

'GENERATIONAL' AGED CARE REFORM WILL TAKE ... A GENERATION



CPSA welcomes \$17.7 billion of new, mostly recurrent funding for aged care, but denounces the slow pace of reform.

For example, it will take almost two-and-a-half years to put mandatory nursing home staffing levels in place.

Considering that the average time a nursing home resident stays in care is just under three years, it is true to say that the current generation of nursing home residents is unlikely to benefit much or at all from mandatory staffing levels.

Rationing of aged care will continue.

Not in nursing homes, where the

system of nursing home bed licences has been abolished, and providers now can offer as many places as they like.

But nursing home occupancy rates have been declining for years and this will continue steadily as more Home Care Packages are taken up.

In other words, there's no longer a need to ration nursing home places. There are too many as it is.

It's in the Home Care Packages Program where the pinch is. To fund an additional 80,000 Home Care Packages, the Government has announced funding of \$6.5 billion where \$7.9 billion is required to get

rid of the current waiting list. That's a shortfall of \$1.4 billion.

The Government has a backlog of 22,000 packages, available but 'inactive', to which it has now added another 40,000 for 2021-2022 and 40,000 for 2022-2023.

That's 102,000 available inactive packages all up.

So, obviously, what with the huge funding shortfall and the agonisingly slow roll-out of packages generally, many people on the Home Care Packages waiting list are still going to miss out for a long time or altogether.

Continued page 4

Letters

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

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(as at 7 April 2021)

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Rage against the unemployed not justified

IT was extraordinarily disappointing
to see media reports of an angry
Government Minister attacking those on
unemployment benefits.

I have limited capacity to work due to
injuries I sustained as a pedestrian in a
motor vehicle accident. I am fifty-seven,
so realistically how many employers
would give me a job?

A manager at Myer, once told me to my
face, "If I had my way I would terminate
every one over fifty and replace them
with young, fit casuals."

That was the view of one manager, but
it would not be an isolated example.

The largest group of people on Jobseeker
are over fifty. Many of these are women
facing homelessness. They are in this
position often because of relationship
breakdown. They have substantially
lower superannuation balances than
men.

It is very easy for a government to attack
and demonise vulnerable individuals,
often powerless and voiceless against the
State.

Peter Sutton

The customer is always right

BUNNINGS, Officeworks, Coles,
Woolworths, McDonald's or any other
large or small retailer, in most instances I
am treated like an alien, an intrusion, an
inconvenience.

And as for staff at these retailers giving
customers a smile, that seems to have
become illegal.

Hear this retailers. As a well-budgeted
pensioner, I have money to spend, and
you may have heard of a thing called a
computer. I am typing on one right now.

When I finish this letter, I can and will
log into things called eBay, Amazon,
Booktopia, Gumtree and almost every
other retail store anywhere in the world
and order anything that I would have
previously considered buying from you.

And have it delivered to my door
so I don't have to face your animosity
towards me.

You had your chance to take my money.
To be polite to me. To recognise me as the
most important person in your business:
a customer.

Now at least you might recognise me
because I am an ex-customer. I for one
will not support the *Buy Australian*, no
customer service philosophy.

Australian retailers, you need me more



Donations, Bequests, Membership and THE VOICE subscriptions

Membership is open to all who support the aims and objectives of CPSA

I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$32). I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA. I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.

Please send me information about my nearest Branch.

I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$32.00 incl. GST).

I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)

Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter.
(All donations above \$2 are tax deductible.)

Please send me information about making a bequest to CPSA in my will.

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

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

Name: _____

Address: _____

State: _____ Postcode: _____

Phone: _____ Mobile: _____

Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

Letters

than I need you.

I am a local consumer with a world of retailers at my fingertips. Your competition is not just in your local area, it's the world.

Pensioners unite.

Don't support bad service.

William Griffith

Bring back the bank passbook!

THE cashless society is not being introduced for the benefit of customers (*THE VOICE*, May 2021, Letters, Graham Brown).

My friends and I are in our 80s and 90s and have been worried for a while about the banks discontinuing our passbook and cheques.

How can we pay our bills if we can't send them a cheque?

If we get a bank cheque it will cost more.

How can we send money to our children and grandchildren for birthdays and Christmas?

Why abolish the small convenient passbook, which enables you to see what transactions have been made.

It is not satisfactory to replace the passbook with pieces of paper which will probably cost more and will need to be kept in a separate folder.

We don't have expensive up-to-date phones, so we cannot pay by phone.

Cards are confusing and will cost more for transactions.

Please do something before it is too late.

Mavis Gunter

Rich richer, poor poorer

IN 2020 there were 97 billionaires on Australia's Rich List. Going back to 2009, there were 28 billionaires on that list.

