

MORE NURSING HOME RESIDENTS DIE OF COVID-19 THAN EVER BEFORE

IN September, the World Health Organisation (WHO) noted that the number of coronavirus deaths worldwide the week before had been the lowest reported since March 2020, when the COVID-19 pandemic started. The WHO said the end of the pandemic was in sight.

As if on cue, most states abolished the requirement for passengers to wear masks on public transport, including trains, buses, taxis and rideshare services, and in transport waiting areas.

But what the WHO also said was that countries should not act as though the pandemic was over. Specifically, the WHO urged all countries to vaccinate all most-at-risk groups, including older people. Vaccine coverage overall should be 70 per cent.

Australia's population-wide vaccine coverage is 85 per cent. Globally, coverage is 63 per cent.

Australia-wide, masks remain mandatory in hospitals and nursing homes and for good reason.

A total of well over 3,000 nursing home residents have died of COVID-19 since beginning of pandemic, but the majority of those deaths occurred this year, from January to September 2022: just over 2,200.

In 2020, the first year of the pandemic, 686 nursing home



residents died of COVID-19, and 231 died in 2021, the time of lock-downs and strict isolation protocols.

While the wider community can afford to relax, it is clear that older people with underlying conditions must continue to be very careful, whether they are nursing home residents or not.

By being careful we mean keeping their vaccinations up to date, social distancing and wearing a mask.

Fortunately, for those still at risk of severe illness as a result of a COVID-19 infection despite vaccines and boosters, good access to early treatment with antiviral drugs makes a big difference, but here prevention is better than a cure.

The consensus among medical professionals specialising in communicable diseases is that the

COVID-19 vaccines and the anti-viral medications for those infected are doing their job.

For the vast majority of people, there is no longer a need to fear a COVID-19 infection, provided they have been vaccinated. COVID-19 is now comparable with influenza as a health risk.

But as the nursing home COVID-19 stats show, COVID-19 is not harmless. COVID-19 lock-downs are now a thing of the past. So are travel bans, which left tens of thousands of Australians stranded overseas, and which prevented citizens from other countries from returning to their homes and lives.

Life for the wider community is returning to normal, and this is something for the wider community to be thankful for.

Letters

CPSA Executive

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Barbara Wright

Megan Lee
CPSA Manager

THE VOICE

OF PENSIONERS AND SUPERANNUANTS

Phone: 1800 451 488

Fax: (02) 8836 2101

Email: voice@cpsa.org.au

Giggle Page: Pam Townsend

Design: Antoine Mangion

Printer: Spotpress

24/26 Lilian Fowler Place,
Marrickville NSW 2204

All content is prepared by the
CPSA VOICE editorial and
production team.

THE VOICE

CPSA

Level 3

17-21 Macquarie Street
Parramatta NSW 2150

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Age Pension not keeping up with cost-of-living (1)

I THINK that as a single pensioner I have done quite well living within my means to this point.

As a yard stick, I guess just how much my grocery bill will amount to at the checkout.

Usually, I am out by less than \$20 maximum.

In the last few months, it's always been between \$40 and \$50 out.

This week, the grocery bill was \$123. My guesstimate was \$65.00.

We need a massive update in our pension payments.

David A Lawton

Age Pension not keeping up with cost-of-living (2)

THE latest Age Pension increase is a joke!

The cost of living has increased by far more than the pension increase.

Since the start of the pandemic, fuel has risen by 100 per cent, groceries have increased by 50 percent plus in some supermarkets, whilst hotel accommodation has doubled in price in the past year.

If this happened to public servants, they would go on strike immediately, but

pensioners do not have that resource.

Surely, the Australian Government should be following the policy that is evident in the UK and NZ, whereby Age Pensioners get the full pension when they reach the Retirement Age, so that they have a reward for their efforts during their working life.

John Kelmar

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.

CPSA Funding

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



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.

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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

Superannuation: what's better, choice or no choice?

