

## 20 AGE PENSIONERS ON CASHLESS WELFARE CARD NOW! What does it mean for you?



LATE last year, we reported that Age Pensioners in Cape York could be put onto the Cashless Welfare Card compulsorily.

We can now report that Age Pensioners in Cape York have been put onto the Cashless Welfare Card compulsorily.

The Government's response to a Question on Notice by ALP Senator Nita Green puts the matter beyond doubt.

Senator Nita's question: How many Age Pension recipients are currently on the Cashless Debit Card?

The Government's response: twenty, of whom six voluntarily;

fourteen were referred for the Card by the Queensland Families Responsibilities Commission.

So, that puts paid to the Government's claims it would never put Age Pensioners onto the Cashless Welfare Card

What does this mean for Age Pensioners elsewhere?

The Government has indicated to "financial institutions" (aka the big banks) that it is keen to rolling out the Card. Obviously, financial institutions will only be interested if there is money in rolling out the Card. This means more people than just the people in the Card's so-called

trial areas will need to go on it. Age Pensioners being by far the largest group of social security recipients, an Australian-wide Card would only be likely to go ahead if Age Pensioners could be put onto it.

This would not necessarily mean that Age Pensioners would go onto Income Management.

Income Management is where the Cashless Welfare Card cannot be used for alcohol purchases or gambling and a few other things.

The Card could be set up to allow alcohol purchases and so on for

**Continued page 3**

# Letters

## CPSA Executive

(as at 7 June 2021)

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OF PENSIONERS AND SUPERANNUANTS

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## Disability is ageless: abolish discrimination

ONE in five people in Australia lives with a disability, about 4.4 million people. Half of those are over-65.

The over-65s are deliberately excluded from the NDIS by an amendment to the Age Discrimination Act.

It is real people affected by this regime. They are not just data points, a name, a number, or a medical description, but a human being, who is loved and valued by their friends and families.

It could be a labourer, a bricklayer, a concreter who after years of physical labour have sustained a disability.

They have made contributions to Australia, through their businesses, their hard work and their contributions through taxes and other efforts.

Being over-65 with a disability can mean, a lack of things like wheelchairs, mobility aids or additional financial hardship as in the absence of NDIS access there is no choice but to buy these things themselves or go without.

The Aged Care Royal Commission made recommendations that older Australians should receive equivalent support and care outcomes.

It should be a case of same conditions, same supports.

Peter Sutton

## Disability is ageless: abolish discrimination

I REFER to your article *To SMSF or not to SMSF, that's the half-a-billion-dollar question* in *THE VOICE* online.

We have just closed our Self-Managed Super Fund (SMSF) after 19 years, as we are both in our early seventies and thought about the things you have mentioned.

Working out the cost of running the fund as opposed to being outside was an easy choice. We may have some tax

to pay but none of the associated costs of the fund and no paperwork to worry about.

It would be good to see these costs listed in *THE VOICE* to clarify this for other SMSF people Thanks for the article.

Kevin & Kerri Moore

(The costs of running an SMSF vary, but at a minimum you are up for \$400-plus for an annual audit and \$259 each year in an ATO Supervisory Levy. If your accounts are done by an accountant, you'd be lucky to walk away paying them \$2,500. Ed.)



## 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 Funding

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

## Send a letter to THE VOICE



THE VOICE, CPSA

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

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

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

### From page 1

certain categories and subcategories of social security recipients.

Only a government with an electoral death wish would restrict millions of Age Pensioners to drinking fruit juice and playing poker with match sticks.

So why would the Australian Government be interested in rolling out the Cashless Welfare Card Australia-wide to every social security recipient, including Age Pensioners?

The answer to that lies in the areas of privatisation of social security administration and also in the area of data collection. Data on the way people spend their social security payments.

Privatisation of social security administration has reared its ugly head before.

Data collection is new.

Data can be sold commercially, although privacy regulation would prevent the sale of personal data. It can be used to inform Centrelink compliance policies.

Clearly, the Cashless Welfare Card needs to be stopped!



## DEFERRAL OF CPSA 2021 ANNUAL GENERAL MEETING

As previously advised CPSA Executive had convened the 2021 AGM to be held in Sydney on Tuesday 26 October 2021 and had called for nominations of candidates for election to the CPSA Executive at that time.

CPSA Executive considers that in the current circumstances of the continuing COVID-19 lock down and the continuing risks arising from COVID-19, it is not practically possible or safe to hold the 2021 Annual General Meeting as planned.

NSW Department of Fair Trading has formally advised CPSA that it may hold its 2021 Annual General Meeting on or before 31 October 2022 in view of the current COVID-19 circumstances.

Accordingly, CPSA Management Committee has resolved to defer holding the 2021 CPSA Annual General Meeting until the time of holding the 2022 CPSA Annual General Meeting which will be held on Tuesday 25 October 2022.