So, beyond any doubt, the rich are getting richer, and the poor are getting poorer.

Charles Lindstrom

(*This means there were 69 more Australian billionaires in 2020 than in 2009, but perhaps these 69 were previously poor, in which case the poor would be getting richer, but THE VOICE gets your point. Ed.*)

Send a letter to THE VOICE

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

voice@cpsa.org.au



You must include your name for the letter to be published, though this may be omitted in publication if the letter contains personal information. Letters may be edited for length and clarity.



2021 CONFERENCE IS CANCELLED BUT THE 2021 AGM IS GOING AHEAD!

Due to many uncertainties caused by the pandemic, CPSA Executive has reluctantly cancelled Conference this year. However, CPSA's 2021 Annual General Meeting is still going ahead and will be held in Sydney on Tuesday 26 October.

The AGM is open to all CPSA Members. CPSA Members who have not been elected by their Branch, Area Council or Affiliate to be an Association General Meeting Delegate, including those who do not belong to a CPSA Branch, can attend as an Observer.

In addition, CPSA will provide free train travel for attendees from the country. Reimbursement for out-of-Sydney Delegates' accommodation is up to \$169 per night for up to two nights. Morning tea and lunch will be provided.

The AGM will be held at the same venue as in 2019: Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. The venue is close to Central Station. For further information, call CPSA Head Office on 1800 451 488.

CPSA Annual General Meeting

The Association's 2021 Annual General Meeting will be held at 11.00am on Tuesday 26 October at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills.

A formal notice will be circulated to each Association General Meeting Delegate at least 21 days in advance of the meeting, in accordance with clause 6.6.1 of the CPSA Constitution.

In accordance with Rule 6.6.2 of the CPSA Constitution, the closing date for the receipt of constitutional amendments is 26 August 2021.

In addition a formal notice for the 2021 Annual General Meeting will be circulated to each Branch, each Area Council and each Affiliate at least 21 days in advance of the Annual General Meeting.

Nominations to the CPSA Executive

In accordance with CPSA Constitution Rule 8.3.2, this edition of *THE VOICE* serves as notice to CPSA Individual Members of the call for nominations of candidates for election to the CPSA Executive. Completed nomination forms plus the nominee's CV must be received by CPSA's Returning Officer no later than midday on 14 September 2021. Nomination forms are being distributed to Branch/Area Council Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

CPSA News

From page 1

Effectively, Home Care Packages will continue to be rationed.

In nursing homes, the Government is making 200 minutes of care per average nursing home resident mandatory (including 40 minutes by a Registered Nurse).

There's \$3.9 billion over four years to make this happen. But, as mentioned, it's going to happen very, very slowly:

From October 2021, nursing homes will be required to report on staffing minutes. No increase in care minutes yet.

From July 2022, nursing homes must report quarterly on care minutes to residents. No increase in care minutes yet.

From December 2022, a new nursing home staffing levels rating system becomes publicly available. No increase in care minutes yet.

From October 2023, nursing must meet the mandatory 200-minute care time standard. Finally!

The Government has also set aside \$3.2 billion to fund an additional \$10 per resident per day towards nursing homes providing better food and services like laundry and cleaning.

This will start almost immediately, on 1 July 2021.

Super good news!

BUDGET 2021 removes the work test for after-tax (voluntary) super contributions for people 67 and over. Under the work test, you cannot contribute to super unless you are gainfully employed for 40 hours in a consecutive 30-day period.

The previous work test cut-off age of 67 has been moved to 74. Up to the day you turn 75 you can put money into super where the investment return is not subject tax.

This is good news. Inheritances, lottery and lotto winnings and other financial windfalls can now be put into super even if you're over 65 (but up to the moment you turn 75) and not working.

Previously, you could only get around the work test if you sold

your home and put the proceeds into your super by making a contribution of up to \$300,000 per person. That \$300,000 maximum would be over and above any other contribution you wanted, or more to the point, were able to make.

The age at which you can sell your home and put the proceeds into super will be lowered from 65 to 60 as part of Budget 2021. The idea is to encourage people to downsize.

Both changes are anticipated to take effect from 1 July 2021, subject to legislation passing.

From 1 July 2022, eligible employees who earn less than \$450 per month will be paid compulsory super contributions by their employer, which is good news for casual and part-time workers.



