

BY HOW MUCH IS YOUR POWER BILL GOING DOWN?



ENERGY bill relief is coming, and you're going to need it. You hear increases of 25 per cent bandied around, but the detail of rising prices and bill relief are not always straightforward. Here's how it works.

Every year, the Australian Energy Regulator (AER) sets the default market offer. This is the maximum price that retailers can charge electricity customers who have not opted for a (cheaper) offer.

The energy regulator does not set a single default market offer, but a series of them: one for each distribution zone in areas where there is no other electricity pricing regulation. Currently, South Australia, New South Wales and

south-east Queensland have no other price regulation.

Suppliers use the default market offer as a guide for when they put together better offers. In other words, if the default market offer goes up, so do better offers.

From 1 July this year, the Australian Energy Regulator increased the default market offers for the NSW distribution zone serviced by Ausgrid and Essential by 20.8 per cent.

The idea of the energy bill relief announced by the federal Government is for the states and territory to match what the federal Government puts in. Not all states and territories have agreed to that.

In NSW, the bill relief will be \$500 per eligible household.

Treasury modelling indicates that energy bills in NSW will fall by 7 per cent.

Anyone whose name is on the household's electricity account and is a concession card holder qualifies. The Commonwealth Seniors Health Card is an eligible concession card for the purpose of the energy bill relief scheme.

NSW will get bill relief quarterly in the 2023/24 financial year. If you receive an energy rebate already, bill relief will be automatically added. If you don't have an energy rebate, make sure you apply as soon as possible at Services NSW, 13 77 88.

Letters

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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Home Care Package madness

AS a full pensioner in a Home Care (HCP), I wrote to a number of politicians about issues that I felt were important to many people. I never received a response from those concerned.

Why for example are non-PBS medications and urgent supplements not allowed as part of an HCP? These are not otherwise covered by government in any shape or form. In my case, they have been prescribed by a doctor and are essential to my health. So, I now do without. What can me more important than medication and care and yet a gardener is paid for? It makes no sense.

Alan Kaplan

Bob Jay

BOB Jay (*THE VOICE* June 2023, Garden of Remembrance Robert (Bob) Jay OAM) was a capable and friendly man on my two meetings with him at CPSA Annual Conferences. That was a very good RIP about him.

The Discrimination letter (*THE VOICE* June 2023) is quite sad, and it is unfair that a single be treated differently to a couple. Perhaps *THE VOICE* can see that the Government gets a copy of the letter.

Great cartoon on page 5 (*THE VOICE* June 2023, An Affair to Remember). My wife said she was sleeping with three men now in the bed. When I queried that, she said "Well there's Old Bob, that's you, and Uncle Arthur (arthritis) and Uncle Cy (sciatica).

Bob Meadley

\$250,000 bank guarantee

I AM part of a not-for-profit committee who have rather large term deposits in different banks (*THE VOICE* June 2023, Things you didn't know about the \$250,000 bank guarantee).

If, say, we have a large term deposit of \$450,000 in a bank and if that bank goes bust, then how much money comes back to our committee?

We have other term deposits with other banks so that we spread out investments around so we are quite concerned about how we are covered by this government guarantee.

John Hunter

If your committee is the account holder and it has \$450,000 in one bank, it would be insured for \$250,000. (Ed.)



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

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.

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 2021/22 Annual Report to be posted to you. Alternatively, copies can be obtained online at

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

Donations

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

Peter Jay \$505



CPSA Facebook and Twitter

CPSA is very active on social media. Check out our Facebook page at facebook.com/combined-pensioners and our Twitter account @CPSANSW

Will we have RN24/7 or RN20/7 in our nursing homes?

TWO important upcoming dates will see the introduction to the Government's resolution of the nursing home staffing ratios and the RN24/7 issues, as per Aged Care Royal Commission recommendations. RN STANDS FOR: Registered Nurse.

The "mandatory RN care minutes obligation" starts on 1 October 2023. It's staffing ratios by another name. It's not done through numbers of staff but through staff time. It will mean that in residential aged care each resident must receive 200 minutes a day, including 40 minutes from an RN. This will increase to 215 minutes (including 44 minutes of RN time) from 1 October 2024.

