

BLITZ ON FUNERAL HOMES AFTER CPSA ADVOCACY



ON 13 April the Independent Pricing and Regulatory Tribunal (IPART) published its draft report Competition, costs and pricing in the NSW Funeral Industry. In a media release, IPART called for more transparency about prices in the funeral industry, after public consultation with stakeholders including CPSA.

IPART's Acting Chair, Deborah Cope said that only two thirds of funeral providers in NSW had any price information on their websites and less than half publish the information they are required to.

Organising a funeral can be a stressful and confusing ordeal so it is only fair that funeral homes should clearly outline the costs involved with services so people can make clear comparisons and make informed choices.

Recently, the Australian Competition and Consumer Commission (ACCC) fined two funeral homes for making false and misleading representation about their ownership.

WT Howard Funeral Services in Townsville and Coventry Funeral Homes in Taree claimed publicly to

be local and independently owned. The problem was they used to be local and independently owned but then they sold to ASX-listed Propel Funeral Partners, which owns 130 funeral homes, besides 31 crematoria and 9 cemeteries.

The Australian Competition and Consumer Commission (ACCC) has slapped both homes with a \$12,600 fine for allegedly making a false and misleading representation about their ownership.

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Letters

CPSA Executive

(as at 7 April 2021)

Grace Brinkley OAM
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Victor Borg

Margaret Cuddihy

Peter Knox

Sue Latimer

Megan Lee
CPSA Manager

THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 8836 2101

Email: voice@cpsa.org.au

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

Giggle Page: Pam
Townsend

Design: Antoine Mangion

Printer: Rural Press Ltd

PO Box 999

North Richmond NSW 2754

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

THE VOICE

CPSA

Level 3

17-21 Macquarie Street

Parramatta NSW 2150

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Let's take our business elsewhere!

I AM concerned about the latest push by the financial community to force a reduction in cash transactions and cause difficulty for the older person who needs or wants to have a face-to-face relationship with their financial institution.

It occurs to me that as the banks require cash in the form of positive account balances in order to pursue profits, the large number of traditional customers (older Australians) would have a collective power to bring to bear.

Maybe consideration should be given to the possibility of pensioners moving their custom to financial institutions which actually provide a local service.

The loss of a large number of low activity accounts with lazy balances in them may cause the banks to reconsider their position and not push for a cashless society, which allows them to be the controllers of their customers destiny.

Maybe CPSA could raise the possibility in the public arena, suggesting possible pathways and plausible alternatives, so that individuals can consider their own position and reflect on the erosion of their lifestyle and if they so desire alter their

banking habits to reflect the lifestyle they desire.

Graham Brown

Roger should go industry super

THE VOICE recently (April 2021) published a letter from Roger, who was unhappy about fixed term deposit rates. Roger has nearly a million dollars on hand but thought that maybe old age pensioners were better off because he was receiving such a poor return from a fixed deposit.

As a pensioner myself, albeit a very unusual one with a young family, I can assure Roger that the pension is penury.

Roger's tale of woe is not unusual. Superannuation is seen to be risky as the stock market can be a minefield. But super funds spread their risk across world markets and also invest in infrastructure funds that own roads and bridges and airports and also hold cash and bonds.

Unlike Roger I missed out on most of the super I was owed because the building game is full of cowboys who refused to pay and neither the ABCC or the ATO was interested in helping building workers.

I work two jobs and receive a part



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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

pension and pay tax on the combined amounts. I paid \$5,500 last year.

I understand that some people fear the market but that is irrational. If the market became so bad that people were jumping out windows then the banks would collapse as well.

There is a government guarantee of only \$250,000 per deposit. Truly conservative investors would spread their money across several banks to ensure they were not out of pocket. I wonder how many people spread their risk like this.

The current government dislikes our compulsory super scheme but the best super funds earn excellent returns and have low fees. The funds to avoid are those run by the banks. I have some money invested with an industry super fund. It's only a pittance and not enough to generate an income stream. But if one is relatively flush like Roger, I recommend looking at industry funds. I know of one fund option which has grown by 8.5% over five years and would pay Roger about \$54,000 p.a. tax free. Another, more defensive option has grown by 5.92% over five years and would pay Roger \$48,000 p.a.

My son is a highly qualified superannuation analyst, and his annual bonus is meagre compared with those of people who work for

the Post Office or the NBN. Don't believe the propaganda.

Humphrey Hollins

The most generous council in NSW!

FOLLOWING the 2016 amalgamation of Hurstville and Kogarah Councils, the annual \$75 Voluntary Pensioner Council Rate Rebate granted by Hurstville Council was extended to Kogarah Council pensioners and increased to \$150.

