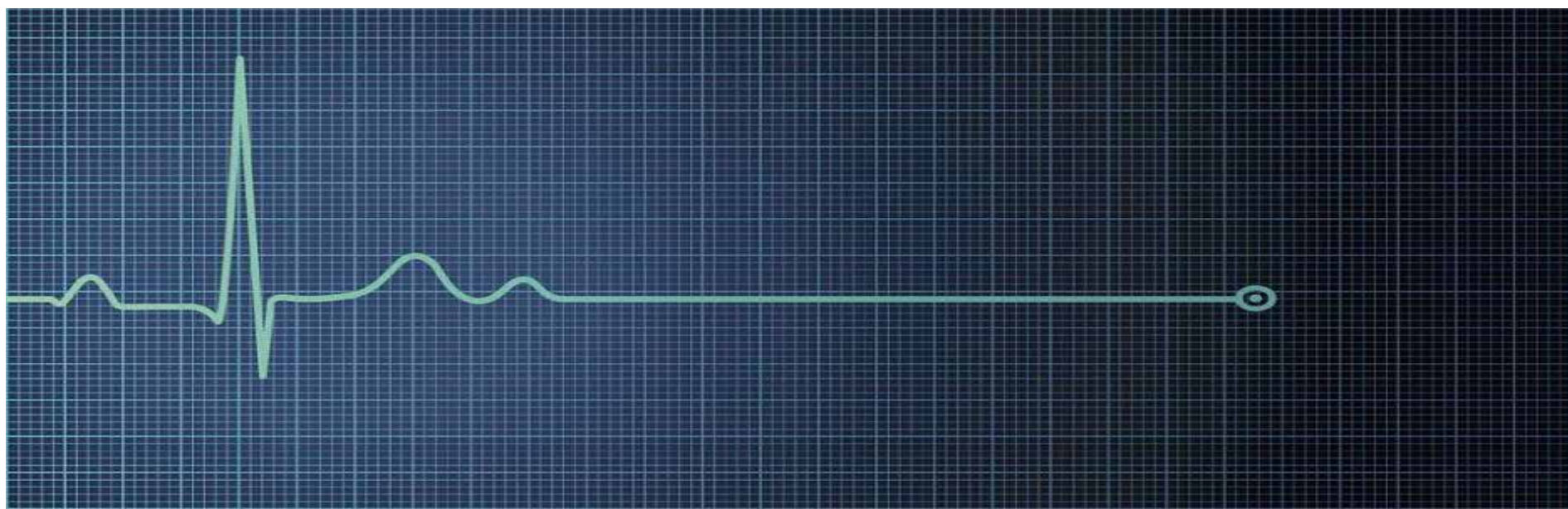


NO PENSION RISE FOR THE FIRST TIME SINCE 1931!



EIGHTY-NINE years ago, on 23 July 1931, the Age Pension was reduced) from \$104 to \$91 a year as Australia tried to cope with what would go down in history as the Great Depression.

On 13 October of that year, the annual pension amount was again reduced, this time to \$78.

CPSA was founded in 1931 to fight these pension reductions.

Successfully, because since 1931 the pension has been increased every time it was indexed.

These days, pensions are indexed on the basis of inflation and wages and can't go down.

Repeating: the pension can't go down.

But the pension can stay the same. At the next pension indexation on 20 September 2020, the pension is not going up. This applies to the Age Pension, the Disability Support Pension and the Carer Payment as well as the Veteran's Pension. The current rates are \$944.30 for singles and \$1,423.60 for couples combined per fortnight.

The basis for indexation on 20 September 2020 is the Pensioner Beneficiary Cost of Living Index (PBLCI), which is a special inflation rate for pensioners. The PBLCI went up more than the Consumer Price Index (CPI).

However, the PBLCI for the June 2020 quarter and the December 2019 quarter are the same: 115.7.

The Pension Supplement is always indexed according to the CPI, while the Energy Supplement does not get indexed at all. So, both the Pension Supplement and the Energy Supplement stay the same as well.

All this means that for the first time since 13 October 1931 the overall pension will not be increased.

The average weekly wage, which is the third indexation option, is not much use these days. By law the single pension must at least be 25 per cent of the average weekly wage, which stands at \$1,498.20. This means that the average weekly wage must go up by \$236.40 to \$1,734.60 before it becomes relevant to pension indexation again. This might take a

while.

