

## SANTA'S CASHLESS WELFARE CARD A GIFT TO RETAILERS



IT'S almost Christmas time again, which means finding gifts for family and friends.

Not such a problem if the recipients are young kids. They would already have told you numerous times what it is they want for Christmas.

But picking a gift for grown-ups can be problematic.

Retailers have solved that problem for you, and they profit from that little solution in the bargain.

Gift cards are everywhere these days and they are popular.

In the weeks leading up to Christmas, gift cards are sold like

there is no tomorrow.

The benefit of a gift card is that you don't end up buying unwanted presents. A 2018 estimate is that \$400 million was spent on unwanted gifts that year.

Gift cards are good if you have to get something in a hurry.

But beyond those benefits to consumers, gift cards are mainly good for retailers.

Many cards are not redeemed in time, and it's very unusual for a gift card to be completely redeemed. The unredeemed, left-over dollars stay with the retailer.

Electronics retailer JB Hi-Fi got almost a quarter of a billion dollars in revenue from unredeemed, expired cards in 2019.

Changes to consumer law mean that gift cards are now required to have a minimum three-year expiry period, but the problem of wholly and partially unredeemed gift cards is not going away.

If you want to make sure you're not wasting your money this Christmas, there is a gift card that doesn't expire and can always be completely redeemed.

It's called a bank note!

*Wishing all our readers season's greetings and a happy new year!*



# Letters



## CPSA Executive

(as at 6 November 2019)

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### Cashless terror (1)

I HAVE read so many personal stories about people on the Cashless Welfare Card. They are appallingly dreadful, humiliating cards, causing nothing but misery.

I recall that when the pension was introduced decades ago, both political leaders before the House of Representatives took an oath individually that the pension must never be called welfare.

I am now an 83-year old pensioner and live in fear about my future on this evil card! I like others worked 50 years physically hard in harsh conditions and paid 7.5 per cent of my pay every week towards pensions.

I consider the Cashless Welfare Card a money-making scam on the less fortunate and the vulnerable!

*Robin Alexander*

### Cashless terror (2)

THE cashless card is social engineering, micro-managing, controlling and above all, demeaning.

Just give everyone a universal pension and the tax system will sort it out and the administration costs will disappear, and we'll be able to spend our rightful

pension as we please and even save a little.

But under the current pension scheme, every cent you save results in a reduced pension payment, meaning you will always live in poverty. Even the value of your toothbrush is included in the asset test. What a joke! And we allow this to continue?

*Tom Mullen*

### Cashless Terror (3)

I READ with disappointment the response by George Christensen (THE VOICE May 2020) to the Cashless Welfare Card. The fact of his denial speaks volumes regarding the Government's agenda for Age Pensioner's payments.

Politicians and bureaucrats today did not grow up in the Menzies era where politicians, bureaucrats, public servants, bank staff and other company executives were the only ones entitled to superannuation. Unions of the day were not interested, as retirement for members was too far away to be of any value to the unions at the time. Those in trades and non-trades and hospitality etc were not entitled to superannuation.

It was only when Paul Keating brought in compulsory superannuation that superannuation became available for all.



COMBINED PENSIONERS &  
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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



It is wrongly assumed that those on the Age Pension today are there because of financial mismanagement during their working life.

Andrew Wardle

## Private renters not worried about GST compo

YOUR October editorial (*Are pensioners paying GST or not?*) laments that a single, full rate Age Pensioner would have to spend a “whacking” 72 per cent (\$678.10 a fortnight) of their pension on GST-free items, for the supplement to cover her GST.

Nearly all pensioners in the private rental market spend \$678.10 or more a fortnight on GST-exempt rent. They don't need to check their dockets to understand this.

On the other hand, pensioners holding a self-occupied real estate

investment might not get their GST covered, because they can afford so much discretionary spending. Why is this a problem, and why invite such people to whinge about it?

Your editorial does, perhaps inadvertently, draw attention to the need for pension reform, in particular the inclusion of self-occupied real estate in the assets test.

Brigid Mullane

(Perhaps our editorial also draws inadvertent attention to the need for affordable housing. Ed.)

## Fruit pickers in excess

REFERRING to the letter in *THE VOICE* (November 2020) from Gary Peterson regarding the saving of farmers' crops due to the need for fruit pickers, I have an additional suggestion.

