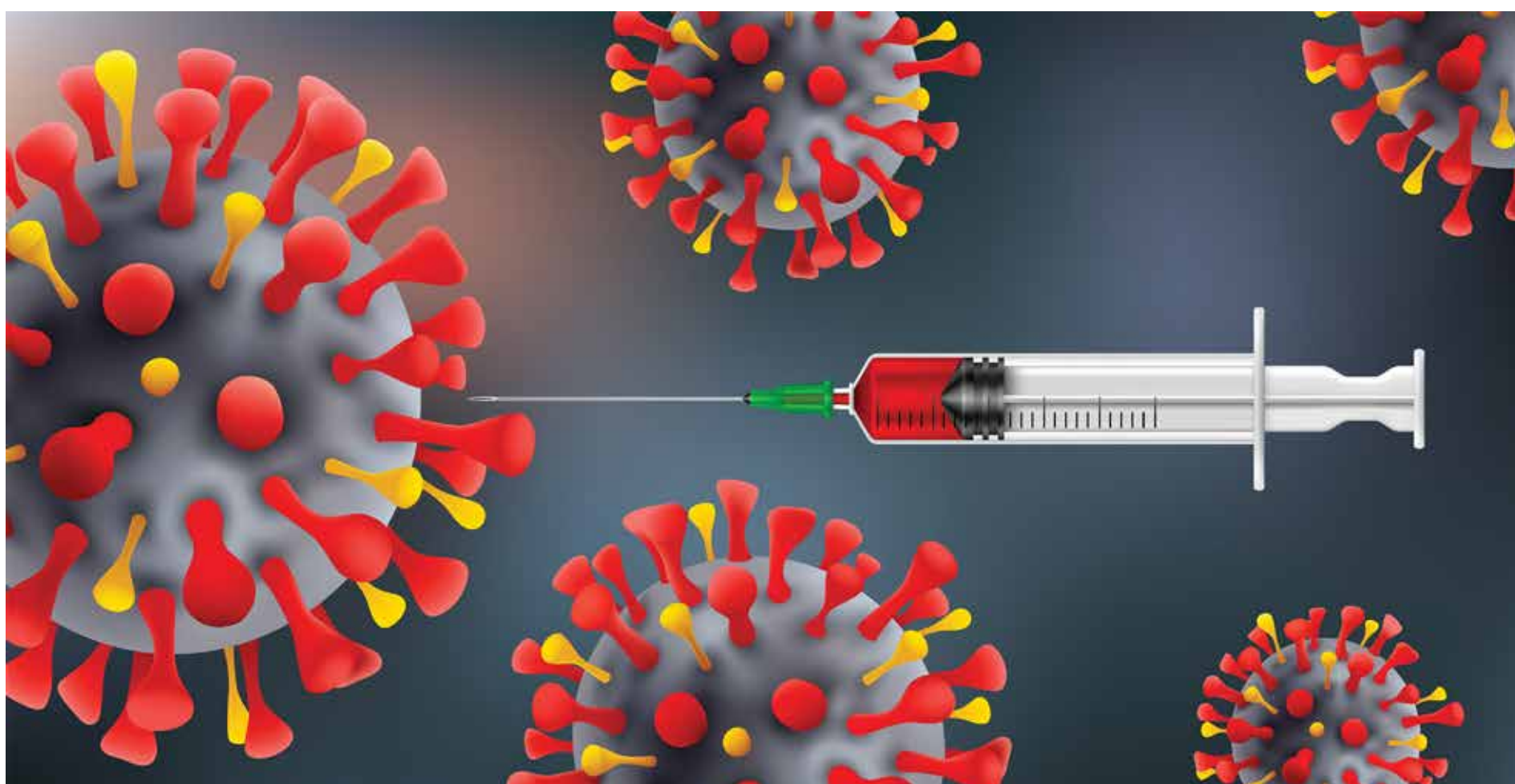


CORONAVIRUS: WHEN WILL THERE BE A VACCINE?



THE flattening of the coronavirus curve is good news for everyone.

The immune system in the human body starts to deteriorate around the age of 50. At age 70, being infected with coronavirus becomes generally very risky. From age 80 and 90 it is even more risky.

So, what we're all waiting for is the good news that a vaccine has been found. We need a vaccine and we need it now.

Across the world there are three

potential vaccines which are ready to be tested on humans, while sixty-seven vaccines are not quite there yet.