The basic pension at the moment is 27.5 per cent of the average wage.

The Governor of the Reserve Bank of Australia is on record as saying that the CPI will start to pick up again during the September 2020 quarter, so the pension is likely to go up again in March 2021.

Many pensioners, especially singles with the pension as their sole source of income, will be very disappointed at this turn of events. Their only comfort is that the pension can't go down. It would have but for that rule.

CPSA urges the Australian Government to provide an additional permanent Pension Hardship Supplement for the poorest pensioners, singles without assets and without private income. The living standard of single pensioners with the pension as their sole source of income hovers just above the poverty line. The majority of single full rate pensioners are widows and widowers, who faced a drop in their pension of some 40 per cent after the death of their partner.

Letters

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(as at 6 November 2019)

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CPSA Secretary

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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Shares are for fools, or are they?

WHEN I married Norma in 1967, she told me that she came with some Bank of NSW shares but not for a while. I asked her what she meant and she explained the shares were owned by her Aunt Viv, who had been given them by her Aunt Elizabeth, who had been given them by her parents, the Harveys of Oberon, in the 19th century. I hope readers are still with me as this now gets exciting.

Anyway, dear Aunt Viv went to that great haven in the sky some call Heaven in 1984, and the shares came to Norma and her sister in a 50/50 split, 334 Bank of NSW shares each. The exotic share script with Aunt Viv's name on them is really something.

Norma didn't give a hang, but I suggested we add to Aunt Viv's shares in both our names and slowly we did. Along came the 1992 credit squeeze when the Bank of NSW went in too heavy on real estate, putting the Bank's very existence on the line. I watched with bated breath. Down went the shares to rock bottom. Australia's oldest public company formed in 1817 was on the rocks. Norma just continued raising our two kids and making statements like "Shares are for fools", which were directed at me.

The poor devils at the Bank of NSW

had a share issue, but before we could decide to participate or not, along came Kerry Packer and 'Chainsaw' Al Dunlap, who between them bought \$450 million worth of shares.

A big clean-out at the Board followed. Chairman Eric Neal and CEO Stewart Fowler were two casualties and there were three more, I think. A name change followed, and the Bank of NSW became Westpac. A new CEO from Wells Fargo in Yankeeland, Bob Joss, was appointed. We all wondered if he came with a six-gun.

Bob Joss saved the sinking ship. Shares had dropped to a perilous \$2. Norma and I bravely took up the new share issue that was offered. After all, if Big Kerry and 'Chainsaw' wanted in, why not us?

The share issue was a disaster for Westpac and no dividend was paid that year, 1992, and a lousy dividend was paid in 1993. But Bob Joss kept plugging away and eventually left with honors showered upon him, back to the ranch in the USA. Kerry and 'Chainsaw' had left by then, making a killing.

Along came the Global Financial Crisis and the mighty Westpac cruising along at the heights hit a snag and down we went again. But this time the dividends stayed up, not quite as high but close enough.



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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.

☐ 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: _____

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Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

Letters



We sailed through until early 2020 when the wheels fell off again, caused not by a financial stuff-up but by a virus! God, this was new and from \$26 they went to \$16 where they hover at present, with dividends delayed at first and now cancelled. And that's where we are today.

No names have been changed to protect the innocent.

Bob Meadley

Ban the aged care gulags

I MUST agree with the letter by Rodney Lewis (*Do we have aged care gulags?* - August 2020).

At the moment, I have two friends in aged care places.

One is in the eastern suburbs, and she regards herself as a prisoner, not being able to go out to do essential shopping or to socialise. She is also often confined to her room for meals. This facility has also forbidden visitors at the moment.

My other friend is gentleman in the inner west of Sydney, who has previously been able to meet his son at the front door but who is now forbidden visitors and cannot go out.

I feel so sorry for anyone living in aged care, and I'm so lucky that I have the freedom to live in my own apartment. What is happening to

people in aged care is terrible and I agree with Rodney Lewis that this should not be allowed to happen. Something should be done about it in the aged care Royal Commission.

Sue Molesworth

Pensioners already on Cashless Welfare Card

I'M writing in regards to an article published on 25 February 2020 entitled Cashless welfare card for pensioners? The article makes it sound like only Newstart recipients are on the card. This is factually incorrect.