Crossword by Luke Koller

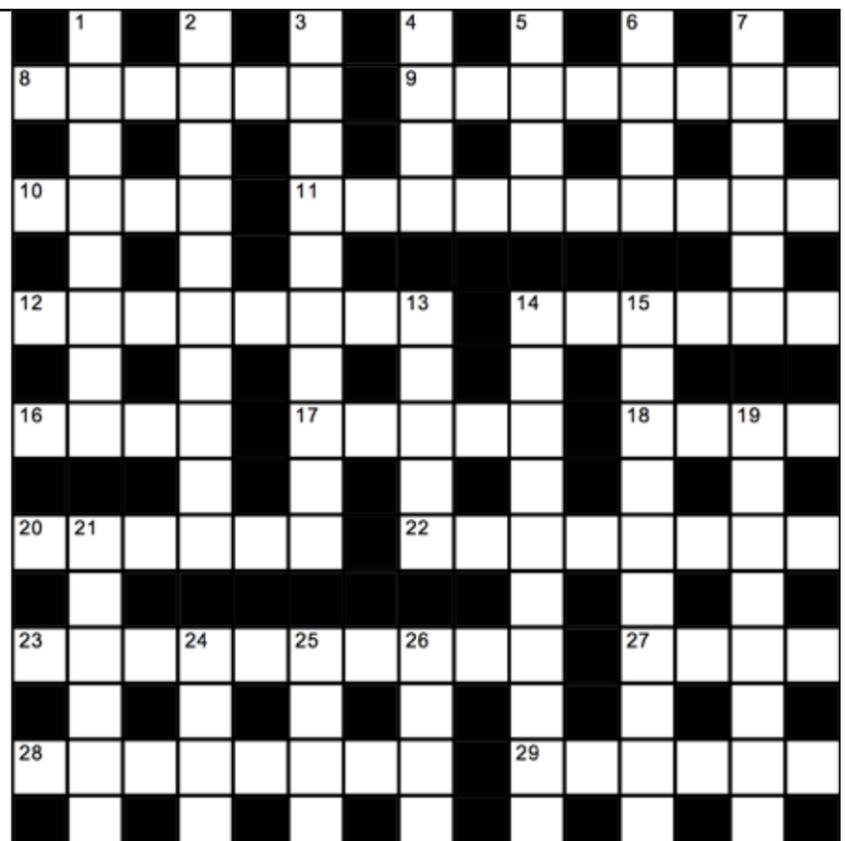
Across

- 8 Carefree and happy
- 9 The art of operating aircraft
- 10 South American country
- 11 Made with eggs
- 12 Part of the United Kingdom
- 14 Black and white bird
- 16 Great merriment
- 17 Country looking like a boot
- 18 Found on a volcano
- 20 A rich, frothy, creamy dessert
- 22 Open footwear
- 23 The great southern land
- 27 A graphic symbol
- 28 The act of setting something on fire
- 29 Not blind

Down

- 1 Blue flower
- 2 A person who struggles
- 3 Looks pretty, rather than being useful
- 4 A _ of wool or hay
- 5 Quote a passage
- 6 Cancel a correction or deletion
- 7 Miniature trees
- 13 Agreements
- 14 Used in salads
- 15 Cover with zinc
- 19 A noble
- 21 A colour or fruit
- 24 Previously mentioned
- 25 Transport by train
- 26 Not the sea or the sky

Solution on back page



Pension Loans Scheme widened yet again: Budget 2021

CENTRELINK's Pension Loans Scheme is a Government reverse mortgage scheme. The interest rate (4.5 per cent) is lower than for commercial reverse mortgages.

Any money you borrow through the Scheme is not included in the income or the assets test.

Pensioners are eligible and, in the first widening of the scheme, for the last couple of years self-funded retirees have also been let in.

There has now been a further widening of the Pension Loans Scheme.

Previously only a fortnightly income stream was on offer. This allowed you to borrow up to one-and-a-half times the full rate of the pension you were on, with self-funded retirees treated as if they were on the pension.

But now the Scheme will also allow you to borrow, once year, a lump sum up to half the value of the maximum rate of the annual Age Pension.

At the same time, the Scheme will also start to give a no-negative-equity guarantee.

As with all reverse mortgages though, CPSA warns that they should only be taken out as a last resort. Once your home is encumbered with debt in the form of a reverse mortgage, it is likely you will find it impossible to sell and buy elsewhere.

Starts 1 July 2021.



Granny flat arrangements to offer greater protections for older people

GRANNY flat arrangements will become safer once a law change is introduced that will stop penalising people who create formal granny flat contracts.

Currently, if an older person agrees to move into a granny flat on their adult child's property and there is a formal contract agreed to, the adult child will have to pay Capital Gains Tax (CGT) on the value that is added to their property.

If there is no formal contract, CGT will not be charged on the granny flat because for CGT to be applied there must be a triggering event. A CGT-triggering-event occurs when a contractual or legal right in an entity is created, such as a formal granny flat agreement.

Older parents not wanting to have their children pay extra tax may choose to not create a formal arrangement. If there is no formal granny flat arrangement in place an older person may be exposed to financial abuse.

