



MICHELIN GUIDE TO AUSTRALIAN NURSING HOMES



THE Michelin Red Guide is the world's oldest restaurant guide. It awards up to three Michelin stars for excellence. Gaining or losing a star can have dramatic effects on the success of a restaurant.

On 1 July 2020, MyAgedCare published its own version of the Michelin Red Guide, a Service Compliance Rating system for Australian nursing homes.

Where the Michelin guide uses three stars, the Service Compliance Rating system uses dots. Four of them.

The Service Compliance Rating system will be continuously updated and will be visible in the Find-a-Provider section of the MyAgedCare website (myagedcare.gov.au).

"The rating reflects a service's current compliance position", says the Department of Health.

In plain English this means the following. There's no new information, because the information is already published in hard-to-find places. So it's old information, but what's new is that you can now see it more easily.

Each nursing home on MyAgedCare gets from one to four dots.

If a nursing home has one dot, it means that it is under one or more sanctions and that the care is inadequate. In other words, avoid!

Two dots means, the nursing home is operating under a notice of compliance. This is a misnomer, because it is really a notice of non-compliance: significant improvements are needed. Avoid!

Continued page 4

Letters

CPSA Executive

(as at 6 November 2019)

Grace Brinckley OAM
CPSA President

Bob Jay
CPSA Secretary

George Ray
CPSA Treasurer

Brian Buckett
CPSA Senior Vice President

Alan Dickinson
CPSA Vice President

Barbara Wright
CPSA Assistant Secretary

Shirley Bains
CPSA Assistant Treasurer

Victor Borg

Stuart Carter

Margaret Cuddihy

Neville Fahy

Peter Knox

Sue Latimer

Megan Lee
CPSA Manager

THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 8836 2101

Email: voice@cpsa.org.au

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

Giggle Page: Pam
Townsend

Design: Antoine Mangion

Printer: Rural Press Ltd

PO Box 999

North Richmond NSW 2754

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

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

Disclaimer

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

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

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

Homebuilder grants not for people who need housing

IT is beyond belief that the Australian Government's best idea for a stimulus package is homebuilder grants.

This scheme is very restrictive and can help very few in this very tight economic crisis.

Social commentators state that women over-55 are facing homelessness at an alarming rate and this cohort is in need of help.

Surely the money would have been better spent on social housing.

Barbara O'Brien OAM

Can't find my glasses-concession

AS an Aged Pensioner, I receive concessions on items such as utilities, transport, and medication. But when I need to replace my glasses, I will need to find over \$900.00 - as there is no concession at all. Why!

Are glasses placed in the category of luxury items? Can you help with any info?

John Lecner

(NSW has the NSW Spectacles Program, but

it effectively only covers people on very low incomes and with no savings whatsoever. Unfortunately, it appears that spectacles are viewed as a non-subsidisable luxury. Ed.)

Council rate rebate needs to go up everywhere

THIS country was made great by the efforts of both young and elderly citizens. I have noticed over the past few years our governments have ignored this and the elderly pensioner gets ignored. They become a second-class citizen.

Local councils raise their rates with the rise in land values but do not increase the rebate for the pensioner. CPSA has been battling for over twenty years to get more but have not had any success.

Some councils have realised rate rises affect incomes and have increased rebates this year but others don't. This means pensioners have to change their budgets while their standard of living is reduced.

To councils asleep at the wheel I have this to say:

Wake up and give the pensioner a chance to lead a normal life, not a second-class existence.

George Ray



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.

☐ Yes, I agree to CPSA using my mobile number to send me information and other Member communication.

☐ Yes, I agree to CPSA using my email address to send me information and other Member communication.

Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Mobile: _____

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

Seniors tax offset confusion

AS a new CPSA member, I have a problem which I think a great many pensioners might have right now, and I wonder whether there is a way I could find the answer.

The Australian Tax Office (ATO) site uses devious avoidance on the subject, which verges on the criminal, trapping people into paying tax which might be deferred, with the proper knowledge.

My wife and I are part Age Pensioners on identical levels of pension, except that I also get a Carer's Allowance.

My Pension plus Carer Allowance for the year to date would be about \$25,000.

In February I was forced to sell some shares, to avoid obviously pending market COVID crisis falls, which however left me a profit on those sales of about \$30,000 which would be taxable.