In Ceduna SA, Goldfields WA and East Kimberly WA, all social security recipients under retirement age are on the card, including Disability Support Pensioners and those on Carer Payment. As of yet, there are no Age Pensioners on the card, but there may well be if the Social Security (Administration) Amendment (Income Management to Cashless Debit Card Transition) Bill 2019 is passed (probably to be voted on next time the Senate sits).

I appreciate the fact that you are raising awareness about the card and are not being influenced by Government rhetoric, and wish more media would do so, but feel that your article diminishes the ordeal

people are already suffering. Age Pensioners are absolutely at risk, but Disability Support Pensioners and Carers are already feeling the pain.

Kerri Shannon

(*Point taken. The Bill before Parliament extends the trial areas in which the Cashless Welfare Card is mandatory for welfare recipients, but does not extend it to Age Pensioners. Ed.*)

Debit/Credit Card fees

THE members of the Dubbo CPSA Branch have requested that I write to you regarding businesses charging a service fee for using a card for payment.

We would like you to see if this can be changed to no fee. If payment by card is going to be the norm surely the customer should not be expected to pay a fee.

Barbara O'Brien

Dubbo Branch Secretary

(*Businesses have to pay a fee for card payments. Eftpos costs merchants an average of 0.3 per cent of the transaction value while for Visa and Mastercard debit, the average fee is 0.5 per cent. Generally, the smaller the business, the higher the merchant fee. Big businesses such as Coles and Bunnings don't charge card fees, but that's because these are absorbed in their mark-up: you don't see it, but you do pay it. Cash management*)

Letters

(armoured trucks and armed guards) also comes at a cost, which is hidden in the prices of what you buy. The moral: the customer always pays. Ed.)

Horses and politics

THIS says it all about what is wrong with the country. In August 2019, Peter Hartcher of the Sydney Morning Herald stated: "Major parties have lost any sense of outrage on the people's behalf and lost any capacity to respond in the national interest".

I am reminded of the late Gough Whitlam, who said:

"The punters know that the horse named Morality rarely gets past the post, whereas the nag named Self-interest always runs a good race."

Charles Lindstrom

Pensioner face mask rebate

THE COVID-19 emergency is impacting on us all, particularly in Victoria, with potential disastrous health and economic effects.

The use of masks is now mandated within the State of Victoria and are now being recommended by the government and medical authorities within the State of New South Wales.

There are two basic types of masks available each with their own drawbacks and advantages. The first being disposable masks and the

second, cloth masks.

Disposable masks are single use and need to be disposed of after use. Cloth masks need to be regularly laundered and generally come at a higher cost.

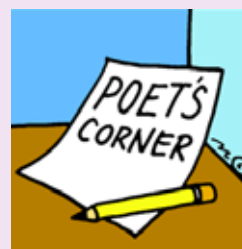
For low income earners including Aged and Disability Pensioners, those on JobSeeker or Youth Allowance and many of those who have fallen outside either JobSeeker or JobKeeper these can represent a higher cost impost.

The Commonwealth has a much larger purchasing and bargaining power and could buy these masks in bulk. I think the Commonwealth should procure a number of these and distribute these to social security concession card holders. Many of these would fall inside the vulnerable groups to whom COVID-19 infection would have severe consequences.

Alternatively, I would suggest that the Commonwealth consider the introduction and implement of a specific mask allowance of a few dollars to meet the cost of the purchase of masks and or laundering of cloth masks.

The costs of masks may be small but to individuals on low, or no income, watching every cent, it can make a difference.

Peter Sutton



A dermatologist muses

Skin is a funny thing:
When it's ever so itchy,
It makes you so bitchy.
That's the thing about skin.

