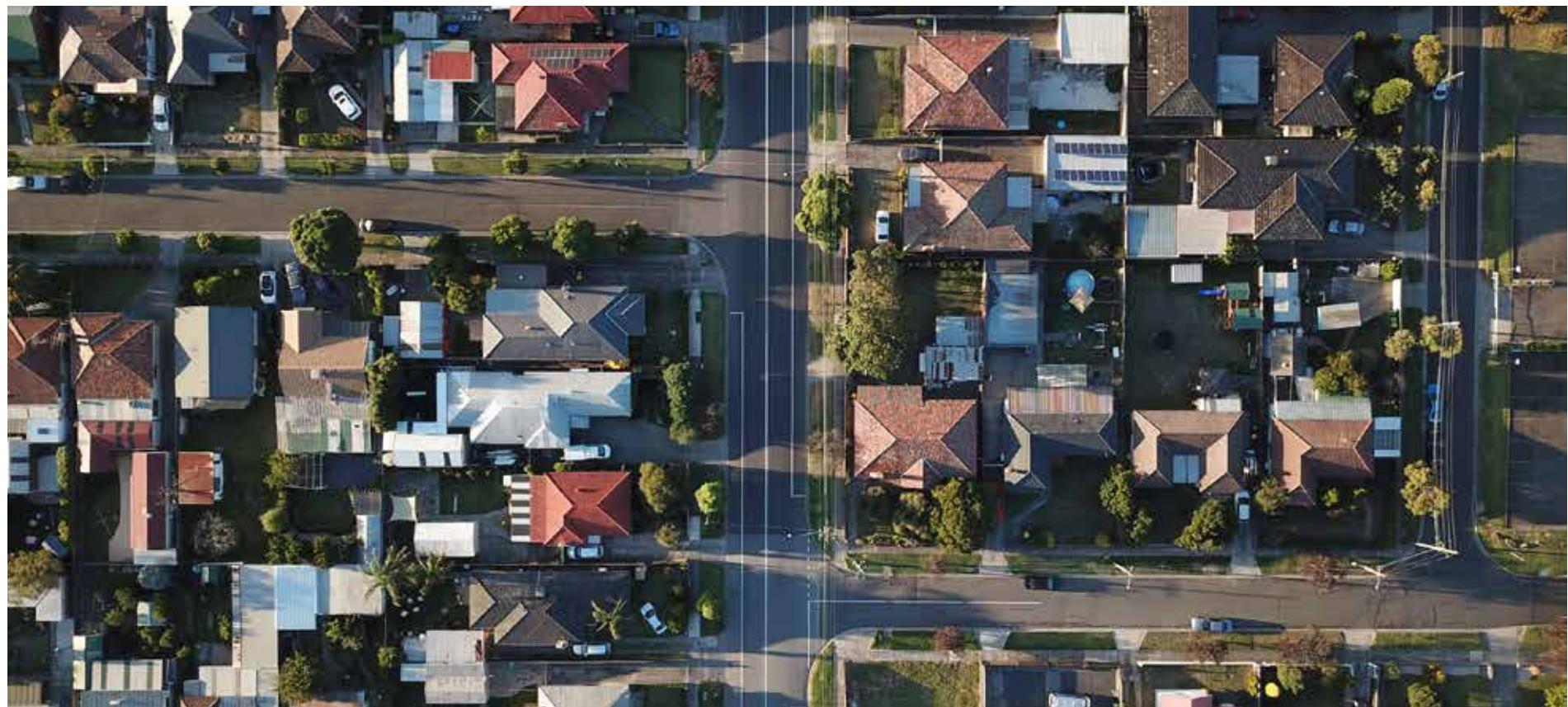


WHAT THE FUTURE HOLDS FOR HOUSING IN NSW



THE future citizens of New South Wales will be much less likely to own their own home, according to the recently released 2021-22 NSW Intergenerational Report.

The report which was released on 7 June is published every five years by the NSW Treasury Department and makes forecasts on key areas such as demographics and housing to give an insight into how NSW might look forty years from now.

The report says there will be an additional 3.3 million people living in NSW and the average life expectancy will increase from 85.9 to 91.7 for women and from 82.2 to 89.4 for men. Given the increased population and longer life expectancies the report says 42,000 new homes will need to be built every year over the next four decades to support population

growth.