A coronavirus vaccine will be based on harmless molecules that look like the coronavirus. The human body's immune system recognises these molecules as an unwanted foreign invader. The immune system fights these invaders as if they were real coronaviruses. In doing so, the immune system creates antibodies.

These antibodies kill the real coronavirus if it infects the body in the future.

One of the three vaccines ready for human trials works like that.

But there is newer science as well.

The two other vaccines ready for human trial mimic the coronavirus by using part of the same DNA as the coronavirus.

Continued page 4

Thank You

CPSA wants to take this opportunity to thank all the front-line staff, including the staff of hospitals, ambulances, nursing homes, homeless shelters and disability care group homes for continuing to do the great job they do in the face of grave risk to their own health.

Letters

CPSA Executive

(as at 6 November 2019)

Grace Brinkley 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.

Cashless Welfare Card: a disappointed parliamentarian

THERE is no intent by the Government to have welfare management for Age Pensioners. This has been repeatedly made clear. Please stop scaring your members unnecessarily.

Your headline is really, really false and alarmist, and you should recall this email.

Very disappointed.

*George Christensen, MP
Member for Dawson, Qld*

(CPSA invited George Christensen to identify when and where the Australian Government made it clear that the Cashless Welfare Card would not be extended to Age Pensioners. To date no response has been received. Ed.)

Cashless Welfare Card: un-Australian

I AM in my 82nd year. I married at 18 and we had four children, who we loved, reared, fed, clothed and educated.

A self catering holiday by the beach was our yearly holiday.

We purchased a house, car and interstate truck which we paid off in 16 years.

My husband drove the truck and this was our only income.

What we couldn't afford we didn't have.

Therefore, after managing on a modest income for 64 years, I was completely horrified to read about the Cashless Welfare Card that may be attached to my gratefully received Age Pension.

This cannot and must not happen to the Age Pension. It would be an invasion of my personal privacy, freedom of choice and take away my independence especially in my declining years.

This is also undemocratic and un-Australian.

Margaret Cuddihy

Nursing home residents sold off like cattle

JAPARA Healthcare has offloaded two Victorian nursing homes for \$17 million.

The hollowness of 'choice' under Australia's aged care market-based reforms is revealed when after carefully selecting an aged care provider, the care recipient is sold off to a private equity group.

When we consider the horse trading and reselling that occurs in the marketplace, it is clear that large numbers of people



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

who have carefully selected a nursing home or home provider will be sold off to another company at least once. Some choice!

These sales are likely to be to a private equity or market listed company. Extensive international data shows that these two groups staff nursing homes far more poorly and fail to provide care much more often than other types of providers.

*Lynda Saltarelli
Aged Care Crisis Inc*

Thank you letter

MANY thanks for the direct mail out to Branch members of the monthly CPSA VOICE. I advise that the Hastings Combined Seniors (HCS) members contacted to date have received this first posting direct from CPSA of THE VOICE and inclusions.

Members have also commented on the document included in the mail out on the information contained and how helpful it was in informing on the Covid-19 problem.

A special vote of thanks to all for your efforts and dedication in keeping the wheels of CPSA rolling during this difficult period in our history.

*Brian Buckett
Branch President,
Hastings Combined Seniors*

CPSA Funding

CPSA receives funding support from the NSW Government Department of Communities and Justice, and the Australian Government Department of Health.

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

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/

Donations

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

Peter Jordan	\$35
Ross McKinney	\$40
Penrith Seniors & Pensioners Club	\$50
Maxwell Rowland	\$50

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.

ndis National Disability
Insurance Scheme

1800 800 110

**DISABILITY SUPPORT FOR
PEOPLE UNDER 65**

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



myagedcare



1800 200 422

myagedcare.gov.au

From page 1

Again, the human immune system fights the vaccine. In doing so, the immune system develops antibodies that can deal with a real coronavirus infection.

This is a new way, though. No DNA-based vaccine has as yet been approved to date for any sickness.

Vaccine testing typically begins with animal testing and then moves on to human testing.

Human testing of vaccines happens in three phases.

The first phase consists in testing about a hundred people to find out if the vaccine is safe for humans.

The second phase involves hundreds of people to test how effective the vaccine could be in real life.

The third and final phase involves thousands of people and tests how effective the vaccine is across real communities.

We're at the start of the first phase. The shortest estimate of when the vaccine can be made generally available is by September this year. Nobody is certain about this.

However, what is certain is that the most vulnerable people will be first in line to get the vaccine once it's there.

Meanwhile, don't despair. This will end.

Are you a tech-sceptic senior?