Edward Black

Send a letter to THE VOICE



THE VOICE, CPSA

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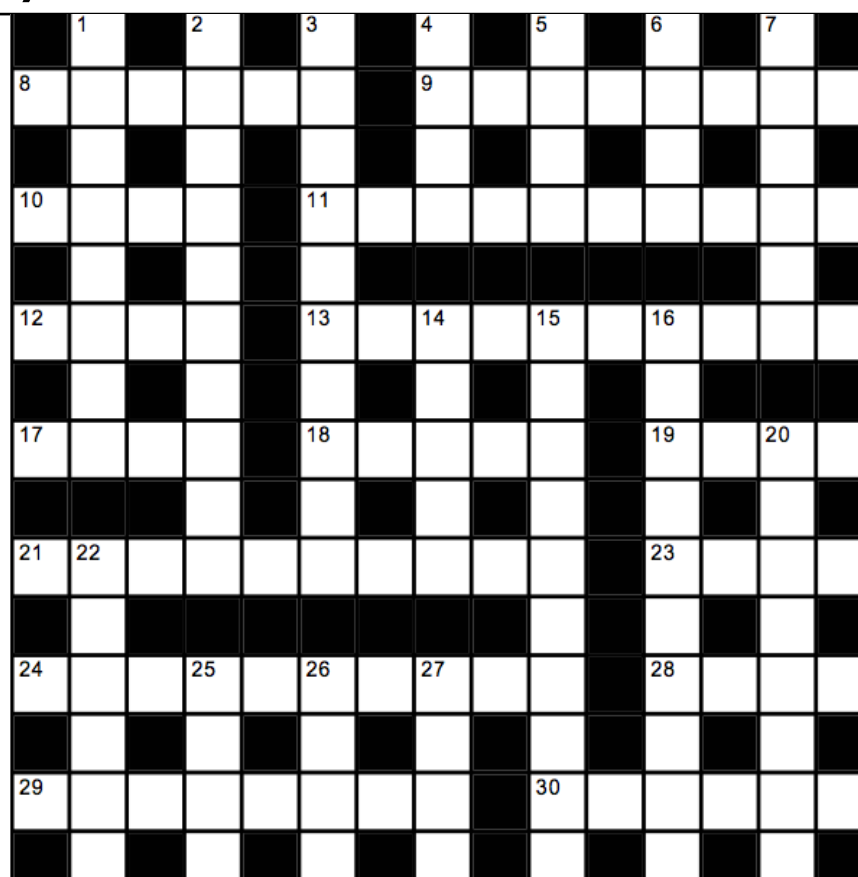
voice@cpsa.org.au

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.

Crossword by Luke Koller

Across		Down	
8	beautiful tropical flower (6)	1	flower like vegetable (8)
9	NSW state flowers (8)	2	opulent light fitting (10)
10	an image (4)	3	benefits (10)
11	not symmetrical (10)	4	not here (4)
12	fragrant flower (4)	5	unit of measure (4)
13	break a rule (10)	6	used to indicate that an amendment is cancelled (4)
17	very small (4)	7	metal links (6)
18	large edible clam (5)	14	fruit or a US company (5)
19	flower or part of an eye (4)	15	tactical manoeuvres (10)
21	looking at things past (10)	16	re-examines (10)
23	material worn around the waist (4)	20	impart gradually (8)
24	what an accountant does (10)	22	obtain freedom (6)
28	long narrative poem (4)	25	comply with a rule (4)
29	an unsettling event (8)	26	part of a church (4)
30	the nerve to carry on (6)	27	not active (4)

Solution on back page



Government unprepared for COVID-19: Royal Commission

THE following is a summary of what counsel assisting told the Aged Care Royal Commission about the (un)preparedness of the Australian Government for COVID-19 in nursing homes. The Australian Government is the aged care regulator. The buck stops with it.

There are two Australian Government committees dealing with the COVID-19 pandemic in Australia. The Australian Health Protection Principal Committee (AHPPC) consists of chief health officers plus a range of other experts. The AHPPC has no expertise in aged care or geriatrics.

The Communicable Diseases Network Australia (CDNA) has 24 members from across Australia, but it does not have an aged care expert or a geriatrician as one of its members.

The federal Department of Health says that both committees draw on outside expertise in relation to aged care and geriatrics, but when pressed could only point to the Chief Clinical Officer at the Aged Care Quality and Safety Commission (ACQSC), who is a part-time employee.

The Australian Government initially prepared two documents in its COVID-19 planning for residential aged care. The AHPCC prepared an overarching plan which was activated in February 2020 (the AHPCC Plan). The CDNA prepared the Outbreaks in Residential Aged

Care Facilities plan (the CDNA Plan).

The Aged Care Quality and Safety Commission did not prepare a comprehensive plan at all. It ceased its unannounced visits to nursing homes in March 2020, citing COVID-19 transmission risk. This was at a time when on-site visits by families were severely limited and it reduced the level of regulation and oversight of the sector.

The overarching AHPCC Plan sets out different scenarios that require responses and it also adapted an existing document. The health sector plan was silent on known gaps in the aged care system concerning staffing, clinical expertise and infection control.