Last time I looked there were close to 10,000 'fruit pickers' behind bars in NSW alone. I know that all would not qualify for release for this task, but I am confident that there would be plenty available.

Giving these people an opportunity to earn a wage that the greatest portion of which would be placed into a bank account that would only be accessed upon release would give them some money to live on when attempting to re-enter society.

In addition, it would immediately stop those unscrupulous farmers from practising wage theft as the financial process would be overseen by a Government Agency.

It is a win – win situation. We really do need to look to a practical solution rather than flying overseas people in to do the fruit picking at great expense to taxpayers.

Ross McKinney

## Send a letter to *THE VOICE*

THE VOICE, CPSA



Level 3, 17-21 Macquarie Street,  
Parramatta NSW 2150

[voice@cpsa.org.au](mailto: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.

## Deferral of CPSA 2020 Annual General Meeting and election of CPSA Executive Members

The NSW Department of Fair Trading has formally advised CPSA that it may hold its 2020 Annual General Meeting when COVID-19 restrictions are lifted.

As previously advised, CPSA Executive considers that it is not practically possible or safe to hold the 2020 Annual General Meeting until the COVID 19 restrictions are lifted.

Accordingly, CPSA Management Committee has resolved to defer holding the 2020 Annual General Meeting of CPSA until the COVID-19 restrictions are lifted.

At this time CPSA Executive will convene the 2020 Annual General Meeting, give notice of the same and conduct the election of Elected CPSA Executive Members in accordance with the CPSA Constitution.

The Elected CPSA Executive Members whose terms expire at the end of the 2020 Annual General Meeting will remain in office until that time.

Bob Jay

CPSA Secretary

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## CPSA Head Office re-opens

While CPSA adheres to the COVID-19 guidelines issued by the NSW Government in relation to staff working from home, CPSA Head Office in Parramatta has re-opened with two staff attending between 9am to 4pm on weekdays.

This means that CPSA can again be contacted through the main switchboard. If you ring CPSA within office hours, you will once again be answered by a real person.

It may be that that person will have to take a message and forward that to a staff member working from home.

However, CPSA appreciates that talking to a real, live person on the phone beats a message bank and a telephone menu any day.

CPSA switchboard can be reached on 1800 451 455.



## Cashless Welfare Card: You too could be on it soon

THE Australian Government is making changes to the Cashless Welfare Card, also known as Income Management.

For starters, the Government isn't going to call it Income Management anymore but the Cashless Debit Card program, or CDC.

The three trial areas (Cape York, the Northern Territory and Bundaberg) will no longer be trial areas but areas on CDC permanently.

The Government is also going to put Age Pensioners on CDC compulsorily in the Cape York area, if legislation is passed.

CPSA is very concerned that CDC is going to be rolled out gradually to everyone on a Centrelink payment. There are several dead give-aways for this.

First, the current Minister for Social Services was reported as saying that for CDC "to be a mainstream financial literacy tool for Australia it does need to be rolled out away from just rural and regional communities, and that's the conversation we need to have with the Australian public...". She added: "It does need to have a broader application than perhaps the social harm reduction that the

original policy was designed on".

A letter by CPSA asking the Minister for Social Services to specifically rule out extending Income Management to Age Pensioners has received no response.

In a document accompanying the Bill introducing Income Management/CDC permanently, it says that making CDC permanent will "signal the Government's long-term commitment to the future of the CDC with financial institutions". This is a reference to the big banks, which apparently are only interested if CDC is rolled out to much larger numbers of people.

Including the largest category of social security payment recipients, Age Pensioners, in CDC would be likely to sharpen the appetite of financial institutions.

Second, the CDC legislation is framed as a universal program, including just about every Centrelink payment there is as a trigger payment. This means that it is not that hard to put more payment recipients, including Age Pensioners, on CDC.

The Government always says it is not targeting Age Pensioners, but now would have been the perfect opportunity to write into legislation that Age Pensioners can never ever be put on CDC. The Government didn't do that.

Third, Income Management measures are targeted at people assessed by the Department of Social Services (DSS) as requiring protection from economic abuse. As recent inquiries have shown, financial elder abuse is rife in Australia, making it logical (if you believe in CDC as the Government does), to put Age Pensioners onto the program.

To be absolutely clear, CPSA believes that CDC would be ineffective in preventing financial elder abuse.

