

# NSW COVID-19 PASSPORT MUST INCLUDE EVERYBODY

NEW South Wales is set to reach the 70 per cent double-vaccination milestone under the COVID-19 Reopening NSW roadmap this October.

The message from the NSW Government is that only the double-vaccinated will be able to enjoy freedoms such as travelling outside their Local Government Area and going for a sit-down cuppa with friends at a café.

Those not, or incompletely vaccinated will miss out until they get their two jabs.

To stop the unvaccinated from pretending that they are vaccinated and enjoying the same freedoms illegally, the Government will introduce what is essentially a COVID-19 vaccination passport.

*THE VOICE* predicted as much back in March of this year.

Every COVID-19 vaccination is recorded by Medicare. It is already possible to obtain and print a document certifying such vaccinations. The question is will these print-outs be accepted as proof of vaccination when people want to go for a meal or a coffee?

The NSW Government has already signalled that Medicare COVID-19 records will be linked to the NSW COVID-19 tracking app currently used to check in and out of premises. It is logical and necessary to link the Service NSW COVID-19 tracking app and Medicare records in the roll-out of a vaccination passport to ensure that NSW reopens in a safe way.

However, the Service NSW app currently leaves people without a



compatible mobile phone – or no mobile phone at all – out in the cold. This particular manifestation of the digital divide has the potential to make the roll-out of the Reopening NSW roadmap far less effective and inclusive than it deserves to be.

To ensure that older people, who have the highest rate of full vaccination but the lowest rate of digital connection, can fully participate in the reopening of NSW, practical, functional solutions must be found.

An online vaccination status register with access restricted to shops and businesses would likely be very effective. It would work in combination with people producing photo-ID.

Another option would be to provide hard copy proof-of-vaccination certificates to be collected from a Service NSW shopfront or to be printed out privately following online access.

The use of the COVID check-in card should also continue, despite the issues with it that have been encountered thus far.

CPSA members report that many shops and businesses do not have this capability, or, in the case of major shopping venues (including supermarkets such as Coles and Woolworth's), QR-code scanners are not readily available, causing lengthy waiting periods. CPSA also notes that scanners are not mandatory for shops and businesses.

# Letters

## CPSA Executive

(as at 7 June 2021)

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## Centrelink income reporting again!

FURTHER to letters in *THE VOICE* (March, April and August 2021 issues) about income reporting to Centrelink, I too have been upset by this and have had panic attacks. Centrelink only has to press a button and they know everything about us. I think it's time they left us pensioners alone.

Loretta Blanch

## ... and Centrelink again!

I KNOW CPSA has been lobbying Centrelink for changes to income reporting and also the demanding and threatening nature of their requests, but I wonder how come we hear nothing from the opposition on the matter nor the news and other media agencies.

Doesn't anyone care about this blatant turning of the thumb screws on pensioners at all? Is that what we have been relegated to?

At a stage in life where we endure the ravages of the years, and the lockdowns of the pandemic, along with not seeing families and friends we have to spend a considerable time helping bureaucratic impositions become more oppressive.

I recall a past Prime Minister saying he

wanted us to feel relaxed and comfortable, but we are neither!

Steve Adamantidis

(CPSA has written to the Minister for Social Services about this issue. The Minister's response will be published in *THE VOICE* once received. Ed.)

## Cashless Welfare Card testimony to changing attitudes to pensioners

THE article *20 Age Pensioners on Cashless Welfare Card Now!* in the September 2021 issue of *THE VOICE*, raises some very important issues for existing and importantly future Age Pensioners.

Firstly, this Government now refers to pensioners not as receiving a well-deserved pension, but as 'welfare'. This is disgusting in the extreme. It demeans older Australians.

This is not language that CPSA should accept and must actively campaign to correct.

This raises a second issue.

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



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

The more government funding an organisation receives, the more careful it must be in taking a stand for its members for fear of losing government funding. This is not a good position to be in when receiving derogatory treatment from those providing the funding.

According to the June 2018 Australian Government Welfare (there's that word again) Expenditure Report, there are 2.5 million people aged 65 or older receiving the Age Pension.

This raises the third issue, namely, of voting power. Age Pensioners have a wonderful opportunity to change the thinking and treatment of any politician toward Age Pensioners by using their collective vote.

