

DON'T JIG THE JAB!

999,999 reasons to get Astra Zeneca

THE chance of developing complications from an Astra Zeneca COVID-19 jab is about one in a million.

One-in-a-million, that's pretty unlikely.

As one epidemiologist put it, if every day people had a one-in-a-million chance of dying on that day, 999,999 out of one million people would live to be 1,000 years old.

The older you are, the more urgent it is to get vaccinated. This is because like the rest of your body, your immune system is no longer as good as when you were in your twenties. To protect yourself and others around you, you need to get the Astra Zeneca jab.

It doesn't matter whether you live in a city, a small town or miles away from any urban centre. The Delta variant is extremely transmissible, and it can take just one illegal traveller from greater Sydney to spread it regionally.

There is no shortage of the Astra Zeneca vaccine. Reports suggest that there is a glut, and that it is only fear that is holding people back.

A search (on 16 July 2021) of the Greater Sydney area (Sydney, the Blue Mountains, the Illawarra and the Central Coast) using the Vaccine Clinic Finder operated by the Department of Health shows that in the inner western Sydney suburb of Strathfield 86 per cent of clinics offer jabs at short notice. That's a very high percentage.

On the Central Coast, in the Gosford area only 52 per cent of clinics had



jabs available at short notice, much lower than Strathfield.

Similarly in Wollongong, 57 per cent of clinics had jabs available at short notice.

In the Blue Mountains, only a shockingly low 14 per cent of clinics had jabs available at short notice, and all of these were in the Lower Blue Mountains, leaving residents of sizeable towns like Katoomba, Leura, Blackheath and Mount Victoria without access.

We could theorise how this is yet another example of the city getting better treatment than the regions, but maybe there is another explanation: The further away people in NSW live from Sydney, where COVID-19 infections abound, the less concerned they are of catching COVID and the more likely they are to give in to their

fear of the Astra Zeneca vaccine.

Recently, people in Sydney readily overcame their fear when the Delta variant took off and they demanded access to vaccines. Needless to say, this is demand which medical clinics are happy to meet.

In areas of Greater Sydney where there are no infections, more people have a false sense of security. This causes them to give in to their fear of Astra Zeneca against their better judgment. As a result, less people demand access and medical clinics are reticent to overstock Astra Zeneca.

The moral of this story: get yourself booked in for the Astra Zeneca jab wherever you live. There may be no or few infections in your area now but, as we have recently seen, this can change at any moment. Be safe!

Letters

CPSA Executive

(as at 7 June 2021)

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CPSA Secretary

George Ray
CPSA Treasurer

Brian Buckett
CPSA Senior Vice President

Alan Dickinson
CPSA Vice President

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Give us information or else

I WOULD like to refer to two letters in the March 2021 and April 2021 issues of *THE VOICE* about Centrelink's peremptory demands for information about a pensioner's superannuation. These letters set out in exact detail the experience I had when I received the same letter at 5 pm on 23 December 2020 and the distress it caused me for six to eight weeks.

Can CPSA do something so that these attacks from Centrelink stop?

Ann Grant

Investor beware

I LOVE reading your articles and points of view. I would advise some caution around this story though: Where can you get more than one-third of a per cent-for-your-cash? (page 8 of this issue, previously published online, Ed.)

I haven't looked that closely at the funds mentioned, but the commentary of the article referred to longer term returns which may not be that relevant to current circumstances.

I did have a closer look at Blossom. This shows that 1 per cent of the management cost is taken out by the fund manager. Amounts in excess of this are paid to

Blossom App. The fund can leverage up to 2.5 times, and short sell.

These kinds of funds are very different from a term deposit.

Brendan Ryan
Certified Financial Planner

Buy Australian!

THE customer is always right (*THE VOICE*, June 2021), criticises Australian retailers for poor customer service and points out that internet shopping offers a good alternative.

To not support the Buy Australian campaign is to harm local producers, especially farmers, rural communities and local jobs.

While staff can be in short supply, I find them on the whole to be courteous and very willing to help whenever I approach them.

I support circular economy principles, talking up the need for healthy lifestyle choices and adopting the notion of personal and community resilience, before we off-load on those doing their best as they go about their daily work routines at our local retail stores.