It's important to realise that these time requirements are average requirements. This means that if a nursing home has 100 residents it must initially provide 20,000 minutes of care per day. It's not necessarily the case that each resident will get 200 minutes a day. It may vary from resident to resident.

Three months earlier, 1 July 2023, will see the start of RN 24/7. This is the requirement for every nursing home to have at least one registered nurse (RN) available on site around the clock every day of the week. In Department of Health and Aged Care-speak, this is known as the "24/7 RN responsibility".

The RN24/7 requirement will in principle apply to all nursing homes. Each nursing home will be paid an RN24/7 supplement, which ranges from \$8,000 to \$28,000 in non-rural/remote areas and from \$9,000 to \$77,000 in remote areas.

The Government is granting



RN24/7 exemptions, but in doing so it is strictly adhering to Royal Commission recommendations.

To be eligible for an exemption, nursing homes must be located in an isolated area according to a geographical model used by the Australian Bureau of Statistics. It's limited to:

- nursing homes further than 10 kilometres by road from a town with a population of between 5,000 and 15,000;
- nursing homes on remote islands with a population of less than 1,000;
- nursing homes on a populated island more than 5 kilometres offshore.

Also, nursing homes must have 30 or fewer bed capacity. This means just leaving a few beds empty doesn't get you an exemption. It's the capacity that counts.

Finally, to qualify nursing homes must have appropriate alternative clinical care arrangements in place. This is still a grey area, where the Department and the Aged Care Quality and Safety Commission have some work to do.

At an Estimates Committee hearing, the Department advised it estimates that 130 nursing homes meet the requirements for an RN24/7 exemption. Thirteen had applied by 23 May.

A temporary "RN coverage threshold" of an average 20 hours per day over the month will apply to the RN24/7 supplement. This, says the Department, is to allow for unavoidable circumstances such as unplanned leave due to illness or other unexpected personal leave that cannot be immediately filled by another RN. If nursing homes provide less than the average 20 hours a day over a month, they miss out on their RN24/7 supplement.

The Government may say that it expects providers to work towards providing full RN24/7 coverage, but how realistic of being fulfilled that expectation is remains to be seen. A review of the RN coverage threshold will be done later this year to determine whether we've got RN24/7 or RN20/7.

Home Care Package funding goes up 12%

PEOPLE who are worried about what will happen with their Home Care Packages (HCPs) now that care workers have been granted a 15 per cent pay increase can rest assured that they won't be footing the bill.

Shortly after the Fair Work Commission had handed down its decision about the wage increase, the Government announced it would fully fund it. This means that they would increase subsidies to residential aged care providers and would increase the value of Home

Care Packages. That was only an announcement, you might say, but it was an announcement which was confirmed on Budget night. The Government is increasing Home Care Package funding and funding for the Commonwealth Home Support Program by \$2.2 billion over four years to increase the wages of aged care workers.

A possible complication is that not all HCP providers charge the same prices. So, while you can expect to receive the same care and services that you currently receive,

it's important to make sure this actually happens.

The bottom line is that the amounts you pay out of your package should not increase by more than the value of your package increases.

The July 2022 package funding levels will go up by 11.9 per cent, the Government says.

This means an HCP 1 is funded at \$10,272 a year from 1 July 2023. An HCP 2 is funded at \$18,069 a year, an HCP 3 at \$39,320 and an HCP 4 at \$59,607.

The way to keep tabs on this is through your home care agreement. If prices change, your home care agreement must also be changed. This is where you can ask how many hours of particular services you will receive, and you can compare that with what you are getting now.

Because pricing doesn't work the same with every HCP provider, there may be anomalies. However, HCP providers know that they must stay within the new package funding without providing less service. This is what you watch, and you accept no excuses.

Your HCP provider should contact you before 1 July 2023 to take you through the changes they propose. Ultimately, if you don't like what they are proposing, you have the option to take your business elsewhere.