The CDNA Plan was based on previous work on influenza outbreaks in nursing homes in Australia. Some aged care providers may have thought that their existing influenza plans would hold them in good stead for COVID-19, only to find that this was not so.

The CDNA Plan makes no attempt at addressing how the various levels of government will interact and who is responsible for questions such as the circumstances in which a resident who tests positive to COVID-19 will be transferred to hospital. The lack of such a clear understanding was apparent in the Newmarch House response in April.

The respective roles of aged care providers, the federal Department of Health and the NSW Government, were clarified in the course of the Newmarch House response in April 2020. These arrangements were not

formalised until late June 2020 in a joint protocol. It appears no similar protocols are in place even now in other states and territories.

The Australian Government did not do enough to ensure that the learnings from the first two aged care outbreaks in Sydney in March and April could be used in any subsequent outbreaks, including the Melbourne outbreak in July 2020. While provision is now made for the allocation of a case manager to connect a facility to federal support and there is now access to a surge workforce, the need for assistance with infection control has still not been met.

Also, during the Melbourne outbreak, masks were not made compulsory for aged care workers until 13 July 2020, two days after the first nursing home death from COVID-19. The AHPPC recommended masks be made compulsory for aged care workers four weeks after the steady increase in infections starting on 16 June. During that time, the number of active cases in residential aged care grew from zero to over 500.

As late as 9 July 2020, the Aged Care Minister wrote to aged care providers telling them they had "...responded incredibly well to the unprecedented challenges of COVID-19".

Counsel assisting noted that some nursing homes have prepared well, citing the stockpiling of protective equipment by some homes. However, the Australian Government had not prepared adequately.



On holidays from your nursing home

NURSING home residents not wishing to remain in residential care because of concerns about COVID-19 are able to leave without losing their “place”.

Normally, nursing home residents can be absent for 51 days in one year without losing their place. This is to allow for, for example, hospital stays.

It means that nursing home residents who (1) have somewhere to go and (2) can get the care they need there, can stay away without being penalised.

It sounds good, but how many nursing home residents these days are in a nursing home if they could get the care they need outside a nursing home?

Also, how many nursing home residents have family or friends able and willing to take them in?

There is something else weird about the extension of nursing home leave, quite apart from the fact that it makes residential aged care sound like the army.

Occupancy rates in nursing homes have fallen to below 90 per cent. The idea of residents requiring leave in order not to lose their “place”



originates from the time that nursing home occupancy rates were 98 per cent or more. At 98 per cent occupancy, a nursing home is full. Vacancies due to deaths account for the remaining 2 per cent.

In other words, the idea of nursing home leave is outdated.

Also, even though a nursing home resident can now go on leave for as long as they want, the nursing home fees and charges simply continue, not just the accommodation charges but care charges and daily-living charges as well.

The Government has also announced that “upon returning to the community, residential aged care clients can contact My Aged Care and arrange a referral to access

short-term and entry-level services through the Commonwealth Home Support Programme (CHSP) for up to eight weeks without a formal assessment”.

So, any home support the evacuating resident can get is limited to eight weeks. That’s entry-level care. If you need more complex care, you’re on your own.

Meanwhile, for all the time you are away from a nursing home, the nursing home operator gets the money they normally get. No inconvenience to the provider at all.

It seems the well-being of the provider is a whole lot more important to the Government than the well-being of the resident and their family.

Elder abuse and COVID-19, a costly combination

THE Australian Human Rights Commission has reported that instances of elder abuse have increased during the COVID-19 pandemic. The combination of isolated older Australians and younger Australians facing of COVID-19 related financial pressures has seen older Australians become the target of financial abuse as relatives of older people experience severe financial stress.

In 2019, the NSW Ageing and Disability Commission received 1,650 reports about abuse, neglect, and exploitation of older people. Psychological and financial abuse were the main categories of abuse and it affected mainly older women.

Powers of Attorney (POAs)

documents can help older people protect themselves from abuse. 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.

However, it is important to remember that a POA by itself will not prevent financial abuse.

Older people with POAs can still be manipulated by a perpetrator attempting to make financial gain. Examples of misusing POAs include attorneys paying bills at the bank on behalf of an older person and withdrawing cash to keep for themselves or asking for a loan and never repaying the money.

Just because there is a POA in place, an older person is not free from manipulation or free from being taken advantage of.