There are two other reasons why we need to think hard about where stuff comes from: the impacts of ever more greenhouse gas emissions from



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

flying products around the world and working conditions in many overseas factories.

Any customer service issues, take them up with management at all levels, but let's keep supporting local and Buy Australian whenever we can.

Stuart Carter

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.

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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.

(See page 7 for more information)

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

Centrelink: Give us information or else!

CENTRELINK likes people to go online if they need to report something, so for Centrelink to direct pensioners to call them on a special number might be called good news. Except it isn't.

Late last year, CPSA started receiving complaints from pensioners about a letter they got from Centrelink telling them to report their income every fortnight.

From December 2020, new income reporting arrangements apply to all social security payments. These arrangements are designed mainly for employment income, but also apply to income like rent from investment property, foreign pensions and any other income that is not deemed income.

Previously, pensioners didn't need to report fortnightly if their non-deemed income was steady. Now they do.

Centrelink being Centrelink, it can't be polite about it. It demands and threatens pensioners their pension will be stopped if they don't report on time. Every fortnight. If you forget, your next pension payment doesn't arrive.

It's been a shock to pensioners.

One pensioner who contacted



CPSA described it thus:

As directed, I called them on the Friday and reported my income. During this conversation I was told I had to continue to report my income fortnightly. I called in again the next Friday by mistake, then missed calling on the next Friday when I should have as I had in mind two weeks from my last call. When I logged into my bank account over the weekend to pay a bill, I noted my pension payment had not been made. My wife also checked her account and confirmed she also had not received her pension.

Reporting can also be done online, but the same threat of withholding

pension payments applies.

CPSA received similar reports from pensioners with superannuation pensions. Details had to be reported only once, not fortnightly, but again this requirement was framed as a demand and backed-up by a threat of stopping pension payments.

One pensioner reported that they received a letter two days before Christmas, saying: *If you do not give us this information by 6 January 2021, your payment may be stopped.*

Wouldn't you think that Centrelink had learnt some manners after the Robodebt debacle?

They clearly haven't.

