

ROUND 'M UP, LOCK 'M DOWN!

Nursing homes ignored need for social contact for residents



AT the time of writing, 63 nursing home residents had been infected with coronavirus. Of those, 26 had died and of those who died 17 lived in Newmarch House in Penrith.

Newmarch House had a good reputation locally before it was hit by the virus.

The aged care watchdog intervened twice in Newmarch before forcing the home to appoint an "Independent Adviser". Prior to that, the watchdog had put in "a team experienced in managing COVID-19".

The watchdog did not explain what an Independent Adviser was going to do what "a team experienced in managing COVID-19" couldn't do.

The appointed person turned out to have no clinical experience.

Newmarch House also won't be able to admit any new residents as part of the penalty applied to it.

This is a most ridiculous penalty.

Who would go live in Newmarch now?

Or rather, who would go and live in any nursing home now?

Even the nursing home industry itself is beginning to realise it might be in trouble. Mike Rungie, a veteran of the industry, said that "occupancy was dropping in both residential and home care suggesting that some older people don't think it's safe".

In fact, the Australian Government

has hastily amended the Aged Care Act to allow residents to be taken out of a nursing home without that person having to keep paying fees while they wait out coronavirus living with family.

In May, an unprepared industry hastily put together an Industry Code for Visiting Residential Aged Care Homes. This was three months after the coronavirus had landed in Australia.

Meanwhile, nursing homes had done what they always do when an infectious disease strikes them: lock down completely.

Continued page 4

Letters

CPSA Executive

(as at 6 November 2019)

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Great toilet roll heist in Narromine

NARROMINE is a small town of 3,500 people and whilst NSW Minister for Seniors Geoff Lee's comments are very useful in cities, out here there is still the opportunity to walk safely and shop safely because it is small.

We still shop but we shop early, before the normal hours. It was amazing to watch The Great Toilet Roll Heist. People we had never seen before came here buying toilet paper. But that has settled down now.

We have a son in Dubbo and he keeps in touch.

There are four coronavirus cases in town and hopefully those people are self-isolating. It is sad to read of people who won't do that and who go to work sick.

Less traffic is a bonus even out here and some people wish it would stay that way. We don't miss the planes either, including the high fliers to Europe. We believe our atmosphere is better due to car and plane traffic reductions.

We will get through it as they did in the war. Our neighbour in her late 80s still goes out to the farm.

Television is terrible. I do think the

programs cause dementia!

Anyone who doesn't know the word 'corona' or 'COVID-19' must be living on an island.

We are lucky to have Coles here.

Bob Meadly

(I'm sure everyone will agree this is a wonderful letter. THE VOICE is keen to hear from readers and their experiences during these unprecedented times. Ed.)

Current JobSeeker should be the new normal

PRIME Minister Scott Morrison has stated on many occasions that he intends to reduce the JobSeeker payment back to Newstart in September. I would urge the CPSA Executive to lobby strenuously to prevent this happening. Newstart does not allow the recipient to live with dignity and many have to rely on charities for support.

Thank you for the fantastic work you are doing, especially posting out THE VOICE to keep us all in the loop.

Barbara O'Brien OAM

(With so many Australians over-55 unemployed with no prospect of finding a job, it's core business for CPSA to fight for a decent unemployment payment. Ed.)



COMBINED PENSIONERS &
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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.

☐ 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: _____

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Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150

Letters

Get rid of the work test!

CPSA, please lobby the Government to suspend the work test for those aged 65 to 74 years for this financial year. Coronavirus is preventing our capacity to work, which means we cannot boost our super balances.

Suspension of the work test would advantage the Government in the future. More older Australians could build up their super and be less dependent on pensions and stretched federal funds.

Given the emergency spending now, the Government should be thinking to the future. Suspend work tests as they cannot be met by older Australians because of the economic effects of COVID-19.

Kay Drew

(The work test requires people to work for a minimum of 40 hours a month. If people meet the test, then not only are employer contributions paid into their super, but they also are able to make after-tax contributions. This can be of benefit to people who, for example, have received an inheritance. 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 for the letter to be published, though this 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**

CPSA 2020 Annual Conference and 2019/20 Annual General Meeting

As we all know the COVID-19 pandemic has had a significant impact on Australian society. Australian state and federal governments have banned most gatherings and these bans are still in place. For CPSA this has meant the temporary suspension of all Branch activities.