Crossword by Luke Koller

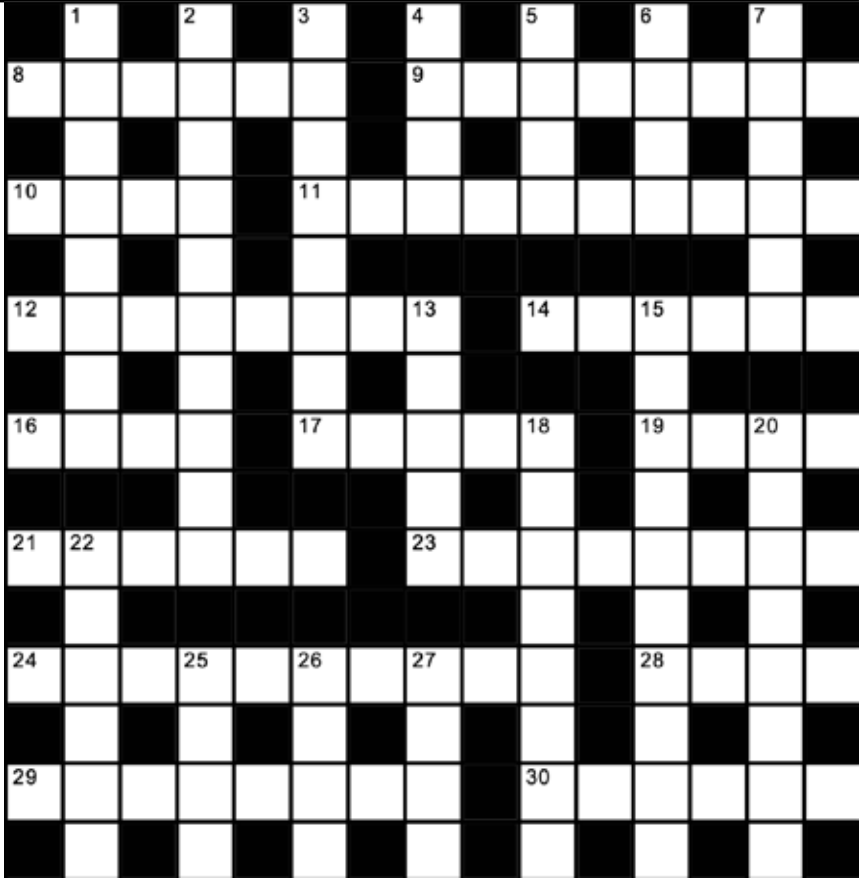
Across

8 Made clean
9 Made ready
10 Slightly wet
11 A person's profession
12 A drink
14 Sinking of the sun
16 A course of action
17 Soil
19 What a clock does
21 Tempestuous
23 Limited to a particular region
24 Group discussion
28 The lowest female voice
29 Reflects brightly
30 Away from the coast

Down

1 Long-tailed parrot
2 Retailer
3 Argue in favour of
4 A long narrative poem
5 Retain
6 Lure
7 Earlier in time
13 A mistake
15 Throughout an entire nation
18 Preserve health
20 Reciting with musical intonation
22 Organization of theatrical performers
25 A utensil
26 Spread with a roller
27 A secluded retreat

Solution on back page



Are you willing to pay more for aged care?

WHEN aged care providers talk about sustainability, they mean money. When they're talking about all-options-on-the-table, they mean your money.

It was advertised and promoted by the aged care industry as the Financial Sustainability Summit and held, as one news outlet described it, "in the nation's capital".

That's Canberra, in case you were wondering.

To make it appear even more important, the venue for the Financial Sustainability Summit was Old Parliament House.

But looking through all the hype, it was the old aged care industry band getting together again, thumping out the tune we all know so well. More money!

The industry, if you believe it, has been going broke for the last thirty years. It's been at breaking point for all of that time. During all that time, it's just not been worth their while to hang on any longer.

But hung on they have, and here they were "in the nation's capital", in Old Parliament House and asking for ... more money. More money for nursing home care, more money for home care, more money for all types of aged care.

It's a miracle they could afford the

venue hire because Old Parliament House doesn't come cheap. The Queanbeyan RSL would have made a whole lot more sense as a Summit venue for an aged care industry down on its uppers.