I plan to sell some loss-making shares to absorb that profit before the end of the financial year, but I need to know what the figure is I have to go below.

I don't expect CPSA to provide tax advice for a \$15 membership fee, but the ATO site is just evasive on that simple question what the threshold is for a pensioner above which tax is payable.

Can you give me a clue as to where I can get the answer. I can pay for the advice of course.

Name withheld

(The Seniors and Pensioners Tax Offset (SAPTO) might apply in this case. The maximum a single can claim is \$2,230, if their total rebate income is less than \$32,279 or \$3,204 for couples whose combined income is less than \$57,948. The rebate decreases incrementally if you earn more than the base rebate income

and cuts off completely at \$50,119 for singles and \$83,580 combined for couples. Sound complicated? That's because it is. See a qualified tax agent if you think SAPTO could apply to you. Ed.)

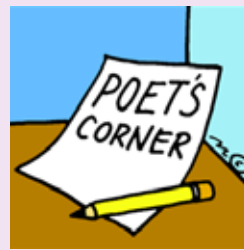
Send a letter to THE VOICE

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.



Virus or Surplus

The business leaders' plea
Is that tax cuts it should be,
Economists agree,
For a sound economy,
We need crowd immunity,
And a split community.

So us oldies have to wait,
And remain behind the gate
'Til we can vaccinate.
Doesn't that sound great?

Rob Longworth

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

ndis National Disability
Insurance Scheme

1800 800 110

**DISABILITY SUPPORT
FOR PEOPLE UNDER 65**

CPSA News

From page 1

Three dots means that the home has some areas where it should improve. Avoid!

Four dots means there are no known areas for improvement. Enter if you must.

How serious is the Government about serious nursing home incidents?

A 2015 coronial inquest into the suspected murder or manslaughter of a nursing home resident by another resident prompted 'action' on the issue of resident-on-resident physical and sexual abuse.

Now, five years later, the Aged Care Minister has announced that in just over another year the



Compare that with the Michelin Red Guide. One star: a very good restaurant in its category. Two stars: excellent cooking, worth a detour.

Three stars: exceptional cuisine, worth a special journey.

Unlike the Michelin Red Guide, the Service Compliance Rating

Government will start up its Serious Incident Response Scheme, on 1 July 2021. The announcement was made for Elder Abuse Week.

To be clear, the Aged Care Minister's announcement was of something that would happen just over one year later.

"Any abuse of a care recipient is unacceptable," the Minister said as part of his announcement, apparently forgetting that he is not taking action for another twelve months, during which time abuse of care recipients will go on unchecked.

By 1 July 2021, it will have taken six years for the Serious Incident Response Scheme to finally get up. That's how serious serious abuse is being taken.

It appears that the Serious Incident Response Scheme will be an extension of the current mandatory reporting arrangements under the Aged Care Act 1997. These arrangements were put in place more than ten years ago and effectively cover staff-on-resident

system on MyAgedCare does not offer a rating of excellence but a rating of appallingness.

It should have one or two more dots, so that people looking for a place in a nursing home can pick a good one (five dots) or an excellent one (six dots).

abuse.

Current mandatory reporting arrangements exclude requirements for the reporting of abuse committed by a resident with an assessed cognitive or mental impairment and it also excludes repeat incidents of abuse.

CPSA advocated for mandatory reporting to include resident-on-resident abuse at the time mandatory reporting was introduced. Both the Department of Health and the aged care industry vehemently opposed this, as they were opposed to mandatory reporting in general.

Apparently, everyone loves mandatory reporting now and thinks it should be extended to resident-on-resident abuse. Just not too quickly.