IN Australia's super system, there are two options. You can choose your own fund, called a Choice fund. Or you can let your employer pick a (default) MySuper fund.

Last year for the first time, the superannuation regulator, the Australian Prudential Regulation Authority (APRA) carried out a MySuper Product Performance Test. The Test assessed eighty MySuper funds. Thirteen failed.

On 31 August, APRA released the results of its second MySuper performance test.

APRA assessed 69 MySuper products with at least five years of performance history against an objective benchmark that assesses two components: investment performance, and fees and costs.

Last year, APRA looked at 80 MySuper funds: mergers and exits have reduced that number to 69.

Five products failed to meet the benchmark this year, including four that failed last year. A further five products that failed last year's performance test passed this year.

APRA says that performance tests, highlighting that now almost 96 per cent of MySuper superannuation members (13.1 million) are now in a performing MySuper product.

5.1 million MySuper members (just over 38 per cent) are now paying lower fees than they were last year.

Trustees of the MySuper funds

that failed for the first time will notify their members of the result by 28 September 2022.

The four products that failed the test for a second time are now closed to new members. Action is being taken to transfer the over 500,000 members concerned to performing MySuper products before the 2023 performance test.

The annual performance test was introduced last year to protect members from poor outcomes and hold trustees accountable for the implementation of their investment strategy. The test assesses products' long-term performance against a clear and objective benchmark tailored to each product's asset allocation. In 2021, 13 MySuper products failed the test of which four have since exited.

For the first time this year, the regulator, APRA, will also conduct a similar test of Choice super funds, where members have made a conscious decision to become a member of a particular fund.

Superannuation research, consulting and ratings firm, SuperRatings has stolen a march on the regulator and conducted its own analysis of over 650 options across Trustee Directed Products, including Retail, Industry, Corporate, and Government funds, but excluding MySuper products.

The results from their analysis suggest that approximately one-in-five will fail the APRA test.

So, if you are currently in a

(19-25 September),

Dementia Australia stressed the importance of increasing knowledge and

understanding in the community.

With such a wide array of symptoms, and physical and cognitive decline often being

attributed to 'normal' ageing, people often delay seeking help, but an early diagnosis

is key to ensure the right supports are put in place.

Diagnosis isn't the end of the story though.

Up to 85 per cent of people with dementia worldwide don't receive adequate care,

Donations

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

Lynda Forbes
Val Dolan

\$35
\$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/



MySuper fund, there's a 4 per cent chance you're in a non-performing fund. If, on the other hand, you're in Choice fund, that chance is 20 per cent.

This prompts the question whether superannuation fund members wouldn't be better off sticking to or joining MySuper. That, for the time being, would seem like a good strategy.

Until APRA knocks the Choice funds sector into shape as well.

treatment and support after diagnosis.

While there is no cure for most forms of dementia, the right support can dramatically

prevent the progression of the disease and increase quality of life, which is why the

World Alzheimer Report 2022 is pushing not just for education and de-stigmatisation, but also to make dementia a global priority.



Superannuation: what's better, choice or no choice?

ACCORDING to estimates from the Australian Institute of Health and Wellbeing,

between 386,200 and 472,000 Australians were living with dementia in 2021.

With Australia's ageing population this number continues to rise and is expected to

grow to almost 850,000 by 2058.

But despite this prevalence, awareness is not at the level it should be.

As part of their 2022 report released for Dementia Action Week

CPSA News

Do you downsize and solve the housing crisis, or do you sell?

THE Social Services Minister recently put out a media release with the winning headline "Pensioners incentivised to downsize to free up housing stock for young families".

It is the real estate lobby which started up the myth that if older people sold their house, exclusively young families would buy them. Also part of that myth is that older people sell to 'downsize'. The real estate lobby's sole interest obviously is to encourage older people (or anyone really) to sell up and pay their agent a percentage of the proceeds.

This myth caught on with politicians, who will from time to time trot it out in their battle against the housing crisis. In this case, the media release noted that "more than 8,000 pensioners downsized last year" and goes on to say that "it is hoped this number will increase if the changes are legislated."