These government bans and the Branch suspensions impact on CPSA's ability to hold its annual meetings. Under the CPSA Constitution, Branches need to meet to vote and send proposed CPSA policies and any proposed Constitutional amendments to Head Office. Branch meetings are also needed to elect Delegates. Under the current environment it is not possible for all Branches to have these meetings or to elect Delegates.

We do not know how long this situation will continue.

Given this continuing uncertainty, the CPSA Executive considers that it is not practically possible to hold the 2020 Annual Conference this year. As a result of the government bans and the overriding need to protect Delegates, staff and guests, the CPSA Executive has determined that the 2020 Conference will be combined with the 2021 Conference.

The CPSA Executive confirms that the 2019/20 AGM will still be held as required by the Associations Incorporation Act, but at present it is not clear if this will be before the end of 2020 or early in 2021. The election of the CPSA Executive will still be conducted at the 2019/20 AGM. We will advise members of the new date of the 2019/20 AGM as soon as a date can be set with confidence.

The financial statements and annual report for the financial year ending 30 June 2020 will be prepared and audited as required by the Constitution and the Associations Incorporation Act. The financial statements and annual report will be submitted to the Annual General Meeting in due course but will be circulated to all Branches once available.

We understand this decision may disappoint some members and we have not made this decision lightly. However, the CPSA Executive believes that it is necessary to both comply with government bans and to protect the health of members

Bob Jay
CPSA Secretary

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CPSA News

From page 1

Only, coronavirus outbreaks are not gastro outbreaks, which last only a short time.

Many nursing homes did little or nothing to prepare for the arrival of the coronavirus in Australia.

The Australian Nurses and Midwives Federation (ANMF) surveyed 2,000 of its members working in aged care.

Only 40 per cent of respondents said the nursing home they worked in was prepared for a COVID-19 outbreak, and less than 30 per cent said their home had enough supplies of Personal Protective Equipment (PPE).

While 77 per cent of respondents'

employers had recently updated or implemented infection control procedures for staff, almost a quarter of homes had done nothing in this regard.

But it gets even more outrageous than that.

The ongoing tragedy at Newmarch House demonstrated how essential it is to have good infection control procedures and to have sufficient, qualified staff to apply them. Yet the aged care provider peak organisation Leading Aged Services Australia (LASA), with much fanfare, introduced a newly created Aged Care Assistant role.

This role is junior to the Assistant in Nursing role, which is much criticised as requiring

only the skimpiest of professional qualifications.

Anyone can apply to become an Aged Care Assistant and after a successful interview, you will do a 10-hour course, consisting of no less than nineteen modules.

Then you will be let loose in a nursing home.

It is very obvious that the relatively low coronavirus infection rate in Australian nursing homes is down to luck, not skill. And the luck consists in the success that Australian Governments have had in suppressing infection rates generally and nationally.

There would be many Newmarch Houses all over the country otherwise.

Nothing to see here: Coronavirus in nursing homes

WHILE two NSW nursing homes received extensive media coverage of their travails with coronavirus outbreaks, CPSA understands a further 50 or so nursing homes have reported coronavirus cases. Some of these homes have been named in the media.

However, the federal Department of Health only publishes nursing home coronavirus cases as state and national aggregates.

There is no recognition that

prospective residents and their families might want to know if a nursing home is free of coronavirus infections. There is certainly no recognition of their right to know.

Recently, CPSA wrote to the NSW Minister for Health requesting he publish the names of the NSW nursing homes that harboured coronavirus infections.

The Minister's substantive response was as follows: *NSW Health publishes up-to-date information on the number of NSW active cases, tests and recovered cases on its website at www.health.nsw.gov.au/Infectious/covid-19/*

Pages/default.aspx It also provides relevant and accurate data to news outlets daily.

Due to the sensitivity of the information you have requested and the rapidly changing environment of COVID-19, it is not appropriate for NSW Health to publish a daily list of NSW aged care facilities showing the number of coronavirus infections, recoveries and deaths in each facility.

CPSA thinks it is not appropriate that current residents and their families and prospective residents and their families remain in the dark.