Putting Age Pensioners in Cape York onto the CDC would be a dangerous precedent and a big step in the direction of the Minister for Social Services' plan for CDC, viz that CDC "does need to be rolled out away from just rural and regional communities..."



## Crossword by Luke Koller

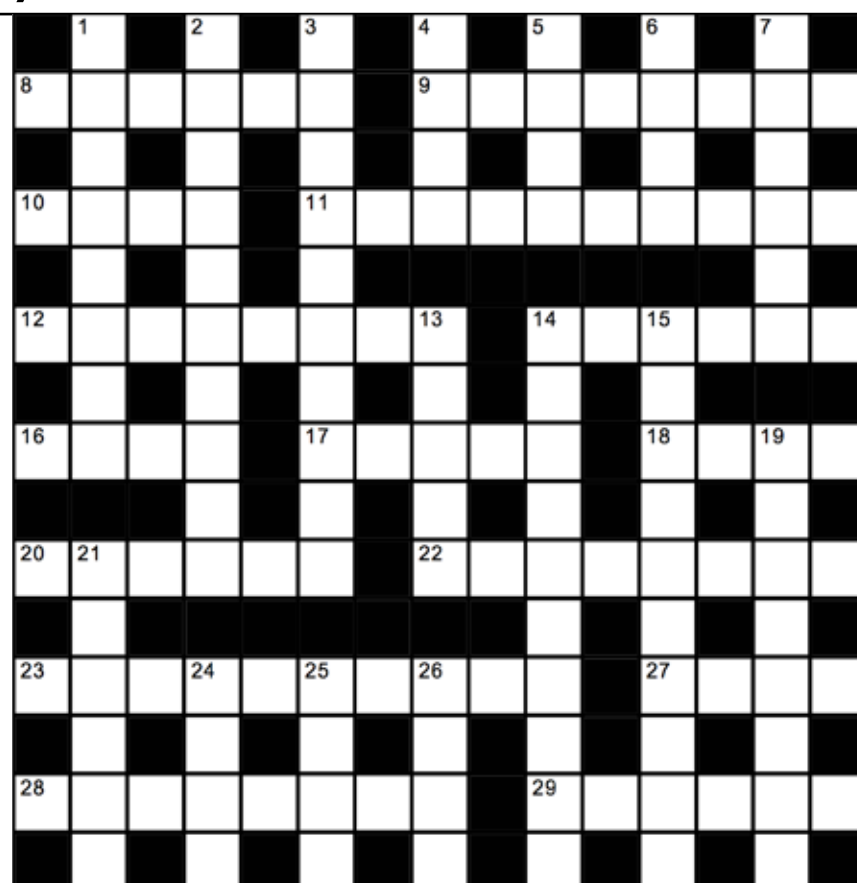
### Across

- 8 a sacred cave (6)
- 9 pertaining to the ancient Teutons (8)
- 10 leg joint (4)
- 11 made a call (10)
- 12 not softwood (8)
- 14 a meal (6)
- 16 head of a college (4)
- 17 room just below the roof (5)
- 18 to understand a book (4)
- 20 laid eyes on (6)
- 22 making smaller (8)
- 23 a remarkable development (10)
- 27 an old way of saying 'to' (4)
- 28 causes trouble (8)
- 29 expends energy (6)

### Down

- 1 shorten (8)
- 2 the act of being present (10)
- 3 kept within certain bounds (10)
- 4 Latin for 'and others' (2,2)
- 5 a bulge, or to knock something (4)
- 6 an extinct bird (4)
- 7 arm muscles (6)
- 13 delay to another time (5)
- 14 homes (10)
- 15 jumped from an aeroplane (10)
- 19 make comments to a document (8)
- 21 reverberated (6)
- 24 given shortly after birth (4)
- 25 repair (4)
- 26 a facial feature (4)

**Solution on back page**







## How aged care needs to change: It will be written

IF Counsel Assisting the Aged Care Royal Commission get their way, the Aged Care Act 1997 will go where it belongs, in the rubbish bin. So will current aged care standards and the Charter of Aged Care Rights.

The Department of Health will be relieved of much of its aged care functions, because they made and continue to make such a hash of aged care. The only remedy is to get rid of them.

Instead, we will have a new Act based on human rights principles.

We will have an aged care system where you get care when you need it. No waiting lists, like we have now. If you want a nursing home, you'll get it. Home care? You'll get it.