## ELECTION OF CPSA EXECUTIVE MEMBERS

Under the CPSA Constitution the CPSA Executive Members whose terms were due to expire at the end of the 2021 Annual General Meeting will remain in office until the close of the 2022 CPSA Conference and no election will be held until that meeting.

## 2021 AUDITED FINANCIAL STATEMENTS AND ANNUAL REPORT

Although the Audited Financial Statements and Annual Report for the year ending 30 June 2021 will not be able to be tabled at the Annual General Meeting until October 2022, they will be prepared, circulated and published on the CPSA Website in the usual manner. Members who have any questions regarding these documents are invited to contact Head Office who will respond promptly to them.

Bob Jay  
CPSA Secretary

## Your pension is going up this month but not by 3.8 per cent

THE rate of inflation for the twelve months to the June 2021 quarter was 3.8 per cent. At the end of March 2021, this rate was 1.1 per cent.

Inflation rates affect everybody but retired people especially. Higher inflation means two things for retirees: higher term deposit rates and higher pension increases.

The fly in the ointment is that inflation needs to be higher all the time for term deposit rates to go up and stay up.

Term deposit rates are linked to the cash rate set by the Reserve Bank. The Reserve Bank uses the cash rate to control the rate of inflation, putting the cash rate down if inflation is too low and up if it is too high.

But this inflation increase of 3.8 per cent in the June quarter will carry

through into the pension when it gets indexed this month.

Unfortunately, it doesn't mean your pension is going up by 3.8 per cent.

The inflation increase during the two quarters relevant to pension indexation was 1.4 per cent. That is what will be used in the September indexation. It's still good, because the previous pension increase was based on a 0.5 per cent increase, so the upcoming increase is almost triple that.

Also, the Reserve Bank has dubbed the June quarter inflation number a spike. In other words, the big increase was a one-off. The bank is not touching the cash rate.

That means term deposit rates won't move up just yet and pension increases after the next one in September won't be very much.

That is, if the Reserve Bank is right.

# CPSA News

## Why your super fund will short-change you in your retirement and how it could be different

THERE's only one Australian superannuation pension fund that pays a pension the way pensions are paid elsewhere in the developed world.

That would be a pension that continues no matter how long you live. It would also be a pension that doesn't lose its value.

Pension funds are called superannuation funds in Australia, which hides that they are not doing what they are supposed to be doing: pay a lifetime, inflation-proof

pension.

Instead, most superannuation funds offer to pay you an 'account-based pension', which is no more than a bank account: you decide how much you withdraw and when.

Your fund refuses to worry about whether your super money will last you a lifetime and as to inflation, you work it out!

It obviously suits superannuation funds to run their business in this way.

What tends to happen now is that retirees take out of their super savings as little as possible because they're worried about running out of money.

This suits superannuation funds just fine.

So, Australian super funds are not going to offer a lifetime, inflation-proof pension unless they are made to.

Enter the Australian Government and its Retirement Income Covenant. Consultation has been ongoing for five years to "encourage" superannuation funds to provide genuine retirement income products to their members.

But the best the Retirement Income Covenant could come up with was to require funds to have a Retirement Income Strategy. No requirement to offer a lifetime, inflation-proof pension.

This Retirement Income Strategy is to guide retiring superannuation fund members how to go about formulating and executing their retirement income plan.

Most people have been disengaged from superannuation during their working lives.

Magically, these intending retirees will gain from this Strategy the ability to decide on how they are going to use their super savings and maximise their income.

It's like asking an airline passenger, who has been having drinks and nibbles since take-off, to step up to



