

DEEMING RATE FREEZE START AND OTHER 1 JULY CHANGES



1 JULY will bring changes to things important to many older Australians.

For starters, the deeming rate freeze announced during the election campaign by both the then Opposition and the then Government officially begins on 1 July 2022.

It ends two years later.

As a spokesperson for Social Services Minister Amanda Rishworth told *THE VOICE*:

We are delivering on our commitment to freeze social security deeming rates at current levels for two years to 30 June 2024.

The lower deeming rate will be frozen at 0.25 per cent for financial investments up to \$53,600 for single pensioners and \$89,000 for pensioner couples.

The upper deeming rate will remain at 2.25 per cent on investment assets over the amount of \$53,600 or \$89,000

respectively.

With some annual term deposit rates now touching 3 per cent and expected to rise more as inflation continues to bite, without the rate freeze a deeming rate rise might have been on the cards soon.

Also from 1 July, the annual indexation of income and asset thresholds and limits for social security payments will kick in.

It will mean a single pensioner can earn \$10 more a fortnight before their pension is affected. That's \$16 for couples.

For those with assets close to the asset threshold, the threshold goes up by \$9,500 to \$280,000 for single pensioners and by \$14,000 to \$419,000 for couples.

If you only just don't qualify for a pension, the asset limits go up by

similar amounts to \$609,250 and 915,500.

People currently not qualifying for the Commonwealth Seniors Health Card will have to wait for the new income limits to come into effect. This will probably be addressed in the October Budget with a probable start date of 1 January or 1 July 2023.

Also from 1 July, the safety nets for the Pharmaceutical Benefits Scheme (PBS) are reduced. This means prescriptions become free sooner. The new safety net for pensioners is \$244.80 a year, down from \$326.80. That means there will be no charge for about twelve more prescriptions a year.

For people without a concession or health card, the PBS safety net comes

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Letters

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Public dental (1)

IDIDN'T vote for them, but I congratulate
The Greens for wanting to include dental
health care in their policies.

As for the cost of \$8 billion extra
a year, this is small change to what we
give in overseas aid and the recent
commitment of \$50-\$90 billion for
submarines, which will ultimately be
used to kill people. Plus, the \$100 million
we recently pledged to the Ukraine,
again, to kill people.

In comparison, I find the estimated
budget of \$8 billion a year for dental a
small price.

Just think, the amount of money
Australia and the world spends on
defence could rid the world of hunger
and poverty, allowing everyone to live
with dignity.

Sorry, I'm dreaming again.

Bill Griffith

Public dental (2)

I HAVE been a patient at the public
Dental Hospital for almost 20 years. I am
79 years old and still have my own teeth!

Your article is very misleading!
I have nothing but the highest praise
for public dental care I have received
at Sydney's Dental Hospital! I have had

crowns done and a very small denture
for two teeth and never paid any money.

Fourth year students are doing the
work. They are supervised by extremely
qualified dentists.

There may be some small waiting
time from one term to the next, but not
465 days!!!

I have nothing but praise for the
Sydney Dental Hospital's services and
am grateful that this service exists

Gudrun Mauch

Public dental (3)

I CAN'T pay for a private dentist. My
son and I are disability pensioners and
we pay private rent. I'm 71 and my son
49.

This life wasn't what I thought it
would be. Things happen you don't al-
ways have the ability to change.

Two years ago, my adult son could
get quick Newcastle Public Dentistry ap-
pointments and lots of dental work done.

I phoned a month ago with a big lost
front tooth filling, making my tooth thin
and vulnerable to break. I was shocked
to be put on waiting list. It had changed
dramatically since our last treatments.

It's just a disgrace because the first
thing dentists always say is come in as
soon as possible so as not to make the



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: _____

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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

tooth more of a problem.

This is just shameful.

The appearance of our teeth is important to us. It affects our confidence and emotions, even more so at a time other people can afford stark white perfect teeth.

Janette Whalan

(The waiting list for public dental health patients is currently 125,000 in New South Wales. Ed.)

Send a letter to THE VOICE

THE VOICE, CPSA
Level 3, 17-21 Macquarie Street,
Parramatta NSW 2150
voice@cpsa.org.au

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

Donations

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

CPSA Dubbo/Orana	\$200
Jenny De Mole	\$35
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Nicholas Hassanoff	\$35
Elizabeth Lawrence	\$50
Richard Warner	\$35

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 2020/21 Annual Report to be posted to you. Alternatively, copies can be obtained online at

www.cpsa.org.au/about-combined-pensioners-and-superannuants-association/

CPSA Funding

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From page 1

down to \$1,457.10 from \$1,542.10. On 1 January, the personal contribution per prescription comes down to \$30 from \$42.50.