I believe that the Cashless Welfare

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## NSW Emergency Services Levy: a tax on a tax?

WHEN the GST was introduced, I understood state stamp duty would be

extinguished in exchange for a portion of the GST revenue raised. It appears that never transpired.

Domestic insurance beyond the premium, includes: NSW stamp duty, an Emergency Services Levy and GST. The GST is applied to the Emergency Services Levy.

Motor Vehicle Insurance includes a 'Fund Levy', which pays for ambulance, hospital, lifetime care and other services for people injured in motor vehicle accidents. This levy is GST exempt.

No consistency here.

*Helen Ducker*

*(A single Emergency Services Levy is paid directly to the NSW Government by insurance companies. Insurance companies put a notional Fire Services Levy – which is a very rough estimate – on home insurance invoices to highlight that a lot of the premium goes towards the overall Emergency Services Levy. Customers pay a premium, and it is not GST exempt.)*

*The Fund Levy on motor vehicle insurance is a levy directly on the motorist but collected by the insurance*

Card should be abolished. It has the effect of almost totally controlling how you spend the money you have been approved to receive. Not fair. Its derogatory, demeaning and discriminating.

If CPSA wrote to the leaders of federal political parties and demanded that Age Pensioners: (1) want the Cashless Welfare Card scrapped; (2) want the pension not to be referred to as welfare; and (3) want the Age Pension to be raised above the poverty line.

These simply stated demands would send a clear voting message to those leaders that age pensioners are a power to be listened to and taken seriously.

United we stand. Divided we continue to fall.

*Ross McKinney*

*company on behalf of the NSW Government.*

*It may seem like splitting hairs but technically it stacks up. Ed.)*

*(CPSA has written to the Minister for Social Services on the Cashless Welfare Card, asking her to clarify the Government's plans. CPSA will be writing to the Minister and the Shadow Minister pointing out that the last review of pensions was in 2009 and calling on them to commit to a review if elected in 2022. CPSA's federal funding is for aged care advocacy only. Ed.)*

## 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.



### 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

# CPSA News

## The underlying reason for mentioning underlying health conditions in COVID reporting

IT may be true that older age and certain existing health conditions may worsen the impacts of COVID-19 but the use of 'underlying health conditions' in COVID-19 reporting has lately been criticised. There have been several claims that the federal Government is using the largely encompassing label of underlying health conditions to avoid accountability for a slow vaccination roll out and additional perceived failures to contain the COVID-19 virus.

One in two Australians has a chronic health condition and 20 per cent of Australians are aged over sixty, meaning that those who die of COVID-19 but have 'underlying health conditions' are not a small 'other' but make up a large proportion of the population.

People with Disability Australia

(PWDA) has labelled the use of underlying health conditions in COVID-19 reporting as "victim-blaming". PWDA also reinforced the fact that a disability or chronic health condition is not a death sentence.

The Grattan Institute's Professor Stephen Duckett said on Twitter that around 10 million Australians are at higher risk of complications from COVID-19. Duckett told the SBS the disclosure of a person's underlying health condition status "...is more or less dismissing the importance of that death and excusing the death because they had an underlying condition".

Duckett went on to say it is important to remember that regardless of the health status or age of a person who has died from COVID-19, they expected to live

longer than they did.

Further adding to the argument that the use of underlying health conditions in COVID-19 reporting is a tactic used by government to avoid accountability is the low vaccination rate of NDIS participants. As of 13 September, only 58.1 per cent of eligible people on the NDIS had received one dose, only 39.3 per cent had received two doses.

Instead of using underlying health conditions to excuse COVID-19 deaths, Australian governments should do more to prioritise the vaccination of people with disability and health conditions. Even though this cohort of people were amongst the first to be eligible for vaccines, the above vaccination rates show not enough effort has been directed to ensuring the most vulnerable Australians are vaccinated.