This was generous.

In 2018, the amalgamated Georges River Council removed the \$150 Voluntary Pensioner Rebate. It did so without advertising the removal. It just stopped paying the Voluntary Rebate.

This was not only not generous, it was also sneaky.

Even though the Voluntary Rebate had been abolished in 2018, it did not stop St Georges Council from boasting in its 2020 rates application to the Independent Pricing and Regulatory Tribunal that the \$150 Voluntary Pensioner Rebate was a benefit extended to ratepayers in the former Kogarah Council area.

It is claimed that many ratepayers had contacted the councillors to question the loss of the \$150 Voluntary Rebate. In March 2021,

a Notice of Motion was listed for the monthly Council meeting to reinstate it, but for mysterious reasons this Notice of Motion was withdrawn at the last minute.

That same month, March 2021, Council's website grandly proclaimed that it would generously retain the legislated annual \$250 Pensioner Council Rate Rebate.

In summary, Georges River Council abolished the \$150 Voluntary Rebate on the quiet in the hope no one would notice, but then made a big noise about retaining the normal \$250 Rebate it is obliged by law to apply.

Teresa Kot

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.

From page 1

CPSA suggested that the Better Regulation Division of the NSW Department of Customer Service should follow the ACCC's lead and fine non-compliant funeral homes.

On 15 April, two days after IPART's media release, the NSW Minister for Better Regulation and Innovation announced a "funeral home blitz".

The NSW Government is putting "unscrupulous funeral home operators" on notice. Funeral operators that do not clearly display the costs of goods and services on their website or in their physical places of business can be fined up to \$5,500. In order to comply funeral operators must advertise the lowest cost options for the burial

or cremation of a body.

In addition, IPART's draft report on the NSW funeral industry found that NSW funeral and crematoria markets were workably competitive.

As a result, IPART's draft recommendations are mostly about the NSW Government and funeral directors providing better

information that is better displayed. IPART also wants the NSW Government to police consumer information requirements more actively and consistently. This suggests that a mere "blitz", as announced by the NSW Minister for Better Regulation and Innovation, might not be sufficient.



CPSA News

Coming soon: your COVID-19 passport

VACCINATION passports are being rolled out across the world in efforts to return to a pre-COVID-19 sense of normalcy both quickly and safely.

Israel has already rolled out “green passports” that allow citizens who have been vaccinated the ability to visit gyms, concerts and restaurants.

The passport is available to be downloaded onto a smartphone but is also able to be printed out on paper.

Israel is home to a community of particularly strict Jewish adherents called Haredi Jews. The Haredi live by strict religious tradition that means they are opposed to some modern developments such as the use of technology.

The Government of Israel has allowed for vaccination passports to be printed out on paper so a QR barcode on the paper passport can be scanned and thus confirm that the holder has had their COVID-19 vaccinations.

Israel has shown that not everything in the 21st century must be stored on your mobile phone.

This is important for Australia as a significant proportion of Australians do not own a smartphone that can store such a passport.

If the Australian Government chooses to roll out a similar scheme, then it must make it available in paper form so that no one is excluded.

There has been some opposition to vaccination passports on the

grounds that individuals have the choice to not be vaccinated. They should not suffer consequences if they choose to not be vaccinated.

Obviously, people who cannot have vaccinations for medical reasons should not be discriminated against.

However, if someone who can be vaccinated chooses not to be and puts themselves and the community at risk of catching COVID-19, a deadly infectious disease, perhaps should be discriminated against.

The consequence for someone who chooses to not be vaccinated could be that they are not allowed to enjoy leisurely activities such as going to gyms, concerts and restaurants.

Everyone has a responsibility to keep the community safe from COVID-19.

Vaccination passports are not an entirely new idea. Within six days before arriving in Australia from a yellow fever risk country, Australians must provide an international certificate for yellow fever that states that they have been vaccinated against the infectious disease.

Vaccination passports are not a breach of civil liberties, they are a necessary device that may allow life to return to normal faster than previously thought possible.