Before we discuss the changes, let's note that, first of all, 8,000 pensioners downsizing is an underwhelming number, especially as a fair few of those 8,000 pensioners would be members of the same household: we're talking about fewer than 8,000 houses being freed up "for young

families".

Secondly, how does the Government know every pensioner household which applied for the exemption from the asset test last year was downsizing. True, applicants need to tell Centrelink how much they think they will spend on their new home.

But the Social Security Act 1991 does not provide a definition of 'downsizing'. Does it mean buying a cheaper home? Does it mean a smaller home? If the former, can't a bigger home not also be cheaper, if a pensioner moves from, say, Sydney to, say Adelaide? If the latter, can't a smaller home not also be more expensive?

In other words, Centrelink, and by extension the Social Services Minister, do not know if these 8,000 pensioners actually downsized or even wanted to downsize. All they know is that these pensioners applied for an exemption and were successful in their application.

At the same time, did the Government keep tabs on who bought the homes from which these 8,000 pensioners downsized? There does not appear to be any way of

knowing if the purchasers were indeed "young families", middle-aged bachelors or developers knocking down an old house to put up a block of seniors-living apartments. Maybe some of the purchasers even belonged to the group of 8,000 pensioners.

After this thoroughly mean analysis, it's time to look at the changes the Government wants to introduce. These represent an improvement on the current exemption of the pensioner owner-occupied-home sale proceeds from the pension assets test.

Currently, the exemption is for twelve months. This will be doubled.

Currently, the exempt sale proceeds are deemed at the higher deeming rate (2.5 per cent). This will change to the lower deeming rate (0.25 per cent).

These are good changes.

But they will do little to bring relief to "young families" or other people bowed by the current housing crisis.



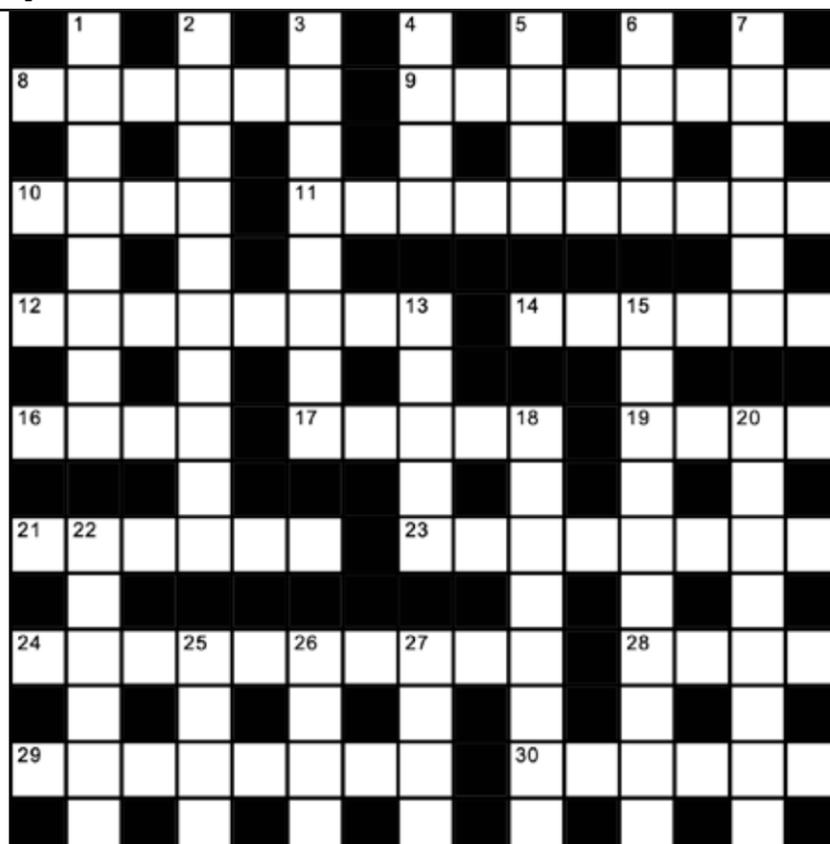
Crossword by Luke Koller

Across

- 8 Yellow fruit
- 9 Dictator
- 10 Needed for coffee
- 11 Introduce light into
- 12 Sauce for pasta
- 14 A pail
- 16 Emotion
- 17 Spirit of an era
- 19 In addition
- 21 Arid
- 23 Orators
- 24 Star gazer
- 28 Body covering
- 29 Price paid for borrowing money
- 30 Talented