The 50 per cent petrol excise discount will expire on 30 September. It is uncertain if it will be continued.

In superannuation in the new financial year, the minimum withdrawal rates will once again be half of what they normally are.

Why you shouldn't care about getting dementia

IN dementia research, there are projects that try and find the causes of dementia, and those that try and find a cure.

Obviously, research into a cure is important, but you can't really expect to find a cure unless you know the cause.

So, maybe research into the cause or causes of dementia is the most important at this point.

There is also research into who will get dementia.

A recent Australian and US study of more than 16,800 older people has shown that walking more slowly and thinking more slowly are a good indication of future dementia.

How useful is a study like that?

According to Velandai Srikanth, who co-authored the research report published in the Journal of the American Medical Association, told the Sydney Morning Herald that doctors would be able to identify a person's dementia risk and introduce preventive measures early on.

They would be the ones to try to make sure that their blood pressure is well controlled, that they are physically active, that they have a good diet, that they connect socially ... all the good things that hold off the risk of dementia.

But aren't blood pressure control, exercise, diet and social connection important for a person's health generally?

Aren't these things doctors should encourage everyone, young and old, to pay attention to anyway?

However, you could argue that the half-rates have become the new normal.

If you consider half the withdrawal rates to be still too high, from 1 July the Work Test for after-tax super contributions no longer applies. This means anybody under the age of 75 is able to make after-tax contributions.

Finally, from 1 July you'll be able to get lump sums under the Government's Home Equity Release Scheme.

Maybe the only good thing to come out of this research is that older readers of the Sydney Morning Herald story now try to walk faster.

Also, something this research didn't address was what the chance is of getting dementia for people whose walking pace and pace of thinking have slowed down.

Sleeping less than six hours a night, for example, is reported to increase the chance of getting dementia by 30 per cent in people in their 50s and 60s.

That at least puts a number on the chance of getting dementia.

Even so, here too the obvious thing is that a good night's sleep is good for you overall.

So how useful is it for anyone to worry about whether or not they will get dementia?

Staying physically and mentally active, eating well and avoiding smoking, excessive alcohol and head injury may all protect you from dementia later in life and from a lot of other sicknesses a long time before that.

Finally, one neuroscientist *THE VOICE* spoke with suggested a research project into whether by reading a lot of newspaper articles about dementia you increased your chances of getting dementia.

He was joking, of course, but you get his drift.



CPSA News

Pensioners call for monthly inflation tracking, pension indexation

DID you know that inept quarterly inflation tracking in Australia is holding back your pension unfairly and unnecessarily?

The Australian Bureau of Statistics tracks inflation quarterly. This means the Reserve Bank's decision on 7 June 2022 to hike the interest rate by half a per cent was based on two-month-old information. The Reserve's July decision will be based on three-month-old information.

While that's an inept arrangement and clearly calls for monthly tracking to be put in place as soon as possible, what about the pension?

The pension is indexed twice a year, in March on the basis of what

happened with inflation from July to December in the previous year, and in September on the basis of what happened from January to June.

So, by the time your pension is increased because of indexation, almost three months have passed during which inflation has ravaged your ability to meet the cost-of-living.

Previously, CPSA has called for pension indexation in advance, to be based on inflation projections. This would be the best solution, but monthly indexation based on monthly inflation tracking by the Bureau of Statistics would be a huge improvement, too.

Clearly, the first step is to introduce monthly inflation tracking. This will clearly benefit the wider economy by allowing the Reserve Bank to base

its interest rate decisions on current rather than historical information.

It will also benefit people on social security payments at or below the poverty line.

When it comes to inflation tracking, Australia is an outlier. Monthly inflation tracking is the norm in the developed world.

Perhaps this would require more funding for the Bureau of Statistics, which in 2019 reported it had suffered a 30 per cent reduction in operational funding over the preceding decade.

But note that this is not really an excuse for the Bureau's quarterly inflation tracking, because the Bureau tracked inflation quarterly even before its funding ended up being cut back by 30 per cent.