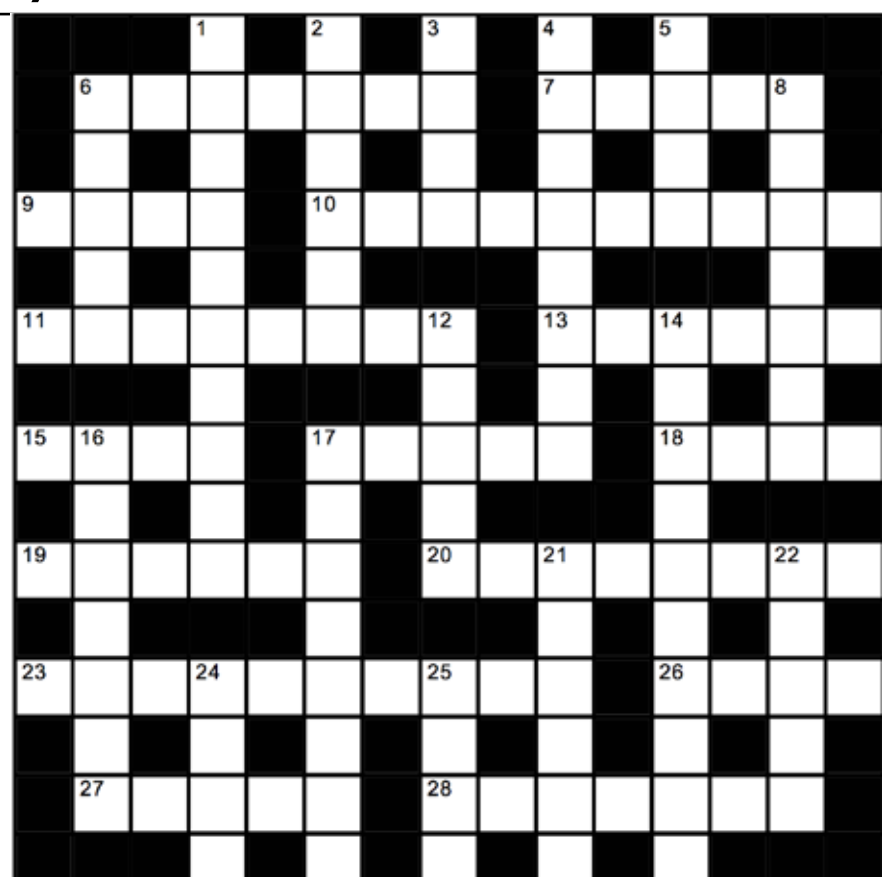
CPSA will be keeping a close eye on the draft legislation as it is introduced into Parliament.

Meanwhile, another estimated 50,000 serious resident-on-resident incidents will go unreported and unaddressed until 1 July 2021.

Crossword by Luke Koller

Across		Down	
6	Often attached to a computer (7)	1	Worked meticulously (10)
7	Path (5)	2	Part of a flower (6)
9	Car for hire (4)	3	Strong metal (4)
10	Authors unpublished work (10)	4	A force that compels (8)
11	Connecting the world (8)	5	Cat's noise (4)
13	Dire (6)	6	A shrimp (5)
15	A mark (4)	8	Grows (7)
17	Therefore (5)	12	A soothing drink (5)
18	And (4)	14	Receiving a university degree (10)
19	A craftsman who makes bows (6)	16	Concern (7)
20	An intelligent machine (8)	17	Brave people (8)
23	Unselfish concern for the welfare of others (10)	21	A tiny unit of measurement (6)
26	Sour (4)	22	Made a mistake (5)
27	Connected to 20 across (5)	24	An overwhelming defeat (4)
28	Tanned (7)	25	Key on typewriters or keyboards (4)

Solution on back page



COVID-19 and aged care

THE aged care watchdog has announced that, now the worst is over and things have quietened down as far as COVID-19 goes, it will once again be a watchdog.

While COVID-19 was brought under control by Australian Governments, the Aged Care Quality and Safety Commission did what actual, canine watchdogs are not supposed to do: hide under the house until the burglars have gone and then come out barking.

The Aged Care Quality and Safety Commission stopped unannounced visits to aged care facilities in mid-March because of the COVID-19 pandemic.

Now it's back!

In another example of acting once the threat has gone, the federal Department of Health confirmed that the Communicable Diseases Network Australia

(CDNA) National Guidelines for Public Health Units for COVID-19 have changed the definition of an outbreak of COVID-19 in a nursing home. If there is a single confirmed case of COVID-19 in a resident, staff member or frequent visitor, it's now an outbreak. That used to be two.

Industry group Leading Age Services Australia (LASA) did a survey and found almost half of nursing home operators reported their takings in bond money had fallen during the COVID-19 crisis. It was another prompt for LASA to call for, you guessed it, more money.