We will have mandated staffing ratios in residential aged care.

Instead of the Department of Health and an aged care watchdog that ceased nursing homes inspections when COVID struck and they were most needed, we will have an independent Australian Aged Care Commission that will be responsible for administering and regulating the aged care system.

We will have the same disability care for people over 65 as for people under 65, who qualify for the NDIS. We will have GPs who specialise in aged care and visit nursing homes, where they will liaise with registered nurses.

Only geriatricians and psychiatrists will be able to put people on antipsychotic drugs, putting an end to the practice of doping nursing home residents to the eyeballs to keep them easy to manage.

We will have providers who will have a statutory duty of care and there will be penalties and compensation where this duty is breached.

We will.

We will.

We will have a long, long battle ahead of us to get all these things. Even Counsel Assisting the Aged Care Royal Commission have an implementation timeline spanning some four or five years.

But the good thing is that, if the Aged Care Royal Commissioners adopt the advice of Counsels Assisting them, it won't just be an army of committed private activists, Aged Care Crisis and CPSA saying we need these things.

It will be written.



## Aged care: when being a protected person means you can be evicted

WHEN someone moves into a nursing home from a house they own or own jointly, the house is subject to aged care means testing. The house is no longer that person's primary residence.

If you are the partner or live-in carer of that person and you continue to live in the house, the house may be exempt from aged care means testing.

The condition is that you have lived and cared for the person moving into a nursing home for at least two years before the move.

The Aged Care Act 1997 refers to the partner or live-in carer as a "protected person".

You need to keep living in the house continuously. You can't move out and back in later at any

point. The aged care means testing exemption for the house would be lost.

Something else to keep in mind is that the period of at least two years you have lived with and cared for that person is immediately before the move into a nursing home.

CPSA was contacted by a family who had a relative in a nursing home who wanted to move to a different nursing home closer to where the family lived. This family found out that this meant the "protected person" living in their mother's house would no longer be protected.

The move meant that their mother had to again be "assessed", and this included a means test.

As part of this means test, the question was asked if the "protected person" had been living with the mother for at least two years before the assessment.

The answer to that was, no. The mother had been living in a nursing home and the "protected person" had been living in the mother's house.

In this case, the family withdrew their mother's application for an assessment and the move to a new nursing home did not go ahead.

Had it gone ahead, it could have meant that the "protected person" became homeless.

It's shocking to find that husbands, wives and children, who have the status of "protected person", can find themselves turfed out because the Aged Care Act 1997 says they can.

Thanks for years of informal (read: unpaid) caring and career sacrifices!

The Aged Care Royal Commission is likely to recommend a re-write of the Aged Care Act 1997, but the time to right this wrong is now.





## Medical Cost Finder

### “put on ice”: COVID-19

WHEN it comes to excuses for not having done something, COVID-19 is fast developing into the new the-dog-ate-my-homework excuse.

The Secretary of the federal Health Department told a Senate estimates committee that the Medical Cost Finder website had been “put on ice” due to the pandemic.

In theory, this website allows people to compare the fees of medical specialists. The Australian Government has just committed an extra \$17.1 million in funding to improve it.

At the moment it shows average fees per state. For example, cataract surgery costs \$2,100 in NSW and \$1,600 in Tasmania. If you are insured, you pay \$650 out-of-pocket expenses in NSW and \$30 in Tasmania.

The next, delayed step is to get specialists to volunteer their fees and enter these on the Medical Cost Finder website.



The idea is that this will lead to price competition between medical specialists. The problem is that medical specialists generally speaking don't like the idea of price competition. They are, to put it politely, unlikely to voluntarily cooperate.

“We hoped to have greater progress on the individual fee website before now but because of COVID of course that's been delayed,” the Secretary said.

Of course it has.

Although why COVID-19 would delay work on a website is anybody's guess.

The Secretary then said that he hoped that the specialist fee data would be available by the end of 2021.

The Secretary's deputy said that if doctors and specialists did not volunteer the information, the department would consider whether it should be made mandatory.

Consider.

The Secretary said the Health Minister would prefer to work with the medical profession on volunteering their fees, but the department was also “determined to make it work”.

The delay in improving the Medical Cost Finder website coincides with a refusal by the Health Minister to reject private health insurance premium increases for 2020, despite many households facing hardship due to the coronavirus recession.

Some things not even COVID-19 can delay.