Crossword by Luke Koller

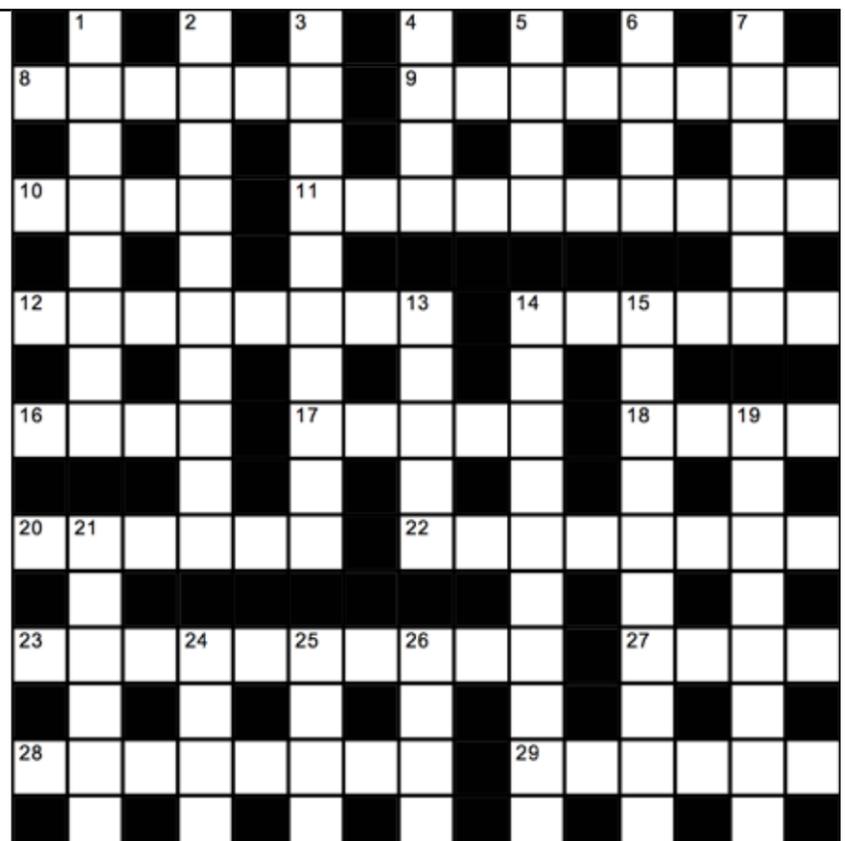
Across

- 8 A person who makes fabric
- 9 A pear-shaped tropical fruit
- 10 Used to ground flour
- 11 The limits of a system
- 12 People who make jumpers
- 14 A natural fibre
- 16 Latin for 'therefore'
- 17 Found on a cake
- 18 Rubik's _
- 20 Queen Victoria is reported to have said "We are not _."
- 22 People who make yarn
- 23 To keep the mosquitos away
- 27 Where ships stop
- 28 Looks like
- 29 Clears away the rubbish

Down

- 1 A novice
- 2 Processes of change
- 3 Spoke of the future
- 4 A market
- 5 What 8 across uses
- 6 Opposite of west
- 7 Short for journalist
- 13 Found on a ship
- 14 Having knowledge of
- 15 Methods of doing something
- 19 Retail savings
- 21 The first voyage
- 24 Needed for a wind instrument
- 25 Found at the tips of pens
- 26 Welsh national food

Solution on back page



Aussies alarmingly complacent about exercise and heart health: new data

RECENTLY, the Heart Foundation launched a program to motivate more people to take up regular walking, as new research reveals Australians' alarmingly high complacency about physical activity and heart health.

In a Heart Foundation survey of more than 7,000 Australian adults, two in three (65 per cent) said they know that exercise can lower their risk of heart disease, the nation's single leading cause of death.

Yet concerningly, two-thirds of these people also said that they do not meet Australian physical activity guidelines (30 minutes of moderate physical activity five or more days a week).

At the same time, 44 per cent of survey respondents said they have been told by their doctor that they need to be more active.

The Heart Foundation's research suggests that while many Australians know that movement is good for their hearts, and they have been advised by their doctor to be more active, they are not acting on this.

Overall, around one in two Australians aged 18 to 64 – that's almost eight million people – are not active enough for good heart health. This is extremely concerning given physical inactivity is a key risk factor for heart disease, which takes 50 Australian lives each day, or one every 29 minutes.

To encourage more Australians to get moving, the Heart Foundation has launched its Personal Walking Plans initiative.

In this free, six-week program, participants will receive a walking plan tailored to their current activity levels, as identified during an easy, two-minute sign-up process.

Plans will be delivered via weekly emails and texts, which are designed not only to support and motivate participants, but also to deliver information about the many benefits of walking beyond fitness and heart health.

Walking for an average of 30 minutes a day can reduce your risk of not only heart disease, but also stroke, diabetes, dementia and some cancers. It can also help maintain healthy blood pressure, cholesterol and weight.

The Heart Foundation's Personal Walking Plans have been developed by the organisation's experts in

physical activity and exercise science, with input from consultants at Exercise and Sports Science Australia.

So get started with a free Heart Foundation Personal Walking Plan, or check out CPSA Seniors Activities Guide to find a walking club near you (NSW only at this stage).