Crossword by Luke Koller

Across		Down	
1	Wild pig (4)	1	The sky (4)
2	Another word for 15 across (8)	2	Has a telescope (6)
3	Replace a soundtrack (3)	3	Finely dressed (4)
4	King of the fairies (6)	4	Opposite of walk (3)
5	Not this (5)	5	Zulu word for war (4)
6	NSW capital (6)	6	Water in the bush (10)
7	Often carried by slaves (6)	7	City known for coal and weapons (7)
8	Not solvent (5)	8	Done before publishing (4)
9	At heart (5)	9	English poet at the seaside (5, 3)
10	Usually partnered with a washer (3)	10	_ of Life (4)
11	Brand of cheese (4)	11	Land bird and an aerial toy
12	To leave (4)	12	Town known for cement (8)
13	Female sheep (3)	13	Not just a NSW gaol (7)
14	harbour for a Governor (4, 9)	14	Music (4)
15	an early garden (4)	15	Much _ About Nothing (3)
16	also site of an outdoor zoo (5)	16	One of Santa's helpers (3)
17	for making holes (3)		
18	an ovum (3)		

Solution on back page

Good news on Home Care Packages is not good enough

THE waiting list for the Home Care Packages (HCP) program was reduced by 18 per cent in the December 2019 quarter, according to the latest report. That's an increase in availability of HCPs by 7,764.

The Australian Government released 10,390 new packages.

This means that, for the first time, the reduction in the number of people waiting for a package can be credited purely to the Government increasing the number of packages.

Previously, the waiting list got reduced because of people dying whilst waiting.

The Government has now put in three consecutive quarters of reducing the overall waiting list, from a peak of 129,000 in March 2019 to 104,000 at the end of last year.

As part of that, the waiting list for the two highest level packages got reduced by 22 per cent during the last quarter.

However, according to the Budget's forward estimates, the Government only plans to add another 12,710 packages by June 2023, while 59,000 people are waiting without even an interim package now.

Clearly, the Government needs to do better.

The Government went through



a spell where it kept announcing 10,000 more packages at a rate of knots. It sounded good and grand, but the Government never changed its Budget forward estimates.

This can and needs to change in October, when the Government plans to hand down its next Budget.

BUPA's Arthur Daley practices slammed by court

BUPA was found to have deceived residents in twenty of its nursing homes and received a \$6 million fine. The court ordered BUPA to repay residents \$19 million, dating back to November 2011. The court also ordered that the company must publish a compensation notification prominently on its website.

Residents who signed up for "extra services" with BUPA in many cases didn't receive all or any of these services. "Extra services" are the little luxuries in life, such as a glass of wine with dinner, or aromatherapy.

Given BUPA's poor compliance record in aged care, the term "extra services" has a humorous ring to it. "Bupa's failure to provide services for which it accepted payment is extremely disappointing and likely lessened the quality of life of the aged care residents in Bupa's care," Australian Consumer and Competition Commission (ACCC) Chair said.



Hip, hip, hurray for the PBLCI!

THE next pension indexation is still a few months away but here are some interesting stats and facts.

The pension is indexed according to the highest increase among three indexation bases, (1) average weekly wage, (2) the Consumer Price Index (CPI) and (3) the Pensionary Beneficiary Living Cost Index (PBLCI).

The PBLCI measures by how much the cost of living for Age Pensioners has gone up.

Or down. Believe it or not, it has gone down six times since 2000, mostly in the December quarter for some reason.

During the first quarter of 2020, the cost of living for Age Pensioners rose 0.8 per cent.

Wages rose by 0.45 per cent and the CPI rose by 0.3 per cent in the March quarter.

This means that in the next pension indexation, which is based on price developments in the first six months of the year, the Age Pension will be indexed using the 0.8 per cent PBLCI increase.

The importance of the PBLCI to Age Pensioners cannot be overstated.

The Australian Bureau of Statistics started calculating the PBLCI in June 2000. Out of the eighty quarters since then, the PBLCI came up higher than the CPI and the wage index



twenty-one times. That's more than a quarter of the time.

However, the PBLCI has not been used as a basis for pension indexation since June 2009. As a result, the PBLCI has only been used nine times.

This means pensioners have been short-changed twelve times since 2000.

In September 2009, the full rate of the single pension was increased. Because the pension had not consistently been increased to keep pace with the cost of living, its real value had been significantly reduced.

No backdating, though.

Recently, the Reserve Bank said it expects that during the June quarter inflation will be negative.

While there is a rule that says pension indexation can never lead to a pension reduction, it is a comforting thought the PBLCI ensures the pension will at least go up by the increase in the cost of living.