For example, if an older person's son and daughter-in-law's relationship breaks down, an older person may be forced to move and may not be able to recover any money that was invested in the granny flat as there was no formal agreement in place to spell out the rights and responsibilities of both parties.

On 16 April, the Australian Treasury released draft legislation that will exempt granny flat

arrangements from CGT.

The draft legislation says that for a granny flat arrangement to be free from tax the occupant must have reached pension age or have a disability that requires daily assistance, and that the agreement gives the occupant the right to live in the granny flat for life.

This is good news for all parties. This law change will encourage formal granny flat arrangements, which will mean older people living in granny flats have greater security of tenure and less exposure to financial abuse, without placing their children in a worse tax position.

The law change is expected to be implemented on 1 July of this year.

Even after this change is implemented, it is still strongly recommended that you get legal and financial advice before entering a granny flat arrangement.



Find the help you need with
myagedcare

1800 200 422

www.myagedcare.gov.au



Does *Your Future, Your Super* have a future?

THE intention of the *Your Future, Your Super* draft legislation is to get rid of the millions of multiple superannuation accounts for employees who do not choose a superannuation fund when they start a new job.

However, in its current form *Your Future, Your Super* does not address the existing stock of multiple super accounts. Effectively, everyone with more than one super account is grandfathered by the draft legislation. *Your Future, Your Super* does nothing for those people, three million of them, with combined balances of \$100 billion.

The intention of the *Your Future, Your Super* draft legislation is also to get employees into high-performance funds. To this end, the law proposes annual performance tests for super funds. If a super fund fails this performance test two years running, the fund can't accept new members and will be forced to close eventually.

Loyal Telstra customers taken advantage of

REMAINING loyal to your phone provider is unlikely to get you any special offers and won't save you from being sold goods and services you don't need.

Australia's leading consumer advocacy group, Choice, found that older people tend to show loyalty to Telstra, but instead of being

Evidence was given to a Senate inquiry that telling a good super fund from a bad one using the test proposed by *Your Future, Your Super* is unlikely to be effective. So, you might not have multiple super accounts anymore, but the single fund you are a member of might be a badly performing fund with a 'pass' test score.

Also, the performance test may lead super funds to adopt super-cautious investment risk strategies. They would pass the test, but they would be making less money for their members.

The Government has said it is fixing one problem with the *Your Future, Your Super* draft legislation. Administration fees charged by super funds will be included in the performance test, so that members know exactly what it costs funds to get the investment return which funds like to brag about.

The intention of the *Your Future, Your Super* draft legislation would also require super funds to work in the best financial interests of the

rewarded, older people have been targets for 'overselling' by Telstra.

Choice found that some older Telstra customers have been signed up to internet plans when they don't even use the internet or are offered confusing digital device deals that end up adding hundreds to phone bills.

Choice interviewed former Telstra employees who said Telstra has a

members. Many funds have scoffed at this, because there is already a 'best interest' test. So, maybe a 'best financial interest' test is not only unnecessary but may actually mean other legitimate interests are ignored, for example, campaigns to reduce gender inequality, implement strategies towards environmental sustainability and strategies to increase financial literacy among fund members.

Controversially, the *Your Future, Your Super* draft legislation would allow the Government to prohibit certain payments, such as political donations, or investments.

Finally, a lot of the detail for all of the above is still missing. Regulations, which spell out the detail not included in primary legislation, have yet to be drafted.

It's not surprising therefore that, although the Government and the Opposition agree on the need for legislation and the broad measures, the future of *Your Future, Your Super* in its current form looks a bit bleak.

competitive sales culture that does not reward employees for matching products to customer needs but instead rewards employees who sign customers up to expensive products and add-ons.