Crossword by Luke Koller

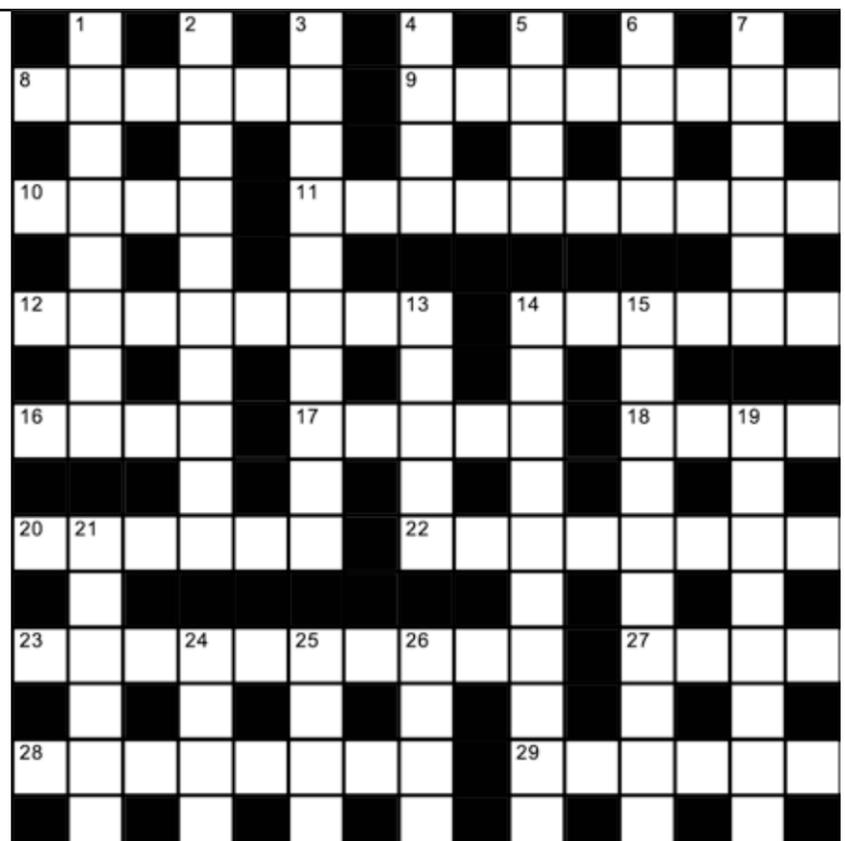
Across

- 8 House for a car
- 9 Physical energy or intensity
- 10 A small wagon
- 11 Plants with showy blue to purple flowers
- 12 Fragrant lilac flower
- 14 To the opposite side
- 16 Make a request
- 17 One less than nine
- 18 Horses equipment
- 20 Big wooden boxes
- 22 Resident of London
- 23 Series of questions
- 27 Stone fruit
- 28 Eating an elaborate meal
- 29 An extra or repeated performance

Down

- 1 CPSA's flowers
- 2 Goes on beds
- 3 Without regard to the consequences
- 4 A continent
- 5 A particular geographical region
- 6 Using knitting needles
- 7 Supports
- 13 Belonging to the monarch
- 14 Overwhelming surprise
- 15 Contemplation of things past
- 19 Another name for draughts
- 21 Holder for clothes
- 24 Calm
- 25 A blood vessel
- 26 The boundary of a surface

Solution on back page



The unhealthy outlook of NSW Health on regional, rural and remote health

DR ANIELLO Iannuzzi is chairman of the Australian Doctors Federation, deputy mayor of Warrumbungle Shire Council and a clinical associate professor at the University of Sydney and University of New England. He has been a visiting medical officer at Coonabarabran District Hospital since 1997.

He blames NSW Health's lack of proper governance for the poor condition regional, country and remote health services are in, not just lack of funding.

Dr Iannuzzi has given evidence to the current NSW Parliamentary Inquiry into Regional, Rural and Remote Health Services. He testified that the principal problem is one of governance. Until that is cleaned up, he says, nothing will improve.

When a patient or clinician raises a concern, makes a suggestion or files a complaint, NSW Health senior management usually ignores or denies there is an issue. It's a case of a bureaucracy that predominantly protects itself to the detriment of the

service it is supposed and expected to provide.

Dr Iannuzzi says that we also need more funding, more beds, better medicine and equipment and more staff.

But without better governance more money would still be poorly spent, says Dr Iannuzzi. The equipment would still be misdirected, and clinicians would still be unwilling to work and give their best.

While we always need to recruit more health workers to the bush, Dr Iannuzzi says, there are plenty in the bush who have made a conscious decision not to work for

NSW Health.

NSW Health seems to be in denial about the cause of the reluctance of many health professionals to work in the bush. Dr Iannuzzi cites the example of senior Local Health District management visiting Dunedoo earlier this year for a community forum organised by the Warrumbungle Shire Council. There were suggestions the Dunedoo community should be more welcoming to health workers.

It was implied, it seemed, that the shortage of health workers was the community's fault. It was, Dr Iannuzzi says, nothing short of insulting and outrageous.



Some pressing COVID questions for the Aged Care Quality and Safety Commission

THE Aged Care Quality and Safety Commission has again ceased site visits to nursing homes. The Commission was criticised for doing this at the beginning of the pandemic in March 2020. Back then, it ceased site visits Australia-wide. This time, the Commission has ceased site visits to homes in the Greater Sydney area only.

The Commission bases its decision on the stay-at-home orders issued by



the NSW Government and specific advice to aged care providers. The advice says that homes must "exclude all visitors, except those providing essential caring functions and end of life visits".

Does the Commission's work monitoring compliance with aged care standards by nursing homes classify as an essential caring function? Specifically, are the visits made by Commission staff part of carrying out an essential caring function? Surely, it's an essential function?

Whether the Commission's suspension of visits to nursing homes in greater Sydney is its alone or an explicit requirement by NSW Health, what is certain is that nursing home residents will miss out on the consumer protection afforded by the Commission's site visits at a time when the vast majority of residents have been fully vaccinated and are at reduced risk from COVID-19

infection.