### CPSA Funding

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



## Crossword by Luke Koller

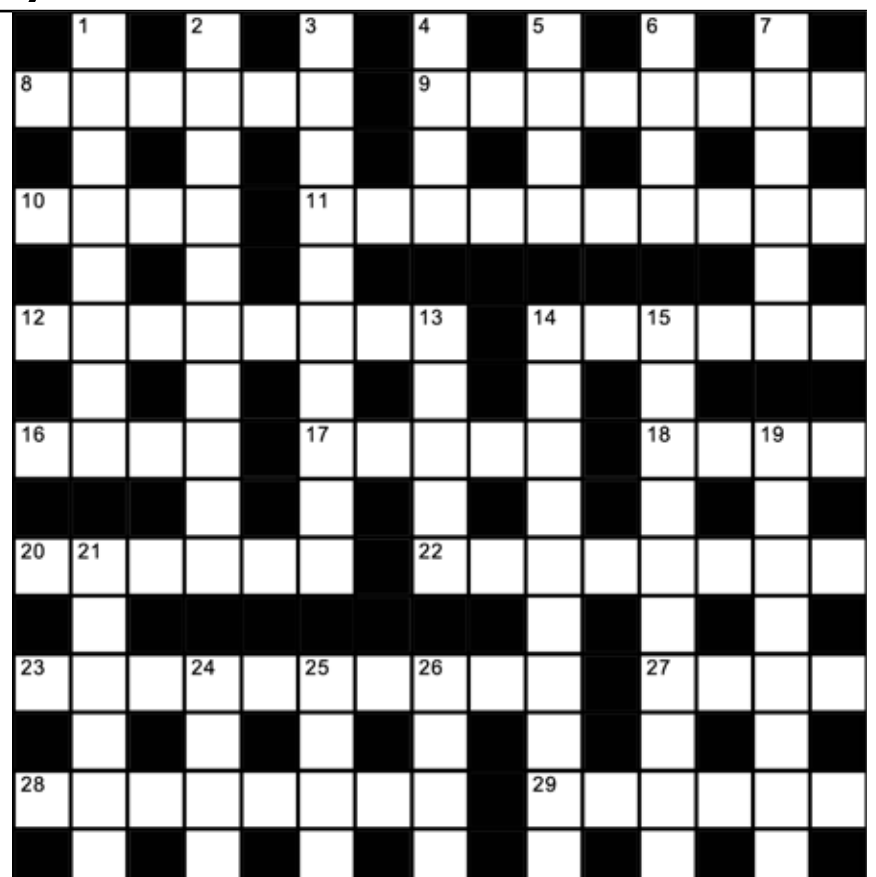
### Across

- 8 Items for a meeting
- 9 People who have recently joined an organisation
- 10 To use one's teeth
- 11 Relating to a sentence
- 12 A Canadian city
- 14 Races with a baton
- 16 South American empire
- 17 A mature person
- 18 Used to catch fish
- 20 Slices of bacon
- 22 Makes a decision
- 23 What a philatelist uses (5,5)
- 27 Very dry
- 28 Implied though not directly expressed
- 29 Common spice

### Down

- 1 Used to start a motor vehicle
- 2 Below something
- 3 Australian animals
- 4 Small blue bird
- 5 An old measure of area
- 6 Old iron does this
- 7 Stable
- 13 Stuck together
- 14 The act of retaining
- 15 Makes things slide easily
- 19 Recorded on a list
- 21 Respiratory disorder
- 24 Small burrowing animal
- 25 A curved support
- 26 Two things together

**Solution on back page**





## How higher inflation leads to bigger pension indexation increases

SEPTEMBER was indexation month for social security payments and keenly awaited by many dependent on these payments.

For the past few years, indexation has produced only very small increases in payments. This is the result of the rate of inflation, which has been flat for a long time.

However, it appears inflation is back from the dead.

That's why the September indexation has produced higher than normal increases.

The Age Pension, Carer Payment and Disability Support Pension has increased by \$14.80 a fortnight for singles to \$967.50 and \$22.40 a fortnight for couples combined to \$1,458.60.

Pensions were indexed according to the Pensioner and Beneficiary Living Cost Index (PBLCI), which came out at 1.6 per cent, while the Consumer Price Index (CPI) came out at 1.4 per cent.

JobSeeker has increased from \$629.60 to \$638.30 for singles

without children. For singles over 60, the rate has gone up from \$677 to \$686.30.

Jobseeker is always indexed according to CPI.

There is a cost-of-living index for payments like JobSeeker, but – very unfairly – it is not used to index these payments.

It is important to remember that whatever the increase in the social security payment, the idea is to maintain the purchasing power of the payment.