Heart Foundation

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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Unprepared to meet somebody else's maker: advance care planning

IMAGINE being thrust into a job requiring you to make life-and-death decisions. Imagine you didn't apply for this job and you've not been given training to do this job. Imagine it's your spouse, partner, parent or other close relative or friend that the life-and-death decision is about.

Tough?

That would be the understatement of the year, but, effectively, this is what happens to everyday people every day in every hospital in Australia.

Suddenly people are expected to make decisions on behalf of their spouse, partner, parent or other close relative or friend who is approaching death and are no longer able to make their own decisions.

These people are known in hospitals as Substitute Decision Makers, or SDMs. Some have accepted being an SDM beforehand.

Many simply find that they are it because there is no one else.

A recent study found that 13 per cent of people surveyed said that they had acted as an SDM, but said they had a poor or very limited understanding of what it meant.

Only one-in-three those surveyed were aware of the laws governing substitute decision-making.

The study also found that around 60 per cent of people identified a doctor or health professional as their preferred source of support and information about their SDM role.

The problem was that few reported receiving any support from them.

Advance Care Planning Australia (ACPA), the government-funded organisation which led this national study, says they are not surprised by the findings.

ACPA makes the obvious point that both the public and health professionals need more education and support for advance care planning.

ACPA is doing its bit obviously, but where is the policy buy-in from the federal and state and territory Departments of Health?

Why isn't advance care planning an integral part of aged care?

Until this issue is taken seriously by policy makers (and that means action is taken), everyday people will continue to find themselves making life-and-death decisions for people they love unprepared and unsupported by health professionals who are unprepared as well.

Advance Care Planning Australia offers information and free advice to the Australian public and health professionals. Call 1300 208 582.



More women join self-managed super on less money

THEY are the most common type of superannuation fund and the number just keeps growing. In the last (December) quarter of 2020, more than 5,000 funds were created, bringing the total to 594,000.

Average membership of these funds is less than two, though. SMSFs, self-managed superannuation funds, are run by members for members with members' money.

But who are these members?

In the December quarter, more than 40 per cent of the new membership had an annual income of more than \$100,000.

Just under 40 per cent made between \$40,000 and \$100,000 annually.

Twenty per cent made less than \$40,000, of which just under half made less than \$20,000 a year.

About a third of the new membership is aged between 35 and 44, fairly evenly distributed between men and women.

What is striking is that in income brackets up to \$60,000, there are 60 per cent more women who join an SMSF than men.

This seems to suggest two things. First, women who join SMSFs trail men in the income stakes by a wide margin. It confirms reports that

generally women are being paid a lot less than men.

Second, it suggests that in spite of, or maybe because of, lower pay and lower super balances than enjoyed by men, women want to be in charge of their retirement future.

More than men.



Centrelink continues cosying up to rent-to-buy loan-sharks

CENTREPAY is a useful way to make sure that regular, essential things such as rent and utility bills get paid before anything else by setting them up as direct debits from social security payments.

Centrepay is run by Centrelink. It's free. It's voluntary, so you decide if you want to use Centrepay, unlike the compulsory Cashless Welfare Card.

Late last year, the federal Opposition put up draft legislation to ban rent-to-buy products from the Centrepay register of goods and services.

Rent-to-buy goods can be household appliances, computers and such. You rent these while you pay them off, paying up to nine times the retail price.

The question is: Should Centrelink really get involved with these (legal) loan-sharking operations through Centrepay?

The federal Opposition obviously doesn't think so, but the Government sees it differently. Senator Amanda Stoker in Parliament:

The Government doesn't support this Bill and, I would suggest, with good reason. we face the important value that is the right of individuals to choose what they do with their money and to do so without governments telling them what they are and aren't entitled to spend their money on. They are entitled to the opportunity to learn from participation and from experience how to, and whether they wish to, interact with all the different types of items for



sale ...

Rent-to-buy operations can be assumed to warmly agree with the Government's sentiment, because Centrepay guarantees that social security recipients will pay instalments on the dot at the due date.

Rent-to-buy operations might not be so keen to trade with social security recipients if repayments weren't secured by way of Centrepay.

But Centrelink's cosy relationship with rent-to-buy operators doesn't end there.

Even though Centrepay is set up to allow individual choice, it does ban certain legal goods and services: gift cards, payment plans, alcohol, cigarettes, pornography, gambling and firearms. These are very much the same restrictions as are placed on the use of the Cashless Welfare Card.

Conversely, does this mean that people put on the Cashless Welfare card could use the Cashless Welfare Card for rent-to-buy products?