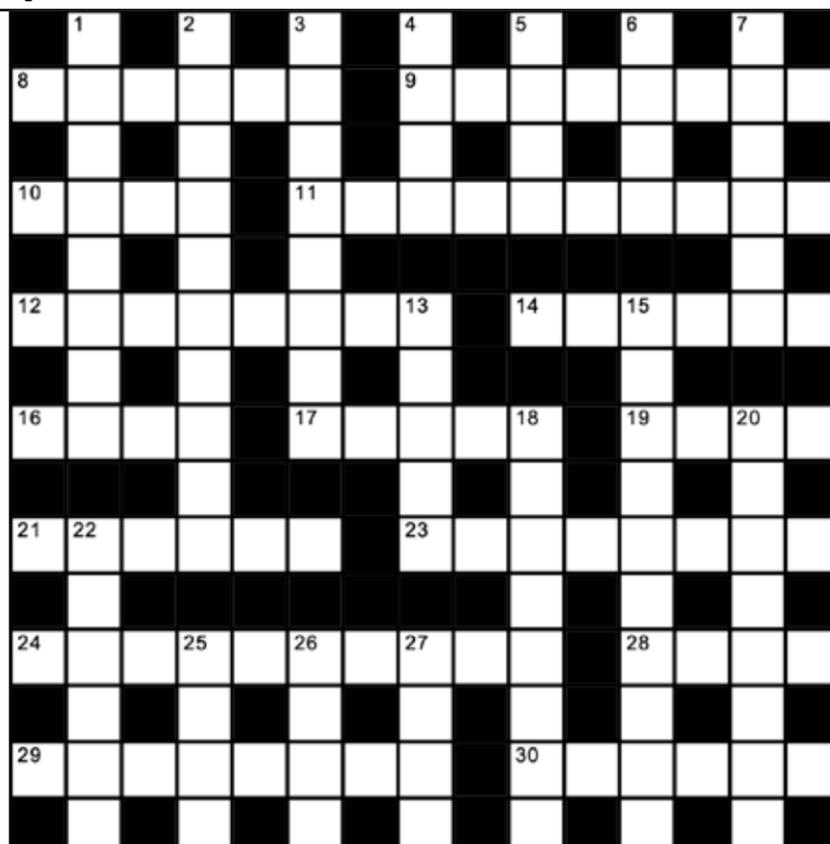
Crossword by Luke Koller

Across

- 8 A layer of masonry
- 9 Peaceful
- 10 Water from the clouds
- 11 Views of cities
- 12 Move in a circular path
- 14 Free from danger
- 16 Against
- 17 Hot fragment of wood
- 19 Colour of the sky
- 21 Small waterways
- 23 From the east
- 24 A single organism
- 28 A body of water
- 29 Continuing through life
- 30 Used by artists

Down

- 1 A voluntary gift
- 2 Write out from speech
- 3 To tell something in words
- 4 Cancel a correction
- 5 Barriers to retain water
- 6 Blue green colour
- 7 Large streams
- 13 Type of roof
- 15 What surfboards are made of
- 18 Follow as a consequence
- 20 Not likely to occur
- 22 Found in tea
- 25 A personal view
- 26 Hard metal
- 27 Spur on or encourage



Solution on back page

When will the minimum wage rise affect pension indexation?

MARCH 2023 at the earliest but don't hold your breath! It really depends on whether or not at some point wages will start to rise faster than inflation.

For the recent minimum wage decision to have an effect on pension indexation, Male Total Average Weekly Earnings (MTAWE) need to go up by 3 per cent or more.

At the moment, MTAWE is \$1,577. It should be \$1,626 to produce the current partnered pension of \$1,358 per fortnight, or \$679 per week.

The Fair Work Commission's recent minimum wage decision means that just 1.6 per cent of the workforce or about 184,000 employees will be getting the full 5.2 per cent increase.

But a hefty wage increase has been granted to another 2.7 million workers (23 per cent of the workforce) on awards linked to the minimum wage. There will be a flat \$40 a week increase for those earning less than \$869 a week, and a 4.6 per cent increase for those earning more

than \$869.

In other words, a quarter of the workforce will be getting an increase of about 5 per cent.

Will that raise MTAWE by more than 3 per cent, the point at which it could again be used for pension indexation and produce an increase in pension purchasing power?

This is doubtful, because 75 per cent of the workforce is mostly not getting a 5 per cent wage increase.

Also, the first MTAWE after that date will be based on wages paid between December 2021 to May 2022. The wage increases start after

May 2022, on 1 July.

So, it is certain the next pension indexation in September 2022 will not be based on MTAWE.

The March 2023 pension indexation is the first opportunity at which MTAWE could be used.

But as Inflation is still rising and rising faster than wages, it is far more likely that inflation will form the basis of pension indexation for quite some time to come.