AFTER several weeks in lockdown and without access to group activities or public libraries, many people may be running out of things to do.

Now may be a good time for tech-sceptic seniors to embrace the online world.

You're sitting at home, you can't visit anyone, going out is risky, so why not watch movies and your old favourite TV-shows for free on YouTube. Make free online phone calls on WhatsApp and actually see who you're calling.

Telecommunications companies such as Telstra and Optus are

offering assistance packages for customers during the coronavirus crisis.

This can include financial assistance, free phone calls and additional data. Get in touch with your provider to see if you are eligible for some assistance.

For those who are online, there are endless opportunities available. To help keep seniors active and connected during self-isolation, Active Seniors Health Centres are hosting online fitness classes for older Australians.

If you want to improve your strength, flexibility and balance from the comfort of your home then head to their website www.activeseniors.net.au.



Crossword by Luke Koller

Across		Down	
1	Totals (4)	1	The river of waltzes (6)
2	Runs through the Grand Canyon (8)	2	Runs through the middle of Africa (5)
3	Either (2)	3	Not fast (4)
4	A gold rush state (5)	4	A gentle curve (3)
5	An occasion (5)	5	Ancient boundary river (9)
6	Us (2)	6	Bird of peace (4)
7	Russian river (5)	7	Grape plants (4)
8	Ancient Egypt's life blood (4)	8	Italy's shape (4)
9	An ominous sign (4)	9	Victoria's falls river (7)
10	Rome's river (5)	10	Another ancient boundary river (6)
11	Mythic female warriors (6)	11	South East Asian waterway (6)
12	A top (2)	12	Not out (2)
13	A loud noise (3)	13	Repair (4)
14	European cruising river (5)	14	Not small (5)
15	Sinai waterway (4)	15	Nigeria's river (5)
16	A holy river (6)	16	One before ten (4)
17	Action (2)	17	Limb (3)
18	Caesar's crossed the river (7)	18	Raw metal (3)
19	A mighty Australian river (6)	19	Exists (2)

Solution on back page

Centrelink needs more staff now

THE addition of temporary income support measures in response to coronavirus has overwhelmed Centrelink, which was already desperately understaffed before the crisis started.

You may have thought the Centrelink phone call waiting times were bad before. Now people can expect to wait several hours before speaking to someone or to having a recorded voice telling them to call back later.

Increased unemployment has resulted in more people trying to claim the JobSeeker Payment that supports unemployed Australians.

To keep up with the increased demands on its services, Centrelink says it has hired an additional 5,000 staff.

However, the Australian Council of Social Services (ACOSS) estimates another 5,000 staff are needed on top of that.

Unemployment skyrockets: what happens after the crisis?

ALMOST half of Australians on unemployment benefits are over 45, 41 per cent have disabilities and close to half a million people remain on unemployment benefits for more than a year.

All these statistics were recorded in September 2019 before the impacts of coronavirus reached Australia. *The Faces of Unemployment* is a report by the Australian Council of Social Services and Jobs Australia. This report identifies unemployment trends that are overlooked by the standard unemployment figure.

This report claims that the decline in availability of entry-level jobs and an under-investment in employment services are factors that enhance long-term unemployment.

Now with the effects of the coronavirus impacting Australia, the unemployment rate is expected to drastically increase. In September 2019 there were over 750,000 people

unemployed.

In fact, a Report by the Grattan Institute, *Shutdown: estimating the COVID-19 employment shock* makes the following estimates:

- Between 14 and 26 per cent of the Australian workforce could lose their jobs, which means that Australia's unemployment rate will rise to between 10 and 15 per cent.
- Lower-income workers are twice as likely to be out of paid work as high-income earners.
- Younger people and women are also likely to be disproportionately impacted by job losses.

In order to address increasing unemployment as a result of coronavirus impacts, there are several temporary measures in place, which have been well-reported in the media.

Although these measures have been well received, they are temporary and do not address the underlying problems of unemployment. The Government now needs to focus on planning for the rebuild beyond the next six months.

Australia should never go back to the low rate of the old Newstart payment of just \$40 a day or the punitive approaches that demonise people locked out of paid work. We need to raise the rate for good so those without paid work can cover the basics – food, clothing, housing, electricity – and they can make the most of job opportunities as the economy rebuilds.

It is time Australia got a Social Security Commission charged with ensuring that no one in this wealthy country lives in poverty.



Good robots can improve aged care

THE VOICE has reported on robots in residential aged care a number of times. Often robots have been touted by the industry as cost-saving devices. Sometimes as 'companions', believe it or not.