NSW Treasury started publishing these reports in 2006 and every report has suggested that the NSW population is rapidly ageing, and homeownership is declining. However, looking at the investment in social housing you would think otherwise.

The NSW Tenants' Union community legal centre tracks the NSW Government's housing commitments and has reported that the NSW Government is currently committed to building 1,000 new social housing homes every year over the next 15 years. This leaves the private construction industry to pick up the slack and build 41,000 homes every year to meet the NSW Government's own projected housing needs.

It is not clear if the 42,000 homes needed to be built every year will include affordable housing, which is already an issue today. Based on 2016 data, the City Futures Research Centre calculated that 137,100 people in NSW on low incomes are unable to access affordable housing because it is not available in the private market and because there aren't enough social housing dwellings available.

In 2019 there were over 50,000 households on the social housing waiting list. The Intergenerational Report did not indicate how long it expects the waiting list to be in 2061 but without significant investment in social and affordable housing, the social housing waiting list will grow and more people will go without access to affordable housing with security of tenure.

CPSA Updates

CPSA Executive

(as at 7 June 2021)

Grace Brinckley OAM
CPSA President

Bob Jay
CPSA Secretary

George Ray
CPSA Treasurer

Brian Buckett
CPSA Senior Vice President

Alan Dickinson
CPSA Vice President

Shirley Bains
CPSA Assistant Treasurer

Victor Borg

Margaret Cuddihy

Peter Knox

Barbara Wright

Megan Lee
CPSA Manager

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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 COVOD-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.



COMBINED PENSIONERS &
SUPERANNUANTS ASSOCIATION

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

CPSA News

COVID-19 passport is here!

THE Australian Government has announced that everyone who has received all required doses of their COVID-19 vaccination can now access the recently launched COVID-19 digital certificate through myGov or in the Express Plus Medicare app.

If you can't get proof online, your vaccination provider can print your immunisation history statement for you. You can also call the Australian Immunisation Register on 1800 653 809 and ask for your statement to be sent out to you.

The Government has not yet answered the question how the COVID-19 digital certificate is going to be used, but the COVID-19 passport has arrived!



Regional Seniors Travel Card Extension

ON 16 June it was announced that the Regional Seniors Travel Card will run for an additional two years.

The card gives eligible seniors living in regional NSW \$250 to use on transport costs including fuel, taxi fares and pre-booked NSW TrainLink train and coach services.

This time around eligibility for the card has extended. From 2022, eligible applicants will include people of Age Pension age (which is 66 years and 6 months from 1 July 2021) receiving either an Age Pension, a Disability Support Pension, a Carer Payment, a Service Pension, a War Widower's Pension as well as people who hold a Commonwealth Seniors Health Card.

The inclusion of Disability Support Pensioners and Carer Payment recipients is a great improvement to the scheme. However, the scheme still excludes older people on JobSeeker.



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.

Land lease gentrification adds to housing-unaffordability

RETIREEs living in land lease communities (caravan parks and manufactured home estates) are feeling the heat as operators cash in on gentrification and Australians holidaying at home rather than overseas.

Manufactured home estates are building more expensive homes and lavish amenities to attract more affluent residents.

Caravan parks are now attempting to attract holidaying families to upscale resort style facilities, reducing the number of permanent, affordable living placements available for retirees.

Additionally, parks and estates are not classed as permanent housing which allows operators to develop sites on hazard-affected land such as beaches or waterways. Although these locations are ideal holiday destinations, they are more prone to natural disasters like storms and floods, which are a much more pressing concern for permanent residents than holidaymakers.