## NSW Regional Seniors Transport Card: What's regional and what's not?

DO you think you unfairly missed out on the NSW Regional NSW Seniors Travel Card? Members of NSW Parliament from the Newcastle region have recently argued that the eligibility status of the Card has unfairly excluded some seniors in NSW.

The NSW Member for Wallsend said that over 10,000 people had signed a petition calling on the NSW Government to make the Card fair for residents living in the Newcastle Local Government Area (LGA).

Residents within the Newcastle LGA were not eligible for the Card because Newcastle was deemed a major city according to the NSW Government.

When questioned about this decision the Government said they adopted the Restart NSW definition of regional. Restart NSW was established to deliver infrastructure projects to improve NSW economic growth and productivity. It defines regional NSW as outside Sydney, Newcastle and Wollongong.

CPSA has looked at whether seniors would be any better off if the Australian Bureau of Statistics (ABS) regional classification were

used.

The ABS considers several factors in determining the remoteness of a region, including access to services based on proximity to towns and cities and population density is also looked at as generally services are more concentrated in areas with a denser population.

Within the Newcastle Local Government Area, there are six suburbs out of a total of 41 suburbs that the ABS classifies as regional and five of those had parts which were classed as a major city.

However, moving away from Newcastle and looking at the Central Coast Council, more than 40 per cent of suburbs are classified as part of a major city, but 100 per cent of residents are entitled to the Card. If the ABS classification was used only around 30 per cent of suburbs would be entirely eligible with a further 47 per cent of suburbs having a dual classification.

It seems that NSW seniors as a group are better off with the NSW Government's classification than with the ABS classification.







## Pension indexation next time round: what will happen?

FIRST-UP, the inflation numbers for the September 2020 quarter (July, August, September) are irrelevant to pension indexation.

The pension is indexed every six months, and indexation uses March and December quarters.

But if the September quarter was used to index the pension, what would happen?

The Consumer Price Index (CPI) went up from 114.7 in the June quarter to 116.8 in the September quarter.

Based on that, you would think that the pension would go up but would it?

No.

This is because the December 2019 CPI number was 117.1. For the pension to go up, the new CPI would need to be higher than 117.1. Until the CPI goes above 117.1, there

will be no pension increase.

However, the CPI is not the only way of indexing the pension. There is also a Pensioner and Beneficiaries Cost of Living Index (PBLCI). If it produces a higher pension, it would be used.

So, what happened to the PBLCI?

The PBLCI went up from 115.6 in the June quarter to 116.5 in the September quarter. In the December 2019 quarter the PBLCI was 116.3.

116.5 is greater than 116.3. Therefore, the pension would go up.

But, again, the September 2020 quarter will not be used. We will have to wait to see what happens in the December quarter.

In the December 2020 quarter, either the CPI will have to be greater than 117.1 or the PBLCI will have to be greater than 116.3 for the pension to be increased.

But what happened in the September 2020 quarter will not count.

## Can you insure yourself against death?

DAYTIME television is rife with ads for funeral insurance. The way it works is that you take out a policy, like a car insurance policy, and as long as your premium is paid up, you're insured.

If you die, your estate gets a payout to cover funeral costs.

But in some important ways funeral insurance is very different from car insurance.

First, death is certain, a car accident where you are at fault isn't.

Car insurance works because the majority of drivers don't have major accidents.

But funeral insurance? Everyone dies eventually.

Unlike a car accident, death is not a risk but a certainty.

So, for funeral insurance to be profitable to insurance companies, there has to be a catch.

The catch is that at some point the amount you have paid in funeral insurance premiums exceeds the eventual pay-out.

But if you stop paying premiums, you won't even get the pay-out.

What do you do?

The simple answer is not to get into funeral insurance at all. Put the premiums you would have paid in the bank, and you will have a nice little sum to cover your funeral.

Funeral insurers play on people's emotions and lack of knowledge about how the funeral insurance industry works.

The Australian Financial Complaints Authority (AFCA) recently found against a funeral insurer called Youpla in two separate cases. AFCA found that it was most likely the complainants did not understand that the insurance premiums would increase with age or that the premiums paid would likely exceed the benefit payable.

There are plenty more complaints against funeral insurers with ACFA.

The only way you can make funeral insurance work for you is to take it out today and die tomorrow.