Australia needs to get tough on elder abuse

THE ACT Government introduced a Bill on 7 May 2020 that, if passed, will criminalise elder abuse. While physical abuse is already a criminal offence, the new law will ensure that people who cause psychological and financial harm to older people can be held criminally accountable and may face up to three years imprisonment.

The actions of the ACT Government have led to leading law firm Maurice Blackburn saying that there are too many perpetrators of elder abuse that face no consequences: "If you steal money from a stranger, it's considered theft, but if you pressure your elderly mum into signing her life savings over to you, our criminal laws are silent".

Older people who lose their ability to make independent decisions are particularly at risk of elder abuse. Early planning can minimise the risk of elder abuse.

Mechanisms such as Powers of Attorney (POAs) documents can allow people to control their future. POAs are legal documents which allow an individual to grant

authority to someone else to make financial decisions on their behalf when they can no longer make decisions on their own.

POAs are good tools for planning ahead but can have unwelcome results. Instances have occurred where an attorney abuses their power and arranges to receive an early inheritance by draining a bank account or transferring the family home into their own name.

However, the University of Adelaide's Dr Sylvia Villios said in

a media release that the benefits of POAs outweigh the risks but more should be done to ensure POAs are not misused.

To ensure the POAs remain effective and elder abuse is prevented, criminal punishments like those proposed by the ACT Government seem like a good idea for the whole of Australia-wide to deter people from misusing their power at the expense of people unable to make independent decisions.



Right of reply: You can trust Advance Care Planning

Dr Liz Jacka, Director of Dying with Dignity, writes:

IN the June 2020 issue of *THE VOICE* there was an article (Advance Care Directives: Be careful what you wish for) that suggested that people ought to be very wary about what they put in their Advance Care Directives (ACDs).

The article reported on a euthanasia case in the Netherlands of a woman who had made an advance request to be assisted to die once she reached the stage of deep dementia. When it came time for the doctor to administer the fatal dose, the woman appeared to struggle against the procedure. She was forcibly held down and the dose administered. The doctor was charged with murder but in a recent court decision was found not guilty.

Whatever the rights and wrongs of that case, it has absolutely no bearing on how advance care directives work in Australia. However, the article somehow implies that such a

thing could happen here, so people should be wary about what they put in their ACDs and it might even, in some cases, discourage people from making advance care directives. This would be a very bad outcome for people approaching the end of their life.

Such an event could not happen in Australia because the Voluntary Assisted Dying (VAD) regimes that exist in Australia (in Victoria and Western Australia) do not allow people with dementia to access VAD unless they have a terminal illness and have still enough cognitive capacity to make an informed, uncoerced and persistent request for VAD. A person with advanced dementia will simply not be able to avail themselves of VAD no matter

how physically ill they are.

That said, it is true that people should think very carefully about what they put in their ACDs and should have extensive conversations with their loved ones and their doctor and make sure they are clear about all the possible options. Dying With Dignity advises people on advanced care planning and we receive many calls from people who are confused about what they should have in their ACDs. They can get help in various places to answer their questions.

The Dying With Dignity website (dwdnsw.org.au) has a large amount of good material about advance care planning as well as the addresses of expert bodies who can provide assistance.

NSW Ageing and Disability Abuse Helpline



1800 628 221
(Mon-Fri 9-5)

Public dental budget hole filled at last minute

THE Australian Government delayed renewing essential funding agreements for adult public dental services until there were only twenty days left on the existing agreements. The National Partnership Agreement between the Australian Government and the State and Territory Governments

provides funding that allows 180,000 Australian adults access to dental services every year.

The federal Health Minister announced on 10 June 2020 that the partnership will be extended by one year. It is obvious that such a short-term guarantee can cause difficulties for medium and long term planning in public dental health.

It is not clear why a scheme like the Child Dental Benefits Schedule

(CDBS) cannot be put in place for all those who are on low incomes.

The CDBS is an Australian Government program that ensures there is adequate funding for all Australian children to receive dental care. Clearly, the funding for adult dental care lacks the security that the CDBS offers.

Tooth decay and gum disease are increasing in Australian adults. Long-term guaranteed funding and planning should be given to adult public dental services, especially at a time when there is real suffering among the tens of thousands on the dental waiting list.

For decades now, politicians have pretended that dental care is one of those nice optionals, knowing full well that oral health is a pre-requisite for good general health. The Government would probably save money overall (GP consultations, specialist medical care, hospital stays and PBS prescriptions) if it put in place a viable public dental health scheme.