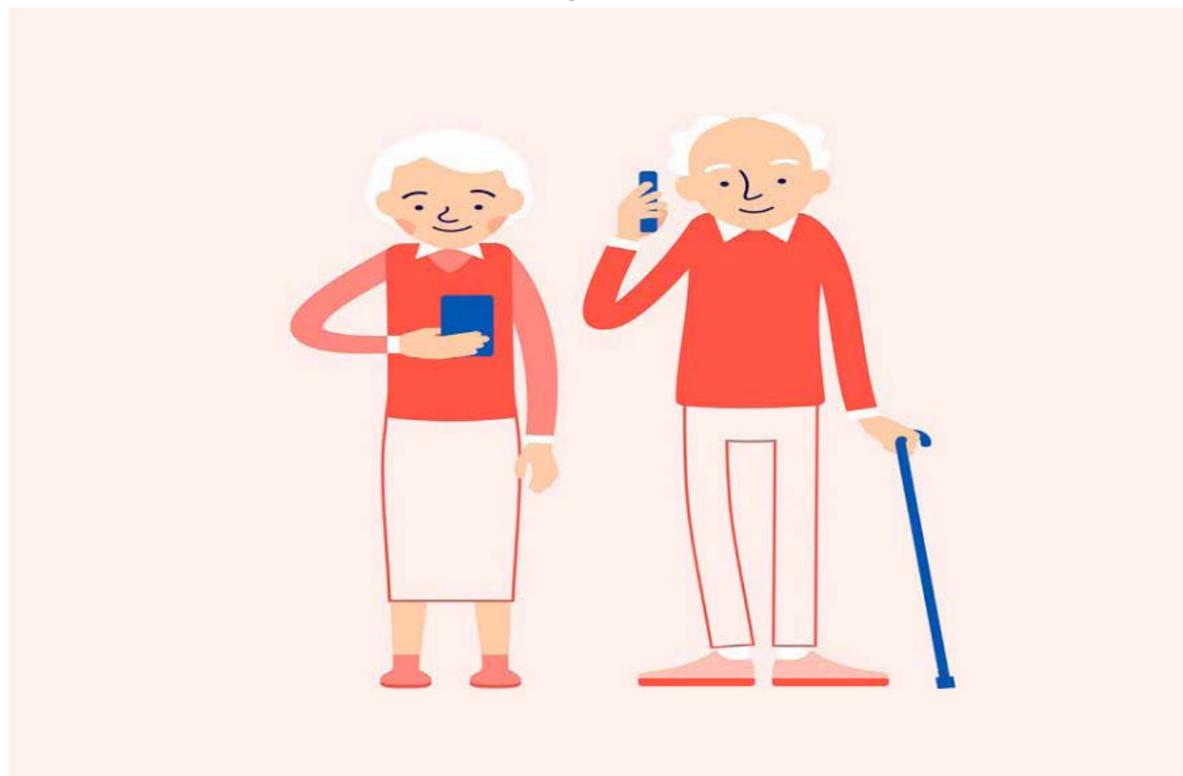
In 1997 Telstra was privatised and the telecommunications industry became open to competition. Since then, the telecommunications market has seen many competitors join the market.

With so many providers to choose from and more customers to compete over, loyalty has been pushed to the side.

Staying with the one phone company no longer guarantees better treatment.

In this day and age, the best deals are given to customers who shop around. If you haven't changed your plan in a while, it might be worthwhile calling your provider to see if there are any better deals available.

If you aren't offered something better, it may be time to call a competitor.



Australia needs superannuation pension products

THE recently published report of the federal Retirement Income Review implied that the rate of compulsory superannuation contributions should not be increased from 9.5 per cent to 12 per cent. In general, the Review said, retirees do not use up their retirement savings. They even increase these savings in retirement.

The Retirement Income Review based this finding on one academic publication from 2017 and a Grattan Institute report from 2018.

Obviously, superannuation funds would like compulsory contributions to go up and are keen to show that, on the contrary, retirees do use up their retirement savings.

The Association of Superannuation Funds of Australia (ASFA) has prepared a research paper which, not surprisingly, finds that, in general, Australians exhaust their superannuation in retirement and leave no superannuation when they pass away.

ASFA bases itself on ATO and APRA data and previously unpublished Household, Income and Labour Dynamics in Australia (HILDA) survey results.

Who is right, the Retirement Income Review or ASFA?

The question whether compulsory superannuation contribution rates will generally produce adequate retirement incomes cannot be answered based on the experiences of people who generally have not had the benefit of superannuation throughout their working life.

ASFA says that "80 per cent of people aged 60 and over who died in the period 2014 to 2018 had no

super at all in the period of up to four years before their death".

These are all people who started to receive compulsory employer superannuation contributions in 1992, when they were at least 36, and the compulsory contribution rate was a lowly 3 per cent. They had no chance to build up an adequate level of superannuation savings and, naturally, those inadequate savings had been exhausted before they died.

The studies used by the Retirement Income Review were published in 2017 and 2018 respectively. The findings of these studies also reflect the immaturity of the compulsory superannuation system.

Rather than mount spurious claims based on ATO, APRA and ABS data, what ASFA should do is get its members to develop annuity-style superannuation pension offerings. These are quite common elsewhere in the developed world but rare as hens' teeth in Australia.

Such superannuation pensions would make it crystal clear how much retirement income you would get for what level of superannuation savings. And that would settle the question of what an adequate compulsory superannuation contribution rate looks like.

One of the main reasons those with retirement savings hoard them is that they generally have no understanding of how to use them and run them down responsibly. And they have virtually nowhere to turn to be shown.

CPSA's publication *Would you rather be financially secure now or when you're dead?* is a modest attempt to help retirees and intending retirees make the most of their savings.

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



Federal opposition supports social housing increase

IN response to Budget 2021, the federal Opposition committed to building 20,000 social housing properties in the first five years of setting up a \$10 billion housing fund.