## 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](https://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





## NSW Budget 2020-21: the thumbs up and the thumbs down

ON Tuesday 17 November, the NSW Government released their 2020-21 budget.

Here are the most important takeaways for pensioners and retirees living in NSW.

The Regional Seniors Travel Card program that provides eligible regional seniors with a \$250 travel card will receive funding until 2023. The Budget papers state that the Card will receive \$175.2 million over three years but don't be fooled, two of these years were already promised in last year's budget so the program's funding is being extended by one year only.

CPSA is pleased about the commitment the NSW Government has made to social housing maintenance. Let's hope that the funds attributed to maintaining social housing properties will be sufficient to avoid a future backlog of maintenance services.

The NSW Government's commitment to the construction of social housing is disappointing. The latest commitment to developing social housing will deliver 1,300 new houses and apartments across NSW.

This is a drop in the ocean

considering there were more than 50,000 households on the NSW social housing waitlist as of June 2019.

CPSA was disappointed that the social housing priority age will not be lowered. Currently, to be considered a priority for social housing based on age, an applicant must be 80 years or older. As older people, particularly older women, struggle in the private rental market, the age for priority social housing should be lowered to 55 years. The Victorian priority age for social housing is 55, it should be the same for NSW.

The *Out and About* voucher program will provide all NSW adults with four \$25 digital vouchers to spend on food and

entertainment. This is good news for people who have access to a mobile digital device. If this program does not provide an alternative offline version, then many older people will miss out because they can't afford a smart phone or they find them too complicated to use. CPSA will be making representations.

CPSA is concerned about how stamp duty reform would affect older homeowners on low-fixed incomes.

While the proposal is for homeowners who have paid stamp duty on their current house to be exempt from paying a new property tax, the concern is that if older homeowners on low-fixed incomes downsize, they will find it difficult to pay a property tax.



## 10 Questions to ask about residential aged care

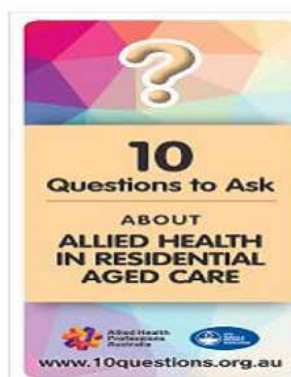
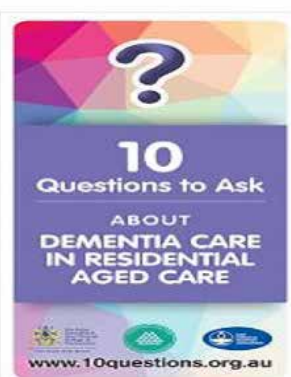
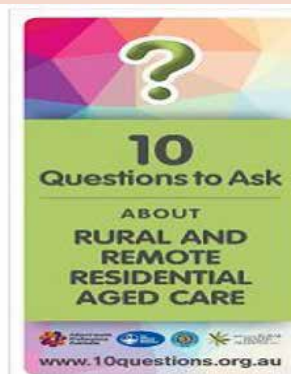
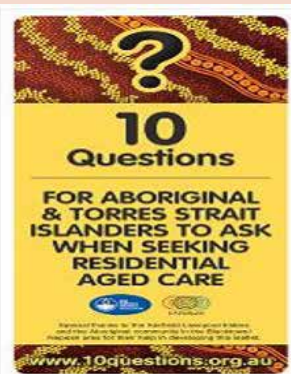
10 QUESTIONS is a series of leaflets about aged care written by nurses, doctors and experts with experience in aged care. Each leaflet focuses on an individual aspect of care to increase consumer knowledge and make the journey into residential aged care easier.

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](http://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.







## IMF: Tax cuts for workers, hikes for pensioners

SO far, besides some cash handouts to pensioners and seniors the Australian Government's approach to the nation's economic recovery has focused on getting young people back into work and spending more money.

To be fair, September 2020 recorded 520,000 unemployed people aged between 15 and 34. That is a 25 per cent increase from September 2019. So, the focus on getting young people back into work may be reasonable but recent calls for tax reform may cross the line.

The International Monetary Fund's (IMF) recent report has recommended tax reform that would force older people to take on an increased tax burden. The IMF's report detailed how 20 of the world's largest economies, Australia included, should respond to the ongoing COVID-19 pandemic. The IMF recommended that Australia

increase GST and property tax and suggested increased spending on childcare to get women back into work.