The most common perpetrators of financial elder abuse and misuse of POAs are adult children. Even those who are thought to be trusted the most can sometimes take advantage of a vulnerable parent. So, it is important to seek advice before entering a POA agreement.

The regulation of POAs needs to be improved to better protect people. Currently, every state and territory has different rules for POAs. This makes it difficult to educate people on what their rights are and presents challenges for families living interstate as they may read the POA rules of their state rather than the state their parent lives in.

The Federal Attorney General and Attorneys General from all states and territories met in late July 2020 and agreed in-principle to nationally align POAs. A final proposal is

expected by the end of this year.

People living in New South Wales can contact the Seniors Rights Service for free, confidential advice on a range of matters including POAs. You can call them on 1800 424 079.

If you experience, witness, or suspect elder abuse, you can call the National Elder Abuse phone line on 1800 353 374. This number will connect you with the elder abuse service offered in your state or territory.



The unacceptable reasons why affordable housing is unaffordable

SHORTAGES of social and affordable housing continue to increase and those shortages increasingly affect older people. Latest published figures (30 June 2018) show that there were 16,000 people over the age of 55 on the NSW social housing waiting list, representing 28 per cent of all applicants.

The social and affordable rental housing gap in NSW in 2019 is estimated to be about 216,500 dwellings. By 2036, this will increase to 316,700 in NSW and to more than one million nationally if nothing is done.

Given these numbers, you would think that federal, state and territory governments are not spending enough on assistance.

But this is not the case.

They're spending a lot on housing but mainly in a way that entrenches the private rental market, which for many renters is unaffordable. Those of working age are forced to live far away from their places of work. Many people are forced to share a house or an apartment.

Yet, the federal and NSW governments spend more than \$7 billion annually on housing in NSW.

The NSW Department of

Communities and Justice (DCJ) oversees social housing programs, and there's no suggestion these are not worthy programs.

However, the Commonwealth Rent Assistance (CRA) scheme's spending in NSW plus the state's approximate share of negative gearing and the capital gains discount squarely support the private rental market, not renters or aspiring renters.

A report prepared for the NSW Community Housing Industry Council estimates that the cost of building enough social and affordable housing in NSW to meet the shortfall (316,700 units by 2036) would require about \$3.5 billion annually.

So, meeting demand for social housing and significantly reducing homelessness in the process would cost half of what is spent in NSW now.

The difficulty in freeing up current government spending on housing and redirecting it into social and affordable housing initiatives is that so many investors (institutional and, mum-and-dad) benefit from the current set-up.

Any government which disrupts this set-up would be courageous indeed.

The only alternative for governments is to spend more.

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

Common heart test cover removed from Medicare

THE Australian Government has made changes to the Medicare Benefits Schedule that will mean pensioners reliant on Medicare may be out of pocket if they need a common heart test.

As of 1 August 2020, Medicare will not pay for GPs to interpret common heart tests called electrocardiograms (ECGs).

ECGs are tracings of the heart's

electrical activity. If you have ever watched a medical drama television show and seen a flatline on a screen change to a wobbly line when a patient is resuscitated, then you have seen an ECG machine.

ECGs are used by GPs to detect issues such as heart attacks and unusual heart rhythms which is important for measuring the risk of stroke.

The changes will restrict the funding of interpretation and reporting of ECGs to specialists. So,

if you do get an ECG at the GP you may be out of pocket and if you are referred to a specialist for an ECG you will definitely be out of pocket.

The Federal Opposition, the Australian Medical Association, Royal Australian College of GPs and Rural Doctors Association have all written to the Federal Health Minister expressing their concern with this change.

Despite this concern the change was not reversed but will be reviewed in six months' time.

Build-to-Rent: not all they're built up to be

DESPITE action by the NSW Government, build-to-rent properties are generally not affordable for older renters on low incomes. The most recent build-to-rent project in Sydney's Olympic Park costs \$85 a week more in rent than a similar property in the normal private rental market and would leave a single pensioner with less than a dollar a day to live on.

Build-to-rent properties often provide better quality housing and more secure tenure for renters. However, this comes at a cost. To lower the cost of build-to-rent properties, the NSW Government will halve land tax for the next 20 years for developments started on or after 1 July 2020.