Passbook and chequebook holders to be sent debit cards

BANKS will send debit cards to people who do not already have them.

The Australian Securities and Investments Commission has provided special approvals for banks to send debit cards to customers without invitation. People who only use cheques or a passbook to access their money in the bank will be mailed a Mastercard or VISA debit card.

In a media statement released on 29 April 2020, the Australian Banking Association said more than half a million customers use a passbook or cheque book but have no linked debit card. These



customers are mostly over 70.

Banks want to ensure that people can make purchases online or over the phone during the coronavirus lockdown. A debit card can be used to buy groceries over the phone or online instead of by going out to the shops. This would reduce the risk of coronavirus infection.

Customers are not required to use the card if they do not wish to. If you receive a debit card and you don't want to use it, it's important not to "activate" it to ensure that it cannot be used by someone else. You might also want to cut it up.

Is the end near for shifty financial advisers?

WHILE lawyers, doctors and accountants regulate themselves, financial advisers have never been able to get it together. That is remarkable. Particularly the legal and medical professions are no strangers to respectively overcharging and over servicing, yet there are no plans to set up a statutory regulator for them.

However, the Australian Government has set one up for financial advisers, the Financial Adviser Standards and Ethics Authority (FASEA).

The long history of malpractice by financial planners was an important reason for holding the Banking Royal Commission in 2018. Unfortunately, the Royal Commission did not ban the practice of financial advisers being salespeople for the financial products of their employer.

At the heart of all the scandals were the conflicted payments that still dominate the industry and encourage planners to put their own interests ahead of their clients'.

FASEA is raising education standards for financial planners.

From 2027, all planners will have to be degree qualified, have completed a professional year and passed FASEA's exam.

Planners now are already sitting the exam, which includes a heavy emphasis on ethics, as covered in FASEA's Code of Ethics. This Code includes a ban on accepting any payment where there is a conflict of

interest.

Strangely enough, FASEA says that this does not mean a ban on commissions paid by financial product providers to financial advisers.

If there is one textbook example of a conflicted payment, a commission is it.

Campaigners for genuine fee-for-service are appalled, accusing FASEA of sitting on the fence and caving into the lobby groups.

FASEA denies this.

Fact is: conflicted payments live on.

Fortunately, the financial advice industry is being disrupted by "fintech" companies.

Such companies are licensed to give advice, but they don't sell financial products.

Fintech companies use automated technology to spit out a financial plan tailored to a consumer's personal circumstances and focused on helping them reduce debt and boost savings.

After all, the financial affairs of most people fit into a fairly limited number of scenarios.

The fintech approach is a lot cheaper than the \$3,000 or thereabouts a financial adviser will charge for doing much the same thing as what a fintech company claims it can do at a fraction of that.



Would you rather be financially secure now or when you're dead?

CPSA has produced a brand new booklet in response to retirees with investments despairing about their capital not earning enough investment income for them to have a reasonable standard of living.

The title of the booklet is the same as the headline for this story.

Everybody wants to be financially secure now.

This goes without saying.

But the thing is that many people try to avoid doing what they must do if they are to be financially secure

now.

For many it is an unassailable truth that capital must not be touched.

Capital is there to generate income.

The new CPSA booklet *Would you rather be financially secure now or when you're dead?* makes the point that few of us are rich enough not to touch our capital.

But there are different ways of using up your capital.

You definitely don't want to use up all your capital long before you die.

CPSA's new booklet tells you how you can go about achieving financial security while you're still alive.

After all, there's no point in being

financially secure when you're dead.

The new booklet is available online at cpsa.org.au/publications, or by ringing 1800 451 488 or sending an email to cpsa@cpsa.org.au for one to be posted to you.



Stamp duty or land tax, which would you prefer?

THE NSW Fire Emergency Services Levy initiative was a bungled attempt to introduce a land tax in NSW.

Victoria did not bungle its attempt. It collects what is called Fire Services Property Levy.

Both states are now trying to replace stamp duty with land tax. Timed to perfection from these two governments' perspective, because stamp duty revenue is set to plummet as the real estate market hits the skids due to COVID-19.

The NSW Government is also looking to reform stamp duty as part of a major federal financial review commissioned last year by NSW Treasurer Dominic Perrottet.

The issue of stamp duties has dominated the NSW review, with half the submissions raising issues with it.

