

Would you like some land tax with your stamp duty?



STAMP duty reform is firmly on the menu in NSW even though the COVID-19 pandemic and the resulting job losses and mortgage stress mean that any Government serving up a new tax on owner-occupied property would be heading for the Opposition benches at the next election.

A NSW Government report (commissioned before COVID-19 struck) recommends abolishing stamp duty and replacing it with a land tax. Stamp duty is a terrific revenue raiser for the NSW Government but only in boom times.

It's not so good when the real estate market is down in the dumps.

The NSW Government raised around \$7 billion, or 24 per cent, of annual tax revenue from transfer duty in 2018-19, making it the state's second largest source of tax revenue. The first source is its slice of the federal GST revenue.

That \$7 billion was coughed up by just 200,000 property owners. There were 2.8 million properties in New South Wales in 2018-19. This means only one in twenty property owners carried the burden of paying for the schools, roads, hospitals and other

services that give all properties a big part of their value.

The Government's report comes up with four ways of levying a land tax on all property owners and then with four ways of introducing it to soften the blow.

Option 1 is to replace both stamp duty and existing land tax on commercial and investment property with a new land tax that has lower tax rates for owner-occupied and higher rates for rental and commercial property.

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Letters

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(as at 6 November 2019)

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Do we have aged care gulags?

THOUSANDS of innocent older Australians may be in unlawful detention, as if in an old Stalinist gulag. They are an army of people whose right to movement and to self-determination, an essential and fundamental right of all Australians, may have been taken from them.

However, those who inhabit dementia specific rooms, locked wards and wings across our free and democratic country and who are not there by their own consent, or consent by another person who has legal authority to do so, or because they may pose a danger to themselves or others, are therefore unlawfully imprisoned.

Neither the Aged Care Minister, nor the Department of Health, nor the aged care providers, nor the Aged Care Quality and Safety Commission have done anything to address this problem. It remains to be seen whether the Royal Commission into Aged Care Quality and Safety will require any of them to do something to remedy this iniquity.

There are approximately 200,000 people in residential aged care. Of those, about half suffer from dementia. Of that half, we don't know how many are to be found in dementia specific accommodation from which they must seek permission to leave. Of that cohort, how many are

there by consent? My guess is about half, or 50,000 people. It can only be a guess because there are no published figures.

Remember, the dividing line is consent, unless there is an imminent need to protect the person or others. Otherwise, it's unlawful.

Why do we tolerate the insidious, malignant practice of locking people up in aged care gulags to continue in this great country?

Rodney Lewis
Senior Solicitor

Elderlaw Legal Services

(THE VOICE invites readers' comments on this issue. Ed.)

Rating nursing home with dots

IT'S all very well to being able to choose the nursing homes with the most dots, but what about if a place is not available in the home when you need it? Or if you don't have the money to enter into one of these?

Often people have to go into a home urgently because they cannot be looked after at home properly due to family circumstances, or they are in hospital awaiting to be discharged. Hospitals want the beds! That's how people end up in the one-dot nursing homes.

Believe me, I experienced this myself



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

Letters

with my late husband.

Many of these nursing homes - or aged care facilities, as they are called now - are very expensive to get into. If you don't have a home to sell, tough luck!

Aged Care facilities should all have five dots. The elderly need to be taken care of with dignity and respect. It's our Government's duty to look after them!

Laura Olivetti

A case of cash not being king

I HAVE had a phone call from a member who is irate about some local businesses that would not accept cash over the last few weeks. This lady and her friend (also a CPSA member) were refused service at two retail outlets recently.

One was a café where they ordered food and drink. They offered cash and were turned away.

Neither of these ladies has a card of any sort. They do not feel safe, or confident using cards. They were both very upset at being refused service when offering legal tender for the transaction.

I explained the changes due to COVID-19 restrictions. This generated the comment: "We have no cards. Do we have to die because of that?"

I really believe that some businesses have gone overboard on the restrictions. It's unnecessary, especially out here in the Central West, where the incidence of

COVID-19 has been extremely low.

Surely the use of cards for purchases was a recommendation, not a law!

Ken Windsor

President

CPSA Dubbo-Orana Branch

(Unfortunately for those people who want to use cash, the card-only policy of the café and other businesses is legal and was legal even before COVID-19 struck. Provided businesses say upfront – i.e. before goods or services are supplied to a customer – that they will only accept payment by card, they can do so. That doesn't make it right, though. Ed.)