Currently, a one-bedroom build-to-rent unit in Sydney's Olympic Park starts at \$535 per week. Estimating the land tax at premium rates for this apartment, assuming it is one of fifty in a block on a land surface of 4,000 square metres valued at \$4 million, the total land tax would be \$80,000 annually overall, or \$1,600 annually per apartment. The NSW Government's discount reduces this to \$800. If this discount is used solely to reduce the weekly rent of an apartment, the rent decreases from \$535 per week by \$15 to just under \$520 a week.

Currently, single pensioners pay 25 per cent of their pension to live in social housing in NSW. That comes to around \$111 a week. Apply CRA and the weekly rent is \$76.

Clearly, land tax cuts alone will

not only fail to reduce the rent of build-to-rent properties, they will not materially make rents more affordable to anybody.

In the US and Europe, Governments have provided funding to make build-to-rent housing secure and affordable.

Governments in Australia need to step up. One way of doing that is by building more social housing. That, surely, is a more effective way of meeting the demand for affordable and secure housing than by giving tax breaks to developers for build-to-rent housing.



Find the help you need with
myagedcare

1800 200 422

www.myagedcare.gov.au



CPSA News

Check-up on your teeth during COVID-19

AUSTRALIANS over the age of 75 have on average twenty-four decayed, missing or filled teeth – a normal adult mouth has 32 teeth in total, including wisdom teeth. Poor oral health most commonly manifests as tooth decay and gum disease, but it can also destroy the tissues in the mouth, leading to physical and psychological disability.

Old teeth need a six-monthly check-up as much as young teeth. Dental practices have introduced special COVID-19 measures that make trips to the dentist safe.

Before the pandemic, the rate of gum disease and tooth decay in Australians was increasing. The Australian Dental Association expects that after the pandemic is over there will be a spike in the number of oral health complaints as people catch up on their check-ups.

Poor oral health has been linked to chronic diseases such as stroke, cardiovascular disease and diabetes. It is important to reduce non-essential travel during this pandemic, but a trip to the dentist is important, too.



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 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

10 Questions to ask about residential aged care

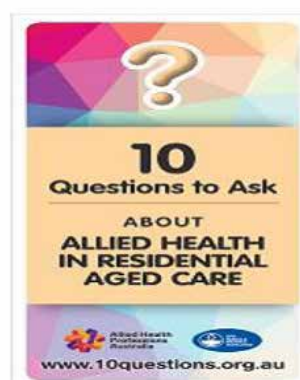
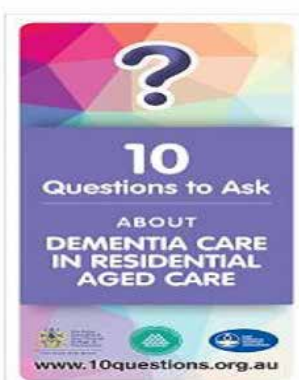
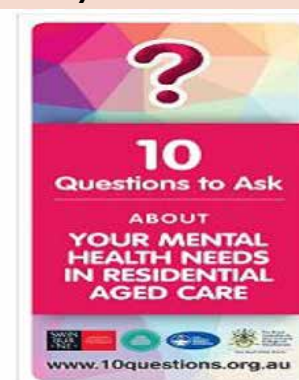
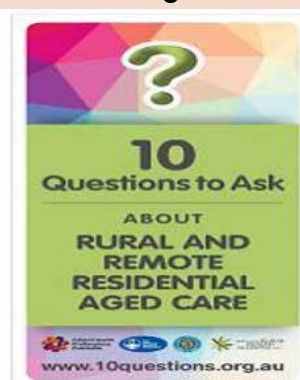
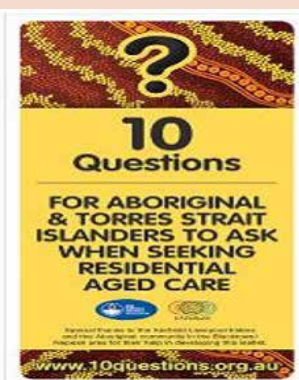
10 QUESTIONS is a series of leaflets about aged care written by nurses, doctors and experts with experience in aged care. Each leaflet focuses on an individual aspect of care to increase consumer knowledge and make the journey into residential aged care easier.

A new 10 QUESTIONS leaflet has just been published about Additional Charges in residential aged care. Additional Charges are for the little luxuries and extras while people are in care.

There are twelve further leaflets dealing with a variety of topics, from nursing home contracts, staffing, palliative care to LGBTI, dental care and mental health.