The Summit more or less coincides with the commissioning of an Aged Care Taskforce by the Government to examine sustainability of the system, including the funding of care. The Government has also released for consultation a draft National Care Economy Strategy, which specifically floats the idea of greater individual contributions to a range of services including aged care and childcare.

And this is what the aged care industry has locked its jaws onto: greater individual contributions.

There is nothing wrong with an aged care industry necessarily dependent on Government subsidies and pricing regulation to lobby and clamour for more money. It's also fine if such an industry seizes on care recipients paying more. The industry has obviously made an assessment that the Government is unlikely to completely foot the rising bill for aged care. That bill is rising dramatically now that the baby boomer generation is starting to call upon aged care.

So, it's fine for the chief executive of peak provider advocacy group Aged & Community Care Providers

Association, to tell The Australian: "With national debt set to skyrocket and the future burden of aged care about to spiral, taxpayer funds must be focused on protecting those who can't afford to pay for their own aged care."

"It doesn't make sense that people with a modest home pay the same for aged care as someone with a \$10m mansion by the beach."

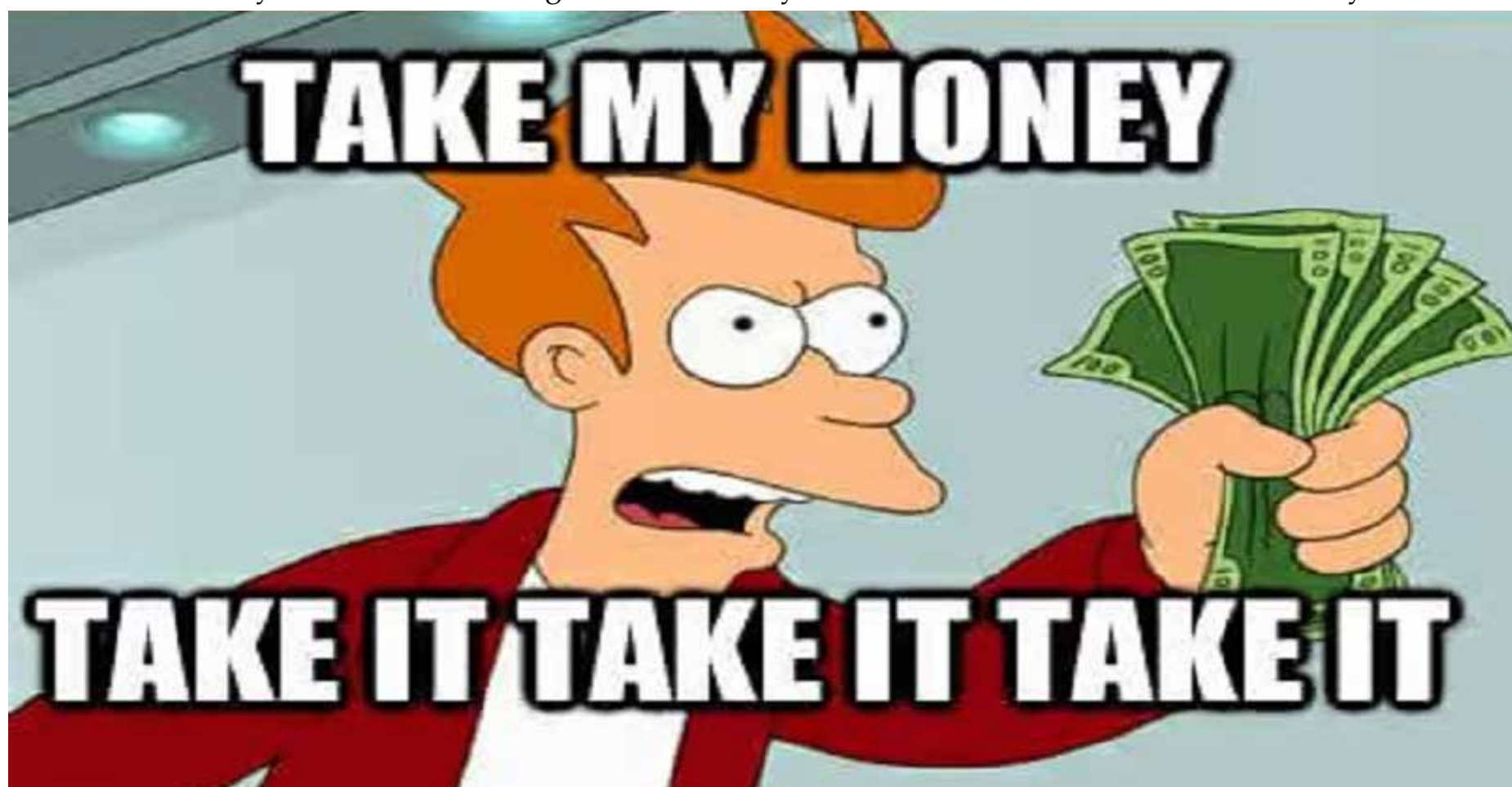
But what is not fine, or even remotely acceptable, is for certain consumer/community organisations to say that older people are willing to pay more for their care.