Pension-type payments can also be indexed according to wage rises, if these have been higher than inflation as measured by CPI and PBLCI.

However, wage rises have been small to non-existent over the past

few years, just like inflation.

But with inflation seemingly on the rise there may be a glimmer of hope for long-suffering term deposit holders.

When inflation goes up for long enough, it forces the Reserve Bank to put the cash rate. This feeds into term deposit rates, which tend to rise in tandem with the cash rate.

It's only a glimmer of hope, though. The Reserve Bank regards the current rate of inflation as a 'spike'. That means the Bank doesn't think it will last. In fact, it has said that it cannot at this point see itself putting the cash rate up for another three years.

Here's hoping the Reserve Bank has got it wrong!

It's happened before.



## Aged care in nursing homes: new website reports on the underbelly

THE United Workers Union has started a website – [agedcarewatch.org.au](http://agedcarewatch.org.au) – where personal care workers, nurses, residents and friends and family of residents can record understaffing in their nursing home.

There are harrowing stories about

older Australians left in distress and unattended after experiencing serious injuries from falls.

Aged care workers are routinely reporting being unable to complete their work, missing breaks and suffering injuries and abuse on the job due to understaffing.

The Union says the residential aged care sector is getting even worse since the Aged Care Royal Commission was called more than two-and-a-half years ago.

The benefit of this new website is obvious.

People looking for a nursing home can use this website to see how facilities are performing.

A nursing home about which there are complaints on United Workers Union's website may obviously not be your first, second or even third choice.

What is also remarkable about this website is that it cuts right through the secrecy in which nursing homes operate.

The *Aged Care Act 1997* defines anything that "relates to the affairs of an approved provider" as "protected information".

Anybody disclosing protected information about a nursing home can go to jail for two years.

No kidding.

Revealing understaffing in a particular nursing home is revealing protected information.

United Workers Union protects the people providing these reports by not publishing their name.

But United Workers Union exposes itself to potential criminal prosecution under the *Aged Care Act 1997* for the unauthorised disclosure of protected information.

United's [agedcarewatch.org.au](http://agedcarewatch.org.au) is as useful as it is courageous.





## Home Care Packages: aids and equipment may be harder to get

BACK in July, we published an article about how your Home Care Package could pay for big (capital) items, such as an electric wheelchair or a walker.

You do this by saving up from your monthly payment until there is enough to cover such a one-off expense.

A recommendation by the Aged Care Royal Commission will mean that there will be a separate program to make aids and equipment and services available to Home Care Package recipients.

The recommended start date is 1 July 2022.

However, until such time as an aids and equipment program is implemented, you will have to make do with the old way of saving up.

This has become a little bit more complicated by a change in the way your Home Care Package provider is paid.

Until recently, the provider would

be paid an amount towards your Home Care Package each month at the start of the month.

This changed on 1 September 2021. Providers are now being paid at the end of the month, after they have delivered services to you. They will only be paid for the services they have provided.

This measure is aimed at reducing the vast amounts of cash providers are holding for clients who don't fully spend their monthly allowance for three main reasons.

One is that their allowance is too big. They simply don't spend all of it.

Another is that they are saving up for contingencies, when they will all of a sudden have to spend much more than they usually do.

Then there is the group who are saving up for aids and equipment. The change is that your Home Care Package account previously being held by the provider is now being held by the Department.

It is reasonable that the Department is doing this because it means they make more effective use of the cash

that pays for Packages. It means they can fund more Packages than previously.

However, this change also means that once your account balance has reached the point where you are able to fund a one-off purchase of an aid or piece of equipment, your provider would need to advance the money and be paid later: in arrears.

Here's the Catch-22. Providers may not have the cash on hand to make the purchase on your behalf, but until they have made the purchase they won't be paid by the Department.

If you currently have a Home Care Package or are in the process of choosing a Home Care Package provider, it is a good idea to ask individual providers how the purchase of capital items is handled by them.



## Self-managed super: could you do your own accounts and save?

MANY self-managed superannuation funds (SMSFs) aren't all that busy. Many hold blue-chip, solid-dividend-paying (fully franked) shares, property or units in a managed fund.

They're like a sleeping country town in the middle of summer.

Nothing much happens from 1 July to 30 June.