Down

- 1 Needed to bake
- 2 Needed to stop pain
- 3 Sauce
- 4 A noble title
- 5 A whole individual unit
- 6 Quickly read
- 7 Australian flower
- 13 Remains of a fire
- 15 Part of an engine
- 18 Cheapest cabin on a passenger ship
- 20 Small oily fish
- 22 Missing
- 25 Made of coral
- 26 A want
- 27 An insect seen at night



Solution on back page

How to recruit a grey army: jobs and skills

FOLLOWING the successful Jobs and Skills Summit, the Government has announced that Age and Veteran Pensioners will be able to earn an additional \$4,000 over their pensions between 1 December and 30 June next year.

This is subject to the passage of legislation. Although delayed due to the passing of Queen Elizabeth II, it can be assumed that that passage will be smooth, as the now Opposition's election campaign included a commitment to a similar policy.

The measure just announced increases the Work Bonus annual cap from \$7,800 to \$11,800 annually.

Success is defined as a significant number of pensioners taking up paid employment. The current rate of participation in Work Bonus is three per cent of pensioners, which is around 75,000.

Advocates have pointed to New Zealand, where 25 per cent of pensioners are in paid employment and have enthused over a "grey army" of hundreds of thousands of [Australian] pensioners" who, they say, are champing at the bit to stay in, or go back to work.

However, it is very likely that income tax, which applies to New Zealand pensions, has much to do with the much higher rate of pensioner employment over there. While the pension is about the same as it is in Australia, it is reduced by close to \$4,000 a year as a result of income tax levied on a pay-as-you-go-basis. That is potentially a powerful incentive not to give up work on reaching pension age.

The New Zealand incentive does not exist in Australia. Instead, there is a potentially powerful disincentive in the form of the income test, which reduces a single person's pension payment by 50 cents in the dollar for any type of income above \$190 a fortnight. This is known as the income free area.

Work Bonus was created back in 2009 to offer relief for pensioners who chose to work. Work Bonus adds \$300 per fortnight to the income free area of \$190, provided

the source of income is employment.

The way it works is that every pensioner builds up a Work Bonus credit of \$300 per fortnight, which will increase to \$7,800 after a full year at the end of each financial year. Any left-over balance is extinguished at the end of each financial year, and the process starts all over again.

Applying the full annual Work Bonus to employment income, means that a pensioner does not lose 50 cents in the dollar over that amount. Their current benefit is \$7,800. Combined with the \$190 fortnightly income free area (\$4,900 annually), a working pensioner's annual benefit can be as high as \$12,740. Add the just-announced \$4,000 over seven months to that, and that net benefit comes out at \$16,740. It means that a single pensioner can have a combined income from the pension and employment income of about \$42,000 a year without having lost a cent to pension income testing. Before the just-announced measure, that number was \$38,000.

Clearly, the incentive for a pensioner to participate in Work Bonus was a powerful one even before the Government increased the cap by \$4,000 over seven months. Yet only three per cent of pensioners avail themselves of this opportunity. Will an additional annual benefit of \$4,000 unleash a grey army of hundreds of thousands of workers where the previous net benefit of \$7,800 produced only 75,000 soldiers? Probably not.

There are a few obvious reasons why Australian pensioners in the main choose not to work in the face of Work Bonus.