The question also is whether the Commission is banned from fulfilling its obligations under the *official Protocol to support joint management of a COVID-19 outbreak in one or more residential aged care facility (RACF) in NSW*. These obligations include among others to "respond to identified compliance issues, including escalating concerns that cannot be resolved locally immediately to the Senior Inter-governmental Oversight Group". The italics are ours.

In advice given to providers, the Commission is reported as saying it has made phone calls to all services operating in Greater Sydney asking specific questions regarding COVID preparedness and the currency of Outbreak Management Plans.

What is the Commission going to do if there is an outbreak? Has it also pulled out of the SummitCare nursing home in Baulkham Hills?

The how-could-they-miss-it part of home care: big items

HOME Care Packages are set up so that you, the care recipient, are in control. It is you who makes the decisions about what the money gets spent on.

The purchase of items like a walker or a wheelchair or any other aides or home modifications also comes out of your package.

But the problem often is that the balance in your package account isn't enough to cover the expense of the item you need to buy.

Or it may cover the expense, but if you used it to buy the item, you would have nothing left to pay for, say, your meal service or your personal care.

The only way to get around that problem is to save up for however long it takes to get the money together for something you may urgently need.

The Department of Health has been very high-minded about the design of Home Care Packages. They tell us that it's all about choice and you being in control. This is good. Unfortunately, the Department forgot about the lowly practicality

of the need for equipment and home modifications in care-at-home.

Apart from saving up in your Home Care Package account until there's enough to make your purchase, the only other thing you can do is to advance the money yourself. If you have the spare cash, that is.

Otherwise, someone in urgent need of a wheelchair may just need to sit around in an ordinary chair for a few months.

This problem was picked up by the Aged Care Royal Commission. It recommended "an assistive technology and home modifications category within the aged care program that provides goods, aids, equipment and services that promote a level of independence in daily living tasks and reduces risks to living safely at home".

It is to be "grant funded". This means it is not to come out of your Home Care Package money.

The Australian Government has accepted this recommendation.

The recommended start date is 1 July 2022.



Put some energy in changing your energy provider and save!

ELECTRICITY retailers are now forced to pass on wholesale cost savings to consumers. This means households will save on electricity bills in 2021, but certain consumers will save more than others.

During the COVID-19 lockdowns of 2020, household electricity bills went up 7 per cent as consumption increased by 10 per cent according to the Australian Competition and Consumer Commission (ACCC). In June 2020, a law came into effect that requires electricity retailers to pass on savings to consumers. As there has been a reduction in wholesale electricity costs, which make up one third of electricity bills, reduced electricity bills can be expected later in 2021.

However, you don't have to wait for these savings to be passed on to start spending less on electricity. If

you haven't changed your electricity plan in a while you may be paying more for electricity than you should be.

In the current energy market, there are two types of energy plans you could be on: the default market offer or 'DMO' (in 2019 customers on 'standing offers' were transferred to the DMO) and market offers. The DMO is not a competitive price for energy but more of a safety net for people not engaged in the energy market.

Market offers provide customers with discounts normally for a set period of time. After this period customers are automatically placed on the DMO if they don't enquire about being put on another market offer.

The ACCC said in their latest electricity market report that market offers have the potential to save households \$200 a year.

If you're after a better electricity or gas deal, you can use the Australian

Government energy comparison tool www.energymadeeasy.gov.au to compare current offers. Or, if you or someone you know is not online then you can call your energy retailer and ask what deals they have on offer.

If a cheaper offer isn't made, it might be time to call some competitors

Don't get stung paying more for your loyalty to a provider.



CPSA News



AGM 2021



Tuesday 26 October

**Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills
Registration at 9.30 – AGM starts at 11.00**

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Delegates**

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the sights and sounds of
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Members and friends.**

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**.

Where can you get more than one-third of a per cent for your cash?

THE maximum rate for risk-free annual term deposits these days is about one-third of a per cent a year. The rate of inflation is currently 1.1 per cent. That means the real interest rate on your term deposit bond is minus 0.8 per cent.