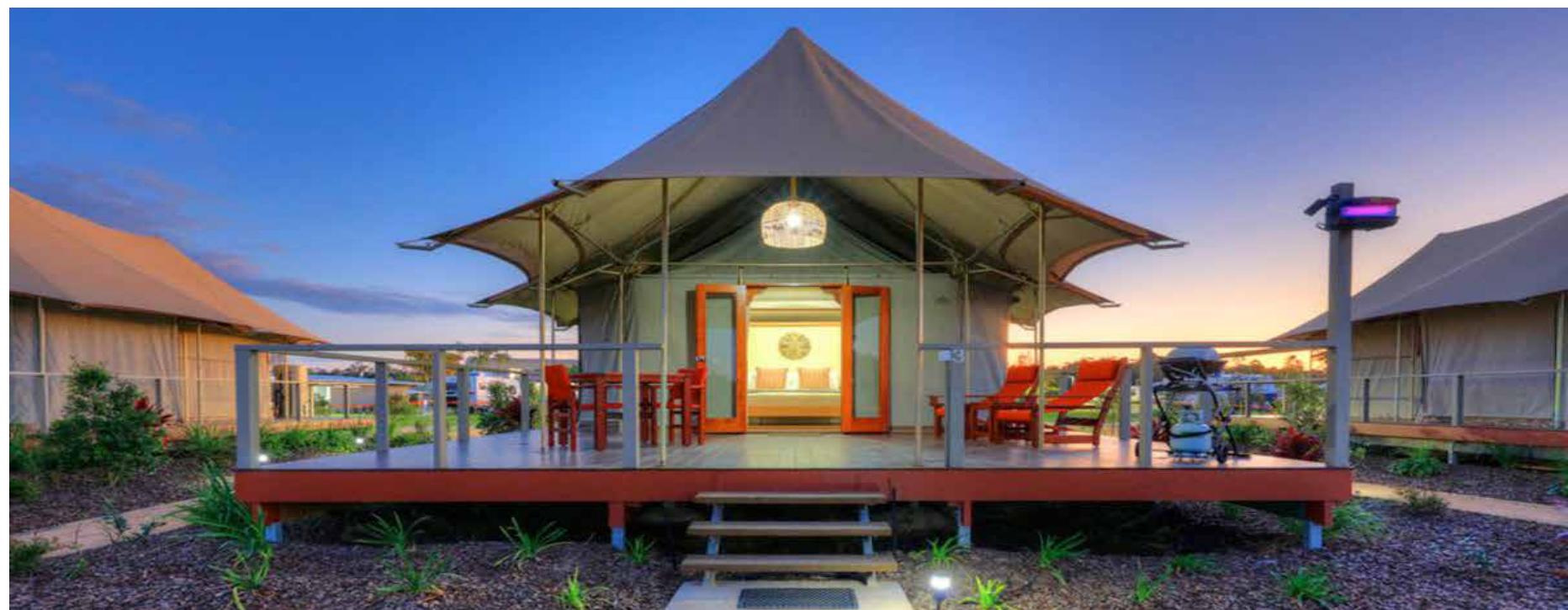
According to an article in *The Conversation*, large park and estate operators are focusing on building more expensive manufactured homes and upscale amenities on areas that are not hazard-affected to cash in.

Operators are finding that hazard-affected areas are profitable as holiday attractions and that these

are increasing in popularity with international borders currently closed. Unfortunately, these hazard-affected areas are also becoming the only places where people can find for affordable, permanent living.

This means that retirees looking for affordable parks and estates have a good chance of ending up living in a hazard-affected location, which may come with better views but much greater risk of property damage.

At a time when home ownership rates for people over 65 are set to fall by more than 20 per cent over the next three decades, safe and affordable housing for future older people on low incomes looks more and more like a pipe dream.