## Crossword by Luke Koller

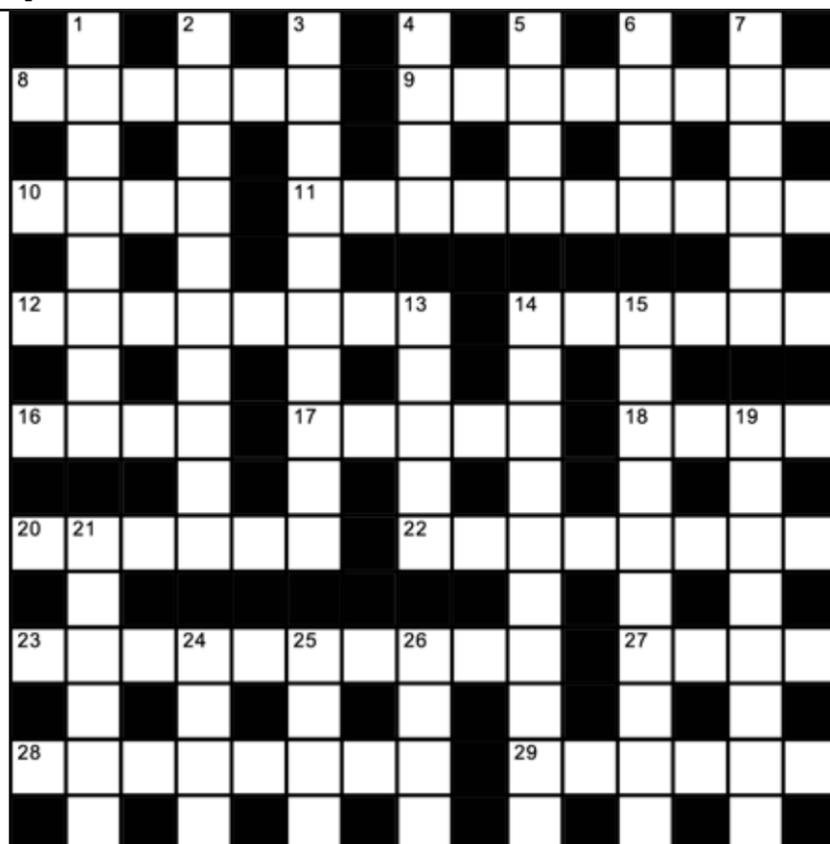
### Across

- 8 A book of memories
- 9 Not spectacular
- 10 Needs to be paid
- 11 Large green summer fruit
- 12 Twists together
- 14 Join a group
- 16 Sweet stone fruit
- 17 Furry stone fruit
- 18 Locate
- 20 Used in tanning
- 22 Ask someone else to do something
- 23 Putting together
- 27 Stratford's river
- 28 An approximate calculation
- 29 NSW capital city

### Down

- 1 Related to an area
- 2 A female peer
- 3 Used to secure a drawing (7,3)
- 4 Something to sit on
- 5 An animal with antlers
- 6 A wall to stop water
- 7 High ranking peers
- 13 Opposite of sit
- 14 Animal scientist
- 15 Beach patrollers
- 19 Gas often stored as a liquid
- 21 Help
- 24 Very imposing or impressive
- 25 Large mammal with long shaggy coat
- 26 A whole individual unit

**Solution on back page**



the flight desk and land the jet they are travelling on.

The one superannuation fund in Australia to offer a lifetime, inflation-proof pension to its members is QSuper.

This is not an endorsement of their product, and this is not financial advice to buy their product, but here's more or less how it works.

It is designed to ensure you, or your estate, get back what you put in regardless of how long you live.

The money is pooled and invested in a low-risk way.

## To SMSF or not to SMSF, that's the half-a-billion-dollar question

A RECENT article in the Australian Financial Review reported that the top Self-Managed Superannuation Fund (SMSF) in 2019 had assets worth more than half a billion dollars. Twenty-seven funds were worth more than \$100 million each.

All these funds are producing annual investment returns tax-free and tax benefits worth way in excess of the full rate single Age Pension. Unfair? You bet, but nice work if you can get it.

But let's talk not about the top funds. Let's talk about the ones closer to the middle and the bottom.

Because just as an SMSF is a very effective way of avoiding income

The money-back death benefit is funded by QSuper taking out insurance.

Every year, the pension payment for the next year is either increased or reduced based on the investment return. If the return is more than 5 per cent, expect a pay rise next year. If less than 5 per cent, expect a cut.

Incomes are expected generally to rise over time, 'inflation-proofing' your pension.

Once you buy in, you can't cash out.

After you have received your

and capital gains tax on investment returns if that SMSF is worth millions of dollars, the ones closer to the bottom often have assets producing investment returns that would be tax-free even if those assets were held outside superannuation.

In other words, if you are the trustee of an SMSF, ask yourself the question: do I really need to be in super at all, let alone in an SMSF with its costly reporting requirements and complicated rules.

Another very important consideration is what happens with your SMSF if you are the 'active' trustee (doing the admin and making sure tax returns are lodged and annual audits carried out) and you die before your partner.

It is very common for SMSFs to have two members who are married.

nominal purchase price as income, no death benefit is payable.

Unlike a fixed-income-for-life annuity available outside regulated super funds, this is variable-income-for-life.

Obviously, if the Government forced other superannuation funds to offer retirement income products that ensured inflation-proofed retirement income for life, there would be healthy competition among funds.

That would benefit you, not your fund.

If the 'active' partner dies first, he or she potentially leaves a nightmare behind for the surviving partner.

So, there are very good reasons to ask yourself the question if you need your SMSF, or at what point it would change from boon to burden, particularly if you are of pension age and retired, with your SMSF in pension phase.

If the annual income your SMSF produces is less than \$50,119 if you're single (\$83,580 for partnered combined), the Seniors and Pensioners Tax Offset (SAPTO) might make your income tax-free or make your income tax bill lower than your SMSF fees and charges.