CPSA rang the Cashless Debit Card Hotline to find out, and the answer was: yep, not a problem.

Now, there's freedom of choice for you if you're on the Cashless Welfare Card: you can be robbed under Centrepay or under the Cashless Welfare Card.

Robbed? Yes, but don't take our word for it.

This is what an Australian Securities and Investments Commission report said in September 2015 about rent-to-buy schemes, five years before the current Government refused to take it off Centrepay:

ASIC has continuing concerns about the conduct of [rent-to-buy operators], despite multiple enforcement actions by ASIC [...]. Misconduct by [rent-to-buy operators] identified by ASIC has included targeting financially vulnerable consumers with limited access to alternative forms of finance (e.g. consumers in regional communities). We are concerned about the risk of this conduct continuing to occur, given high usage of leases by financially vulnerable consumers, such as those in receipt of Centrelink payments.

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

How to get the Dine and Discover vouchers

THE Dine and Discover program is underway across NSW but how can you get your \$100 worth of vouchers?

These are all the ways you can apply for vouchers:

Digital vouchers: To access the app in order to get a digital voucher you must have a smartphone which is compatible with the Service NSW app. Some older smartphones are not compatible.

Paper vouchers: Vouchers can be applied for in person at a Service NSW centre.

Text message vouchers: Can be applied for by ringing Service NSW. If you have a mobile phone you will receive a text message with four sets of letters and numbers that form a code representing each voucher. When you want to use the vouchers, you will have to read out this code. It is up to you to correctly differentiate

Star ratings systems for aged care needs add-on

THE Aged Care Royal Commission recommended the introduction of a “star ratings” system to help people decide which nursing home to choose. In the United States, a simple star rating system — one star being the worst, five the best — has been operating for twelve years.

The US star rating system relies on a mix of self-reported data from more than 15,000 nursing homes and on-site examinations by inspectors. Nursing homes receive scores based on (1) how they fare in those inspections; (2) how much time nurses spend with residents; and (3) the quality of care that residents receive. Those three grades are then combined into an overarching star rating for each nursing home.

The Australian star ratings system recommended by the Aged Care Royal Commission is very similar in design.

Obviously, a star ratings system is only useful if it's truthful and if it can't be manipulated by government or nursing homes.

Reports from the US suggest

between dining vouchers and entertainment vouchers.

For those who don't have a mobile phone and will be applying to Service NSW using a landline, your codes will be read out to you and you will have to write these codes down and store them carefully.

When you apply over the phone for your vouchers you must make the call yourself, no one else can do it on your behalf. It will take

about 10-15 minutes and will require you to have two different forms of identification on hand. The different forms of identification are a Medicare card, a pension card, a driver's licence, a passport, and a birth certificate.

Please let CPSA know if you have any problems getting your vouchers and we will raise your concerns with Service NSW.



that inspections routinely found problems with abuse and neglect at five-star (the best) facilities, yet these were rarely deemed serious enough to merit lower ratings. Of the more than 3,500 5-star homes over 2,400 were cited for problems with infection control or patient abuse.

Some nursing homes inflated their staffing levels by, for example, including employees who were on holiday.

When it came to quality of care, the number of patients on dangerous antipsychotic medications was frequently understated and accidents and health problems often went unreported.

The lesson for Australia's yet to be constructed star ratings seems to be clear and simple even if its implementation may not be.

Data needs to be corroborated and verified.

This means acquittal of all expenditure on staffing and equipment.

It means verification of data feeding into quality indicators.

Reliance on self-reporting by nursing homes will inevitably lead to wrong information being used in calculating Australia's star rating system.

Perhaps a Google-type review add-on, where people can offer their views on specific providers and nursing homes, is a very necessary counterbalance. Provided this can be done without fear of defamation action, if the reviews of a nursing home were out of sync with its official star rating, this would be a powerful signal to the regulator that something might be awry.



The right to basic nursing home information

As part of its investigations, the Aged Care Royal Commission compiled fifty quality indicators about residential aged care.

Approaching those indicators thematically, the following categories emerge: (1) Appropriate use of medication; (2) Medication safety; (3) Hospital admissions; (4) Falls and fractures; (5) Pressure injuries; (6) Nutrition; (7) Restraints; (8) Consumer experience; (9) Staffing; (10) Compliance record; (11) Assaults; (12) Missing residents.

The information needed to compile these fifty quality indicators were, as the Aged Care Royal Commission's research paper says, "acquired under the legal authority of the Royal Commission and have not been available to researchers before".

Currently only seven of the twelve categories listed above (Pressure injuries, Nutrition, Restraints, Consumer experience, Compliance, Assaults and Missing residents) are compiled.