Crossword by Luke Koller

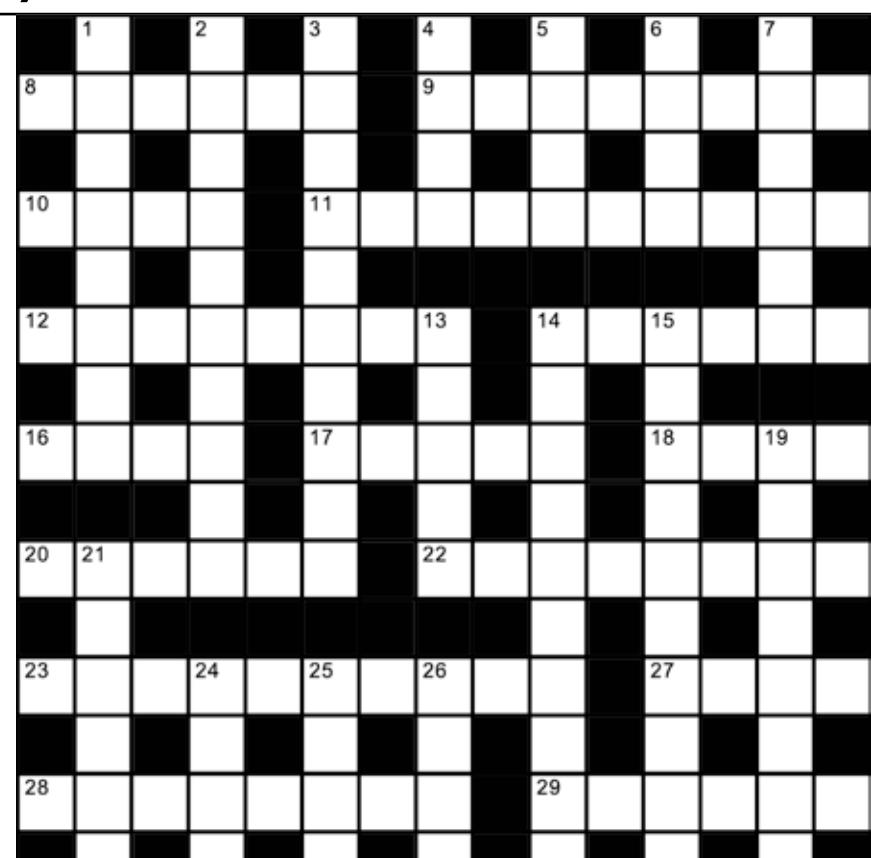
Across

- 8 Be abundant or plentiful
- 9 A short amusing opera
- 10 Renders speechless
- 11 Asymmetry in the spatial arrangement
- 12 Relating to a galaxy
- 14 Leave a job
- 16 Perfume obtained from flowers
- 17 Reduce to small pieces
- 18 Front of a watch
- 20 Deficient in colour
- 22 A burner that mixes air and gas
- 23 A device for applying a substance
- 27 Grows on sheep
- 28 What a small brook does
- 29 A place to buy items

Down

- 1 An idea without structure
- 2 A west African bird (6,4)
- 3 Give preferential help or benefit to someone
- 4 Duplicate
- 5 Join in clothing
- 6 Opposite of worst
- 7 A small rope
- 13 Do this to get to the top of a mountain
- 14 X-rays
- 15 Common plant for oil
- 19 Creator of music
- 21 Seem
- 24 Throws
- 25 Very elegant
- 26 Garment of a Roman citizen

Solution on back page



Aged care vaccine roll-out: residents OK but staff forgotten

THE Australian Government and the federal Department of Health have copped heavy criticism over the nursing home vaccine roll-out.

Is it justified?

Let's begin by noting that Australia is among the countries with the lowest vaccination rates in the developed world. The Australian Government has failed to secure an adequate supply of vaccine doses generally, and the result is that even priority candidates for vaccination can often not get their jabs.

In aged care, the vaccination of frontline staff is of paramount importance. It's important for the staff's protection but also for the protection of nursing home residents and people receiving care at home.

The Australian Government prepared, much less executed, any plan to get aged care staff vaccinated, leaving it up to individual staff to

source their COVID jabs in their own time.

This is unforgivable.

Much has also been said about the fact that the Australian Government does not know how many staff have been vaccinated or even how many people work in aged care.

The Government is now making it mandatory for aged care providers to report on the numbers of staff who have been voluntarily vaccinated and have voluntarily advised their employer of this. Clearly, that is not going to produce a brilliant tracking system.

However, just being able to tell how many staff have been vaccinated in what states is not going to contribute to getting vaccination rates among aged care staff up.

What would make a difference is an aged care staff vaccination program which delivers jabs at facilities during shifts.

Also, nursing homes are refusing entry to their facilities to workers and visitors who cannot demonstrate

having received an anti-flu injection. Such a rule should be enforced for COVID-19 vaccinations once staff have had the opportunity to be vaccinated.

As to the vaccination of nursing home residents, much has been made of the fact that not all residents have yet had their first shot or both shots. While there are things about the Australian Government's plan for the vaccine roll-out for nursing home residents that can be criticised, the fact is that there was and is a plan and that this plan is being implemented with the vast majority of residents now having had both shots.

It may seem that this took a long time, but vaccinations of nursing home residents started on 22 February 2021. If all residents had been given their first jab on that day, they could have received their second jab twelve weeks later on 17 May 2021. Clearly, it's not realistic to expect that.

Should we worry about financial advisers leaving in droves?