There are ifs and buts.

For example, subject to legislation passing by 1 July 2022, if you are between 70 and 75 and receive a lump sum such as a redundancy pay-out, an inheritance or a lotto win, you will be able to put that into superannuation.

Another example, if you wind up your SMSF and invest your money outside, any subsequent sale of assets may create a capital gains liability.

Another alternative to the hassle of an SMSF would be to roll your fund over into an industry fund.

The answer to the question whether to SMSF or not to SMSF may not be easy to answer. Everyone's circumstances are different. But it's a question worth asking and getting some professional advice on.

Unless your SMSF holds half a billion dollars, that is.



## COVID Check-in cards make signing in without a smartphone easier

AS of August 13, Service NSW has made COVID-19 check-in cards available. The check-in cards can be used to sign into businesses instead of using a smartphone or a pen and paper.

Check-in cards are available to print out from the Service NSW website or you may request a plastic card be posted to you. Such requests can be made at the [Service NSW website](#) or by calling 13 77 88.

On your card there will be your first name and a QR code. When you enter a business, you present your card to an employee who scans it: you're signed in.

## Your home care is changing soon, here's what we know

FROM July 2023, less than two years from now, things are going to change in a big way for anyone getting home care. The question is: is it going to be an improvement?

The Government accepted a number of recommendations about home care from the Aged Care Royal Commission. One of those was for a single aged care program for support at home.

A lot of people receiving home care now might be surprised to learn that at the moment there are no less than four home care programs.

Your card will have your first name printed in letters as it would normally. Your phone number and last name are in the form of a QR code, which is a type of barcode that can only be read by a QR code scanner. This means your information cannot be read by another person.

Keep in mind the NSW Government has not made it mandatory for all businesses to have the technology to scan these cards. In some businesses you will still have to sign in using paper and pen.

The stored contact information is only accessed by contact tracers if they need to inform people that they were at the same venue as someone who has tested positive for COVID-19.

One of the two main ones is the Commonwealth Home Support Programme (CHSP). This is all the previous state and territory home care programs put together and now managed by the federal Department of Health. It looks after 840,000 people, no waiting list.

Then there's the Home Care Packages Program (HCPP), known by most people for its outrageous waiting list of about 80,000 at last count. It looks after 140,000 people.

Little is known about what the new program will look like. Even its official name is not yet known.

What we do know is that the CHSP looks after far more people than the HCPP, and that it works well.

QR codes enable this information to be stored electronically. This is a much faster process than sifting through paper forms.

There have been calls to get rid of paper forms and only use QR codes to sign in so that contact tracers can track down people as fast as possible but this was rejected by the NSW Government.



We also know that the HCPP has major problems, quite apart from its waiting list.

This is what the explanatory text in the aged care provider survey says: "The new system is likely to have more classifications than the existing four levels of Home Care Packages".

That sounds like care received under CHSP will become a Home Care Package.

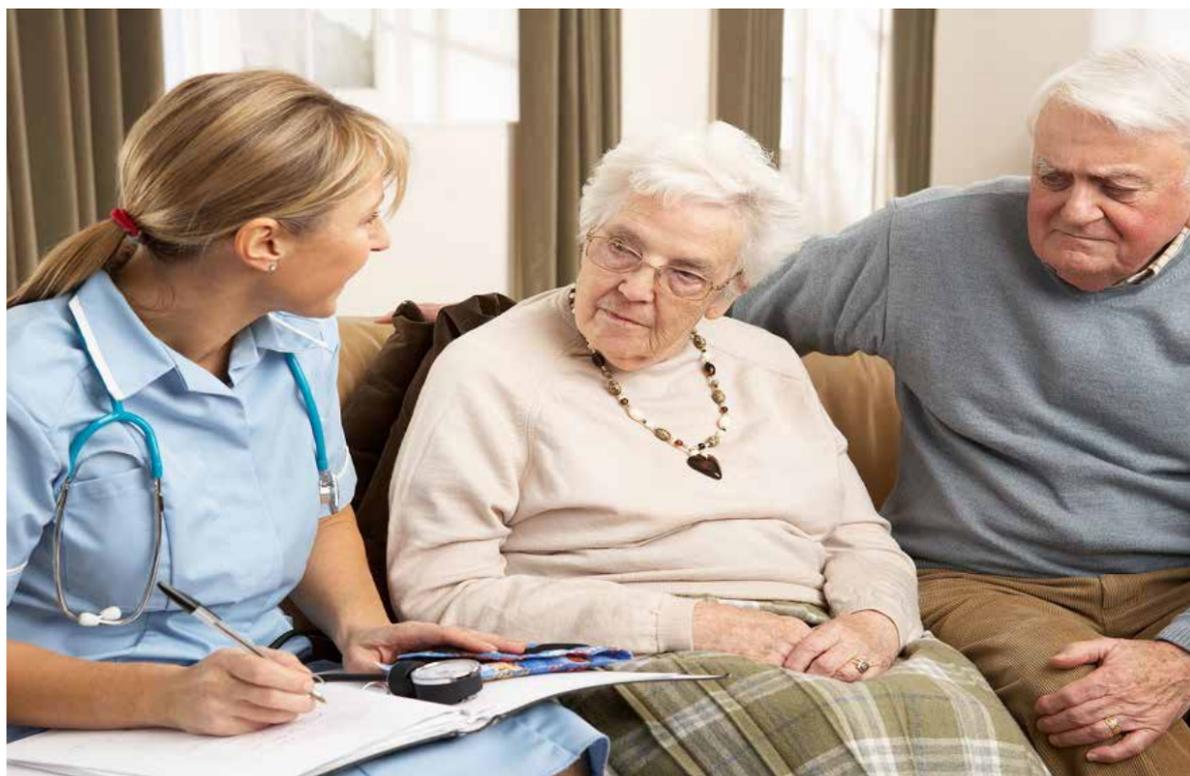
The survey also suggests that there could be a Home Care Package at a level above the current level 4 Home Care Package.