Inflation-based pension indexation will lead to large increases in the pension without increasing the pension purchasing power.



Is it legal to refuse legal tender?

AFTER reading our article on banks bullying customers on cheques (*THE VOICE*, June 2022), a reader wrote to CPSA with a question, saying that, of course, cheques were "a thing of the past" but cash wasn't.

Their question was as follows:

DEFT payment systems (Macquarie Bank) have negotiated with Australia Post not to accept cash for payment of strata levies from 29 April 2022. They will accept cheque or debit card or by credit cards with a 1.5 to 3.5 per cent surcharge. Can you please advise if this allowable under Commonwealth law?



Cash as a method of payment is disappearing as fast as the cheque, much to the horror of money launderers everywhere. Cash is as old as civilisation and cheques date back to the Romans in the first (or last, depending on how you look at it) century before Christ.

According to a Reserve Bank survey in November 2019 cash was still used in 32 per cent of transactions. However, only 19 per cent of the total value of all transactions was in cash.

This means the number of cash transactions had fallen by a quarter in three years and the value of transactions by more than one-third.

At this rate, we can expect cash to effectively be non-existent by 2045.

However, this will probably happen a lot sooner because of the attrition among people who prefer to use cash.

Plus, money launderers will find ways to launder electronically. They already have, through cryptocurrencies.

We are witnessing a major change, the digital revolution, which is on par with the industrial revolution that swept the world 150 years ago.

But to get back to the question, can DEFT Payment Systems through Australia Post refuse payment in cash?

The answer is: yes.

Businesses can legally refuse to accept a consumer's 'legal tender' (such as official Australian coins or banknotes) as payment. There is no law against a business refusing to accept cash for goods and services. Businesses are within their rights to set the commercial terms upon which payment will take place before the 'contract' for supply of goods or services is entered into.

Note that it can also work the other way around.

It's perfectly legal for your local take-away shop to put up a handwritten sign which says: cash only, please!, meaning no cards and certainly no cheques.

Many still do.

All you need to know about the Government's reverse mortgage

ON 1 January this year, the Government's old Pension Loans Scheme was renamed the Home Equity Release Scheme.

On that date, the Scheme started to take on all comers of pension age. Previously you had to be a pensioner, now you only have to be eligible for a pension. Hence the name change.

Now you can be a billionaire of pension age, and the Government will lend you money against any real estate you own or own through a trust.

While there are a few important differences, what the Home Equity Release Scheme really is, is a reverse mortgage.

The difference between 'regular' reverse mortgages and the Government's reverse mortgage is twofold.

One, the Government's interest rate is lower than the 'regular' interest rate. This means it takes longer for the interest to gobble up the equity in your home.

Two, the amount the Government is prepared to lend you is limited. If you are a full rate pensioner the maximum loan is 50 per cent of the pension-plus-supplements, taken

fortnightly as a (tax-free) top up or as an annual lump sum.

So, a single full rate pensioner (on \$987.60 a fortnight) can borrow a top-up of \$493.80 a fortnight, or a twelve-month lump sum of \$12,838.80.

A billionaire eligible for the pension (but not getting it!) can borrow \$987.60 plus \$493.80 a fortnight, a total of \$1,481.40 a fortnight. Or they can borrow a \$38,516.40 twelve-month lump sum.

Over the years, you can only borrow up to a certain overall level, dependent on the value of your real estate.

The lump sum option will be available from 1 July 2022.

For any reverse mortgage, note that a lump sum loan counts as an asset for Centrelink, although a maximum of \$40,000 is exempt for 90 days.

If you spend your lump sum on, say, a car, it will add to your Centrelink-assessed assets, but spend it on a new roof for the family home, and it won't be.

Money borrowed regularly as an income stream, would be unlikely to affect your pension. It is not subject to the income test.

Funds that are set aside by the reverse mortgage provider are not assessed under either the income or

the assets test.

Now for the warning!

Taking out a reverse mortgage establishes a lien on your home. When your house is sold, this means that the mortgagee (the reverse mortgage provider) is paid what they are owed before anyone else gets their hands on the proceeds, including you yourself.

This can make it very difficult to sell up and buy elsewhere, even if your circumstances demand you move. Check out this CPSA publication on why you may find you have to move.

This makes the decision to take out a reverse mortgage a momentous decision. Don't take it lightly!

But it may sometimes be the best solution. For example, if you enter retirement and still have a regular mortgage and have to make mortgage repayments, it can be a solution to refinance and replace your regular mortgage with a reverse mortgage.