CRACK-DOWNS on dodgy financial advisers over the last eleven-and-a-bit years, starting with the Ripoll Inquiry and ending (for now) with the Banking Royal Commission are having the desired effect. Dodgy financial advisers are leaving the industry in droves.

But an unintended effect has also become apparent. The financial advisers who are staying (and not all are dodgy) are advising wealthy clients only and intentionally getting rid of 'poor' clients.

Under current legislation a wealthy, sophisticated investor must have \$2.5 million in assets or an annual income of \$250,000 for at least two years in a row. Clearly, that cut-off leaves a lot of investors high and dry.

The Australian reports Perth adviser Steve Blizzard of Roxburgh Securities, as saying, "I can assure you that most smaller practices are 'transitioning' smaller clients out the door. When you can only charge \$500 per annum for small clients,



and it costs \$1,000 in time to chase up the annual renewals and service support fees, what to do next becomes a harder reality."

The Australian goes on to say that lack of suitable personnel becomes ever more evident, and that a recent Adviser Ratings survey at nine universities found that only 28 per cent of those studying for a financial planning degree end up working at an advice firm.

Financial advisers have been complaining ever since Ripoll first scrutinised their industry about the 'compliance burden'. But rather than taking the initiative to reform their industry and turning themselves into fee-for-service professionals, they continued as much as possible to stick to the old model where they were, first and last, financial product salespeople on fat commissions.

The truth is that the financial advice industry is currently not set up to provide high volumes of advice at a reasonable price to 'unsophisticated' investors. But it could be.

Should we worry about financial advisers leaving the industry?

Probably not. When they were in it, they were overcharging unsophisticated clients and often selling them unsuitable financial products.

A new market is emerging where professionals prepared to explore the obvious gap between general and specific financial advice can flourish. Perhaps they won't make as much money, but surely, they can turn an honest dollar.

Old-school financial advisers, who needs them?

Your what-to-do-if-I-die-first-or-I-get-dementia plan for your SMSF

MANY if not most Self-Managed Super Funds (SMSFs) have a couple as their members and trustees. Usually, one will die before the other eventually. In many cases, legal incapacitation as a result of, for example, dementia, also occurs. Such events are stressful and become even more stressful if there's no plan in place for the couple's SMSF.

An SMSF, although it can have a single member, must have a minimum of two individual trustees. So, if one of two trustees dies or becomes legally incapacitated, a new trustee must be found. By law, this must happen within six months, while some trust deeds stipulate an even shorter period.

The simplest way of dealing with legal incapacitation is for a couple to have enduring powers of attorney in place. The legislation permits an attorney to become a trustee of an SMSF. If the trust deed allows for the appointment of an attorney as trustee, the couple's SMSF can effectively have two trustees in one person.

However, in case of the death of an individual trustee, a new trustee must be appointed.

One solution to cover both the eventualities of incapacitation and death might be to appoint a corporate trustee for your SMSF, if the Trust Deed allows this. A corporate trustee is a company and generally requires only one director, a member of the fund, while your SMSF is administered by the corporate trustee.

If this scenario could apply to your SMSF, it is important to plan early and then to update that planning very regularly. You also need a will and binding death nominations. A binding death benefit nomination allows a member to advise the trustee who is to receive the member's superannuation benefit in the event of the member's death. However, all this takes care of the (relatively) easy stuff. In 'couple' SMSFs, there is usually one of the

two trustees and members of a couple's SMSF who is the 'expert' who deals with the paperwork, the accountant (or in some cases the accounts without an accountant) and whatever else can be part of running an SMSF.

How will the 'inexpert' trustee run the SMSF if something happens to the 'expert' trustee?

One solution can be for the SMSF to be rolled over into a regular superannuation fund. The main things to watch there are (1) fees and charges, obviously, and (2) if there are people-friendly pension options available.

Another solution can be to engage an SMSF administrator. These come

in all shapes and sizes, but essentially with a suitable SMSF administrator the 'inexpert' surviving member of a 'couple' SMSF can continue with their SMSF, even though this, too, requires at least an understanding of how superannuation works.

Another option could be for the SMSF to be wound up and the benefits to be paid out to the surviving member. This may be attractive if the SMSF is not producing income at a level where it would be taxed outside super.