Stamp duty concern

MY concern is the following. Will the real estate agents view the abolition of stamp duty as an opportunity to increase the sale price of a house, knowing the buyer won't have the additional cost of stamp duty? This would provide agents with a higher sales commission.

How will this be managed? Can it be managed?

I would like to downsize and be closer to family, but the abolition of stamp duty is a concern.

Lyn Dowrick

Carers in aged care: Assistants in Nursing

IN the eyes of the public our job is a low, low, low grade one. In the eyes of a lot of families we are modern slaves.

It really hurts when we overhear: Call a staff to come and clean mum, they are paid to do this dirty work.

In many cases, we know the residents better than their family do.

Recognition or appreciation? Zero.

Before making any comments about our job, kindly come and work with us a week.

I have been working as a carer for a long time. I'm proud to say I have been well-trained in my job, including administering medicines from Webster packs. We have refresher courses and assessments every year.

Don't belittle us. Give us some appreciation, and I ask the Government to give us a recognised job title.

Mei Hill

(CPSA recognises and appreciates that Assistants-in-Nursing do an incredibly important, difficult and, with COVID-19 around, dangerous job for which they do not get adequately paid. 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.

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

CPSA News

From page 1

Option 2 is to replace stamp duty, insurance duty and the Emergency Services Levy with a new flat rate land tax. The land tax on rental and commercial properties stays as is.

Option 3 is to replace stamp duty and existing land tax with a new land tax but with a progressive rate scale. The more your land is worth, the more you pay.

Option 4 is to replace stamp duty and the land tax on rental and commercial properties with a new land tax on capital-improved land values, which means the value of the house itself is also considered.

All four options have the same thing in common: anyone owning their own house pays land tax, which they currently don't pay.

The report seems to have forgotten to mention that council rates are also a land tax and represent a not insignificant impost on low-income household budgets. The report also doesn't mention that everyone pays council rates and that rate revenue pays for services and infrastructure, just like stamp duty.

Fortunately, the report does recognise that owner-occupiers would not be ecstatically happy about being hit with a probably hefty annual land tax (the report is

silent on how much the tax would be) after paying an even heavier stamp duty when they bought their house.

To soften the blow, the report suggests four different ways of introducing land tax for all.

Option 1 is for stamp duty to be abolished, and all properties to become liable for the new land tax at their next sale. Existing properties remain exempt from the new land tax until sale.

Option 2 is Option 1 with the addition that a new buyer can choose to pay stamp duty or the annual land tax.

Option 3 is for stamp duty to be abolished, and all properties to become liable for the new property tax, but some or all current property

owners are granted a credit to be used towards the new land tax liability.

Option 4 is for stamp duty rates to be gradually lowered while new land tax rates are increased over a period of years.

The last two options are presented with the comment that an "option for a tax deferral may be required for low income households".

That means you rack up a tax debt against your house, to be paid once the house is sold. Not so bad if that's after you have passed but trapping you in your house while you're alive, although the report does spruik how much cheaper downsizing becomes.

But only if you're rich, it appears.



Crossword by Luke Koller

Across	Down
6 a dirigible (7)	1 unreal limb (10)
7 follow an online delivery (5)	2 fear (6)
9 makes a offer (4)	3 outback gem (4)
10 hot air sport (10)	4 cushioned footstools (8)
11 major roads (8)	5 small deer (4)
13 maker of rubber gloves (6)	6 excuse (5)
15 stitches (4)	8 encouraged (7)
17 canvas homes (5)	12 Claus (5)
18 finishes (4)	14 herb (5,5)
19 thin paper (6)	16 tonics (7)
20 facilitates change (8)	17 not quite an adult (8)
23 power behind the throne (9)	21 there (2)
26 corrosive liquid (4)	22 lift (5)
28 split with others (5)	24 aim (4)
29 inert (7)	25 a show (4)
	27 an old tree (3)

Solution on back page

What is the digital divide?

THE term digital divide was first used to describe the gap between people who had access to computers and the internet, and those who did not.

However, as technology advances and affects just about every facet of life, the divide gets wider and wider. It becomes increasingly difficult for people to avoid digitalisation.

These days bills and statements are electronic, and it is very difficult to get paper versions of them in the mail.