But all points to a program working well, the CHSP, being restructured to become part of the HCPP program, which does not work so well.

And there's a sure sign that the federal Department of Health still doesn't get who the people receiving home care are. It doesn't get the limitations of probably a majority of them.

The survey information says it "is exploring options for a digital solution that would allow consumers to search for and connect with providers and care workers, schedule service appointments with their providers and contribute to the cost of their care and services".

As if MyAgedCare.gov.au isn't bad enough.



## Home Care Packages: less admin, more care

THE Government is going to conduct home care assurance reviews.

A frequent and recurring complaint by people on Home Care Packages is that too much of their Package budget goes on admin, which includes actual administration, coordination and case management. Claims that more than half of the money funding Packages end up not paying for actual care.

The theory underpinning Packages is that the care recipient will keep an eye on how their Package money is spent and will complain and make a fuss if they're not happy. But practice is letting the theory down.

Even those able to complain about how their Package money is spent will tell you that they're ignored by the provider and that the Complaints Scheme run by the Aged Care Quality and Safety

Commission does nothing.

Enter the home care assurance review.

Home care assurance reviews are in addition to home care quality reviews, which assess provider performance against the aged care quality standards.

Home care assurance reviews are about money. They are, in fact, financial audits aimed at stopping providers from defrauding Home Care Package recipients and the Australian Government.

They are to be conducted "from time to time" by the Department of Health. From time to time means that the Department of Health will not conduct these audits regularly but, presumably, only if it smells a rat.

If what people on Packages are saying is anything to go by, there are a lot of rats. The Home Care Packages program is highly likely being scammed on an epic scale, reminiscent of how nursing homes

## Home care workers victims of early vaccine rollout mistake

AT a Senate Committee hearing on July 23, the federal Chief Medical Officer Prof Kelly listed priority categories for vaccination against COVID-19:

*... respiratory technicians and doctors in private practice; teachers and their families; construction workers; FIFO [Fly In Fly Out] workers; freight drivers; airline employees, and flight crews in particular; employees of Wesfarmers, Coles and Woolies; cleaners in various high-risk settings; front-line emergency workers; call centre staff; families of healthcare workers; distribution centre workers; and Uber drivers and taxi drivers. I think the point is that everyone is a priority right now.*

Not mentioned were home care workers.

Lieutenant-General John Frewen, who heads the Government's vaccine taskforce, told the same Senate Committee hearing on July 23:

*I'm specifically focused on the aged-care workers at this time.*

He meant workers in nursing homes. About home care workers he said: "It is not a focused effort at the moment".

There are about 150,000 home-care workers. Between 7 and 8 per cent were fully vaccinated and between 16 and 17 per cent had received one dose by 23 July. This means only one in four home care workers had been vaccinated.

Being a priority for vaccination against COVID-19 would be recognition of the risk home care workers and their clients run. Residential aged care workers have been made a priority category.

Nursing home workers risk infecting many more people while working in one or multiple nursing homes than do home care workers, even if home care workers have six or seven clients in a day.

And yet nursing home workers are still not fully vaccinated and are having problems in meeting a 17 September deadline to get fully vaccinated. Health Department figures show only 32 per cent have received two doses of vaccine and just over 50 per cent only one dose.