Indicators are useful at a number of levels from local to nationwide

National Power of Attorney reform now!

CPSA is urging state and territory governments to adopt consistent laws on powers of attorney to prevent elder financial abuse.

A power of attorney is a legal document which can 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, just because a power of attorney is in place does not mean a person can be free from being taken advantage of. The most common perpetrators of financial elder abuse and misuse of powers of attorney are adult children. Even those most trusted can sometimes take advantage of a vulnerable person.

Financial abuse is a serious and far-reaching problem. Elderly people and those with a disability

and for different audiences: nursing home managers, providers, regulators and ... consumers.

But here's the thing.

Consumers only get to see what's happening nationwide and in states and territories. They don't get to see what's happening in their facility or, if they are looking for a nursing home, facilities in their area. They can't compare and make a rational choice.

The point the Aged Care Royal Commission wanted to make with its research was that copious information is already collected which can be readily used to develop and maintain quality indicators.

The point CPSA wants to make is that this would really open up the nursing home industry to some healthy competition. Imagine what would happen to a nursing home that came bottom on staffing, for example. It would go out of business unless it shaped up.

The Aged Care Royal Commission's research paper demonstrated how illuminating quality indicators can be for consumers by comparing the performance of not-for-profit nursing homes (57% of all nursing

are most at risk.

State and federal Attorneys-General met in late March to consider the creation of a national register of power of attorney instruments.

This register would mean that who holds a power of attorney and what that power actually covers, would be in the public domain which is not how it happens now. The register would create an opportunity to bring suspected financial abusers to the attention of authorities.

CPSA is calling on governments across Australia to establish power of attorney laws which are the same across the country. These laws must be backed up by a national power of attorney register which would enable the legitimacy and currency of each power of attorney instrument to be checked.

There also needs to be an agency in each state and territory, such as the NSW Ageing and Disability

homes), for-profits (34%) and Government-owned (9%).

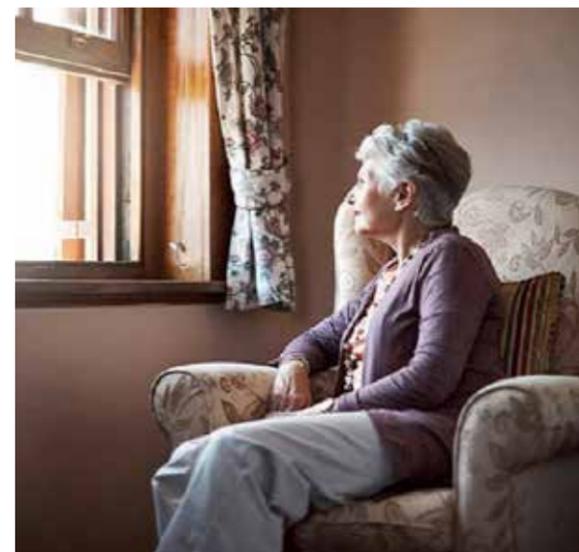
Government-run homes showed the best average results for 31 indicators, compared to 2 indicators for not-for-profit homes and 1 indicator for the for-profit homes.

Non-profit homes had stronger average results than for-profit facilities on 25 indicators, whereas for-profit homes had stronger average results on 2 indicators.

Small homes with between 1 and 30 places showed the best average results for 24 indicators.

So, go small, go government-owned if possible or not-for-profit if not.

That's useful to know for a consumer!



Discrimination Commission, where abuse can be reported.

In 2017, the Australian Law Reform Commission report into elder abuse made recommendations in this regard.

In 2019, state and territory Attorneys-General committed to setting baseline minimum standards for powers of attorneys and to create a mandatory national online register of power of attorney instruments.

It is now time that this important reform is delivered.

The introduction of a register will greatly assist in safeguarding older and vulnerable people's financial status by providing a reliable single source of information to verify the authenticity and currency of an instrument.

It is critically important for our nation that all governments are doing all within their power to help people who are at risk of abuse in our community.

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 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 2019/20 Annual Report to be posted to you. Alternatively, copies can be obtained online at www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

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

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|-------------------|-------|
| Graeme K Andrews | \$50 |
| Marjorie Atkinson | \$35 |
| Peter Jay | \$400 |
| Carole St John | \$35 |

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>

Information hotline for older Australians during COVID-19 pandemic

Now that vaccinations have started up, the Australian Government's COVID-19 information hotline may again prove its worth. The hotline provides particular support to those accessing aged care services.