The opposition said 20 per cent of the social housing properties will be allocated for women and

children experiencing domestic violence and older women on low incomes. 10,000 affordable housing properties specifically for essential workers such as nurses, police and cleaners will also be built.

Currently, older women are the fastest-growing group of homeless people in Australia, with more than 400,000 older women at risk of homelessness. As of 2019 there were almost 150,000 households on social housing waiting lists across

Australia with some people waiting decades to receive secure, affordable housing.

The Australian Government made no mention of investment in social housing as Part of Budget 2021.

Housing is essential, it is a basic human right.

The Australian Government must view affordable, secure housing as a social good for all and not just for those who can afford to pay market rent or buy their own home.

Housing accessibility standards to improve

NEW Australian homes are about to become a whole lot more accessible as minimum accessibility standards will be included in the National Building Code.

Currently there are no requirements for the construction of houses to take into consideration accessibility. This is extremely concerning considering research published in the Journal of the American Planning Association estimated that there is a 60 per cent chance that a newly built house will be occupied by at least one person with a disability at some point over its life.

Steps and narrow hallways are at best an inconvenience and at worst can be dangerous for people with mobility issues. To overcome these

issues, Australian families have had to conduct expensive retrofitting of their homes or in many cases people have been forced to move to nursing homes or a supported care facility for younger people with disabilities.

On 30 April, federal, state and territory ministers agreed to make the Livable Housing Design Guidelines Silver Level mandatory for all new houses. This means new houses built in Australia must comply with seven accessibility standards, such as a step free path from the street to the door, a step free entrance door, wider internal doorways to accommodate for wheelchairs, and a toilet at entry level.

Previously this standard of accessibility was only a voluntary option. As a result, only 5 per cent of newly built homes over the

past decade implemented these minimum accessibility standards.

CPSA, along with twelve other organisations signed and supported a letter written by the Physical Disability Council of NSW to the NSW Housing Minister calling for the Livable Housing Design Guidelines Gold Level to be the minimum building requirement. The Gold Level features twelve accessibility standards, introducing additional elements to kitchen and bedroom areas.

Hopefully, the adoption of the Silver standard is the beginning of improvement to housing accessibility. However, for progress to occur, governments ministers will need to enforce higher standards of accessibility as developers have proved unwilling to adopt even minimum standards voluntarily.

Grave matters taken too lightly by funeral review

THE Independent Pricing and Regulatory Tribunal (IPART) did a review of the NSW Funeral Industry. IPART's recommendations are sensible, but CPSA disagrees with IPART on one important point.

The draft report accepts the rather scattered approach to regulating the funeral industry. This is more or less understandable, because the funeral industry attracts few consumer complaints. Why change something that works well, or well enough.

Complacency is never a good thing in regulation. In the funeral industry it has led to serious, entirely foreseeable problems in cemeteries. These continue to be filled with perpetual graves. There is no provision for what happens

once a cemetery is full and no more money is coming in.

Drive past a cemetery and you drive past a little Ponzi scheme.

The NSW Government's response has been to create a new regulator, Cemeteries and Crematoria NSW (CCNSW), which has only just made recommendations to clean up the cemetery mess.

Before CCNSW was added, NSW Fair Trading and NSW Health were the two primary regulators for the funeral industry. Neither of these agencies was, or is, particularly interested in the funeral provider industry. It's not core business for them.

It is for that reason CPSA believes there should be a single regulator for the cemeteries, crematoria, funeral services – in short, a funeral

industry regulator.

Not surprisingly, CCNSW in its recent report and statutory review recommended that it should be that regulator, citing increasing integration of cemeteries, crematoria and funeral services in single businesses as the funeral industry continues to consolidate and big players become bigger players.

CPSA agrees.