There is nothing wrong with cost-saving through robotics as long as the quality and safety of care doesn't suffer. Even better is when robotics actually improve the safety of care. Robotic transport and robotic sterilisation could play a significant part in supporting aged care facilities

during the coronavirus pandemic, and in the future.

The use of automation for manual trolley transport and sterilising will improve infection control processes, remove thousands of kilometres of staff transporting items, and reduce risks to residents and staff.

UV sterilisation robots, which eliminate bacteria and viruses, will protect staff, residents and their families. Additionally, significant staff efficiencies are possible, and risk reduction and costs associated with infections can be reduced with robots moving trolleys.

Not all robots are bad.



Coronavirus Information

New hotline for older Australians during COVID-19 pandemic

There is now a COVID-19 hotline for older Australians to get personal support, answer questions and provide up-to-date information. The hotline provides particular support to those accessing aged care services who are disproportionately impacted by health precautions and restrictions. **Phone 1800 171 866**

Tell us your story

CPSA wants to hear about your experiences at this difficult time. What could the Government do differently? What works well? Ring CPSA on 1800 451 488 or email voice@cpsa.org.au



What to do if you think you have coronavirus symptoms

If you experience a fever, flu-like symptoms (such as coughing, sore throat and fatigue) or shortness of breath, contact the Coronavirus Health Information Line 24 hours a day, seven days a week: 1800 020 080 or ring your GP.

Safe grocery shopping

'Community shopping' is where the only customers allowed into the store at that time are pensioners, carers and older people.

Woolworths and Coles have community shopping between 7am and 8am on Monday, Wednesday and Friday. Present your Pensioner Concession Card, Companion Card, Commonwealth Seniors Health Card, Health Care Card, Seniors Card or Disability Card to participate. Carers, friends and neighbours shopping on your behalf need to be able to show your Card.

Telephone grocery shopping

IGA is now the only major supermarket that will take orders over the phone. You will need to register, but this can also be done over the phone: 1800 018 384.

Online grocery shopping

Coles, IGA and Woolworths offer online shopping. Both Coles and Woolworths deliver orders or you can arrange for a pick-up by a carer, friend or family member.

To participate, you will need to register at [coles.com.au](https://www.coles.com.au), [iga.com.au](https://www.iga.com.au) or [woolworths.com.au](https://www.woolworths.com.au)

Going out for essential services

During the COVID-19 pandemic, the NSW Government advises that remaining at home is important to avoid exposure to the virus. However, you may leave your home to access essential services such as doctor's appointments and collecting prescriptions from the pharmacy.

If you do leave your home it is important to protect yourself and others from spreading the virus. You can do this by practicing social distancing and standing 1.5 metres apart from people and by washing your hands regularly.

GP appointments

To save you leaving your home, call your GP office to see if your GP offers consultations by phone.

Flu shots

Flu shots are now available. Flu shots are free for people over 65 if administered at a GP clinic. You will need to book ahead. Selected pharmacies also give flu shots, but these are not free.

PBS prescriptions home delivery

The Home Medicines Service is a partnership of participating pharmacists and Australia Post to express deliver Pharmaceutical Benefits Scheme (PBS) and Repatriation Pharmaceutical Benefits Scheme (RPBS) to your door.

You need to be over 70, coronavirus-positive or be self-isolating at home on medical advice. Check if your pharmacy participates.

Coronavirus Information

Mental wellbeing support

Struggling to cope during the coronavirus outbreak? You can call Beyond Blue on 1800 512 348 or Lifeline on 13 43 57.

Local Council

Your local council may be offering services for older Australians. Call the NSW Office of Local Government on 02 885 698 to see what's on in your council area.