The IMF is suggesting these actions will help set the Australian economy on a path to recover but at what cost to older Australians?

GST reform has been a hot topic in Australia over the past few months. Accounting firm PricewaterhouseCoopers (PwC) said in a July report that increasing the GST rate and removing GST exemptions would help fix structural issues with Australia's tax system including an "over-reliance on personal and corporate taxes".

PwC suggested that increasing the GST to 12.5 per cent and adding GST to currently exempt goods such as fresh food and healthcare will be essential for Australia's economic recovery.

As the recent NSW Budget has shown property tax reform would most likely look like a shake-up to



current stamp duties. The NSW Government will most likely abolish the current stamp duty and replace it with a land tax. An annual land tax combined with ever-increasing council rates would place significant pressure on households with low, fixed incomes, including pensioner households.

The IMF recommendations come at a time when the Australian Government has fast tracked personal income and corporate tax cuts that will cost the government approximately \$50 billion in forgone revenue.

## COVID-19: Smart phone confusion

ON 11 November, the NSW Customer Services Minister put out a media release on QR codes which created quite a stir.

QR codes can be scanned into a smart phone at venues like cafes and clubs. Should someone visiting a venue become infected with COVID-19, contact tracers are able to get on to anyone else who visited that venue

"We can't respond to a pandemic with paper. We must be fast and precise and digital is the best way forward", stated the Minister in his release, which went on to say that digital registration would be mandatory from 23 November for a long list of venues.

"Various media outlets duly reported that on 23 November the so-called QR code would become 'mandatory', meaning that the only way a person could enter these venues would be if they scanned a QR code into their smart phone.

CPSA put out its own media

release, criticising this measure on behalf of the many people who do not have a smart phone.

Minutes after doing so, CPSA received a call from the Minister's Chief of Staff, who said that CPSA had misinterpreted the Minister's media release.

Not only CPSA, but it seemed a growing number of media outlets had done the same.

CPSA went back to the Minister's media release, but it didn't read the same anymore. It said: "For customers who do not have access to a smartphone, venues are encouraged to record their contact details and time of entry using a digital device".

Changes had clearly been made to the media release, something confirmed by journalists who contacted CPSA.

So, after all that, if you don't have a smart phone, it doesn't matter. You can go where you usually go. Nothing changed on 23 November.

However, the big change we are all looking for seems to be coming.

The Prime Minister has announced that the Australian Government is expecting to commence distributing a COVID-19 vaccine sometime between June and September next year with the aim of vaccinating everyone who wants to be vaccinated by the end of the year.







# 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.

Gray Birch	\$105
Joan Cann	\$35
John Howley	\$85
Pat Jessop	\$35
Maira Lloyd	\$55
Shirley Waring	\$60
Lee Warn	\$50
Penrith Seniors & Pensioners Club Inc	\$500

## Tech Savvy Seniors

Participating libraries and community colleges are now taking enrolments for low-cost or free training through the NSW Government's Tech Savvy Seniors program.

Tech Savvy Seniors offers a range of courses including a basic introduction to using tablets, computers, smartphones, email or social media.

Courses can also be delivered in Auslan and offered in a range of languages including Arabic, Assyrian, Cantonese, Hindi, Greek, Italian, Korean, Mandarin, Russian, Spanish, Tagalog, Tamil and Vietnamese.

Ring your council or local library to find out if they offer courses or contact CPSA on 1800 451 488 for information about the venue closest to you.

## NSW Ageing and Disability Abuse Helpline



**1800 628 221**  
(Mon-Fri 9-5)

## Facts about Funerals

By law, you must either be buried or cremated but there is no legal requirement to have a funeral or to use a funeral director.

Wishes and directions set out in a will regarding burial or cremation are not legally binding. The exception is an objection to cremation in your will.

A burial plot you have bought before you die is part of your assets and can be distributed with your other assets.

DIY funerals (meaning of course that family or friends carry out your funeral) are legal, as is a mix where for example the funeral director takes care of the paperwork and arranging a no-attendance-no service cremation, with family and friends organising your memorial service, which can be held anywhere.

## 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/](http://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](http://www.facebook.com/combined.pensioners) and the twitter account @CPSANSW

## CPSA Branches and Covid-19

With the relaxation of COVID-19 control measures, the NSW Government has revised its rules for meetings. Please contact your Branch Executive for an update on activities in your Branch.