Australians avoid planning for death

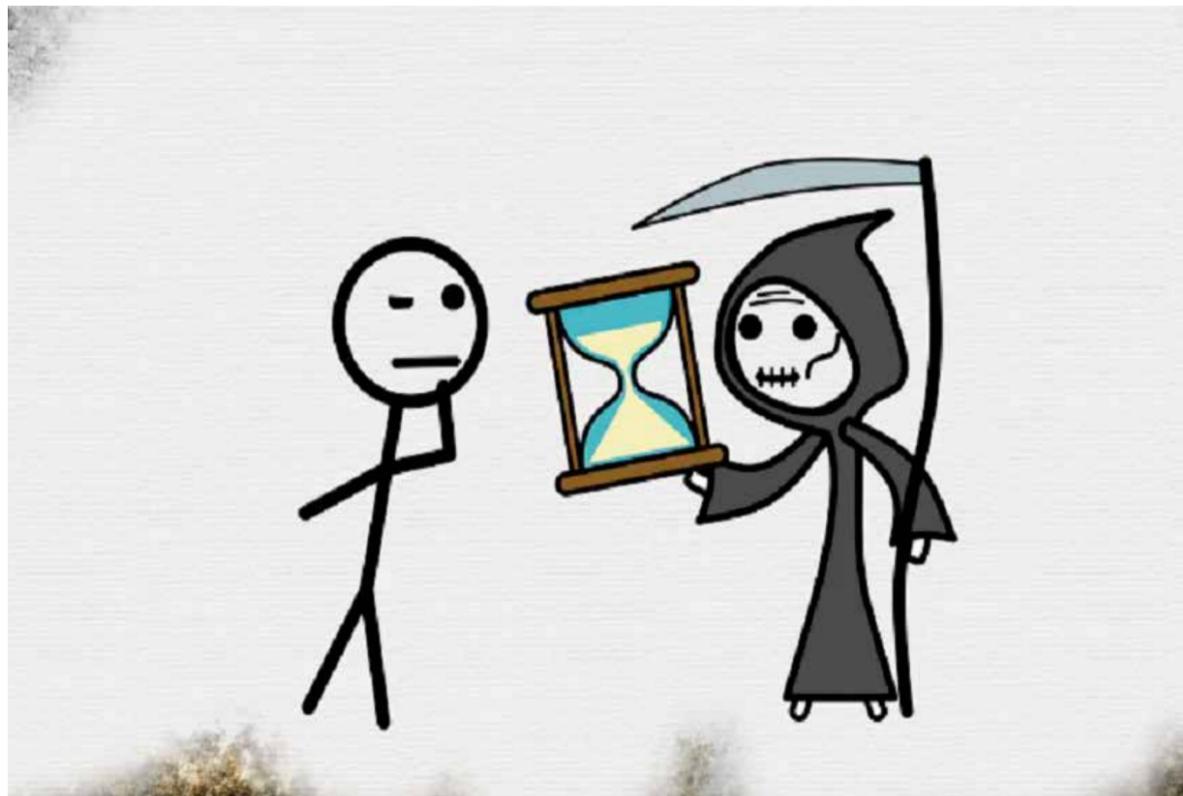
MORE than 60 per cent of deaths in Australia are not unexpected but less than 15 per cent of Australians have care plans for the last stage of life.

A 2014 research report published by the Grattan Institute found that most people would prefer to die comfortably at home, surrounded by friends, family, and the care services they require. However, if proper discussion and planning is not carried out then the sufficient health services and arrangements may not be possible to fulfil someone's last wishes.

The Violet Initiative is a social enterprise that aims to encourage Australians to be better prepared for death. The Initiative estimates that more than half of not unexpected deaths in Australia have regretful outcomes because either things did not go to plan, or there was no plan.

Your death will of course have an impact on the people in your life. Ensuring your end-of-life plans are in order may make life easier for the people you leave behind.

A 2017 study claimed that 20 per



cent of Australians are unable to move on after an important person in their life dies. Perhaps having effective end-of-life plans in place may minimize the risk of prolonged grief experienced by those closest to you. The peace of mind that your life ended in the way you planned may be helpful for those closest to you.

The best way to ensure you have some control over your final moments is to be prepared and plan ahead.

In terms of care plans, an advance care directive will allow you to outline your preferences for future care based on your beliefs, values and goals. An advance care directive will allow you to appoint a substitute decision-maker who can make decisions for you based on your wants if you are no longer able to make these decisions for yourself.

For more information and free advice regarding advance care directives, contact Advance Care Planning Australia on 1300 208 582.

Digital device use up among older Australians

AUSTRALIA'S COVID-19 restrictions have led to more older Australians using digital communications, including social media apps.

Research from the Australian Communications and Media Authority (ACMA) shows the number of people aged 75 and over who use social media doubled from 18 per cent in June 2019, to 41 per cent in June 2020.

For older Australians, emailing had increased from 37 per cent in 2019 to 81 per cent in 2020. Use of messaging/calling apps and mobile texting have also increased significantly.

For all age groups, 77 per cent of Australians in June 2020 had used an app to make calls, video calls or send messages in the last six months, up from 67 per cent in 2019.