Investing your money in term deposits actually costs you money. At the moment, a term deposit is only risk-free because it is an absolute certainty that you will lose money.

However, the fixed interest market is bigger than just bank term



Will your mobile phone work with 3G networks on the way out?

PARTS of the 3G mobile phone network have already been phased out and major telecommunications companies plan to completely switch off 3G in Australia by mid-2024.

So, what does this mean for you and your current mobile phone?

3G is the third generation of mobile telecommunications technology. We now have 4G and 5G that can provide faster downloading speeds and better coverage. However, some older mobile phones will not be compatible with the newer fourth and fifth generations of mobile technology.

You may be familiar with mobile network shutdowns if you had a 2G compatible mobile that became

deposits.

For pensioners with savings from a few thousand dollars to a lot more to invest there are possibilities to get more than a third of 1 per cent, or minus 0.8 per cent after inflation.

The *Mutual Cash Term Deposits and Bank Bills Fund* has averaged a return of 1.7 per cent over the last five years, for example. Make that 1.45 per cent after fees and 0.35 per cent after inflation.

The *Schroder Fixed Income Fund*, which also invests in bonds, about doubles that rate: 3.6 per cent, or 2.9 per cent after fees and 1.8 per cent after inflation.

The *IOOF MultiMix Diversified Fixed Interest Trust*, which invests in Australian and overseas bonds, scored 4.45 per cent, or 3.75 per cent after fees and 2.65 per cent after inflation.

All these types of managed funds typically operate with a minimum investment amount of between \$5,000 to \$25,000.

An Australian start-up called *Blossom* is a bit different in that it operates with no minimum (or maximum) investment amount. It says it aims for 3 per cent, 2.5 per cent after fees, 1.4 per cent after inflation.

unusable in 2017 when the 2G network was switched off.

If your current mobile is compatible only with the 3G network, you won't be able to use it in 2024.

Obviously, that's a few years away so you don't have to make the switch right away. However, it is something to keep in mind and be prepared for.

That being said, you might save

This post is not an endorsement for any of the funds mentioned (or not mentioned).

The point is that by sticking with term deposits at the moment, you are sure to lose money because the rate of inflation is higher than the term deposit interest rate.

By investing in a fund, you are likely to get more than 1.1 per cent, the rate of inflation.

But risk remains.

The main risk of investing into government and corporate bonds is interest rates going up. For example, a \$1,000 bond with a *fixed* interest rate of 3 per cent could only be sold for \$971.70 if *variable* interest rates went up to 6 per cent. Add the 3 per cent (\$30) fixed interest payment, and the bond-plus-interest is worth \$1,001.70 on expiry, a return of 0.0017 per cent or minus 0.0093 per cent after inflation. Note that in this example it requires the variable interest rate to double, which won't happen in a hurry.

But it's also worth remembering that all the talk at the moment is about interest rates going up, not down. How soon is another matter, so there may still be a window of opportunity to beat term deposit rates.

yourself some hassle by making the switch sooner rather than later or at the very least giving your phone provider a call to see if your phone can be used on the 4G or 5G network.

It may seem frustrating that technology changes and leaves older products behind, but the 4G and 5G networks should offer superior services that are desperately needed in regional Australia.



Can your computer cope with new Microsoft operating system Windows 11?

WINDOWS 11, the latest version of Microsoft's computer operating system, is set to be released in late 2021.

The latest update will offer huge security upgrades, but some computers won't have the power to handle such upgrades. This means that certain computers as new as three years old won't be able to use Windows 11.

So how can you find out if your computer or notebook can handle Windows 11?

First, check if you have a 64-bit processor. Click on the Windows icon in the left bottom corner of your start-up screen. Then click on Settings, which is the icon that looks like a sprocket. Then click on System. Then, scrolling down, click About at the bottom of the list on the left-hand side and the screen will tell you.

Second, you need to find out whether you have TPM 2.0 (never

mind what it is) installed on your computer. If you currently use Windows 10, you have TPM 2.0, but it needs to be activated in BIOS.

If the term BIOS throws you, try installing Windows 11 (it's free!) and see if it all magically works. If it doesn't, then you may need to get help to fix it.