In fact, the biggest activity undertaken by many an SMSF has nothing to do with the management of its assets but with compliance.

Each year the fund needs to be audited. To be audited, you have to prepare accounts and a tax return.

Preparation of accounts will easily set you back a few thousand dollars. An audit comes to at least \$400.

The ATO takes another \$269 in a supervisory levy.

All that, and basically nothing has happened in your fund all year.

The problem is that accountants

feel compelled to not just prepare a tax return, but also a set of accounts that meet the Australian Accounting Standards.

Not that they have to, but they do.

That's why it costs your fund several thousands of dollars each year to comply.

However, the legislation only requires SMSFs to prepare a special purpose financial report for the financial year. This means you don't have to meet Australian Accounting Standards, although your report must add up, of course.

You would need some sort of operating statement and a balance sheet showing member account balances. Your tax return would be based on those.

If your fund isn't very active, a special purpose financial report may be all you need. If you have accounting nous, you may be able to prepare this report yourself and save your fund a lot of money.

A word of warning, though. Just being able to add up, subtract,

multiply and perform long division won't cut it. It does require an understanding of basic accounting concepts while completion of a fund's tax return, even a simple one, is finicky work.

You will still have to find an independent auditor (online) prepared to go over your special purpose financial report.

Unfortunately, there's no way to cut out the ATO supervisory levy either.

All this is not a criticism of professional accountants. They wisely stick to the Australian Accounting Standards to protect themselves.

Draft legislation just introduced will require "registrable superannuation entities" (retail and industry funds mainly) to prepare financial reports in accordance with Australian Accounting Standards.

Your SMSF, however, is not a registrable superannuation entity for the purpose of legislation. It can keep doing special purpose reports.

## Is your MySuper fund a dud?

It sounds better than default super fund, or the fund-you-get-put-into-if-you-don't-choose-a-super-fund-yourself, but that's what MySuper is.

Unless you choose your own fund, every working person's superannuation contributions go into a MySuper fund.

In a way, MySuper describes the super funds for people who are not (yet) interested in super.

For the first time ever, there has been a MySuper Product Performance Test.

The Test assessed seventy-six MySuper funds.

Thirteen failed.

This means thirteen funds are collecting fees from workers while the fund is doing a bad job.

Those thirteen funds need to urgently improve or merge with a MySuperFund that passed the Test.

Merge, it seems, is what the

response is going to be. Mergers of super funds have been very common in the lead-up to the big MySuper Test.

This will just speed up what was already happening. The number of superannuation funds in Australia has halved from 389 to 179 in the past decade.

The MySuper Test is simply part of regulatory and political pressure on super funds to merge to address lack of scale and the accompanying underperformance.

Apart from better investment returns for fund members, fund mergers also lead to significant fee savings, by an average of almost 20 per cent according to some estimates.

Interestingly, most of the mergers that have taken place involve industry funds.

While retail funds will remain very large players, they aren't growing at the same rate as the biggest industry funds.

then having to stick to those prices is not part of the way funeral directors prefer to operate.

IPART's final report is a report the world (or NSW anyway) wouldn't have missed. It advocates no-change.

"Some people called for more regulation of the industry, but we found that this would likely only add to the costs of a funeral without increasing industry standards", IPART's Chair, Deborah Cope, said.

CPSA was part of the "some people".

CPSA wanted a single regulator, not the current two, for the vertically integrated (no pun intended) funeral industry, in which funeral directors often own cemeteries and crematoria as well.

CPSA wanted a price-regulated basic funeral to ensure everyone, regardless of wealth, could have a decent send-off.

IPART found that some funeral providers don't provide enough information to the public about funeral prices.

"We found that at least 75 per



**CPSA**  
**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

The MySuper funds that failed the first annual performance test are:

- AMG MySuper
- ASGARD Employee MySuper
- LifetimeOne
- AvSuper Growth (MySuper)
- BOC MySuper
- My Ethical Super
- FirstChoice Employer Super
- Accumulate Plus Balanced
- Balanced (MySuper)
- MySuper Balanced
- MySuper Investment Option
- BT Super MySuper
- VISSF Balanced Option (MySuper Product)

cent of funeral providers have some price information on their websites, compared to only two thirds when we published our draft report in April. However, they can and should do better," Ms Cope said.