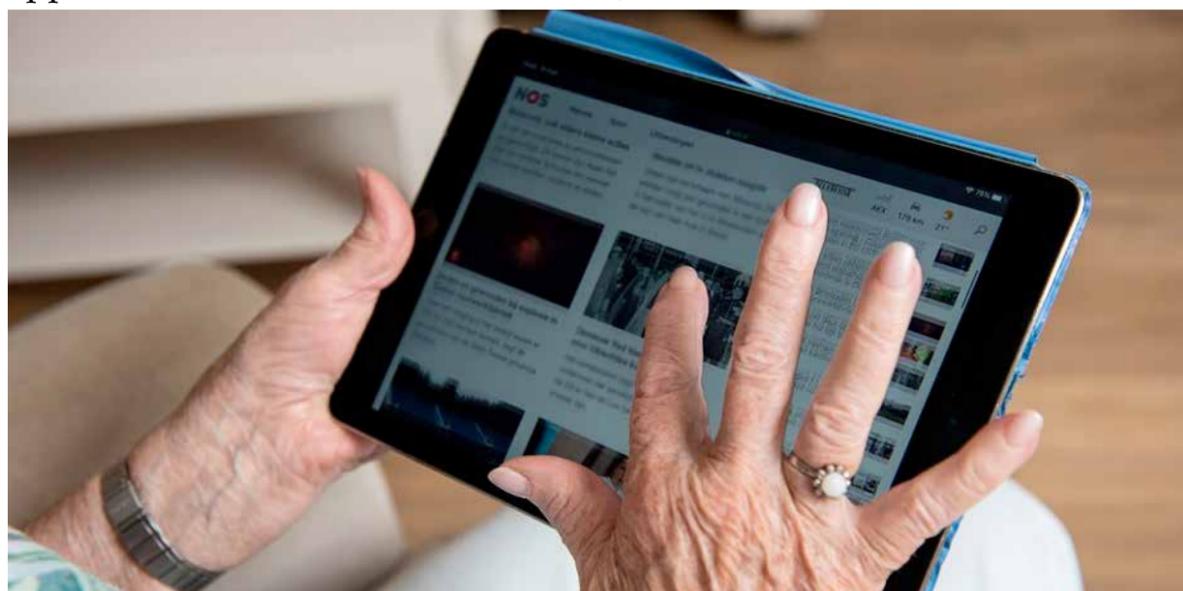
More than one in three Australians increased their use of social networking apps following the introduction of COVID-19 restrictions.

According to ACMA, after years of gradual drift towards communications and social media apps, COVID-19 is the cause of a more pronounced shift. More people are relying on social networking apps and mobile communication

services like Facebook Messenger and Zoom.

The report also notes a continuation of the long-term trend of declining use of fixed-line home phone services for all age groups except over-75s.

However, over-75s do use mobiles as well, because across all age groups, 99 per cent of adult Australians used a mobile phone in the six months to June 2020.



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

Donations

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

Dubbo/Orana CPSA	\$100
Henry Foster	\$35
Peter Jordan	\$35
Elizabeth Lawrence	\$50
Camilla Lynch	\$35
Sue Molesworth	\$85
Jack Walker	\$35

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

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

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.
1800 700 600

**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

**Advance Care Planning
Australia**
1300 208 582

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

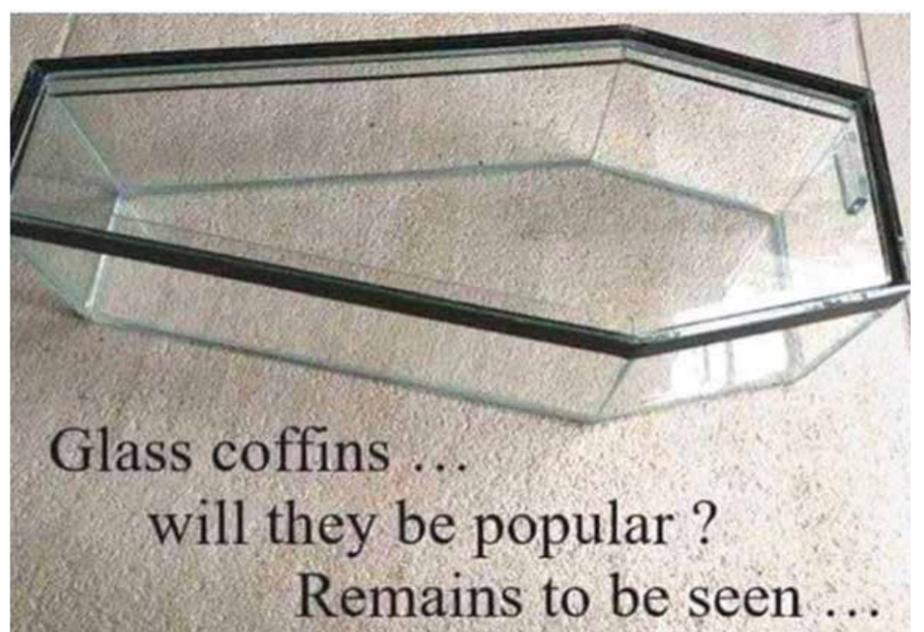
Law Access
Referrals for legal help
1300 888 529

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