And if you've got a reverse mortgage already and your home has gone up in value, you may be able to borrow some more. Heck, you are stuck anyway!

The thing about reverse mortgages is that they are almost impossible to get rid of. Once you have one, you'll always have one.

Cancellation of CPSA Annual Conference

CPSA Executive considers that in view of the continuing risks arising from COVID-19, it is not practically possible or safe to hold the Annual Conference this year.

CPSA Annual General Meeting

The Association's 2022 Annual General Meeting will be held at 11.00 am (Sydney time) on **Wednesday 26 October 2022** at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills.

A formal notice for the 2022 Annual General Meeting will be circulated to each Association General Meeting Delegate and each Branch, each Area Council and each Affiliate at least 21 days in advance of the meeting.

The closing date for the receipt of agenda items, including constitutional amendments, is 4:00 pm (Sydney time) on **26 August 2022**.

Nominations to the CPSA Executive

Under the CPSA Constitution the terms of all CPSA Executive Members will expire at the end of the 2022 Annual General Meeting.

In view of the COVID-19 situation the CPSA Executive has resolved that the election of CPSA Executive Members (if required) will be conducted by postal ballot pursuant to the Associations Incorporation Regulations. To ensure that any postal ballot can be conducted efficiently Branches should notify Head Office of the persons appointed as their Delegates no later than 4.00pm (Sydney time) on **Friday 23 September 2022**.

The CPSA Returning Officer hereby calls for nominations of candidates for election to the CPSA Executive.

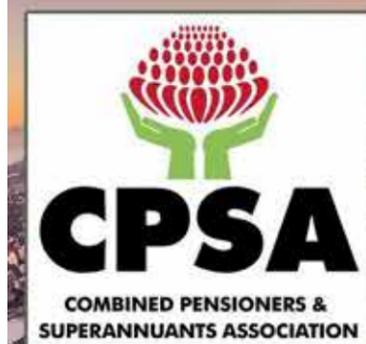
Official nomination forms duly completed and signed by the nominator, seconder and candidate plus the candidates CV with referees must be received by CPSA's Returning Officer, no later than Midday (Sydney time) on **13 September 2022**.

Nomination forms are being distributed to Branch/Area Council Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

Bob Jay
CPSA Secretary

CPSA News

Annual General Meeting 2022



Wednesday 26 October

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

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REGISTRATION**

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MEMBERS OVER
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the city with fellow
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 **Friday 23 September**.

Land tax dead, stamp duty lives

ECONOMISTS have a strange obsession with land tax, sometimes also called a property tax. It was in evidence again at the handing down of the 2022 NSW Budget.

Economists dream of replacing a one-off stamp duty on real estate transactions with an annual land tax. They claim it is a more efficient tax. Rightly so because everyone owning property would pay it every year.

Stamp duty, you see, enables millions of incorrigible tax dodgers, who buy a family home, pay stamp duty and then never move again. Or maybe they move once more and pay stamp duty again.

Economists point to an average turn-over of property every seven years. So, anyone buying a house and paying stamp duty pays for seven years only (or fourteen, if they move once more) rather than a land tax every year for forty-fifty-sixty years.

Replacing stamp duty with a land tax can work for people with plenty

What's in the NSW Budget 2022 for you

NSW Budget 2022 contained some big funding boosts in lots of areas.

Here's what's of particular interest to pensioners and retirees.

In terms of housing, it's good news if you're looking to buy a home.

The new \$780 million-dollar shared equity scheme trial for select groups, includes single people over 50.

Similar to Federal Labor's Help to Buy scheme, the NSW Government will contribute 40 per cent of the cost of a new home and 30 per cent for an existing home with buyers only needing a minimum 2 per cent deposit.



of money coming in. But for people on low incomes, it is unaffordable. That includes many pensioners.

Just imagine if you had to pay double the council rates you pay now. That would be the simple reality of land tax.

In July last year, CPSA pronounced the NSW land tax proposal "probably dead" because no provision had been made for it in that year's NSW Budget. In the year before that, land tax had been included in the NSW Budget.

But it seems that land tax is off one year and back on the next. Last year it was off, this year it's back in the NSW Budget.

Under the new, watered-down property tax plan, first home buyers will have the option of paying the upfront cost of stamp duty or a small, annual property tax payment of \$400 plus 0.3 per cent of the land value of the property.

This is the first big change. Initially, it would be for all home buyers.

The second, even bigger change from how the NSW land tax proposal was first presented, homes purchased under the land tax

Combined with the option to pay property tax rather than larger upfront stamp duty payments, buying a house is much more accessible.