Keep an eye on your diet

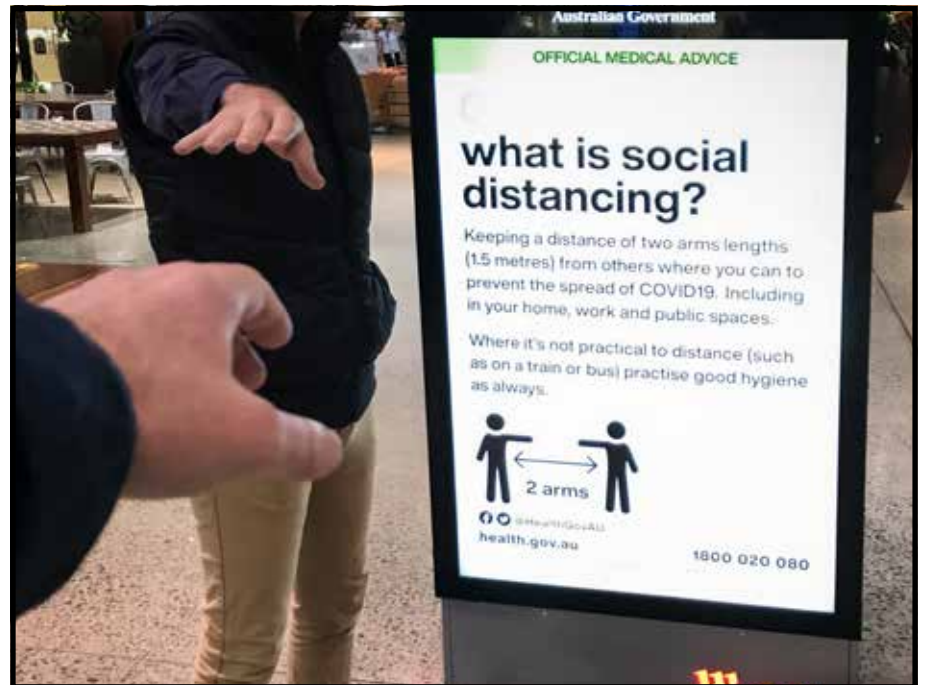
The more you stay indoors and inactive, the less interested you can become in eating healthy and regular meals. Keep up the habit of preparing fresh and regular meals. Poor nutrition can be a killer!

If you are finding food preparation too difficult, you may be eligible to get Meals on Wheels to deliver already prepared meals to your home. Ring 02 8219 4200 to get the number of your local Meals on Wheels service.



Red Cross Telecross

If you sign up for the free Telecross service, a Red Cross volunteer will call you every morning between 8am and 9am to check if you are OK. If the call is unanswered twice, the volunteer refers it onto a person you have authorised who will visit your home. Call 1300 885 698 to register.



NSW 24/7 information line

If you are unsure where to ring for a specific service, call Service NSW on 13 77 88.

Not driving because you're self-isolating?

To make arrangements for

- driver's licence renewal
- car registration renewal
- annual fitness-to-drive medical assessment deferral
- older driver road test deferral

ring the Transport Licence Review Unit on 6604 9301.

CPSA Branches

NSW Health has not changed its advice that people should avoid small gatherings in enclosed spaces to reduce the risk of the coronavirus spreading. For this reason, CPSA Branch activities remain suspended.

Making an Advance Care Directive

An Advance Care Directive is an important way of letting people know about your wishes about your healthcare and treatment should you find yourself in a position where you are seriously ill or injured and not able to make decisions.

NSW Health has produced a 'Making an Advance Care Directive' package.

The package includes

- an Advance Care Directive form to complete
- an Information Booklet to help you complete your Advance Care Directive.

The form and booklet can be downloaded from www.health.nsw.gov.au/patients/acp/Pages/acd-form-info-book.aspx

If you do not have access to the internet and wish to have a copy of the booklet and form, contact CPSA on 1800 451 488 and a member of staff will send out a copy to you.

Aged care watchdog asleep in its kennel

CPSA is calling for the Aged Care Quality and Safety Commission (ACQSC) to resume inspections of nursing homes at a time of extreme risk to the health and wellbeing of nursing home residents.

The ACQSC has suspended its regular compliance monitoring of nursing homes. The ACQSC has replaced it with what it calls a 'risk-based approach', which appears to depend heavily on telephone contact and contact via Skype and Zoom with nursing homes.

The ACQSC has, to all intents and purposes, stopped entering nursing homes to do its statutory job of protecting nursing home residents when arguably their needs are highest given the coronavirus crisis.

Across Australia, nursing homes have gone into coronavirus lockdown. This means that only residents and those people working at the home have access. Friends

and relatives as well as community visitors can no longer get in.

The ACQSC's 'risk-based approach' essentially means that the ACQSC acts on intelligence it receives. A lot of this intelligence comes in the form of complaints. Many, if not most complaints are made by friends and relatives of residents. These friends and relatives can no longer go and see residents. Effectively, they can no longer make complaints.

Clearly, the oversight of aged care quality and safety in Australia is severely compromised. Not only has planned compliance monitoring been suspended, but the scrutiny of nursing home performance by family and friends of residents has also been wiped out.

It is difficult to see why the ACQSC can't conduct assessments and support visits as usual, including scrutiny of how nursing homes are dealing with coronavirus risk.