Paying bills by cheque or in cash over the counter? You still can at the Post Office but try paying your electricity bill at the energy company's office and you'll find that that company does not even have an office you can go into.

Businesses concerned about COVID-19 have decided to refuse cash, something that was already happening before the pandemic struck but which has now really taken off. And it is perfectly legal, unfortunately, for Australian businesses to not accept cash so long as they have signage that tells

customers that cash is not welcome.

Banking itself is increasingly moving online. Your money in the bank is no longer cold hard cash stashed in a vault, it is a series of numbers on a computer. You may have a passbook, but your money is in an electronic account.

The digital divide widens even further as companies increasingly expect people to be able to go online to solve any problem they may have. Talking to a real person over the phone? No, talking robots now replace staff. It takes a long time before you get through to a human. Health services are also going online. By May 2020 4.7 million Australians

had accessed telehealth services which are health consultations conducted over the phone or a computer rather than consultations at a medical centre.

If you like paying bills over a counter and going out to do the things you have always done, there's this to consider, though. It can get really unstuck if you get sick and can't get out or have to go to the hospital. So, it would make sense to at least have a debit card so that you can pay over the phone or set up a direct debit if you can't go out.

One thing is for sure, it's getting more and more difficult to lead your life without going digital!



To vax or not to vax

ANTI-VAXXERS are opposed to vaccinations because they believe that vaccinations harm people. Obviously in a free democratic country anti-vaxxers are entitled to this opinion and they are also entitled to try and convince others that they are right in holding this opinion.

However, there is no scientific evidence that vaccines don't do exactly what they are meant to do: protect people's health.

Vaccinations save lives and have eradicated some of the world's most dangerous diseases. Dr Nespolon, the President of the Royal Australian College of General Practitioners, describes vaccines as "one of the

greatest success stories of modern medicine".

It is very concerning therefore that members of the federal Parliament report having received hundreds of letters from anti-vaxxers claiming that a COVID-19 vaccine, which has not been developed as yet, would harm Australians.

Vaccinations generally protect individuals and entire societies. When enough people get vaccinated, it is less likely for a person to contract a dangerous disease. For example, polio is no longer a threat to societies that vaccinate.

When large numbers of people vaccinate, people who are too ill to get vaccinated are protected as the disease is not around and is less likely to be spread.

As anti-vaxxers are becoming more vocal, it is more important than ever that we keep working together to convince people not to turn their back on vaccinations.



How eskimos having 90 words for snow relates to aged care

ESKIMOS apparently have 90 words that mean snow. The reason for this is that there's a lot of snow where eskimos live. Lots of different types of snow.

The new Service Compliance Rating system on www.myagedcare.gov.au for residential aged care (covered in the July 2020 VOICE as the "Michelin Guide to Australian nursing homes") awards a maximum of four dots to nursing homes.

One dot to the really, really bad nursing homes.

Two dots to the really bad nursing homes.

Three dots to the nursing homes that are just bad.

And four dots to nursing homes that range from sort-of-OK to truly excellent.

Get it? Three classifications for bad and one for good.

The Service Compliance Rating System assumes that people want to know how bad nursing homes are.

What the Michelin Guide to Australian nursing homes doesn't tell you

THE all new System Compliance Rating thing on www.myagedcare.gov.au with its four of dots can be disturbingly misleading.

More than 90 per cent of nursing homes pass inspections, so they get four dots. However, inappropriate sedation is used on an estimated 50 per cent of residents and at least 50 per cent of residents suffer from malnourishment.

It is therefore a mathematical certainty that in many four-dot homes, there are inappropriately sedated residents and residents who are malnourished.

It just doesn't get picked up during "assessments".

What a four-dot classification can also hide is that a fair few nursing homes have notched up a few non-compliances over the years. This is not reflected in a four-dot classification. If you want to find out

Not how good.

The response of the aged care industry to the new Service Compliance Rating system has been ... eskimo-ish.

The industry peak organisation ACSA has said it is upset about the three-dot rating.

The one dot rating is fine by them.

Two dots, no probs.

Four dots, cool!

But three dots, that's what's really upset ACSA.

Why? Because three dots are awarded to a nursing home if improvements are needed, but – and this is the monumental unfairness! –

it doesn't matter if the home needs one or ten improvements! They all get three dots!

Fuming!