She noted that it is a legal requirement for funeral providers in NSW to publish pricing and other information on their websites.

"... we want to see higher levels of compliance", Ms Cope said.

Obviously, with a weak report of the kind IPART has put out, IPART's fervent wish won't come true.

IPART appears to regard it as an achievement that compliance-of-sorts went up from 67 to 75 per cent. That's 75 per cent of funeral directors publishing "some pricing information", not 75 per cent complying with the mandatory and very specific pricing information requirement anchored in legislation.

From two-thirds to three quarters.

That means where previously one-in-three funeral directors did not come within coo-ee of complying, it's one-in-four now.

Some achievement!

## IPART greenlights NSW funeral industry wrongdoing

"ALL funeral providers should be open about pricing", says the NSW Independent Pricing and Regulatory Tribunal (IPART) in a media release accompanying the release of its overdue final report for the review of Cost, Pricing and Competition in the NSW Funeral Industry.

Unfortunately, funeral providers have a real taste for not being open about pricing.

They have a real taste for charging what the market will bear, which varies from customer to customer. Publishing pricing information and





## Afterpay or afterdebt: don't be fooled by the no-interest promise

AFTERPAY is aimed at shoppers in their mid-thirties, so why would *THE VOICE* write about it?

The reason is that the Afterpay way is catching on. The big four banks, among others, are moving in, and they are aiming at any age group.

That's why CPSA is warning its members and supporters against buy-now-pay-later options by companies like Afterpay.

Lay-bys, instalment plans, credit cards, personal loans are all financial products pitched at people who want to, or need to, buy something but lack the cash.

With the exception of lay-bys (where you don't get the item until you have paid it off), all other ways to buy-now-pay-later involve credit.

Providing credit to people on commercial terms is regulated. That's why you need 'approval' before you can buy on the instalment plan. Credit card and personal loan approvals are subject to mandatory checks of creditworthiness.

As a result, consumers have

## Windows 11: is your computer a smooth operator?

LAST July, we published an article on Windows 11, the eleventh version of the most used operating system for PCs and laptops.

First the good news.

Windows 11 will be free and downloadable from 5 October 2021 in a staged roll-out.

Not everyone is getting Windows 11 at the same time.

If you buy a new computer, it will most likely be on there.

Everyone else has to wait until they get a notice through a Windows update on their computer.

Windows 10 will continue to be supported until 14 October 2025.

After that, you can keep using Windows 10, but without support the security risk will increase dramatically.

Now the bad news.

some protection against predator salespeople. Because if you don't meet creditworthiness criteria, you don't buy, no matter what.

Afterpay and other companies have found a way around this.

This is how the arrangement works.

You choose what you want to buy and put it on Afterpay. Afterpay fronts you the money and charges the shop a transaction fee and a cut of between 4 and 6 per cent of your purchase. The shop is forbidden from recouping these fees from you, the customer.

In exchange for much higher merchant fees than it would pay with a credit card provider, the shop gets access to data collected by Afterpay of any shopper who uses Afterpay. The shop can now bombard those shoppers with ads.

Then, the customer has to meet the pay-in-four promise: four equal payments on set dates. No interest.

But miss a payment, and a late fee is charged.

This late fee depends on the size of your purchase, but Afterpay's maximum late fee is \$68.

No interest, you understand? But

Any computer without internet security applications is already at great risk from malware applications.

These allow programs to steal data such as passwords, personal photos, emails, and instant messages.

Windows 11 is designed to proof your device against this data theft.

Unless you upgrade to Windows 11, you will remain at risk.

With just about every computer user on the planet upgrading, these malware applications will be fishing in a much-reduced pond of users.

In other words, the risk will not only stay, but it will also increase.

As *THE VOICE* reported before, some older computers won't have the power to handle Windows 11.

Microsoft has promised an online device compatibility check, but this was not yet available at the time of writing.

For Windows 11 you will need a minimum processing speed of 1 GHz



you still pay.

Regulators have begun to take notice of the Afterpay model. Afterpay may technically not be a lender (in which case it would need to perform credit checks on customers), but that's just splitting hairs.

As mentioned, an army of major players have signalled their intention to do what Afterpay has done, including our own staid, trusty old Commonwealth Bank.