This may put ACQSC staff at risk, but why shouldn't they run the same

type of risk as nursing home staff, the nurses, assistants-in-nursing, personal carers, cooks and cleaners?

As the Aged Care Royal Commission has shown, nursing homes need watching. Right now nobody is watching: the aged care watchdog is asleep in its kennel.

Aged Care Quality and Safety Commission staff tend to be better-paid than nursing home staff, yet at the first sign of trouble the Commission runs for cover. What if nurses, assistants-in-nursing, personal carers, cooks and cleaners took this approach?

There is no suggestion that individual ACQSC staff members are unwilling to enter nursing homes.



Relief for private renters

ON 29 March 2020, the Prime Minister announced that there would be a nationwide ban on evictions and a reduction in rents for residential tenants in the private market who are affected by the coronavirus.

Although this was a federal announcement, it's the states and territories that must change their

laws to make it happen.

On 15 April 2020, the NSW Government announced temporary rental support measures to stop landlords from evicting tenants behind in their rent because of the coronavirus crisis. To qualify, tenants must be able to prove that their household weekly income has been reduced by 25 per cent.

There will be an initial 60 day no-exceptions ban on evictions from

15 April 2020. After that, a landlord will only be able to evict a tenant if they can show they unsuccessfully attempted to negotiate a fair rent reduction. If a tenant is evicted during this period, they will not be blacklisted.

If a landlord grants a 25 per cent reduction in rent, they will be eligible for a land tax rebate of 25 per cent of their 2020 tax liability.

Don't want to leave home at all due to corona?

IF you are in complete lock-down and don't want to leave the house at all because of coronavirus, you're going to be okay for some things but not for others.

Shopping can be delivered (see CPSA Updates page) and you could also apply for supports such as Meals on Wheels at MyAgedCare on 1800 200 422 or directly to a local Meals on Wheels provider.

If your driver's licence comes up for renewal during lock-down, ring the Roads and Maritime Services (RMS) Transport Licence Review Unit on 02 6604 9301. Obviously,

you won't really need your licence while you're staying at home, but you should make arrangements with the RMS for when you will need it again.

Ring the same phone number if you want to defer your annual Fitness to Drive Medical Assessment.

Road tests for the over-85s will be deferred for a minimum period of three months. If you already have a test booked, you'll be contacted to discuss the options that are available. If the Licence Review Unit suggests that you accept a restricted licence as an option, be aware that you don't have to accept a restricted licence. You can defer your road test

and keep your full licence.

If you're due to undertake a road test in the next three months and have not made a booking, please call the Transport Licence Review Unit (02 6604 9301) two weeks before the due date of your test.

If you want your flu shot given to you at home, there is no official arrangement for that. You need to either go to your GP or to a pharmacy.

Obviously, if you are in complete lock-down because of corona, the risk of contracting the corona virus or the flu virus is reduced considerably. However, it is still a good idea to get a flu shot.

Coronavirus and cash

SOME businesses have stopped accepting cash due to fears that the coronavirus will spread through contact made with banknotes and coins.

The New Daily reported that public health officials are urging businesses to go cashless. Although there is no research yet to determine whether coronavirus can transmit through the polymer banknotes that are used in Australia, the virus can transmit from hard surfaces such as coins.