CPSA News

The lower the water levels, the more expensive

WHAT happens to water prices in Sydney tends to happen to water prices elsewhere and the way Sydney Water charges its customers will change from 1 July 2020.

The Independent Pricing and Regulatory Tribunal (IPART) has decided to introduce a 'drought price'. This will mean when dam levels fall below 60 per cent (drought conditions), water bills will increase, but when dam levels are above 60 per cent (non-drought conditions) water bills will fall.

Although it may seem to make sense to charge higher prices for water when water is scarce, everyone will have to pay the higher charge during times of drought. This means that people who have higher incomes will probably not change their water usage while people on lower incomes will struggle to pay bigger water bills.

Also, a drought price ignores the fact that Australia is one of the driest continents. Australia should be constantly in water conservation mode. Water usage should not be allowed to increase at any point, because the next drought is just around the corner.

To be fair, IPART has set a higher water usage charge for non-drought conditions as well, at the same time reducing fixed, service charges for water and wastewater.

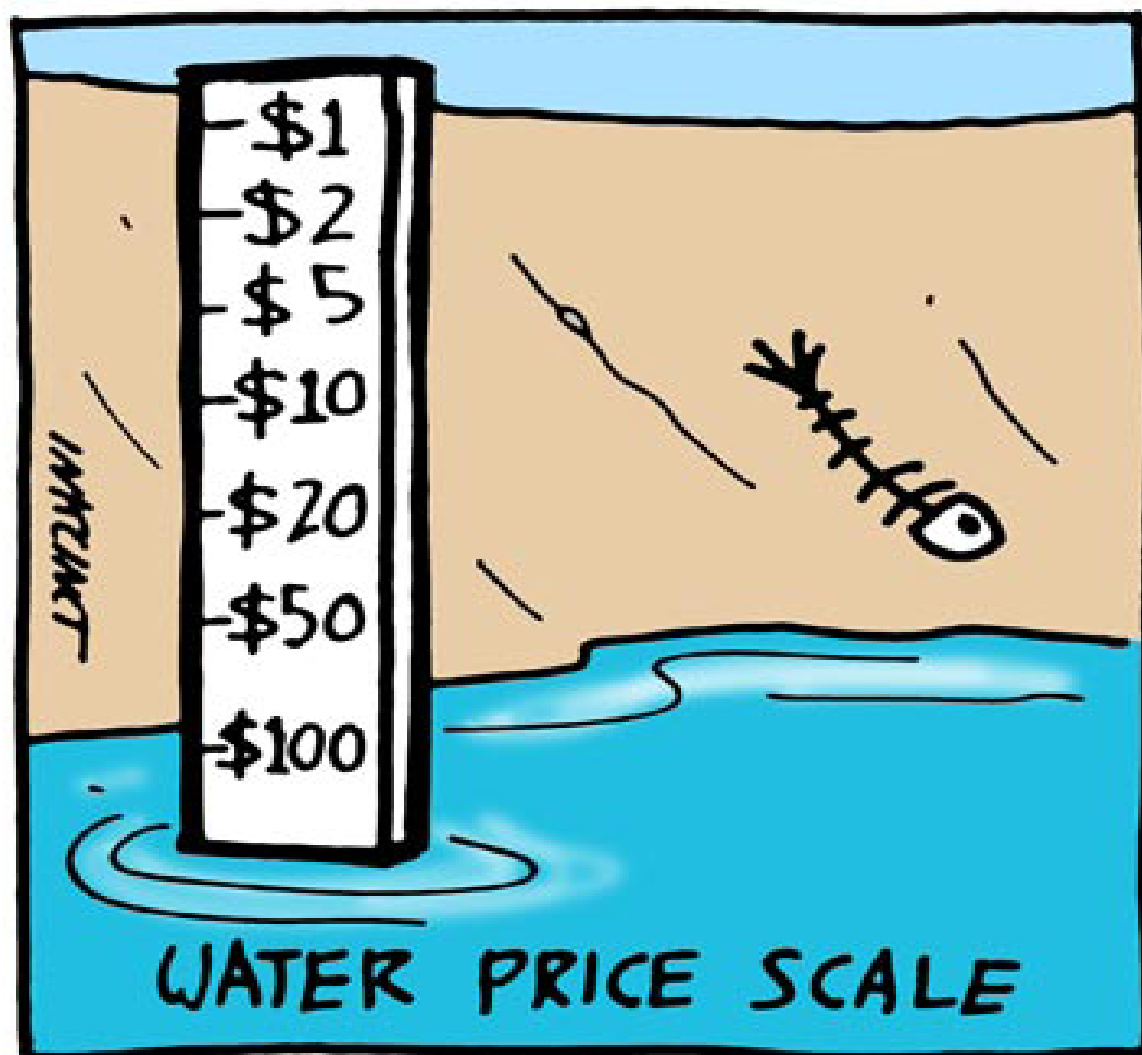
However, as the current Sydney Water pensioner rebate provides discounts on fixed water and wastewater charges only, this will mean the pensioner rebate will be worth less.