In summary, Afterpay and its ilk may not charge interest, but they do charge late fees, very high ones. It's not like lay-by, where you simply don't get hold of your purchase unless you pay.

You always get your purchase, but it can come with an ever-growing debt when people find that they have over-committed on purchases and haven't taken into account the other bills they have to pay.

on a compatible 64-bit processor.

You will also need a minimum of 4 GB RAM and 64 GB of data storage capacity.

To check your device's specifications, 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 click on About at the bottom of the list on the left-hand side.

According to some estimates there are still 100 million people worldwide who use Windows 7.

Windows 7 is no longer supported. Even if it works well and does everything you want it to do, be aware that your computer's security is seriously compromised.

At a minimum, don't do your banking on your computer if you use Windows 7.



## Don't suffer in silence paying energy bills

THERE are several services on offer that can assist with managing the cost of living. ServiceNSW is offering free one-on-one, hour-long phone appointments with a cost-of-living specialist. A cost-of-living specialist can identify a personalised list of available savings. You can book an appointment by clicking here or by calling Service NSW on 13 77 88.

Staying at home for prolonged periods leads to increased energy consumption which of course results in expensive energy bills. Energy Accounts Payment Assistance (EAPA) vouchers now offer up to \$1,600 in energy bill assistance.

You can apply for EAPA vouchers through Service NSW or a participating Non-Government Organisation (NGO). You can find a list of NGO providers at this link under the subheading 'Apply through a non-government EAPA provider'. NGOs do not require an email to receive EAPA vouchers, so for people without emails this may

be the best approach.

EAPA vouchers are not charity. EAPA vouchers are used to provide short term financial relief. During these COVID-19 impacted times, Service NSW has reported an increased demand for EAPA assistance especially from people accessing the scheme for the first time.

The cap on the Energy Accounts Payment Assistance (EAPA) scheme has been increased to \$800 a year. This temporary increase means eligible households can receive up to \$400 for electricity per assessment twice a year, this amount is usually \$300.

Gas vouchers have been increased to \$800 per assessment or \$1,600 for the year. This is an increase from the previous \$1,200 annual cap.

Currently, the best way to save on energy bills is to shop around.

[Energymadeeasy.gov.au](http://Energymadeeasy.gov.au) is an independent website run by the Australian Government that compares your current energy plan to all other offers on the market, showing you the best offer available.

## Free payphones, if you can find one!

IN a landmark move, Telstra has announced that all Australians can now make local and national calls for free on its network of more than 15,000 payphones.

You can also use Telstra payphones to send texts, with national SMS

services now also free.

Still, last year 11 million calls were made from Telstra payphones with 230,000 of those calls being made to critical services such as 000 and Lifeline.

But gone are the days of reverse-charging a call or carrying around loose change in case you need to make an urgent call.



## 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/](http://cpsa.org.au/publications/) or ring 1800 451 488 for a printed version.



## Social housing going backwards in NSW

THE NSW Government is spending millions less on social housing every year and as a result social housing as a proportion of total housing stock has decreased consistently over the last ten years.

The St Vincent de Paul Society NSW commissioned Centre for Social Impact, a national research centre, to develop a research report on the social housing system in NSW.

The research found that NSW total spending on social housing in 2019-20 was \$1.68 billion which is the lowest level of investment in

five years. Given this reduction in spending it's no surprise that the social housing stock of NSW has decreased as a proportion of total housing. The NSW Government has committed to build 9,386 new social housing properties from 2016-2026. This is despite calls from economists, housing specialists and service providers recommending 5,000 properties are needed to be built every year to match population growth.