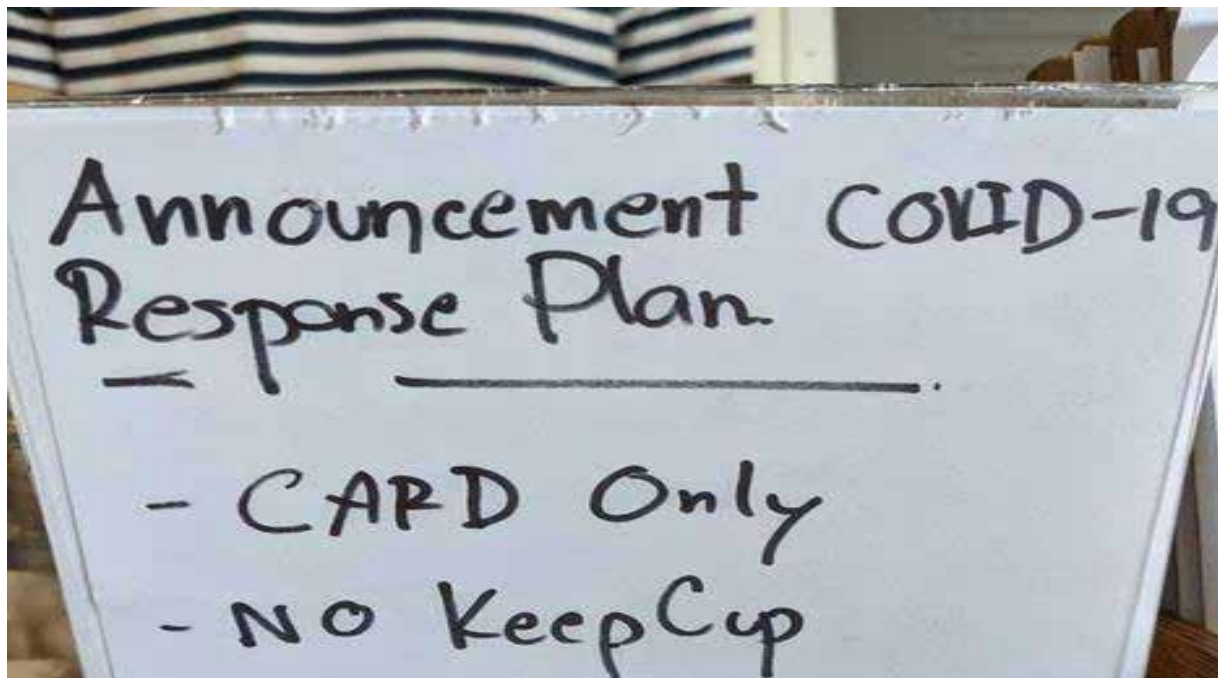
Although cash is legal tender in Australia, the Reserve Bank of Australia says businesses have the right to set the terms of payment. If there is a sign or acknowledgment of a business' intention to not accept

cash before a purchase is made, then their refusal of cash is not unlawful.

The ABC reported that before the coronavirus crisis, cash transactions were decreasing so much that an organisation called Research and

Markets predicted that Australia could become a cashless society by 2022.

However, as recently as last year the Reserve Bank said that cash is here to stay.



Taking super out early, a good idea?

ANYONE on an unemployment benefit or parenting payment can use the Superannuation Early Release Scheme (SERS) to take out \$10,000 of their superannuation in 2019-20 and a further \$10,000 in

2020-21.

SERS is part of the Government's coronavirus rescue package. The money released is not taxable and does not affect Centrelink payments.

While SERS might offer welcome relief to many, taking money out of super before you reach the age of sixty is generally speaking not a good idea.

\$20,000 that stays in super for 35 to 40 years will become \$300,000 during that time. It's the magic of compound investment returns.

It follows that a young,

unemployed person taking out \$20,000 is going to be \$300,000 less well-off when they retire.

Those who use SERS need to watch out for scammers. To get the money, there is no need to involve a third party. The ATO manages SERS and there are no fees involved.

CPSA urges people suffering financial hardship to explore all the various Government income-support measures available before accessing their superannuation through an early release measure, which should be a last resort.

Government MP denies Cashless Welfare Card risk to pensioners

THE Cashless Welfare Card front page of the March 2020 issue of *THE VOICE* has caused some consternation among Australian Government ranks.

George Christensen, a Government MP, emailed CPSA (see Letters page) claiming that the Government has "repeatedly" said that the Cashless Welfare Card would not be extended to Age Pensioners.

Mr Christensen also told CPSA to "stop scaring your members unnecessarily".

CPSA has responded to Mr Christensen, asking him to provide references of when and where the Government has said it won't

extend the Cashless Welfare Card to Age Pensioners, pointing out that CPSA has been asking for just such a statement since October last year.

Mr Christensen has yet to respond.

CPSA hasn't been able to find any instances of the Government saying that the Cashless Welfare Card is not going to be extended to Age Pensioners.

What we have found are comments by the Minister for Social Services that the Cashless Welfare Card could well be rolled out nationally.

That roll-out would not be to make sure welfare money isn't spent on alcohol, drugs and gambling. That roll-out would be "a mainstream financial literacy tool" for social security payments generally, which include the Age Pension.

CPSA is still waiting for a statement from the Minister for Social Services to say that, whatever happens, Age Pensioners will not be put on the Cashless Welfare Card.

CPSA position is that the Cashless Welfare Card should only be made available to people who apply for it because they want to be on it.



Corona virus: Tips for those receiving home care

IF you receive home care, it is important to be aware of how the staff coming to your house deal with the coronavirus infection risk.