### 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](mailto: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

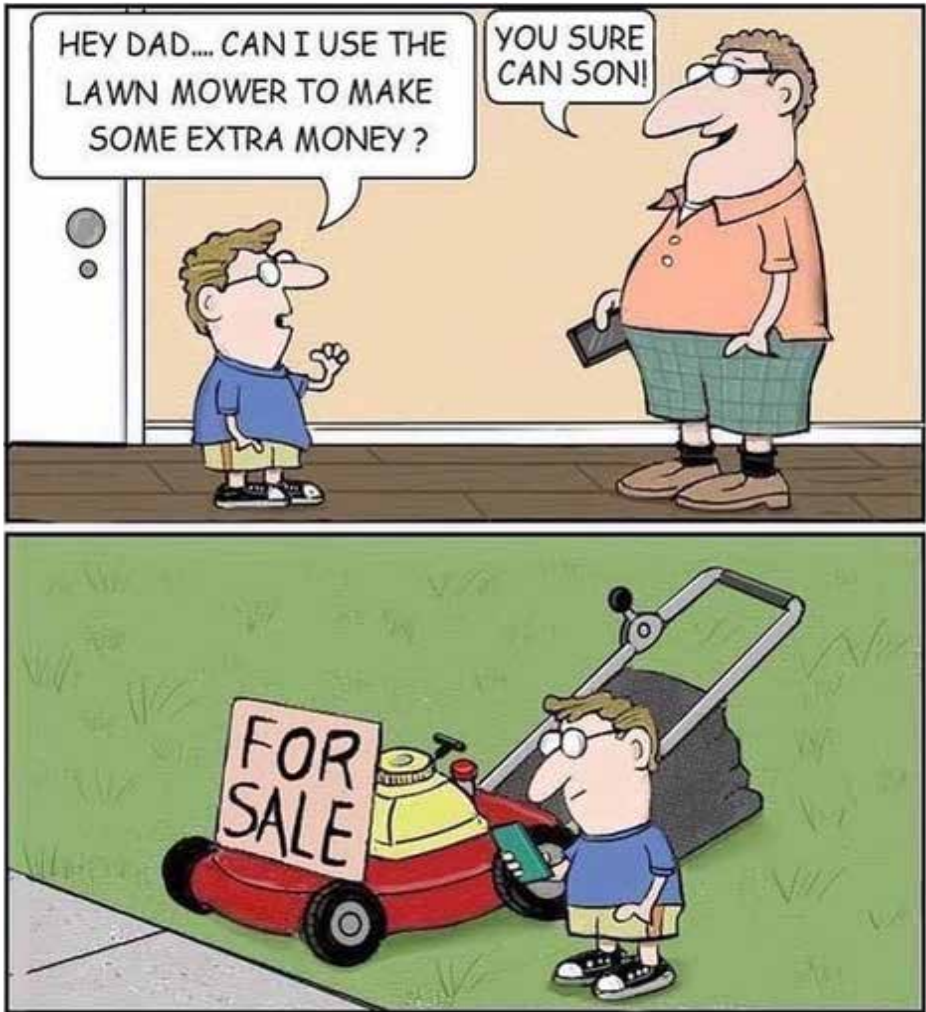
**Women's Legal Services NSW**  
Legal information, advice &  
referrals for women in NSW with  
a focus on family law, domestic  
violence, sexual assault &  
discrimination  
1800 801 501



# Giggle Page



If you ever feel like your brain is inadequate... Think of this guy!



Crossword Solutions														
Crossword on Page 4														
1	T	2	A	3	C	4	E	5	B	6	D	7	B	
8	G	R	O	T	T	O		9	T	E	U	T	O	N
	U	T		N		A		M		D		C		
10	K	N	E		11	T	E	L	E	P	H	O	N	E
	C	N		R									P	
12	H	A	R	D	W	O	O	D		14	R	E	P	A
	T		A		L		E		E		A			
16	D	E	A	N		17	L	O	F	T	S		18	R
			C		E		E		I		A		N	
20	B	E	H	E	L	D		22	R	E	D	U	C	I
	C								E		H		O	
23	P	H	E	N	O	M	E	N	O	N		27	U	N
	O		A		E		O		C		T		A	
28	F	E	R	M	E	N	T	S		29	E	X	E	R
	D		E		D		E		S		D		E	