Under non-drought conditions, a typical pensioner will see a 3 per cent increase from current prices. Under drought conditions a typical pensioner will see a 28 per cent increase from current prices, an extra \$114 a year.

IPART said in its final report, that it asked the NSW Government to consider changing the pensioner rebate so that water bills would remain manageable for pensioners during droughts.

IPART went on to say that Government departments and Sydney Water will ensure pensioners are not worse off by the water price changes.

But for pensioners to not be made worse off by this change a restructure of the Sydney Water pensioner rebate is necessary and would have to apply retrospectively from 1 July 2020.



8/10 2007-627P © INKINCINCT Cartoons www.inkincinct.com.au

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.

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

Capital is there to generate income.

The CPSA booklet *Would you rather be financially secure now or when you are 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 before you die.

CPSA's 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 ring 1800 451 488 for a print out.



Would you rather be financially secure now

or when you're dead?

CPSA  COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

Keep the change: cash must stay

COVID-19 has led to Australians rapidly taking up digital forms of payment, abandoning cash.

This is good news for the banks' bottom lines as a cashless society would mean banks could cut costs by pulling out ATMs and shutting down branches. They would also profit from collecting more merchant transaction fees as part of card transactions.

Although banks may want people to believe that cash is rarely used and is a thing of the past, Australians rely heavily on cash.

The Reserve Bank's Consumer Payment Behaviour survey found that Australians over the age of 65

made over half of their payments in cash in 2019. The survey also found that 10 per cent of respondents used cash for all in-person transactions.

It is important to remember that a lot of people still rely on cash and they cannot be left behind in the shift to a cashless society, an important lesson that Sweden learnt during their phasing out of cash.

Sweden is often referred to as the most cashless country in the world. Sweden decided to let the market dictate the demand for cash. Businesses were able to refuse cash and banks could pull out ATMs and end cash services at branches.

The rapid pace of this transition caused a major backlash. Older people and people with disabilities in particular struggled with the

quick change, with many unable to do their normal shopping because they had nowhere to withdraw cash. This experience has prompted a new Swedish law that requires banks to provide a minimal level of cash withdrawal services.

Australia must learn from the mistakes of Sweden.

Cash must stay.



Housing stimulus not for those who need it

THE Australian Government's housing stimulus package ignores the need for social and affordable housing in favour of helping home buyers and renovators.

The stimulus package offers \$25,000 to singles earning up to \$125,000 or couples up to \$200,000 to build a new home or renovate an existing home if the work costs between \$150,000 and \$750,000. That excludes doing up a kitchen or a bathroom.

The stimulus package aims to fund 30,000 homes by Christmas to help the construction industry overcome the economic effects of the COVID-19 pandemic. Home building rates have plummeted 23 per cent in March and April. With migration halted and unemployment expected to rise, the home building industry faces tough times.

Despite calls from housing advocates, industry experts and the federal Opposition, the Government has refused to include the building of affordable and social housing in their housing stimulus package.

Housing advocates have been advocating for the government to include social and affordable housing in its stimulus package. Building more social housing is a better way to support residential

construction and would give an immediate boost to the economy by housing the homeless, enabling them to get their lives back on track, and by creating construction jobs.

Another issue this stimulus package neglects is creating affordable housing. The National Rental Affordability Scheme (NRAS), which offers affordable rent 20 per cent below market price for thousands of middle-income earners in Australia, is coming to an end for at least 4,400 households this year and next year. Funding for this scheme started to dry up in 2018 and will be progressively cut off to end in 2026, meaning almost 40,000 NRAS properties will no longer be available at a reduced rental rate.