However, there weren't any big announcements for those unable to afford their own house.

Despite increasing wait-lists, little was announced to ease social housing pressures with only \$37 million committed to provide 120 new social housing dwellings for rough sleepers as part of the Together Home program.

As part of the record \$33 billion spend on healthcare, regional areas will see a big improvement with a \$210 million investment in regional health.

On top of this a \$34.3 million boost to the Isolated Patients Travel and Accommodation Scheme (IPTAAS) will help those needing to travel at least 100kms each way or 200kms a week to receive medical treatments.

Travel, for both medical and recreational purposes, will also be covered by Commonwealth Home

scheme can revert to stamp duty once they are on-sold.

So, at the most, we're looking at a piecemeal and ultimately incomplete introduction of land tax.

It's still going to cost \$664 million though over the two-year "trial" period. This money could have been better spent, on building social housing for example, for which there is nothing meaningful in this year's Budget.

To be fair, the initial NSW land tax proposal was always based on the assumption of generous financial support from the Commonwealth. The newly appointed federal Treasurer Jim Chalmers has all but ruled out compensating the states for land tax reform.

As it is, this NSW land tax is for mostly younger people who expect to upgrade and on-sell their first property in a few years' time. When they upgrade to the house they really want for keeps, they will pay stamp duty, thank you very much.

So, the new NSW land tax is in reality just another subsidy scheme for first-home buyers.

Support Program with an extra \$42.4 million allocated.

Further investments in health include \$234.1 million to NSW ambulance for more workers and 30 new ambulance stations to address growing problems with overworked staff and lengthy wait times.

There was also a much needed \$32.7 million boost to palliative care.

For general cost of living relief, funding for existing water and energy rebates as well as pensioner council rate concessions through Service NSW will continue.

The Energy Bill Buster program, costing \$128 million over 8 years, is also on offer to help with more long-term savings.

Under this program you can get up to 10 years of energy rebates as a lump sum to install solar panels or energy efficient appliances in your home to combat some of the rising energy costs that will continue over the coming months.

Finally, while OPAL fares will rise from 4 July, the Pensioner Excursion Fare will remain steady at \$2.50.

No end-of-life dignity guarantee but euthanasia now legal in all six states

WITH the state of New South Wales passing Voluntary Assisted Dying legislation last May, euthanasia is now legal in all Australian states, but not in the territories.

Curiously, the Northern Territory was the first place in the world – not just Australia – to legalise voluntary euthanasia in 1996, but it was effectively banned after nine months by the passing of a federal law. Four terminally ill people used it to die.

With all six states now having legalised euthanasia, advocates point out that it's time for the territories to be allowed their own euthanasia laws.

Apart from all states having legalised euthanasia, they all have remarkably similar laws governing the process of voluntary assisted dying.

Eligibility is restricted to adults, Australian citizens and permanent residents. Residency in the state in question is mandatory, although all states allow for a state residency review.

The purpose of national residency requirements (to prevent Australia becoming a haven for non-residents) is clear. However, why someone in, say, Queensland can't move to, say, Victoria, and after, say, a month apply successfully for voluntary assisted dying there is less obvious.

Other differences, though few in number, are significant.

Queensland is the only state where

no distinction is made between the death expectancy period for eligible medical conditions, which Queensland sets at 12 months. The other five states set it at 12 months for neuro-degenerative conditions only and at six months for all other conditions.

Tasmania has provided for the death expectancy period to be able to be reviewed on a case-by-case basis.

In Western Australia, Tasmania and Queensland doctors may initiate discussion with their patients about voluntary assisted dying, but not in the other three states.

The states are evenly split on the ability of people to have voluntary assisted dying administered in nursing homes and private hospitals against the conscientious objections of management.

In South Australia, Queensland and New South Wales, such care facilities can ban voluntary assisted dying from their premises, although they do have to be helpful by allowing the application process to take its course and by facilitating the transfer of an applicant to a different place for the actual administering of voluntary assisted dying. The other three states do not permit facilities to

ban euthanasia from their premises.

Importantly, all six states require both mental capacity in the applicant as well as a death expectancy period of 12 months for neuro-degenerative conditions. This means it is uncertain that a person with dementia would be able to successfully make an application for voluntary assisted dying. They may not have mental capacity twelve months out from their expected death to participate in the application process.

Voluntary assisted dying is so often viewed as a way to keep control of one's life right to the end.

However, its purpose is to prevent unbearable medical suffering and absence of any quality of life.