Phone 1800 171 866

Disability COVID-19 Information Hotline

The Australian Government's Disability Information Helpline for people with disability, their families, carers, support workers and services who need help because of COVID-19 continues to operate. **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 during the COVID-19 pandemic. Ring CPSA on 1800 451 488 or email voice@cpsa.org.au

CPSA BRANCH MEETINGS & COVID-19

CPSA Branches returning or considering returning to holding meetings should take note of the following:

Under Public Health Orders all community centres and halls must complete a COVID-19 Safety Plan. So, the Branch must have a copy of, and be able to comply with, the COVID-19 Safety Plan that the owner of the meeting premises has. This owner could be the local council, RSL, service club or other community based organisation.

The number of members in the meeting space being used, must not exceed 25 people if the size of the room is insufficient to ensure at least 2 square metres of space for each person. There is a formula for calculating this space and the COVID-19 Safety plan should record the number of people the space can accommodate.

The contact details of members and guests attending any meetings are collected at the entrance to the meeting space and kept confidential. These details need to be kept with the Branch records for a period of at least 28 days and provided to NSW Health on request.

The Branch should ensure that the 1.5m physical distancing is maintained. Hand sanitiser should be accessible at the entrance and throughout the meeting space. Bathrooms should be well stocked with soap, paper towels, etc.

As members are generally in the most vulnerable category, everyone is strongly encouraged to always wear masks – even though the NSW Government says it is not mandatory.

If food is provided or share-style, then one person should be allocated to serve the food and practise hand hygiene before and after service. Members are encouraged to bring their own water bottle, snacks and other food.

Frequently used indoor hard surface areas should be cleaned as frequently as possible with detergent or wipes as appropriate. Any shared equipment (like indoor bowls) must be cleaned between use. Chairs should also be cleaned. Members involved in cleaning or reorganising furniture should wash their hands thoroughly before and after with soap and water.

THE VOICE will continue to be posted to Branch members individually until all CPSA Branches have returned to holding meetings, so as not to disadvantage any one member.

NSW Ageing and Disability Abuse Helpline



1800 628 221
(Mon-Fri 9-5)

CPSA Information Directory

INCOME SECURITY

Centrelink
Age Pension 13 23 00
DSP/Carer benefits 13 27 17
Family Assistance 13 61 50

Welfare Rights Centre
Info on Government pensions
and other benefits
1800 226 028

**Financial Information
Service (FIS)**
Information and seminars
on a wide range of
financial matters
13 23 00

**Do Not Call
Register**
1300 792 958

Australian Taxation Office
Super/Lost super 13 10 20
Personal tax 13 28 61

**British Pensions in
Australia**
Assistance in claiming the
British Pension
1300 308 353

RIGHTS

**Australian Human Rights
Commission**
Complaints about discrimination
and harassment
1300 369 711

Commonwealth Ombudsman
Complaints about Australian
Government departments and
agencies
1300 362 072

NSW Ombudsman's Office
Complaints about NSW
Government agencies
1800 451 524

NSW Trustee and Guardian
1300 360 466

Guardianship Tribunal
Financial management orders
for people with decision-making
disabilities
1300 006 228

**Older Persons
Advocacy Network (OPAN)**
OPAN member organisations
provide free information about
aged care service provision,
referrals and resident rights. Ring
1800 700 600
and you will be connected to a
service in your state or territory.

**Australian Competition and
Consumer Commission
(ACCC)**
1300 302 502

GOODS & SERVICES

**Energy & Water Ombudsman
(EWON)**
Complaints about all NSW
electricity/gas retailers and
Sydney and Hunter Water
1800 246 545

**Telecommunications
Industry Ombudsman**
Phone and internet complaints
1800 062 058
NSW Seniors Card
Discounts on goods and
services
13 77 88

No Interest Loans Scheme
Loans to purchase essential
household items
13 64 57

NSW Companion Card
Free event admission for
companions of eligible people
with a disability
1800 893 044