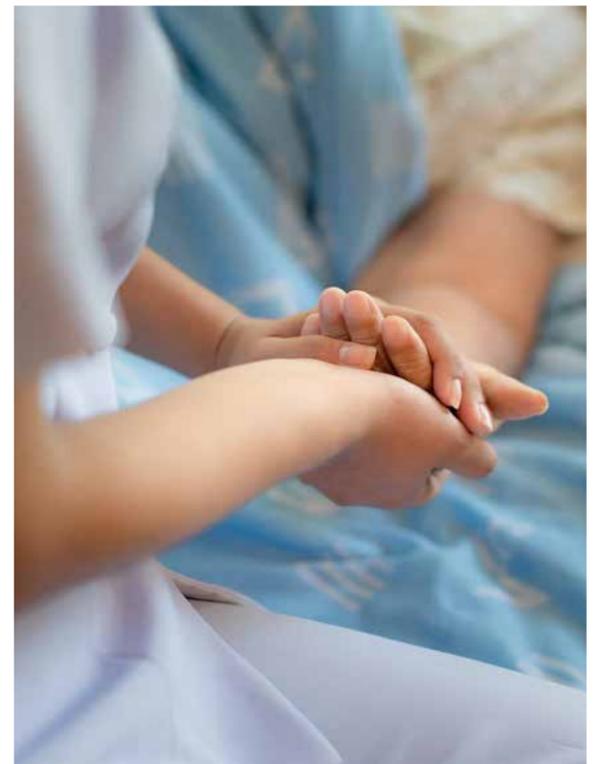
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**Facebook and Twitter**

CPSA is very active on Social Media. Check out our Facebook page at [facebook.com/combined.pensioners](https://facebook.com/combined.pensioners) and our Twitter account @CPSANSW

used to (and some would say still continue to) rort ACFI, the Aged Care Funding Instrument.

So, all good, except that the legislation for the new home care assurance reviews does not cover how people, consumers, are able to report their grievances to the Department of Health.

CPSA suggests people forward their detailed complaints about Home Care Package providers to the Hon Greg Hunt, Greg.Hunt.MP@aph.gov.au, Minister for Health and Aged Care, PO Box 6022, House of Representatives, Parliament House, Canberra ACT 2600.



The urgency of vaccinating the entire adult and perhaps even the non-adult population of Australia has been brought home by the Sydney Delta variant outbreak. That has brought into sharp focus that Australia failed early on, when it could have made sure it would get any vaccine under development, such as Pfizer, as soon as these vaccines were approved and get enough of them.

Now, we're still waiting.

## What happens when there's an emergency and the NBN is down?

LANDLINE phone connections that do not require electrical connection are now a thing of the past. Instead home phones are now connected to the NBN, which is unusable during blackouts or if poles and wires are damaged.

So, what should you do if you need to make an emergency call, but the NBN is down?

On the NBN's website it tells you how to make phone calls in an emergency.

Some telecommunications companies provide a backup battery for home phones and internet modems.

However, these batteries have limited battery life, offering around four hours of battery life before needing to be recharged and not all home phones can be connected to backup batteries.

Which leads us to the NBN's emergency preparedness plan which recommends that all Australians have a charged mobile phone that can make emergency calls and a

battery-powered radio that can tune into local radio stations to receive local information in the case of an emergency.

In short, you can't rely on the NBN if there's an emergency.

You'd be forgiven for thinking that this is some sort of temporary oversight that will be addressed once the NBN is further rolled out, but you'd be wrong. On 23 December 2020, the Federal Minister for Communications formally declared that the NBN should be *treated as built and fully operational*.

The Minister noted that the NBN will have to be continuously

upgraded in the future.

Perhaps a good starting point would be making the NBN accessible in every circumstance, because some people rely entirely on their home phone.

Until this is achieved it's clear that a mobile phone is a necessity as it can be used at any time. In fact, to make a call to 000 you don't even require a sim card or phone credit you only need mobile coverage which, according to the [Australian Communications and Media Authority](#), is available to 99.5 per cent of Australia's population.



## How to stop computer scammers targeting you

IDCARE is Australia and New Zealand's national identity and cyber support service. IDCARE is a not-for-profit Australian charity that was formed by big companies such as the banks and Qantas to support individuals confronting identity and cyber security concerns. IDCARE does not ask individuals to donate or pay.

According to Scamwatch, so far this year scammers have stolen more than \$7.2 million from Australians by gaining access to home computers. Last year that was only one-third of that, at \$2.5 million, so it's clear that criminals are moving in on home computers.

Scammers pretend to be from well-known organisations such as Telstra, eBay, NBN Co, Amazon, banks, government organisations, police and computer and IT support

organisations. They create a sense of urgency to make you give them access to your computer via remote access software.

Scams of this nature will often be an unexpected phone call saying you've been billed for a purchase you didn't make, your device has been compromised or your account has been hacked. Sometimes they start with an SMS, an email or a pop up on a screen from a scammer seeking urgent contact to fix a problem.