Even then, it is only available to people with mental capacity, although those without mental capacity can suffer unbearably as well.

The fact remains that the first defence against end-of-life indignity and unnecessary suffering is an advance care directive. The Health Departments of all states and territories promote them on their websites, and everyone concerned with end-of-life dignity should have one.



Can you protect yourself from rising energy bills?

THE Australian Energy Regulator has announced the new default market offer, in place from 1 July, is up to \$227 higher in NSW than it was last year.

The default offer is the most a person can be charged if they haven't shopped around for a better offer.

Only three states (NSW, Queensland and Western Australia) offer financial hardship programs

that actually offer money. Queensland makes available \$720 once every two years. Western Australia offers "up to" \$580 a year for financial hardship south of the 26th parallel, \$960 north. NSW offered \$1,200 but has recently increased this amount!

Elsewhere, energy retailers are required to run hardship programs. It's payment plans in Victoria, South Australia, Tasmania, the ACT and the Northern Territory, and as long as you stick to those you can't be

disconnected.

Even though they offer money, the NSW, Queensland and Western Australia hardship schemes have in common that they are extremely difficult to access.

To help with the impending price increase, the NSW Government has decided to increase the limits for the Energy Accounts Payment Assistance (EAPA) voucher program from \$300 to \$400 a quarter.

If your application is successful, \$50 vouchers, up to the value of \$400,

are electronically sent straight to your energy provider to be applied to your account.

Even though NSW is relatively generous in comparison with the rest of Australia, EAPA vouchers are notoriously hard to get.

Firstly, the program is only available for someone who's going through a short-term financial crisis that's stopping them from paying their bill.

This could be from unexpected medical bills, sudden loss of income or anything else that might be making things harder.

During the application process people will be asked to prove that they're having to go without other necessities such as food or healthcare to pay their bill or that they are at

risk of being disconnected due to an unpaid bill.

One big bonus to the program is that once an applicant has notified their energy provider that they have an appointment for an EAPA assessment the provider isn't allowed to disconnect them.

If you're applying for EAPA vouchers, you need to let your energy provider know as soon as you have an appointment to buy yourself some extra time even if the assessment doesn't work out in your favour.



How does public dental care actually (not) work?

ORAL health is a huge concern for older Australians.

Far too many people relying on the public health system are left in pain or present to hospitals with preventable problems caused by lack of dental care.

Over half of people aged over 55 have gum disease. If this is left untreated, it leads to complete tooth loss for one-in-five people 75 and over.

But anyone who has tried to receive public dental care knows that access is appalling.

In NSW, waitlists for adults are approaching 100,000 with another 30,000 still waiting to be assessed. They are also prioritised by urgency so those waiting for minor work are left at the bottom of the list until their symptoms worsen and become unbearable.

An election commitment by The Greens makes dental care accessible to all by including it in Medicare.

This would cost \$77 billion over ten years, which is why major parties haven't been so quick to agree, but it is a necessary investment in the wellbeing of Australians.

Public dental care is available to

around 5 million Health Care Card and Pensioner Concession Card holders nationally.

That's about one fifth of the population.

But of all dentists in Australia, only one-in-twenty work in public clinics.

This tiny workforce means that when you apply, you're overwhelmingly more likely to end up on a waiting list than to receive an appointment straight away.

These waiting lists can be very long, with NSW wait times being around 465 days for most people.

Hearing this, it's no wonder that people don't bother applying until they are desperate for emergency care. Most scrape together the money to go to a private dentist.

The only way to ensure you receive treatment is to stress the seriousness of your symptoms and keep calling repeatedly. It's almost as if the system wants you to exaggerate and cheat.

It is the only way, even though it is simply not fair or sustainable to expect people to go to these lengths to receive basic, necessary care.

If you've faced these issues or have your own experiences with public dental care, please contact us to share your story on 1800 451 488 or voice@cpsa.org.au.