However, the \$36 million Together

Home project in NSW shows more promise than the federal housing stimulus. It is targeted at people who have experienced rough sleeping. The project aims to secure them homes from the private rental market and provide essential support services to them to make sure they can get back on track.

Together Home will be a partnership between the NSW Government, Community Housing Providers, Specialist Homelessness Services and health services.

Homelessness NSW CEO Katherine McKernan said a housing-first model is critical to providing stability for rough sleepers, and things like case management, drug and alcohol services and mental health support are so important.

Find the help you need with
myagedcare

1800 200 422

www.myagedcare.gov.au



CPSA News

Super shock unnecessary

IF you draw a pension from your superannuation account, there has been a change that may be important to you.

Each year, someone with a super pension must withdraw a minimum percentage from their super account balance as it is at the beginning of the financial year. The reason for this is that superannuation exists to pay an income in retirement. It is not a savings account. You need to draw on it.

Withdrawal rates range from 4 per cent a year if you are younger than 65 to 14 per cent per year if you are

over 95.

The significant losses in financial markets as a result of the COVID-19 crisis are having a negative effect on super account balances.

So if you had a balance of \$100,000 at the start of the year and a minimum withdrawal rate of, say, 6 per cent, you were expected to take out \$6,000. But if in the meantime your balance has gone down to say \$80,000, a \$6,000 withdrawal is more like 7.5 per cent.

For this reason, the Government has halved the minimum annual withdrawal rate for superannuation pensions. That's for 2019-2020 and

2020-2021.

It helps to preserve your super balance until such times as markets recover.

However, this is not compulsory. These are minimum withdrawal rates. You can take out as much as you want.

Some super funds are automatically halving what they pay in pensions. In many cases, people have instructed their super fund to pay them at the minimum withdrawal rate when they started their super pension.

Now that minimum withdrawal rates have been halved, super funds are cutting monthly pension payments in half. That has been a rude shock for some.

The important thing to remember is that all you need to do is instruct your fund to keep paying you at the old rate if you want to keep your pension payment at the old amount.

You can even instruct your super fund to pay you more, but the more you take out, the faster your balance will go down.



CPSA Branch helps drought-affected community

IN December 2019, Bathurst CPSA responded to a request for help from a café owner/farmer in Boorowa who needed support due to the drought.

The matter was discussed with the President of the Bathurst Branch whereupon members supported a \$400 donation.

A social trip for members was organised to travel to Boorowa. The first stop was at Lyndhurst Take-Away Café for morning tea, then on to Boorowa for lunch at the Round Corner Café.

A substantial donation was given to the café by way of seven large bales of hay purchased from Tom Corkhills AG Produce at Boorowa at a very favourable price.

Following the above excursion, Les was contacted by Kelsey Sutor from Fairfax Media, Cowra, to enquire if the Bathurst Branch could support two small schools in the Cowra area.



A request was received from Wyangala Dam Public School for seven winter jackets for the students. These were made by Mr Embroidery in Cowra, which gave a substantial discount. The jackets have been delivered to the school.

There was also a request from the Woodstock Public School for an outdoor lunch table and chairs for the students. The table and chairs are being manufactured by Bathurst Engineering. Delivery of these will occur when the lockdown restrictions are lifted.

The Minister for Education, the

Hon Sarah Mitchell MLC, has made a grant available to the Bathurst Branch for \$1,000 as a contribution towards the outdoor lunch table and chairs. Stephanie Cooke, MP made this request on behalf of the Bathurst Branch.

The trip for the official handover will be scheduled for when the travel restrictions are lifted.

A big thank you is extended to our Bathurst Branch members and local businesses for their support and donations.

*Les May
Trip Coordinator*

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.

Sue Molesworth	\$55
Mary O'Brien	\$50

The NSW Ageing Strategy wants to hear from you

NSW communities are invited to take part in public consultations for the NSW Ageing Strategy to help shape the lives and wellbeing of older people across the NSW. The NSW Government wants to hear directly from you. Surveys are also being distributed through the NSW Office of Local Government, retirement villages and ageing peak bodies to ensure as many seniors as possible are included in the consultation process.