It's perfectly clear that these calls from consumer/community advocates are the resurrection of a campaign to make older people needing care to reverse mortgage their home.

Back in 2012, at the time of the Living Longer, Living Better reforms, the then Government specifically rejected a Productivity Commission recommendation to force home care recipients to reverse mortgage their family home to enable them to make greater contributions towards the cost of their care.

Would the Government have done that if older people had been telling them that they thought paying more for their care was a wonderful idea?

And why would older people now tell the Government any different?



CPSA News

CPSA ANNUAL CONFERENCE 2023

CPSA's 2023 Annual Conference will be held in Sydney on Tuesday 24 and Wednesday 25 October. This year you can also attend Annual Conference from your home, on your laptop, tablet or phone.

Conference offers CPSA Members and Affiliates the chance to be involved in policy development, to hear from guest speakers and to meet other Members.

CPSA Members who have not been elected by their Branch or Affiliate to be an Association General Meeting Delegate, including those who do not belong to a CPSA Branch, can register as an Observer. Registration is free. In addition, CPSA will provide free train travel for attendees from the country. Reimbursement for out-of-Sydney Delegates' accommodation is up to \$200 per night for up to three nights. Conference will be held at the same venue as last year's Annual General Meeting: Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. The venue is close to Central Station. For further information, call CPSA Head Office on 1800 451 488. The closing date for the receipt of agenda items and policy motions is 4:00 pm on Friday 25 August 2023. A formal notice for the 2023 Annual Conference will be circulated to each Association General Meeting Delegate, each Branch and each Affiliate at least 21 days in advance of Conference.

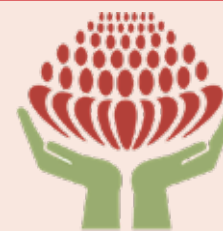
CPSA ANNUAL GENERAL MEETING

The Association's 2023 Annual General Meeting will be held at 12.45 pm on Tuesday 24 October 2023 at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. Participants can also attend CPSA's Annual General Meeting remotely using a laptop, tablet or phone.

A formal notice for the 2023 Annual General Meeting will be circulated to each Association General Meeting Delegate, each Branch and each Affiliate at least 21 days in advance of the meeting.

The closing date for the receipt of agenda items from Branches, including constitutional amendments, is 4:00 pm on Friday 25 August 2023.

Barbara O'Brien OAM
CPSA Secretary



Nominations for election to the CPSA Executive

Under the CPSA Constitution the terms of four Elected CPSA Executive Members will expire at the end of the 2023 Conference. [As there may be up to 12 Elected CPSA Members there will be 8 vacancies to fill at the election.]

The CPSA Returning Officer hereby calls for nominations of candidates for election as Elected CPSA Executive Members. Official nomination forms duly completed and signed by the nominator, seconder and candidate plus the candidate's CV (which must also set out the names and contact details of two referees) must be received by CPSA Returning Officer, no later than 12.45pm (Sydney time) on 8 September 2023. Nomination forms are being distributed to Branch Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

John Hollis
CPSA Returning Officer

Complaints about financial and telecommunications matters

The Australian Financial Complaints Authority takes complaints of a financial nature, including banking, credit and loans, super funds, insurance and financial advice. Complaints can be made online or by calling 1800 931 678.