The scammer will pretend to assist you or ask you to assist them to catch the scammer. They will tell you to download remote control software such as AnyDesk or TeamViewer.

Once the scammer has control of your computer or device, they will ask you to log into applications such as emails, internet banking or PayPal accounts, which will allow the scammer to access your banking and personal information to impersonate you or steal your

money.

It is really important not to let anyone who contacts you out of the blue access your computer.

If you receive contact from someone claiming to be from a telecommunications company, a technical support service provider or online marketplace, hang up.

If you think the communication may have been legitimate, independently source the contact details for the organisation to contact them. Don't use the contact details in the communication. Also, don't click on any of the links.

People who think they may have been scammed should contact their bank or financial institution as soon as possible.

Support in recovering from these scams including how to check if your identity and computer is secure is available through IDCARE on 1800 595 160 or [www.idcare.org](http://www.idcare.org)

## Beware COVID-19 vaccination scams

AUSTRALIANS are the targets of scams related to COVID-19 vaccinations that are leading to personal information being stolen and to financial loss.

Scamwatch, an initiative run by the Australian Competition and Consumer Commission, provides information to Australians about how to recognise, avoid and report scams.

Scamwatch has provided a few tips as to how you can avoid a vaccination scam, they are as follows:

Don't give personal information to someone who calls you about the vaccine.

Don't click on links in unexpected emails or text messages.

Don't pay to get on a vaccination list. COVID-19 vaccinations are free for all Australians.

Don't pay for early access to a vaccine.

You will not need a prescription from a GP to get vaccinated.

If you are asked for any of the above by someone claiming to provide COVID-19 vaccines, it is a

scam.

Scamwatch has also said it is aware of scams that offer people the opportunity to invest in the Pfizer vaccine and fake vaccine related surveys that offer cash prizes as well as early access to vaccines upon completion of the survey. These surveys and fake investment pitches are just after your personal and financial information.

The vaccination rollout in Australia has been very slow in relation to other economically developed nations. A result of the slow rollout is undoubtedly causing frustration and desperation among many Australians to get vaccinated.

Unfortunately, this may cause Australians to be more vulnerable to vaccination scams. It's important to remember responding to an email, text or handing out your personal or financial information over the phone won't move you up the vaccination waiting list.

If you have come across a scam similar to any outlined in this article, you can report the scam to Scamwatch by following the instructions at this web address: [scamwatch.gov.au/report-a-scam](https://scamwatch.gov.au/report-a-scam)

## 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



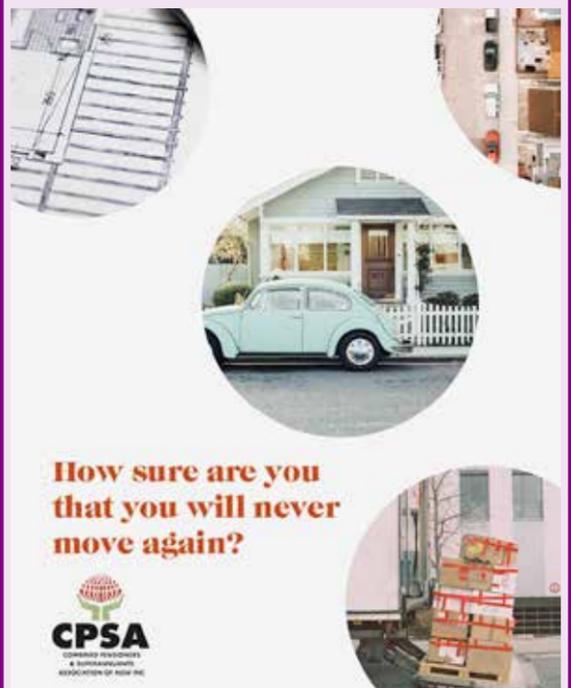
Would you rather be financially secure now

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 OF AUSTRALIA

Both booklets are available at [cpsa.org.au/publications/](https://cpsa.org.au/publications/) or ring 1800 451 488 for a printed version.



# CPSA News

## NSW Transport inequity: city vs country

THE Regional Seniors Travel Card offers older people in the country \$250 to bridge the gap between country and city seniors' access to public transport. Is it enough?

In NSW, people with a Seniors card or a Pensioner card can access the Gold Opal Card, which allows for unlimited travel on the NSW public transport network, for a maximum of \$2.50 a day.

In the country it's not as simple.

For local regional bus rides, Senior and Pensioner card holders can use the Regional Excursion Daily (RED) ticket. The RED ticket allows for unlimited local daily bus travel for \$2.50.

For travel between regional areas in NSW on either a train or coach, Senior and Pensioner card holders can access the Country Pensioner Excursion (CPE) ticket.