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

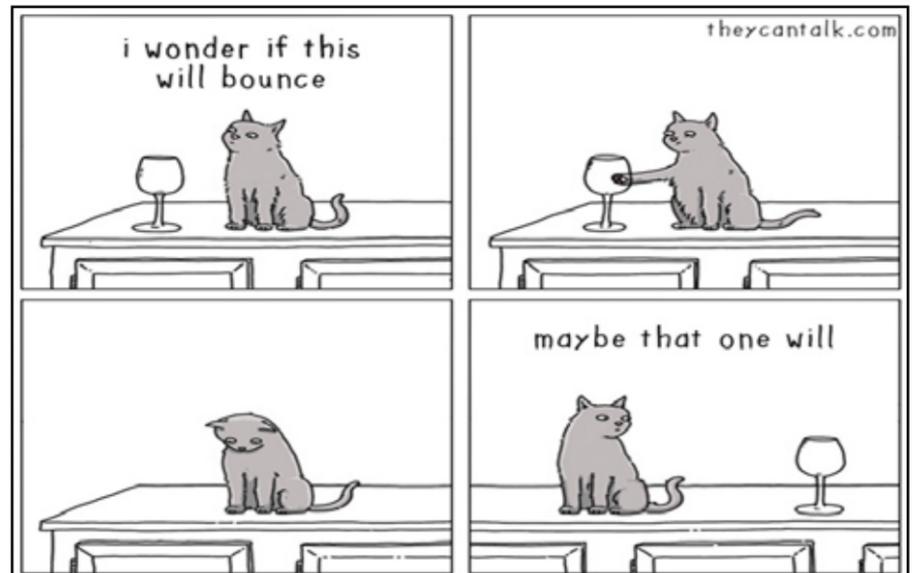
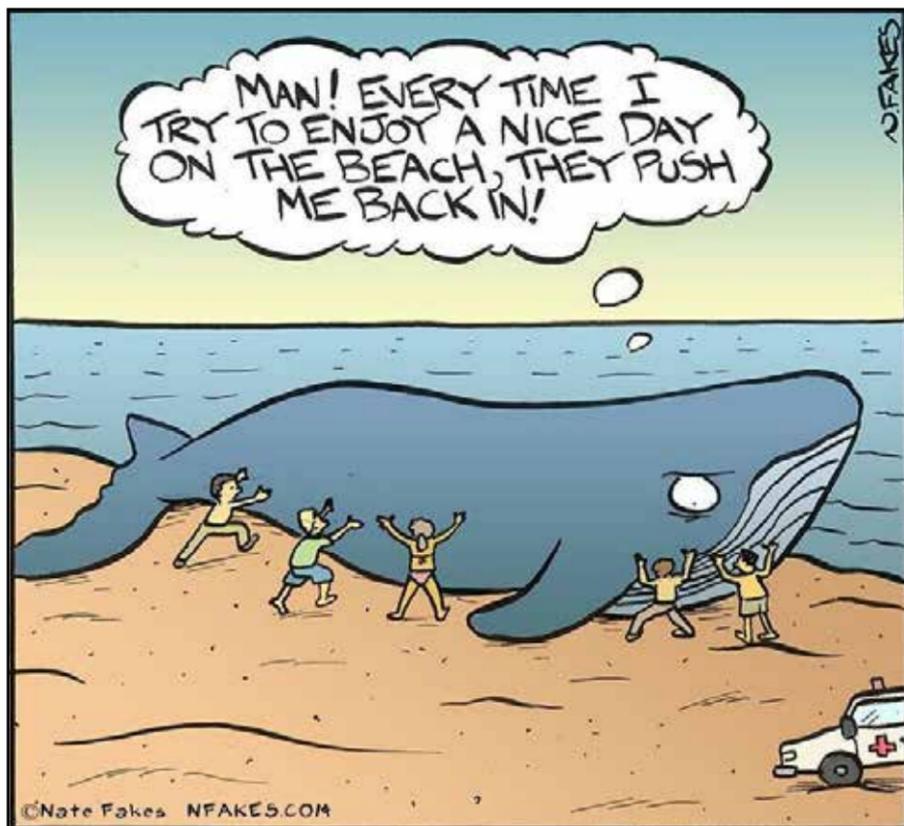
NSW Ombudsman's Office
1800 451 524

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



Crossword Solution

Crossword on Page 4

	1	D		2	T		3	D		4	S		5	D		6	A		7	R
8	C	O	U	R	S	E		9	T	R	A	N	Q	U	I	L				
	N	A	S	E	M	U	V													
10	R	A	I	N		11	C	I	T	Y	S	C	A	P	E	S				
	T	S	R																	
12	C	I	R	C	L	I	N	G		13		14	S	A	F	E	S	T		
	O	R	B	A																
16	A	N	T	I		17	E	M	B	E	R		18		19	B	L	U	E	
	B																			
21	22	S	T	R	E	A	M		23	E	A	S	T	E	R	L	Y			
	A																			
24	I	N	D	25	I	V	26	I	D	27	U	A	L		28	L	A	K	E	
	N	D	R	R																
29	L	I	F	E	L	O	N	G		30	E	A	S	E	L	S				
	N	A	N	E																