If you use an earlier Windows version and don't have TPM 2.0, it's time to get a qualified technician. The advice you get may well be that it is time to buy a new device.

You could keep using Windows 10 (or earlier versions), but Microsoft will no longer 'support' these versions. This means that using your computer becomes very risky very quickly because your information, such as bank details and passwords, will no longer be secure.

The Australian Government runs a computer skills program called BeConnected that has an online safety course you can do for free at your own pace. You can access BeConnected's 'Staying safer online' course by following this link: www.beconnected.esafety.gov.au/topic-library/essentials/safety-first



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.



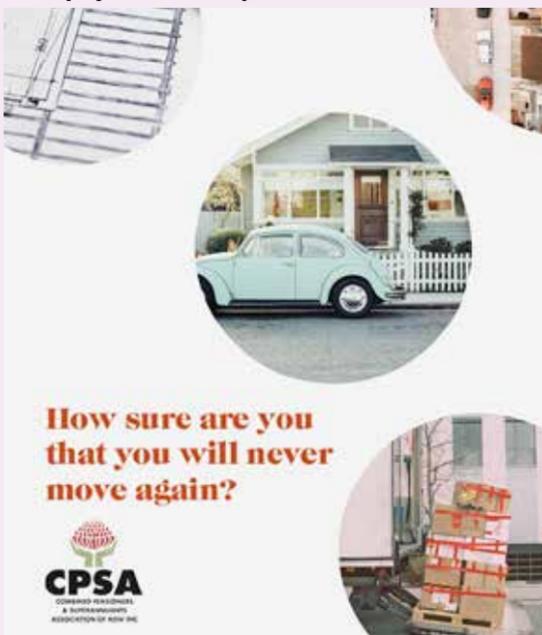
Would you rather be financially secure now

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?

CPSA  COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION

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

CPSA Updates

CPSA BRANCH MEETINGS & COVID-19

The following information was current on 26 July 2021, the day this issue of THE VOICE went to print.

The NSW Government has introduced a series of stringent (lockdown) measures to manage the worsening outbreak of the Delta variant of the COVID-19 virus. Some of these measures were meant to end on 31 July. This is now thought to be unlikely, and we expect the restrictions to continue.

CPSA Branches in Greater Sydney are to continue suspending all of their Branch activities until the NSW Government removes the lockdown restrictions. Greater Sydney comprises Metropolitan Sydney, the Illawarra, the Central Coast and the Blue Mountains.

CPSA Branches in the Central West of New South Wales, comprising the Local Government areas of Blayney, Cabonne and Orange are also to suspend all the Branch activities until the NSW Government removes the restrictions.

CPSA Branches in other regional areas of New South Wales, which are not currently subject to the NSW Government restrictions, are able to continue to meet. However, it may be prudent for these Branches to also suspend their activities until the Delta variant is under control.

If the Delta variant spreads through the state, areas not currently affected by restrictions may become subject

to restrictions. Branch Executives are requested to monitor the NSW Government's media releases and comply with any restrictions that may be imposed by the NSW Government.

There have been some changes to the rules in areas currently unaffected by the lockdown requirements. In particular, the re-imposition of the 4 square meter rule, and the reduction of the maximum number of visitors allowed in venues and the wearing of masks after leaving your home. Branch Executives are requested to monitor the NSW Government's media releases for updated information which may affect Branch activities.

The NSW Government has also made the electronic collection of information about visitors to venues mandatory. The use of QR codes should be widespread in the community. Any venue used by Branches must have a COVID-19 Safety plan in place.

Where Branches can meet, Branches are to continue collecting the contact details of members and guests attending any meetings 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.

In addition, where Branches can meet, the Branch must 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.

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 uses. 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.

CPSA Funding

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

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 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.