Just as important as deciding to do some planning is the engagement of a superannuation professional to help you nut out a plan in detail. Don't do this alone.



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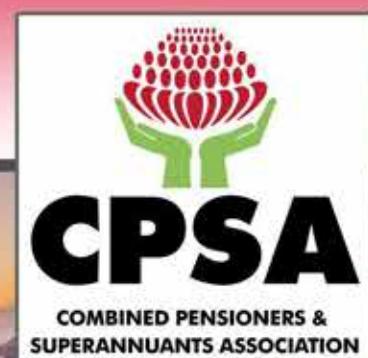
www.myagedcare.gov.au



Australian Government



CPSA News



AGM 2021



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CALL CPSA HEAD OFFICE 1800 451 488 FOR MORE INFORMATION

In line with CPSA's constitution, Branches, Area Councils and Affiliates should meet and appoint their Association General Meeting Delegates and give notice of the persons so appointed to CPSA Head Office prior to the AGM. Members who are not appointed as Delegates are welcome to attend as Observers provided there is sufficient seating with priority to those who give notice of their wish to attend. Delegates are entitled to vote and speak at an AGM but Observers are not entitled to vote and speak at an AGM.

To ensure adequate notice is given to the caterers as well as NSW Transport for the booking of rail warrants, and to also ensure that attendees receive their meeting papers at least three weeks prior to the AGM, Delegates and Observers are requested to be registered by **Monday 13 September**.

Will 1 July Medicare changes lead to higher out-of-pocket costs?

MEDICARE sets a schedule of fees for medical services, called the Medicare Benefits Schedule (MBS). The MBS fee is the government's standard cost of a particular medical service.

The Australian Government will pay specialists generally 75 or 85 per cent of this standard cost. The patient, or their health fund if they have one, pays 25 or 15 per cent, unless bulkbilling applies, which is now more common for GP consultations but rare for specialist consultations.

Specialists can and do charge patients whatever fee they wish, which means that patients not only pay 25 or 15 per cent of the MBS fee but also the gap between the MBS fee and what the specialist actually charges. Private health cover eliminates or reduces that gap. State governments pick up the tab on this gap for patients who are treated in a public hospital.

The Government has allowed a large gap to grow between the MBS fees and what is actually charged in part by freezing indexation of the MBS fees for specialists from 2012

Oral health of older people continues to be ignored

THE Australian Dental Association (ADA) has called the Australian Government's response to the Aged Care Royal Commissioners' oral health recommendations "half-hearted and disappointing".

The Royal Commission made recommendations (1) that aged care staff improve their oral health skills, (2) that aged care residents have greater access to oral health professionals and (3) that a Seniors Dental Benefits Schedule be adopted for aged care residents as well as Age Pensioners and Commonwealth Seniors Health Card recipients in the wider community.

Currently, there is a Child Dental Benefit Schedule which covers up to \$1,000 worth of basic dental services

to 2020, but also because it allows specialists to set their own fees.

As part of the Government's response to the recommendations of the five-year MBS Review Taskforce, there will be changes to the classification of medical treatments listed on the MBS. This will lead to MBS fee increases and reductions. All up, more than 900 procedures including hip, shoulder, hand, cardiac and other surgeries are impacted.

MBS fee increases and reductions will affect the gap between the MBS fee and the actual fee. In the case of MBS fee increases, who will pay for the increase?

The Australian quotes Rachel David, chief executive of Private Healthcare Australia, as saying: "Stories that Australians could face massive out-of-pockets are just not true. The things coming off are either obsolete, never used or being replaced. There is no way people will be left out of pocket as a result of these changes."

Ms David is referring to people with private health insurance, obviously.

But private patients without health cover will likely be out of pocket and so may state governments that pay the fee gap for patients treated in public hospitals.



for Australians up until the age of 17.

A Seniors Dental Benefits Schedule would provide similar subsidies for people once they reach Age Pension eligibility age.

But what about people aged 18 to 64? Oral health is important during all stages of life not just during childhood and old age.

CPSA argued in submissions to the Aged Care Royal Commission that it would rather see the funding for existing public dental services increased than to superimpose an SDBS.

Currently, trips to the dentist are not covered by Medicare, so people without private health insurance must foot the entire bill or people who are eligible for free, public dental care face long waits.