Consultations will look at areas of seniors' lives such as health and wellbeing, working and retirement, housing choices, getting around and how to create more inclusive communities.

The strategy for seniors will be launched in 2021 and people can take part at www.nsw.gov.au/have-your-say or by contacting (02) 8753 9307.

Keeping seniors connected during COVID-19

Innovative programs will support seniors to stay connected with their communities during COVID-19.

NSW Acting Minister for Seniors Geoff Lee said more than \$700,000 in grants have been awarded to 24 organisations across NSW to deliver programs which help reduce social isolation among seniors.

"It is important for seniors to stay at home to protect their health but we want to avoid an epidemic of loneliness as an unintended consequence," Mr Lee said.

Initiatives include a social network focused on sustainable gardening, dance classes delivered online or over the phone, and a call centre to co-ordinate the supply of support such as pre-cooked meals and warm clothing for the elderly.

"Loneliness and social isolation are growing concerns for our ageing population and can have a devastating impact on mental health," Mr Lee added.

"With so many seniors now missing their regular social activities due to COVID-19, we are re-thinking the way we foster positive social outcomes for older people."

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

Aged Care Royal Commission extension for submissions

The Royal Commissioners have announced that the deadline for general submissions to the Royal Commission into Aged Care Quality and Safety will be at the close of business on Friday, 31 July 2020.

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

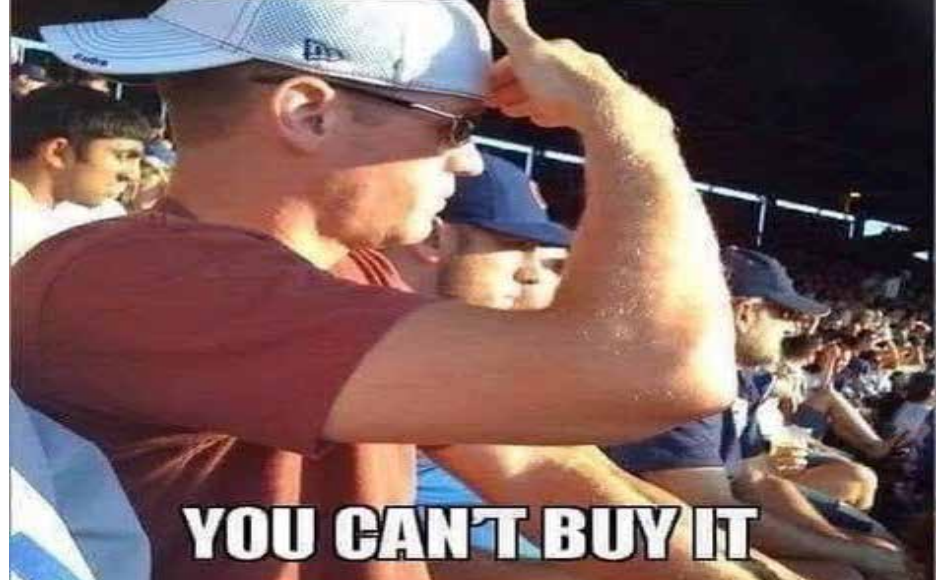
Went to my first social distancing Christening last Sunday



IT TOOK ME FAR TOO LONG TO
FIGURE OUT WHAT WAS
WRONG WITH THIS MANS FACE



COMMON SENSE



YOU CAN'T BUY IT

The doctors are mad as Hell and they aren't going to take it anymore! No one knows what they want though. 🤔



Crossword Solutions

Crossword on Page 4

			D		S		I		P		P				
	P	R	I	N	T	E	R		R	O	U	T	E		
	R		L		A		O		E		R		X		
T	A	X	I		M	A	N	U	S	C	R	I	P	T	
	W		G		E				S				A		
I	N	T	E	R	N	E	T		U	R	G	E	N	T	
			N				O		R		R		D		
S	P	O	T		H	E	N	C	E		A	L	S	O	
	R		L		E		I				D				
B	O	W	Y	E	R			C	O	M	P	U	T	E	R
	B				O				I		A		R		
A	L	T	R	U	I	S	T	I	C		T	A	R	T	
	E		O		N			A		R		I		E	
	M	O	U	S	E			B	R	O	W	N	E	D	
			T		S			S		N		G			