So, like the Eskimos with their snow vocabulary, the aged care industry wants, you guessed it, more dots to indicate the level of nursing home badness. There's a lot of shades of badness around when it comes to nursing homes, maybe as much as there is snow on the North Pole.

ACSA didn't say how many more dots it wanted, but *THE VOICE* suggests ninety might be a good start.



if a home has any of those, you will need to dig deep down on www.agedcarequality.gov.au

And just to show that aged care is not the army, where you have to

earn your stripes, all new nursing homes will receive four dots.

These are some of the things you need to keep in mind when looking for a suitable nursing home.



CPSA News

Aged care funding for old rope

THE Government has announced it's bringing an additional 6,105 Home Care Packages (HCPs) online. This sounds good and it is good, but it is well within what the Government had announced already through the Budget's forward estimates.

After this recent announcement the Government has another 6,605 packages to announce over the next twenty-two months. Not that many, given the demand.

Currently, there are 59,000 people waiting without even an interim package and well over 50,000 will still be waiting once those 6,105 packages have been allocated.

The Government's announcement did not say anything about the distribution of packages across levels one to four. The need for packages is most urgent at levels three and four, which provide funding for care of the type also provided in nursing homes.

Home Care Packages at levels one and two essentially provide

funding for the type of care also available under the Commonwealth Home Support Program (CHSP). This means the HCP program and the CHSP overlap.

However, the average annual cost of an HCP one or two is about \$11,000 whereas providing care to one person for a whole year under the CHSP costs only about \$3,000. Why?, you might ask.

An HCP is provided as individual funding where the person getting care makes all the decisions and pays the bills, while under the CHSP a care provider is given a fixed amount of money to look after as many people as they can. Often these CHSP providers are small, not-for-profit operators who use volunteers to deliver services.

Yes, it's crazy for the Government to pay three-and-a-half times more for an HCP than it does for the same care under the CHSP. If you wonder why you see so many ads on buses for home care, it's because as far as providers are concerned HCPs are money for old rope.



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

Poor housing and expensive energy is killing Australians

COLD weather kills 2,600 Australians every year. Sydney has a higher rate of cold-related deaths than the Swedish capital, Stockholm, with its lowest recorded temperature of minus 31 degrees Celsius. Housing researchers blame the deaths on poor building standards and high energy costs.

NSW Health says that forty-two



people each winter month enter emergency departments because of exposure to cold, which can lead to hypothermia. That's in NSW alone!

Hypothermia is when your body loses heat faster than it can produce heat and occurs once your body temperature falls below 35 degrees Celsius.

You don't have to be outside to become hypothermic, it can also occur inside an unheated home if you are not dressed warmly enough.

Double glazing, insulation and more energy efficient appliances can make it cheaper to heat houses adequately, but these improvements themselves are not cheap. Lack of money and low incomes is why people live in poor housing, so without outside help nothing will improve.

That's why over fifty organisations banded together and produced

the National Low Income Energy Productivity Program (NLEPP) proposal, calling on Australian governments to eradicate the energy inefficiency of houses for people on low incomes.

The NLEPP proposes building solar panels on roofs to reduce energy bills and providing subsidies to replace old fridges or heaters with newer models that use less energy.

The proposed renovations and subsidies would cut energy bills and warm houses while also creating 60,000 jobs and stimulating the economy. The NLEPP is a response to the recent homebuilder plan put forward by the Australian Government that provides grants for new homes or renovations.

The homebuilder scheme has received criticism for catering to well-off households while ignoring low income households.

Changing to a cheaper electricity provider in NSW



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

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

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

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

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

10 Questions to ask about residential aged care

10 Questions is a series of leaflets written by nurses, doctors and experts with experience in aged care. They are designed to help in the search for residential aged care. There are twelve leaflets currently available:

- Staffing
- GP services
- Cultural needs
- Palliative care
- Fees and contracts
- Facilities and lifestyle
- LGBTI needs
- Aboriginal and Torres Strait Islanders
- Dental and Oral Health needs
- Mental health needs
- Rural and remote aged care
- Dementia care



If you would like any of the leaflets mailed to you, call Head Office on 1800 451 488.

Find the help you need with myagedcare

1800 200 422

www.myagedcare.gov.au



CPSA COVID-19 SURVEY

What CPSA members have to say about the virus!

In May and June 2020 CPSA did a survey of its members to find out about their experiences during a time when meetings of their branches were suspended and the world around them had suddenly changed.