The first and foremost reason is that about half a million pensioners are not paid their (part) pension under the income test but under the assets test. That reduces the grey army of workers recruitment ground by one-third in one fell swoop. Also, even if they could benefit, would they? These pensioners are relatively well-off and don't need to work.

Of the one-and-a-half million pensioners who are paid their pensions under the income test, the majority are part pensioners. Their pensions are being reduced because



they have income mainly from interest and dividends. These are financial assets and what is assessed is not the actual income but deemed income. Generally, the rates of return available in the investment market are significantly higher than the deeming rates used in income testing. In other words, many part pensioners are actually also quite well-off. They don't need to work, and they tend not to want to work.

This leaves the group who are paid a full rate pension or a part rate pension close to the full rate. This group has no or few savings to fall back on. This group counts about 1.5 million pensioners, of whom roughly 60 per cent (900,000) are over 75.

While there are certainly those over-75 who choose the work, it would be a safe claim that the vast and overwhelming majority cannot and therefore do not want to work, and particularly not in physically demanding jobs in hospitality, retail, childcare, aged care and fruit picking on which the Chamber of Commerce and Industry wants to unleash the grey army.

And the under-75s, about 600,000 of them? It seems unlikely that one-third of them will be willing to go back to work, which is what is the minimum needed to satisfy the Chamber of Commerce's hyperbolic criterion of "hundreds of thousands".

The increased Work Bonus measure is an outcome of the Jobs and Skills Summit. As a measure, it should therefore first be judged on its effectiveness in enticing pensioners back to the workforce. It's very unlikely to do that.

Having said that, the increased Work Bonus cap will benefit those pensioners currently working. In that respect, this measure is a good measure and one that will make these pensioners and a few new entrants very happy, for seven months at least and hopefully permanently.

CPSA News

Is 'ageing in place' just a fantasy?

YOUR home is your safe space.

It's where you go to eat, sleep, relax and recover.

At least it should be.

For the growing number of long-term renters this is not the case at all.

A new report by Anglicare Australia explores the experience of older renters in Australia and what's stopping them from ageing in place.

Almost nine in ten older people want to remain in their home as they age but this is not a possibility for many.

Less than one in three older renters expect to stay in their current home for the next five years.

Homeowners already face many barriers when trying to stay in their home. The cost of living only continues to increase and many houses aren't accessible for those with any kind of mobility issue.

But these problems are exacerbated tenfold for renters.

Not only do they have to grapple with cost-of-living pressures but also the ever-increasing cost of rent.

72 per cent of renters said that cost was their biggest barrier to ageing in place compared to 15 per cent of owners.

Let's say someone receiving the

maximum rate of Age Pension and Commonwealth Rent Assistance (\$1,119.30 a fortnight) was renting an apartment at the average cost of about \$430 a week. They would be left with only \$130 a week for all their other expenses.

With this kind of pressure, it's no wonder many older renters forego lots of things, even necessary things.

Ignoring the fact that many rental properties have major deficiencies, like insufficient insulation, renters have so few protections that many often don't even want to ask for minor accommodations like a grab rail due to fears of retaliation.

Significantly, less than half of renters said their home was suitable for them to live in as an older person, which means more than half thought it wasn't.

But without even the ability to make the changes required to make homes suitable for older people,

ageing in place becomes very difficult.

Yet if you aren't a homeowner there really aren't many other options available.

A unit in a retirement village tends to cost about 90 per cent of the average house price in the area, putting it out of reach for most older renters.

Social housing stock is hugely lacking and by the time you reach 80, the priority age for an elderly client, you're likely to have already had to leave your home.

This means that many of those unable to afford the private rental market are forced into residential aged care before they're ready.

To allow older people to age in place, as so many want to do, changes need to be made to increase security for older renters and make social housing available when the private rental market fails them.



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, was 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, OAM
CPSA Secretary

CPSA News



ANNUAL GENERAL MEETING 2022



Wednesday 26 October

Registration at 10.00 – AGM starts at 11.00

This year you can attend the AGM from your home via your computer, tablet or phone, or you can attend in person at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills



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CPSA's
FUTURE

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the sights and sounds of
the city with fellow
Members and friends.