"Stamp duty on residential properties are particularly costly as they add to the cost of buying a house and therefore discourage

people from downsizing, or moving closer to preferred jobs, schools and family," according to the NSW discussion paper.

A 2017 NSW Treasury report estimated stamp duty abolition would lead to a 25 per cent increase in property transfers. That's an extra 70,000 property transfers.

The ACT Government has been slowly winding down its stamp duty and is replacing it with an annual land tax in a 20-year program.

Typically, the introduction of a land tax to replace stamp duty does

not affect property owners until they sell their old house and move to a new one. So, if you stay put, you pay no land tax.

If you do move, you don't pay stamp duty. Instead you pay an annual tax.

CPSA is interested what readers think about replacing stamp duty with a land tax. Will it make it easier to downsize?

Please write to *THE VOICE*, CPSA, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150



Suffer from chronic pain? You are not alone

ALMOST one in five Australians over-45 experience chronic pain.

A report published by the Australian Institute of Health and Welfare (AIHW) showed that between 2006-07 and 2015-16 GP visits for chronic pain increased by 67 per cent.

People with chronic pain are more likely to be female and older, have long term conditions, stay longer in hospital and report limitations to daily activities.

According to the AIHW chronic pain can "impact a person's ability to participate in work, daily activities, exercise, and access health care". People with chronic pain are

more likely to experience "mental health issues, including depression and anxiety, sleep disturbance and fatigue".

Ongoing research into chronic pain is necessary to better understand chronic pain and explore the types of chronic pain experienced in Australia.

Older workers set to struggle after

Coronavirus passes

AUSTRALIA's social security system must provide an adequate minimum standard of living for the unemployed, a Senate Committee into Newstart (now called Jobseeker Payment) found.

The Committee said that the Jobseeker Payment requires an

urgent increase once coronavirus temporary increases are phased out. The Jobseeker Payment has been increased by \$550 a fortnight until the end of September.

Despite the calls for a permanent increase to Jobseeker Payment, the Federal Government is standing firm on the payment going back to its original amount come September. The Sydney Morning Herald reported that there are calls for the payment to be reduced even earlier than September, claiming the longer the increased payment remains, the more damage it is doing to the economy.

This is rubbish according to the Australian Council of Social Services. Cutting the incomes of people who need it the most would

only stall recovery.

An Australian Bureau of Statistics survey has found that the impacts of coronavirus are hitting far and wide, with nearly half of respondents reporting reductions in household income from mid-March to mid-April.

The economic effects of coronavirus are expected to last well beyond September. It is vital that unemployed people are supported during this time.

Older people who are unemployed can access an expanded Career Transition Assistance program, which now offers digital literacy courses. The program can be accessed by calling the National Customer Service Line on freecall 1800 805 260.



Problem gambling moves online

SINCE clubs and casinos shut due to the coronavirus outbreak, Australian gamblers have saved \$38 million everyday by not playing the pokies.

These savings were initially celebrated until recent reports from analytics consultancy firm AlphaBeta and credit firm Illion showed there has been a 65 per cent increase in online gambling in Australia since coronavirus hit the country.

The Cairnmillar Institute, a not-

for-profit counselling and mental health education organisation, pointed out that online gambling sites may not set gambling limits, as clubs and casinos do. Many online sites allow people to max out their credit cards to top up gambling accounts.

The Cairnmillar Institute described the Coronavirus lockdown situation as the "perfect storm" for people who already use gambling as a coping mechanism.

In response to this wave of problem gambling, Cairnmillar Institute is offering free telehealth counselling

services to those affected. Call 1800 391 393 or visit the website: www.carinmillar.edu.au/telehealth/



Get your flu and pneumonia vaccinations

AUSTRALIANS over 65 are being urged to vaccinate against influenza (the flu) and pneumonia. Each year more than 4,200 Australians die from pneumonia and the flu, so

experts are calling on people to get vaccinated as we head into the flu season.

Infectious diseases specialist and microbiologist, Dr Andrew Henderson told *YourLifeChoices* magazine "pneumonia can be life-

threatening with patients often requiring ventilator support".

Dr. Henderson went on to state that ventilators are in higher than usual demand to deal with severe cases of Coronavirus, so they may be harder to come by which could have fatal consequences.

In a media release on 5 May 2020, the Heart Foundation said a person is six times more likely to have a heart attack the week after they have had a bout of influenza.