As of March 2021, the NSW public dental waiting list had almost

115,000 adults waiting to be assessed or treated. For people just wanting a dental check-up the wait can be years long.

In response to the recommendation to establish a Seniors Dental Benefits Schedule, the Australian Government has said it will be "subject to further consideration".

CPSA suggests that during this consideration period the Government consider boosting funding of existing schemes to provide adequate public dental care coverage.

Existing public dental schemes should be turned into entitlement schemes for eligible adults of all ages so that preventative dental care can be conducted rather than the current drastically underfunded system that only has the resources to mainly seeing people who have serious urgent oral health conditions.

The Govt's plan to keep the Home Care Packages waiting list

THE Aged Care Royal Commission recommended that the Australian Government get rid of the waiting list for Home Care Packages (HCPs) by 31 December 2021.

The Department of Health has now clarified how it is going to roll out a total of 101,000 new Home Care Packages (80,000 announced on Budget night plus 21,000 packages previously announced) to clear the waiting list.

The Government will roll out 12,000 level 4 packages for the 12,113 people waiting for a level 4 package on 31 December 2020. There's no margin for new additional demand. 37,000 level 3 packages will be rolled out to cover 34,283 people waiting. This covers current demand, but with a slender margin of 2,600 packages to meet new additional demand.

A similar thing will happen with level 2 packages. 36,000 will be rolled out to cover a level 2 waiting list of 35,230 people, a margin of 800 packages to meet new additional demand.

Apparently, the Department's estimate of new additional demand for level 2, 3 and 4 packages over the four years covered by May's Budget is 3,400 packages, or 850 packages a year. This is scarcely believable.

But the Home Care Packages program will be flooded with 16,450

level 1 packages rolled out when a mere 3,384 people were waiting for a level 1 package on 31 December 2020!

Why?

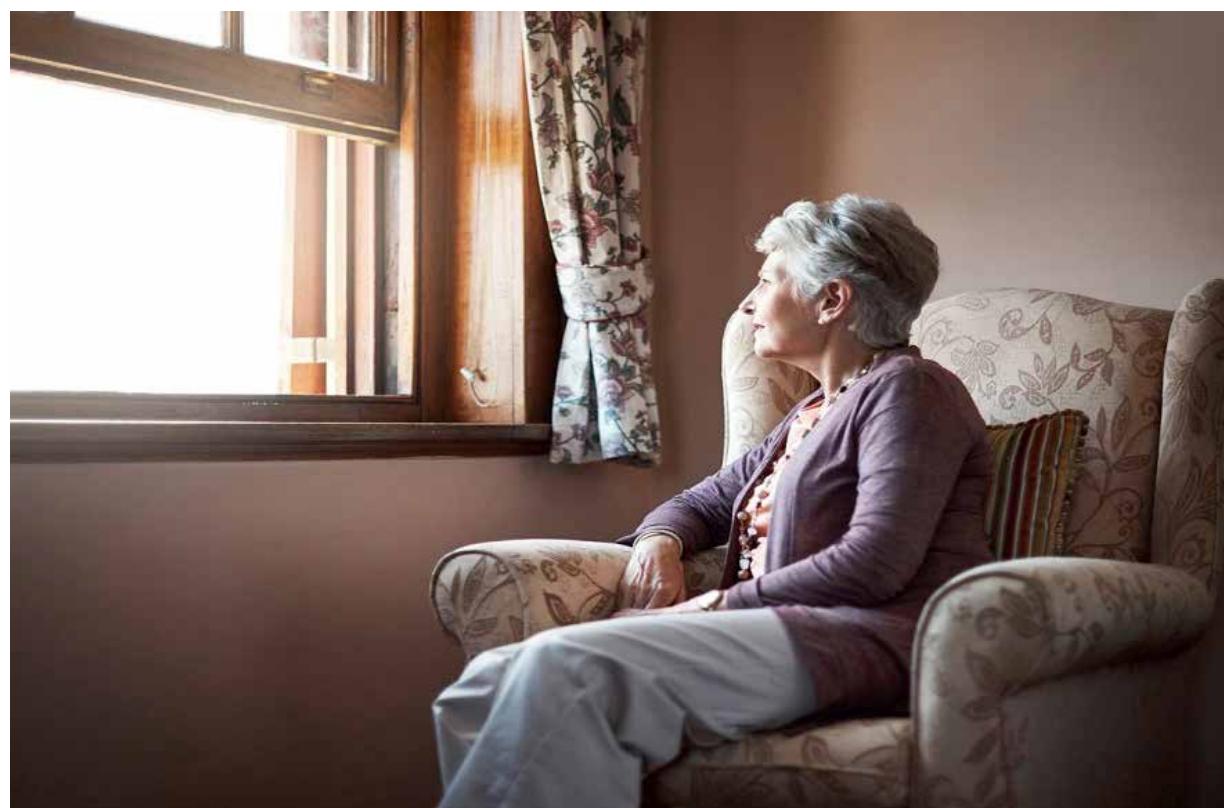
As the Department stated during a Senate Estimates Committee hearing: "For level 1, we are actually projecting that we will need less than what we had previously predicted because most people will be getting their approved level package. A lot of the level 1s are usually used for interims".