Rydges Sydney Central

For more information contact CPSA Head Office: 1800 451 488 or cpsa@cpsa.org.au

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. Delegates are entitled to vote and speak at an AGM but Observers are not entitled to vote and speak at an AGM.

IT'S NOT TOO LATE TO REGISTER!!

Can nursing homes evict residents?

THIS question was asked by a caller to CPSA on behalf of her elderly father, who had been evicted from his nursing home while he was in hospital. The family was under pressure from the hospital to find a new nursing home for her father, whose hospital stay was no longer necessary.

In this particular case, the nursing home sent the family a specific termination-of-contract letter, citing the prolonged absence of her father and claimed he was violent and disruptive. Her father had dementia and had been in the locked section of the nursing home.

The nursing home's action was a bluff, but a bluff that works more often than not, as it did in this case.

The federal Department of Health has the following policy on the eviction of residents, which covers seven scenarios.

First, a nursing home closing down is a logical reason for residents having to be assisted in finding an alternative. Closure can be because the provider has made a decision to close a home for any reason, but it can also be because the regulator closes the home after the home has been found to be unsafe.

Second, non-payment of agreed fees for six weeks can be a basis for eviction, but only if a resident refuses to pay them. A resident

becoming unable to pay is not a basis for eviction.

Third, an Aged Care Assessment Team (ACAT) may decide a resident doesn't need the care provided by a nursing home anymore. This could apply in the case of people recuperating from medical interventions and regaining their health and functioning.

A fourth scenario is where a resident is absent from the service for seven days or more for reasons not permitted. Going into hospital obviously is a permissible reason, but a four-week cruise might not be.

Fifth, a resident was receiving care under a specialist dementia care agreement, which a clinical advisory committee has determined they no longer need. For example, in the latter stages of dementia, someone who previously displayed violent behaviour may enter a catatonic stage. A nursing home specialising in care for dementia sufferers with violent or severe roaming behaviours would obviously want to free up that person's place.

Sixth, if a nursing home cannot, or can no longer meet a resident's assessed long-term needs, this resident may need to be accommodated elsewhere. For example, advancing dementia can cause sufferers to become violent. Obviously, a nursing home without a locked section would not be able to manage such behaviour.

Lastly, a resident who intentionally causes serious damage or injury to staff or another resident may be evicted.

The Department of Health makes it very clear that eviction doesn't mean making residents homeless. Alternative accommodation must be found before a resident is made to leave.

This brings us back to the caller to CPSA whose father was evicted while in hospital. Clearly, his nursing home simply turfed him out, relying on the hospital not to do the same.

Eventually, the caller and the hospital found a new nursing home for the caller's father. This is the text of an email the caller sent to CPSA:

"I found somewhere for my 37kg dad to go on Friday. He was on his way to the new facility, where I was waiting for him to arrive. (..) I was informed by the facility that they had been told dad was COVID-positive and he would not be allowed to enter. He was in transit only five minutes away. Dad was then sent back to [the hospital] and is currently on [a ward] which is not a COVID-ward and they are treating him as palliative although he is breathing easily but they have started the morphine and he is no longer responsive. No happy ending."

Clearly, the nursing home's bluff worked, but shame on them!



Does your phone voip?

LANDLINES, or home phones, have always been the trusty go-to through thick and thin.

No matter how good or bad reception is, or what crazy weather is going on, as long as you pay the bill, the home phone works.

But ever since home phones switched over to the NBN they have started using a Voice-Over-Internet-Protocol, or VOIP. It's just a fancy way of saying calls are carried over the internet.

This means that if there's a blackout or the internet stops working, your phone stops too.

But there are a few ways to avoid this!

To know what option will work for you first you'll have to check what kind of NBN connection you have. You can do this by checking with your service provider or on the NBN website by entering your address and looking under 'planned technology'.

If you have a FTTP, or fibre-to-the-premises, connection this means that fibre optic cables connect your house directly to the NBN.