This ticket is intended to offer cheap regional travel for older

people, so it cannot be used for travel through areas such as Sydney, Wollongong, Newcastle or the Blue Mountains as these areas use NSW TrainLink Intercity or Sydney Trains.

If a regional senior or pensioner would like to travel to these areas, they are entitled to a half-fare ticket. Although better than full price, a half-fare will cost a lot more than \$2.50.

Pensioners can also access Pensioner Travel Vouchers for free travel on regional services. Each pensioner is entitled to four one-way or two return trips each year. If you haven't previously used the vouchers call 13 22 32 to register your concession card.

Although there are several discounts on offer for country pensioners and seniors, are they enough to match the mighty Gold Opal Card?

Although it depends on the individual, considering the fewer services and different charges for different transport services, even with the Regional Seniors Travel Card, country public transport patrons are generally worse off.

Equity can only be achieved if the Gold Opal Card is rolled out state-wide, with no differences between metropolitan and country services.



### 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](mailto: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/](http://www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/)

### Donations

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

Barry Blanchard	\$50
William Muir	\$35
May Steilberg	\$50

# 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**  
**1800 226 028**

**British Pensions in  
Australia**  
**1300 308 353**

## HOUSING

**Housing NSW**  
Public and community housing  
**1800 422 322**

**Tenants' Union Advice Line**  
**1800 251 101**

**Tenancy Advice & Advocacy  
Service**  
Find your local service  
[tenants.org.au](http://tenants.org.au)

Find the help you need with  
**myagedcare**

**1800 200 422**  
[www.myagedcare.gov.au](http://www.myagedcare.gov.au)



## GOODS & SERVICES

**NSW Energy & Water  
Ombudsman (EWON)**  
**1800 246 545**

**Telecommunications  
Industry Ombudsman**  
**1800 062 058**

**NSW Seniors Card**  
**13 77 88**

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

**Energy Made Easy**  
Price comparisons  
**1300 585 165**  
[energymadeeasy.gov.au](http://energymadeeasy.gov.au)

**NSW Ageing and  
Disability Abuse  
Helpline**



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

**medicare**

**132 011**

24/7  
GENERAL ENQUIRIES  
HELPLINE

**Advance Care  
Planning Australia**

BE OPEN | BE READY | BE HEARD

**1300 208 582**

PLANNING  
FUTURE HEALTHCARE  
PREFERENCES

**ndis**

National Disability  
Insurance Scheme

**1800 800 110**

DISABILITY  
SUPPORT FOR  
PEOPLE UNDER 65



**afca**  
Australian Financial  
Complaints Authority

**1800 931 678**

DISPUTE RESOLUTION  
FOR FINANCIAL  
SERVICES

## HEALTH

**Office of Hearing Services**  
Subsidised hearing aids  
**1800 500 726**

**National Dementia Helpline**  
**1800 100 500**

**VisionCare**  
Subsidised spectacles  
**1300 847 466**

**Taxi Transport Subsidy  
Scheme**  
[transport.nsw.gov.au/ttss](http://transport.nsw.gov.au/ttss)  
**1800 623 724**

**National Continence Helpline**  
**1800 330 066**

**Rape Crisis Centre**  
24hours/7days  
**1800 424 017**

**National Domestic Violence  
Helpline**  
**1800 200 526**

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

**Carers NSW**  
**1800 242 636**

**Aged Care Complaints  
Commissioner**  
**1800 951 822**

**Lifeline**  
**13 11 14**

**Australian Men's Sheds**  
**1300 550 009**

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

**Cancer Council NSW**  
**13 11 20**

**Exit International**  
Information about euthanasia  
**1300 103 948**

**Mental Health Crisis Team**  
24/7 for mentally ill people in crisis  
**6205 1065**

## LEGAL

**Seniors Rights Service**  
Retirement village advocacy  
**1800 424 079**

**Fair Trading**  
Rental bond and tenancy info  
**13 32 20**

**Law Access**  
Referrals for legal help  
**1300 888 529**

**NSW Dispute Resolution**  
**1800 990 777**

**Women's Legal Services  
NSW**  
Family law, domestic, violence,  
sexual assault & discrimination  
**1800 801 501**

## RIGHTS

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

**Commonwealth  
Ombudsman**  
**1300 362 072**

**NSW Ombudsman's Office**  
**1800 451 524**

**NSW Trustee and Guardian**  
**1300 360 466**

**Guardianship Tribunal**  
**1300 006 228**

**Older Persons  
Advocacy Network (OPAN)**  
Individual advocacy for aged  
care recipients  
**1800 700 600**

# Giggle Page

How fast was the ostrich running when it hit the tree?



Day 12 of Coronavirus quarantine... I found a new hobby "toilet paper art."



## Crossword Solution

Crossword on Page 4

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



The  
*SCOTTISH VARIANT*  
At least you can hear it coming.