In other words, the Department is roughly meeting current demand, but new additional demand will be given level 1 interims. Recipients will then be on the waiting list for a higher-level package.

CPSA believes that it is unlikely even current demand will be met, because to do that, you need \$7.9 billion over four years, not the \$6.5 billion the Government has allocated.

Meanwhile, the Department of Health is working on a "new support at home program", which will start up in 2023-24. This new program will effectively merge the Home Care Packages program and the Commonwealth Home Support Programme.

However, no funding has been allocated to this new program as yet. It is therefore very likely that, while the Home Care Packages waiting list will disappear with the Home Care Packages program, a new waiting list will spring up.



Would you rather be financially secure now or when you're dead?

Many retired people try to avoid doing what they must do if they are to be financially secure.



Would you rather be financially secure now

or when you're dead?

CPSA COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

How sure are you that you will never move again?

Do you ever catch yourself saying that you will never move again or that they will have to carry you out of your house in a box? But chances are that, as you continue to age, your home will start to let you down a little bit or even a lot. You may be able to overcome this without moving or you may not. You have to think about what could go wrong and think of things you would be able to do to make sure you can keep your independence.



How sure are you that you will never move again?

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COMBINED PENSIONERS
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Both booklets are available at cpsa.org.au/publications/ or ring 1800 451 488 for a printed version.

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.

Ann Grant	\$35
Gunnedah CPSA	\$50
New Millennium Seniors (Mt Druitt)	\$100
Mary O'Brien	\$35

CPSA Executive

Sue Latimer and Stuart Carter have resigned for personal reasons from the CPSA Executive. The CPSA Executive thanks them both for their contributions to CPSA and the CPSA Executive over the years.

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

Age Pension age goes up

From 1 July 2021, anyone turning 66 years and 6 months will have reached pension age. This is part of phasing in the Government decision to increase the pension age from 65 to 67. The phase-in will be complete on 1 July 2023.

Complaints about financial and telecommunications matters

The Australian Financial Complaints Authority takes complaints of a financial nature, including banking, credit and loans, super funds, insurance and financial advice. Complaints can be made online or by calling 1800 931 678.

The Telecommunication Industry Ombudsman takes complaints about internet, home phone and mobile phone issues, including faults, dropouts and poor coverage, billing and the NBN. Complaints can be made online or by calling 1800 062 058.

Before these two bodies can take up your complaint, you will need to make an earnest effort to resolve your complaint with the company or person with whom you have an issue.

Garden of Remembrance

In Memory of a Special Person, Edna Kay



Edna had a long association (over 20 years) with CPSA. She was an office holder for years, including the office of CPSA President.

Edna was also a member of the South Coast Area Council where she held the position of President and Vice President and Branch Delegate for the CPSA Annual Conference.

Edna was a member of Warilla CPSA Branch for many years. She was an office holder many times, including the offices of President and Treasurer. Edna also organised many activities for the members.

Edna was a very clever person who had an extensive knowledge of the Constitution.

In her personal life, Edna had a very sad time losing her husband at the age of 32. She had two daughters and one son, four granddaughters and three great grandsons, whom she all idolised.

We will all miss Edna so much because she was an exceptional friend.

R.I.P. Edna

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/tsss
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

If Jealousy had a face



**BORDER COLLIE
WORKING FROM HOME**



FIRST PICTURE OF WATER ON MARS...



Kids exploring ancient ruins



Crossword Solution

Crossword on Page 4

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