Those with this connection can speak to their phone provider to order a battery backup for their Power Supply unit.

During a blackout this should give you about five hours of battery life. So long as you have a phone that doesn't need to be connected to mains electricity to work, it will

keep working during these five hours too.

If you're unsure about whether your current phone will work, call your provider and they should be able to help you out.

For those with a life-threatening medical condition, you qualify as a Priority Assistance customer and are guaranteed a battery backup. Make sure you also contact the provider of any medical alarms or other vital devices to make sure they will still work too.

There is another similar option for Telstra customers with a Telstra Smart Modem.

Smart Modems are designed to automatically swap over to the 4G mobile network to keep your phone working in an NBN outage.

With a Telstra Uninterruptable Power Supply, it will stay running for up to four hours in a blackout as well. This will keep your phone useable, once again as long as it doesn't need to be connected to mains power.

If you're a Priority Assistance customer you can receive an Uninterruptable Power Supply at no extra cost, otherwise there will be a small charge.

If you're wanting to avoid NBN all together, your other option is a 4G home phone, which is basically a mobile phone in disguise.

They work using a SIM card rather than through NBN, just like a mobile phone would.

Most of them also have a backup battery so you'll be able to keep using the phone during a black out as long as the battery lasts, which can be up to 48 hours.

But for those in rural areas with spotty mobile reception, you might be better off sticking with the NBN, no matter how frustrating it is.

One way to get a phone like this is through a company such as myhomefone. A basic plan will set you back \$33 a month plus an initial \$99 connection fee.

With this plan, you're renting the handset, you don't actually own it. If this is an issue for you, there are other similar phones out there, like the fixed wireless 4G phone from Seniors Phone or Opel 4G mobile home phone which will set you back about \$200. Once you buy the phone outright, all you need to do is insert a SIM card into it.

A SIM card with a long expiry plan will mean you won't have to top it up too often.

Amaysim offers a one-year plan with unlimited calls. It'll cost you \$99 for the first year and \$120 a year after that.

It includes 60 gigabytes of data, which is more than plenty if you're only using it for your home phone: 1 gigabyte allows you to make 30 hours of phone calls, so 60 gigabytes give you 75 round-the-clock-on-the-phone days a year. And at \$10 a month, it works out cheaper than a home phone.



How to save in NSW

COST of living continues to be a huge issue with interest rates rising yet again in September and expected to increase by another 25 to 50 basis points in October.

As prices everywhere keep increasing it's important to look out for any opportunity for some savings.

Lucky for pensioners, the NSW Government has a bunch of programs running to help save you some money.

Firstly, there's over 70 discounts and rebates you could be eligible for to help with the cost of everything from electricity to glasses.

The Savings Finder tool on the Service NSW website asks you a few questions and then provides you with a list of money saving schemes you can apply for.

If you'd rather talk to a person to figure out what works for you, you can book an appointment with a 'savings specialist' at a Service NSW centre or you can give them a call on 13 77 88.

Some notable savings include:

- Rebates for energy, gas, water and council rates that could save you over \$650 a year
- The Gold Opal card that gives you unlimited travel for \$2.50 a day
- Four Pensioner Travel Vouchers for NSW TrainLink regional services each year
- Toll relief, which is available to pensioners for the first time, that can give you up to \$750 cash back per year if you spend over \$375 a year on tolls
- Free car rego, driver's licences and driving tests
- The NSW Spectacle program that entitles you to a free pair of glasses every two years

On top of all these savings, the NSW Seniors Card is stronger than ever with more than 6,500 businesses and service providers offering deals to card holders.

After a successful pilot in March, the digital card is now available to everyone with 100,000 seniors already signed up for a digital card.

If you search for the NSW Seniors



Card program on the Service NSW website you can find a whole host of information about the offers available, how to apply, and how to download your digital card.

The program is continuing to be expanded to make it easier for businesses to sign up and provide you with the best deals.