Energy Made Easy
Price comparisons
1300 585 165
energymadeeasy.gov.au

Opal Customer Care
13 67 25

HEALTH & CARE

Medicare
132 011

My Aged Care
1800 200 422
www.myagedcare.gov.au

Office of Hearing Services
Subsidised hearing aids
1800 500 726

National Dementia Helpline
1800 100 500

**Private Health Insurance
Ombudsman**
Complaints and information
1800 640 695

VisionCare
Subsidised spectacles
1300 847 466

**NSW Ageing and Disability
Abuse Helpline**
1800 628 221

**Taxi Transport Subsidy
Scheme**
Subsidised travel for people with
disabilities
transport.nsw.gov.au/tss
1800 623 724

National Continence Helpline
1800 330 066

Rape Crisis Centre
24hours/7days
1800 424 017

**National Domestic Violence
hotline**
Case work, legal advice,
advocacy
1800 200 526

**Health Care Complaints
Commission**
NSW only
1800 043 159

Carers NSW
Information, support
1800 242 636
Emergency respite
1800 059 059

**Aged Care Complaints
Commissioner**
Complaints about residential and
community aged care
1800 951 822

Lifeline
Mental health support,
suicide prevention
13 11 14

**Australian Men's Shed
Association**
1300 550 009

Public Dental Health Services
Call NSW Health for details
1800 639 398

People with Disabilities
Advice for people with a disability
1800 422 016

Cancer Council NSW
Cancer information and support
13 11 20

Exit International
Information about euthanasia
1300 103 948

Mental Health Crisis Team
24-hour/7-days a week service,
for assessment and treatment
of mentally ill people in crisis
situations
6205 1065

HOUSING

Housing NSW
Info and applications for public
and community housing
1800 422 322

Tenants' Union Advice Line
Mondays 10-1pm, 2-5pm
1800 251 101

**Tenancy Advice & Advocacy
Service**
Find your local service
tenants.org.au

LEGAL

Seniors Rights Service
Aged care retirement village
advocacy, information & legal
advice for older people.
1800 424 079

Fair Trading
Rental bond and tenancy info
13 32 20

Law Access
Referrals for legal help
1300 888 529

Insurance Law Service
Legal assistance and advice on
insurance law and disputes
1300 663 464

Community Justice Centres
Dispute resolution services for
minor matters
1800 990 777

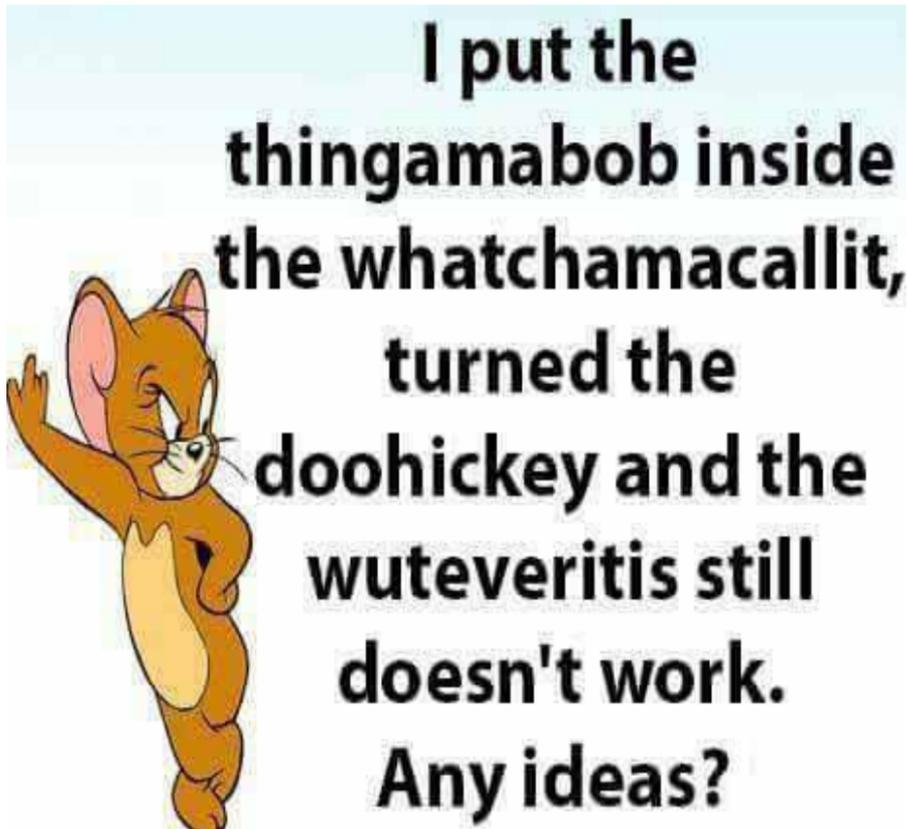
Women's Legal Services NSW
Legal information, advice &
referrals for women in NSW with
a focus on family law, domestic
violence, sexual assault &
discrimination
1800 801 501

Giggle Page

"Having more money doesn't make you happier. I have 50 million dollars but I'm just as happy as when I had 48 million."
Arnold Schwarzenegger

"As I hurtled through space, one thought kept crossing my mind - every part of this rocket was supplied by the lowest bidder."
Astronaut John Glenn

"After the game, the King and the pawn go into the same box."
Old Italian proverb



Crossword Solutions

Crossword on Page 4

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