The Telecommunication Industry Ombudsman takes complaints about internet, home phone and mobile phone issues, including faults, dropouts and poor coverage, billing and the NBN. Complaints can be made online or by calling 1800 062 058.

Before these two bodies can take up your complaint, you will need to make an earnest effort to resolve your complaint with the company or person with whom you have an issue.



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ALL CPSA MEMBERS ARE WELCOME TO ATTEND

Tuesday 24 & Wednesday 25 October

Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills



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the sights and sounds of
the city with fellow
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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 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 Conference and AGM. Members who are appointed as Delegates are welcome to attend as Observers. Delegates are entitled to vote and speak at Conference and the 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 22 September.

Are you owed any money?

EVER found a bank note in the pocket of a piece of clothing you hadn't worn for a long time? The joy of unexpectedly finding money must be one of the greatest lifters of human spirits.

There is a supersized version of finding a bank note in a pocket. There's a law about it, and this law says that if you don't use a bank account for seven years, the money in the account becomes unclaimed. Any money goes into the Commonwealth's consolidated revenue.

So, who forgets about a bank account and how? Any number of reasons, really. Changing address, moving overseas, forgetting to update their details with the bank. Probably the most common reason is that people haven't forgotten about the account but think there's no money in it when there is.

According to the Australian Securities and Investments Committee (ASIC) there's around \$1.5 billion in lost money to be claimed from bank accounts, shares, investments and life insurance policies.

Will cheques really finish by 2030, Treasurer?

THE federal Treasurer's media release launching his strategic plan for a major overhaul of Australia's payments system starts off by saying cheques are going to be out by 2030, but cash is safe beyond 2030.

The strategic plan for this payments system overhaul does not give cheques a lot of attention. That's because the overhaul is not so much about cheques as it is about upgrading the digital systems needed to accommodate the requirements of the majority of payment system users, business and overseas payments. It is also more about protection against cybercrime.

The Treasurer has promised a consultation paper about cheque use by the end of this year. But the consultation will be about how, not



It's one of ASIC's jobs to give back the money to the rightful owner when the rightful owner asks for it. There's no time limit on this.

ASIC will even pay you interest on the unclaimed money, but only from 2013. That would be in addition to any interest which accrued over the seven years money sat in a bank account unclaimed.

To find unclaimed money, you will need to go online: moneysmart.gov.au/find-unclaimed-money

But if there is money that's yours, ASIC will return it to you ... by cheque!

Apart from ASIC's, there are other processes for tracking and claiming

lost superannuation, money held by state governments, and unpaid wages on these government websites:

The Australian Taxation Office is responsible for tracking lost superannuation.

Check with Services Australia if your bank account details on file with them are up to date to make sure you're getting the Medicare benefits you're entitled to.

The states and territories also offer ways to check if you are owed any money in their jurisdictions. It's mostly done through their Public Trustee or their Office of State Revenue.

if, cheques will cease to be used in Australia.

The main cause of the shift away from cheques is that the majority of Australian bank account holders regard digital payments as quicker and more convenient. Over time the proportion of people who don't use cheques will grow, which means that the proportion of cheque users will dwindle even further.

However, banks that still offer and service cheque accounts outnumber banks that don't. Customers who use cheques still have enough market power to see to that.

We're used to cheques being neatly printed slips of paper in a chequebook. But the Cheques Act 1986 says a cheque is an unconditional order in writing addressed to a financial institution signed by the person giving the order, requiring the financial

institution to pay someone a sum of money.

So, any piece of paper, a napkin even, can be a cheque as long it orders a bank to pay someone on your behalf, and as long as you sign it.

It's very hard to ban pieces of paper or napkins, so for the Treasurer to nominate 2030 as the year in which cheques will have been phased out is perhaps an expression of wishful thinking.