You need to make sure that as soon as they come in, they thoroughly wash their hands. They need to do this before touching anything.

Ask staff if they are running a temperature, have a sore throat or

runny nose, or any other symptoms associated with a cold.

If you have any concern at all, ask staff politely to leave and contact your home care provider.

It is okay for you to insist that staff visiting you have had a recent anti-flu injection. It is not compulsory for in-home aged care workers to receive this vaccination to work, but neither is it compulsory for you to run the risk of getting the flu.

If you need urgent access to home

care due to the coronavirus situation, you need to contact My Aged Care on 1800 200 422. However, you can also contact a service provider directly, because in cases where there are urgent and immediate care needs, a CHSP service provider can help before an assessment is made.

An example of urgent and immediate care need is where a partner, friend or family member who normally helps you out is suddenly unable to do so.

Where there's a way there can be a will

WHAT do a message on a tractor, a poem and an unsent text message have in common?

They have all been found to be legally binding wills.

More commonly, people create formal wills.

According to the NSW Succession Act, a valid formal will is created when a written document is signed by the will maker in the presence of two or more witnesses. At least two witnesses must sign the will in the presence of the will maker.

The definition of the word 'document' has evolved during the digital age and has led to courts finding DVDs and computer files to be valid wills.

Although messages on tractors, poems and text messages have been

found to be valid wills, they are examples of what is known as an informal will.

If you have created a document that has not undergone the formal process outlined above but records your intentions for your estate after you die, it may be considered an informal will and followed when you die.

However, an informal will is open to the discretion of the courts. If there is any doubt about the will maker's capacity to create a will, or their intention to create a will, a court may not accept an informal will.

If you want to be reassured about how your estate will be passed, it is essential that you create a valid formal will.

The NSW Trustee & Guardian provides a formal will preparation

service for free to full-rate pensioners over the age of 65. You can make a booking for the service by calling 1300 364 103.

Free Wills!

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

You can make a booking by ringing 1300 364 103.

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



Justice

NSW Trustee & Guardian

Reverse mortgages no longer for spending the kids' inheritance

REMEMBER those poster ads for reverse mortgages years ago, a jumbo jet taking off underneath a line that read: Spend the Kids' Inheritance!

The banks were at it bigtime to sign up as many people for a reverse mortgage, never mind whether a reverse mortgage was helpful or not.

From 1 July 2020, banks can no longer do that.

Up to that date a bank can flog a reverse mortgage to you as long as it is 'not unsuitable' for you.

But the Banking Royal Commission has led to the introduction of new rules. As part of those new rules, financial products must now be in your best interest.

And the bank is obliged to make

sure that it is.

That means it must check what your plans are for the future. Will you want or need to sell your house at any point? What is your provision for aged care? Would Centrelink's



Pension Loans Scheme, with its much lower rate, not be a better option? What will the effect be on your fortnightly pension payments? They must check all the things that CPSA has been banging on about for the past ten to fifteen years.

If you are thinking about a reverse mortgage to supplement your income, you may also want to consider if a lifetime annuity would be suitable for you. Lifetime annuities pay retirees a monthly sum indexed annually for inflation and guaranteed for life, no matter how long (or short) you live.

Buying a lifetime annuity is like putting money in a term deposit. The return is much better. Term deposits return around 1.5 per cent annually at the moment. Lifetime annuities return between 4 and 5 per cent.

Consult a financial adviser before buying an annuity, though. It is not the best thing for everybody.

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 A	¹ D	D	S			² S		⁴ A			⁶ D		⁸ B						
	A			² C	O	L	O	R	A	D	O		³ O	R					
	N			O		O		C			V		O						
⁴ V	U	K	O	N		W			⁵ E	V	E	N	T						
	B			G			⁹ Z		U					¹³ M					
⁶ W	E		⁷ V	O	L	G	A	P		⁸ N	¹² I	L	E						
			I				M	H			N		K						
⁹ O	¹³ M	E	N		¹⁰ T	I	B	E	R		¹⁴ L			O					
	E		E		I		E		¹¹ A	M	A	Z	O	N					
¹² O	N				G		Z		T		R			G					
	¹⁵ D	I	¹⁵ N		¹⁴ R	H	I	N	E		G								
			I		I			¹⁵ S	U	E	Z		¹⁶ N						
¹⁶ G	¹⁷ A	N	G	E	S		¹⁷ D	¹⁸ O						I					
	R		E					¹⁸ R	U	¹⁹ B	I	C	O	N					
	¹⁹ M	U	R	R	A	Y		E		E									