Diana Brookes	\$100
Ian Burrett	\$35
Richard Warner	\$35

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

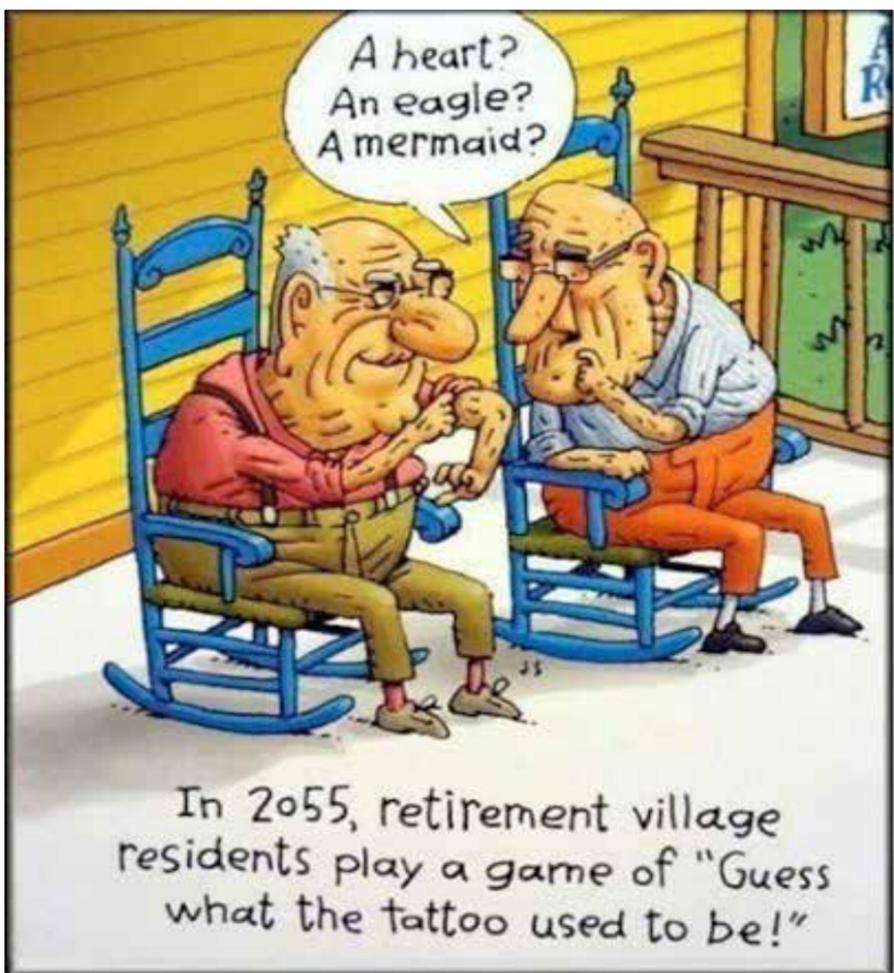


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How to keep all the cookies to yourself:



Slow food

I know I shouldn't have done this, but I am 83 years old, and I was in the McDonald's drive-through this morning and the young lady behind me leaned on her horn and started mouthing something because I was taking too long to place my order. So, when I got to the first window, I paid for her order along with my own. The cashier must have told her what I'd done, because as we moved up, she leaned out her window and waved to me and mouthed "Thank you", obviously embarrassed that I had repaid her rudeness with kindness.

When I got to the second window, I showed them both receipts and took her food too. Now she had to go back to the end of the queue and start all over again.

Moral: Don't blow your horn at old people.

Crossword Solution

Crossword on Page 4

	1	W		2	M		3	R		4	A		5	A		6	K		7	S	
8	G	A	R	A	G	E				9	S	T	R	E	N	G	T	H			
		R		T				G			I		E			I		R			
10	C	A	R	T				11	A	G	A	P	A	N	T	H	U	S			
		T		R				R												T	
12	L	A	V	E	N	D	E	R					14	A	C	R	O	S	S		
		H		S		L		E					S		E						
16	A	S	K	S				17	E	I	G	H	T			18	T	A	19	C	K
				E		S				A		O			R		H				
20	C	21	H	E	S	T	S			22	L	O	N	D	O	N	E	R			
		A													I		S			Q	
23	I	N	T	24	E	R	25	V	I	26	E	W	S			27	P	L	U	M	
		G		A		E		D			H		E		E						
28	F	E	A	S	T	I	N	G			29	E	N	C	O	R	E				
		R		E		N		E			D		T		S						