The savings don't stop here, they also extend to health.

Following the end of the Federal Government's Concessional Access Program, the NSW Government has made it easier for seniors to keep accessing Rapid Antigen Tests.

If you have a Pensioner Concession card, Commonwealth Seniors Health card, Health Care card or Department of Veterans' Affairs Gold, White or Orange card, you're eligible for up to 10 free tests.

You can pick these up from any Service NSW centre, Mobile Service Centre or Disaster Recovery Centre as long as you have your concession card on you.

The program will run up to the end of October so make sure you make the most of it before then.

And lastly there has been some effort to make housing more accessible to those who need it.

The Supported Transition and Engagement Program helps people who are sleeping rough or at risk of homelessness by first providing stable housing and then wrap around support services.

It has supported 103 people since 2018 and with a new \$20 million funding pledge will be expanded for 3 years until June 2025.

This new contract will provide 68 long-term housing and wrap around support packages and an additional 70 wrap around support only packages.

Despite the positive steps this is making, it's not reflected in what's going on with social housing at large.

There are more and more redevelopments of social housing estates, including at Glebe, Riverwood and North Eveleigh, being proposed. While it may seem harmless at first, these dedicated social housing estates are being redeveloped to have more dwellings but no more than 30 per cent of them are dedicated to social housing.

It's developments like this that add to the shocking findings of Shelter NSW's 2021 Regional Housing Need Report. It found that of the 15 councils in regional NSW in highest housing need, all but one showed a real decline in social housing properties since 2011-12.

While programs to help individuals who find themselves sleeping rough are invaluable, they need to be accompanied by a social housing system that supports need in the area and prevents more at risk people slipping into homelessness.

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

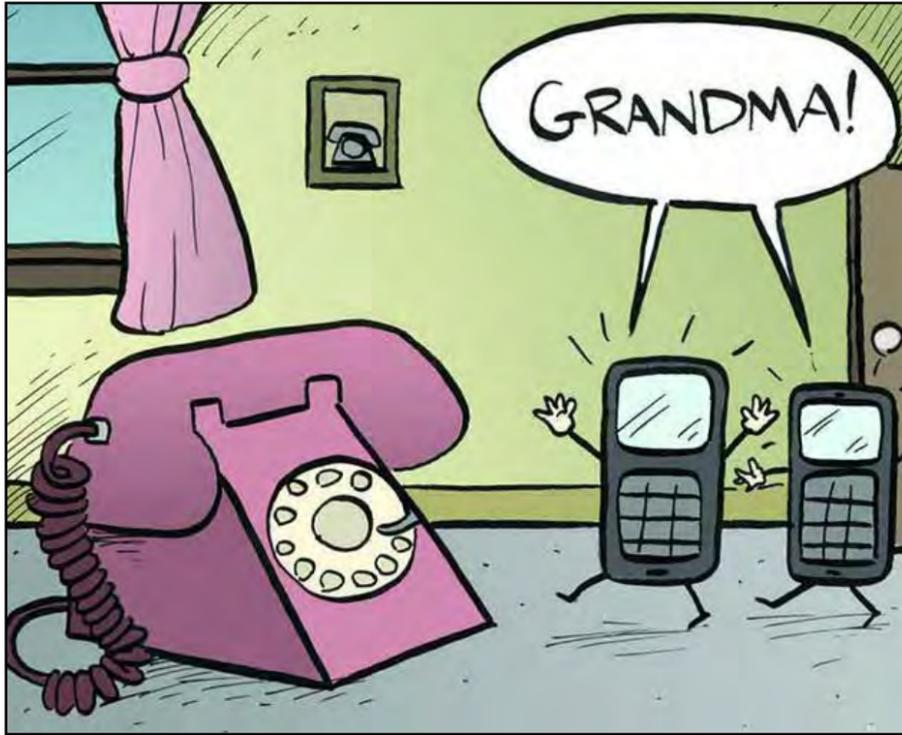
NSW Ombudsman's Office
1800 451 524

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