Four-hundred people responded, for which we say a big thank you.

We asked people what effect the COVID-19 lock-down had had on them personally. Most people said that the lock-down had made them feel isolated:

- Overeating, bored!
- Having pain with cancer and losing my singing groups and meeting at the gym
- All clubs are closed. All churches are closed. No gambling.
- My wife has dementia and is not able to play bingo which helps her.
- Missing our friends at CPSA meetings. They do ring us, but it is not the same.
- Having to stay in the unit. We can't have a cat, no dogs, and I was told if I feed the birds in the village I would be asked to leave.
- I only have me and my dog
- A feeling of loneliness not experienced before, even in England when I was a little girl in WW2!!
- Days all seem to be the same.
- Feeling like I am under house arrest.
- I have a very clean house but I'm sick of cleaning.

People talked about how nursing home lock-downs had stopped them from seeing their family members or friends:

- Not being allowed to see my family.
- Not being able to visit my mother who is 102 years old

The lock-down also prevented normal funerals:

- My husband passed away and we could not give him the send-off we wanted.
- Not able to have a proper funeral for my mother and then my sister six weeks later.
- I was booked to go to England on 23 March. I had to cancel. I was going to take my late husband's ashes back to his country of birth. Now I don't know if I can ever do it.

Some people expressed fear:

- Still traumatized from the fires. I live on my own with no family. Very afraid and stressed.
- The feeling that we are at war.
- The uncertainty!
- Overall feeling of fear.

However, there were also people who either didn't mind the lock-down or felt no different because of it:

- A few adjustments here and there and it's life as usual, with more time for reading.
- I actually like it – there is a whole new atmosphere about, maybe a world change in philosophy.
- Only real loss is access to my little watering hole, but I have food and drink and rather like my own company.
- I love it! Peace and quiet. I love my house and garden and my music and books and cat.
- I enjoyed the lockdown because it was a break from rushing hither and thither to functions.

Most people thought the lock-down was a necessary measure, although a few thought it unnecessary:

- I thought the Government handled it well.
- It had to be done.
- It was hard but absolutely necessary.
- A necessary evil.
- Too many restrictions, totally unnecessary.
- Should have carried on as normal, which I did and everything was OK
- Not sure if extreme measures were necessary.



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.

Ian Burritt	\$35
Elizabeth and Francis Neasy	\$70
May Steilberg	\$55

Older-people, older-pets offer

IF you live in NSW and are over 60, like cats and/or dogs and want one, you can get a 50 per cent discount on adoption fees from RSPCA NSW shelters.

If you end up getting a dog or cat from the RSPCA, you will also receive a 10 per cent discount on veterinary treatment at RSPCA NSW hospitals.

If you are no longer able to look after their pet, the animal can be returned to RSPCA NSW for re-fostering.

This offer is about senior cats and dogs, which means they are eight years or older.

Aged Care Royal Commission news

COVID-19 has delayed the release of the final report of the Royal Commission into Aged Care Quality and Safety, which will now take place on 26 February 2021.

This will be the second extension of time for the Royal Commission. Both extensions are related to unexpected circumstances arising. The deadline for public submissions has now passed.

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

ndis National Disability
Insurance Scheme

1800 800 110

**DISABILITY SUPPORT FOR
PEOPLE UNDER 65**

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



Home Depot: It'll cost an additional \$150 for delivery
Dads:



3. Find x.

Here it is

Crossword Solutions

Crossword on Page 4

		1	P		2	P		3	O		4	O		5	F				
	6	A	I	R	S	H	I	P		7	T	R	A	C		8	K		
		L		O		O		A			T		W			I			
9	B	I	D	S			10	B	A	L	L	O	O	N	I	N	G		
		B		T			I					M				D			
11	H	I	G	H	W	A	Y		12	S		13	A	N	14	S	E	L	L
				E					A		N		W			E			
15	S	16	E	W	S			17	T	E	N	T	S		18	E	N	D	S
		L			I			E		T					E				
19	T	I	S	S	U	E			20	A	D	21	A	P	T	E	22	R	S
		X					N				T			B			A		
23	K	I	N	24	G	M	A	K	25	E	R			26	A	C	I	D	
		R		O		G			X		27	A		S		S			
	28	S	H	A	R	E			29	P	A	S	S	I	V	E			
				L		R			O		H			L					