A must for anyone looking for a place on residential aged care.

All leaflets are online, 10leaflets.org.au. For those without a computer or printer, ring CPSA on 1800 451 488 menu option 4, and we will send out copies to you.



CPSA Updates

CPSA Funding

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

Donations

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

Elizabeth Lawrence	\$35
Connie McCue	\$35
Maxine Noble	\$37

Cheap, High-Quality Computers

WorkVentures is Australia's oldest not-for-profit IT social enterprise helping people into work for over 35 years. WorkVentures refurbishes top quality computers donated by large corporates to as-new condition and sells them for a fraction of their original cost, with six months of free telephone technical support and a six-month warranty!

Computers can be purchased on an instalment plan with instalments taken out of your social security payment through Centrepay. Check out WorkVentures' online shop at www.workventures.com.au or ring 1800 112 205.

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.

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

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 Facebook and Twitter

CPSA has become very active on Social Media. Check out our Facebook page at www.facebook.com/combined.pensioners and the twitter account @CPSANSW

CPSA Branches

In the August edition of *THE VOICE*, CPSA advised that Branch activities were suspended. This information was out of date as the NSW Government had revised its rules around meetings. Please contact your Branch Executive for an update on activities in your Branch. We regret any confusion the August advice may have caused.

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

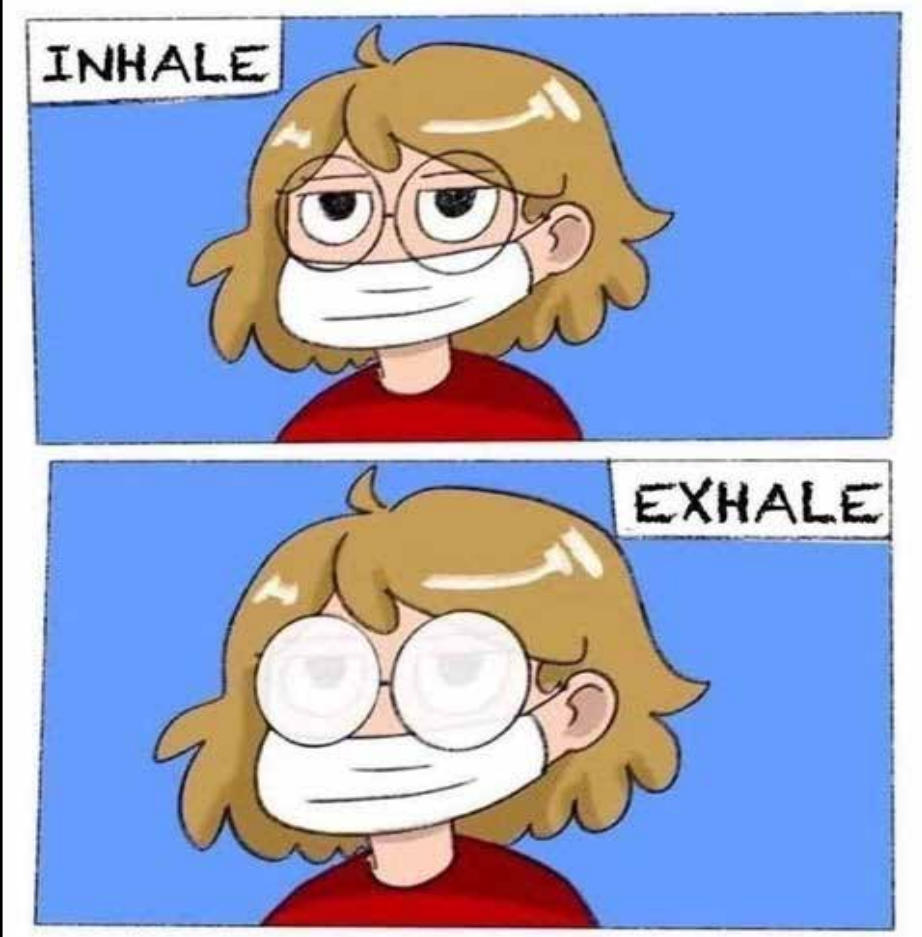
Law Access
Referrals for legal help
1300 888 529

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



Crossword Solutions

Crossword on Page 4

	1	B		2	C		3	A		4	A		5	G		6	S		7	C	
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