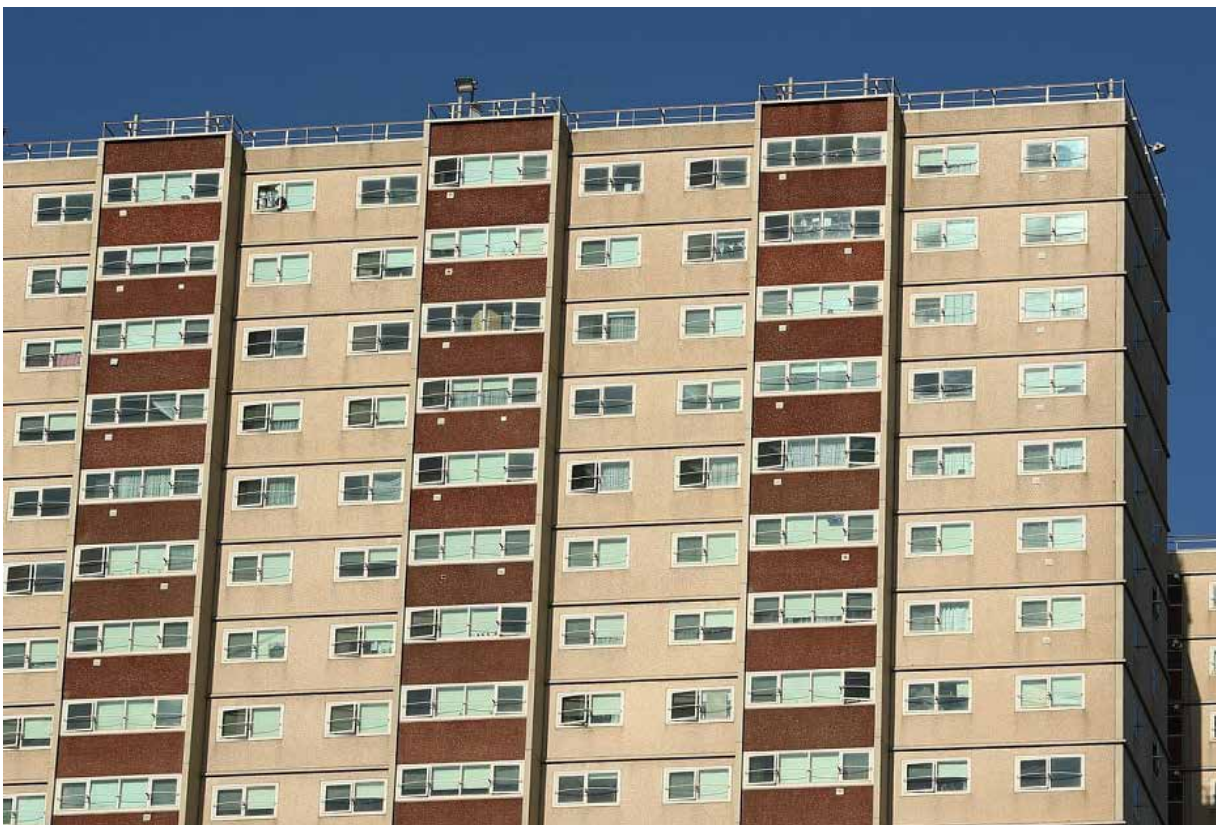
Although housing stock development is down and social housing is receiving less funding, it was found that the number of people on the waiting list for NSW social

housing has decreased. In 2010, the number of applicants on the waiting list peaked at over 83,000, in 2020 that number dropped to just under 53,000.

Researchers said that a change in counting rules in 2017, that meant suspended applicants were no longer counted, made a significant contribution to this reduction.

To make matters worse the waiting list does not capture the total number of people needing housing for several reasons. Applicants are removed from the waiting list if they fail to respond to annual checks on eligibility, if prior social housing tenants have debts of more than \$500 from previous tenancies and they are not making repayments they will be removed from the waiting list.

Instead of finding reasons to kick people off the social housing waiting list perhaps the NSW Government should be improving its service to ensure citizens of NSW have access to a basic human right – shelter. The NSW Government should commit to increasing social housing stock by 5,000 properties every year, decrease the priority age for social housing to 65 and set up a specialist senior housing service so older people can easily navigate the system if they ever find themselves without a roof over their head.



### 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/)

### NSW Rebates and Concessions

There are more than 70 NSW rebates and concessions.

Visit a Service NSW Centre to get help claiming rebates and concessions, ring 13 77 88 or go online at [service.nsw.gov.au](http://service.nsw.gov.au) to see which ones you might qualify for.



# 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**

Find the help you need with  
**myagedcare**

**1800 200 422**  
**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**

**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, WELLBEING & TRANSPORT

**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**  
**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



Amazing to think this drawing was done by Australian artist May Gibbs a hundred years ago during the Spanish flu.



## Crossword Solution

Crossword on Page 4

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