Heart Foundation Manager, Risk Reduction, Natalie Raffoul said "International studies have found that the influenza vaccine can cut the risk of having a heart attack by up to 45 percent."



Digital support during coronavirus

THE Australian Government will provide \$1 million in grants for community organisations to provide digital devices and training to older Australians.

Community groups can receive up to \$5,000 to purchase and loan digital devices such as laptops, iPads and data plans to Australians over the age of 50. Up to 3,500 older Australians are expected to be provided with digital access through the grants scheme.

The grants scheme is part of the

Be Connected initiative run by the Australian Government.

The *Be Connected* program is there for anyone. It doesn't just fund community groups, but it may be able to help you with an introduction to the online world.

Be Connected aims to empower older Australians to develop skills to use the internet and digital devices. There are resources available for people to access and complete at home.

For those interested in improving internet and digital device skills, call *Be Connected* on 1300 795 897.

Advance care directives: be careful what you wish for

THE highest court in The Netherlands has delivered a ruling related to euthanasia – permitted there – which raise some issues generally concerning advance care directives, including in Australia.

The Dutch case concerned a patient who had lost mental capacity and who had an advance care directive in place. It stipulated that she wanted to be euthanised once she reached a stage of deep dementia.

When this point was reached and her doctor, in consultation with the patient's family, went ahead, the woman resisted after the sedative added to a cup of coffee did not work. The euthanasia was subsequently carried out in spite of the patient's resistance. The doctor was charged with murder.

The court's ruling was that, even in cases where patients lack the mental capacity to confirm their wish for euthanasia which they have expressed in an advance care directive, doctors can proceed.

The court also indicated that a minimum of two independent doctors would need to referee the euthanising doctor's decision prior to it being carried out.

The court's ruling has caused some concerns.

Doctors should not treat patients who lack mental capacity secretly.

Euthanising doctors are likely to rely heavily on the views of family, and those views may not be valid, or they may even be self-interested.

Euthanasia should not be a solution for solving a lack of availability of care or because of cost issues.

It is not uncommon for patients to change their mind about what they have put in their advance care directive during their illness. This can be accommodated if the patient has mental capacity. But a person lacking mental capacity may still feel a strong urge to keep on living, as apparently happened in the case reviewed by court.

Perhaps the most important concern goes to the heart of the advance care directive.

It is generally created at a time when diagnosis of the medical condition causing unacceptable suffering has not yet been made. In other words, an advance care directive only expresses a wish, not a commitment.

It expresses a person's response to a set of circumstances they have not yet experienced.

This last concern is an important one to consider for anyone writing an advance care directive. It is possible that the wishes you express in your advance care directive will not be your wishes when medical decisions about your care need to be made without your input because you lack mental capacity at that time.

It doesn't mean you should necessarily avoid making an advance care directive, but it does mean you need to carefully consider what you are doing and what wishes you include.

Would you rather be financially secure now or when you are dead?

Many retired people try to avoid doing what they must do if they are to be financially secure.

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Would you rather be financially secure now

or when you're dead?

CPSA  COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

CPSA Updates

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

Donations

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

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Ronald Sait	\$50
Jack Walker	\$35

CPSA is very grateful for CPSA Branch donations to help pay for the significant additional postage associated with sending THE VOICE to individual Branch Members while CPSA Branch meetings have been suspended due to COVID-19.

Bathurst CPSA	\$500
New Millenium Seniors (Mt Druitt) Inc	\$100

Changing to a cheaper electricity provider in NSW

At energyswitch.service.nsw.gov.au you can compare the plans of all NSW household electricity providers, and switch to a different plan if you want to.

All you need is a digital PDF of your electricity bill (e-bill) and you need 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 there is, you click to switch and everything else is done for you.

Free Wills!

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

You can make a booking by ringing 1300 364 103.

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



Justice
NSW Trustee
& Guardian

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 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.

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

Disability COVID-19 Information Hotline

The Australian Government has launched a new Disability Information Helpline for people with disability, their families, carers, support workers and services who need help because of COVID-19. **Phone free call 1800 643 787** or use the **National Relay Service on 133 677**.

The Helpline will help connect you with the right service, give you reliable and accessible information, or can connect you with a Councillor for emotional support if that is what you need.

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

**NSW Ageing and
Disability Abuse
Helpline**



1800 628 221
(Mon-Fri 9-5)

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



When bartenders find new jobs after all the bars close down



Crossword Solutions

Crossword on Page 4

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