While cheques are defined and regulated in the Cheques Act 1986, cancelling that Act would not necessarily be the end of cheque use. Cheques are also governed at common law. As long as you keep writing them, they exist. They might bounce after 2030, but they would still exist!

Realistically, there is little the Government can do to ban cheques.

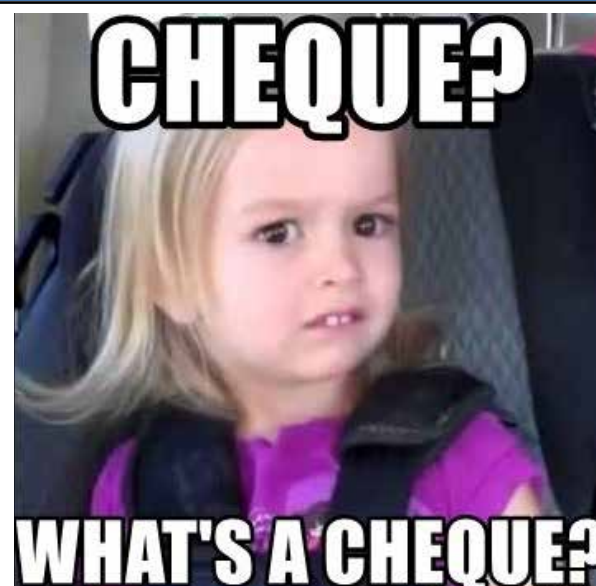
It can stop using cheques itself and abolish mandatory cheque use, and it has done that to a large extent. The rest is up to the marketplace.

While many banks that currently offer cheque accounts will probably continue to do so until 2030, cheque users are likely to find that acceptance of cheques by businesses will decline further. At a certain point, you may still have a cheque account and a cheque book but no

or few opportunities to use it.

Increasingly, banks and almost certainly all new banks will not offer cheque accounts anymore.

The Treasurer has also made it clear that cash will continue to be important to people and particularly small businesses well beyond 2030. That is good news for people who thought cash was about to be completely replaced with cards and online money transfers.



Grey army of workers stays at home despite better Work Bonus

INFORMATION from the Department of Social Services shows that the increase in Work Bonus during the current financial year hasn't made Age Pensioners return to the workforce in droves.

Work Bonus allows pensioners to have a job and not lose any pension over the first \$300 they make in a fortnight in addition to the 'income-free area' for any type of income.

In September 2022 the Government announced that Age Pensioners would be able to earn an additional \$4,000 from 1 December 2022 until 30 June 2023 before it affected their pension payments.

In the most recent Budget, this was extended, meaning that pensioners using Work Bonus got more time to use this one-off \$4,000 Work Bonus

credit, which can be earned between 30 June and 31 December 2023.

It appears though that the main (and very deserving) beneficiaries of the Work Bonus special increases were pensioners already working.

It emerged at a Budget Estimates Committee hearing in late May that the rate of Age Pensioners earning employment income hadn't gone up much. According to the department the absolute numbers had increased from just a bit above 80,000 to 83,000 people.

There you have it. Three-thousand more pensioners are now using Work Bonus.

That's 72,000 to go: the estimate was an increase of 75,000 people.

The Work Bonus increase is benefiting mostly pensioners who were already working. They deserve it, and the increase from \$7,800 to \$11,800 should be made permanent.

Automatic, periodic indexation should also be applied to it.

If the Government wants to increase workforce participation among pensioners, it would do well to review the applicable income reporting requirements. CPSA News earlier reported on a case where a pensioner gave up her job, unable to cope with the stress caused by income reporting requirements.

More recently, a pensioner expressed his views on income reporting to CPSA in a lengthy email:

I am 82 and I help seniors at the local College with their computer, tablet and phone problems. I have worked two hours a week since April 2014. When I started, I informed Centrelink of my income.

I was told by Centrelink that because the income did not change each fortnight, I did not have to report fortnightly.

Now someone who should know better has changed the rules, and I and many others who are in similar situations are inconvenienced by having to report each fortnight for no good reason at all. My employer records my income each fortnight to Centrelink. This makes reporting unnecessary.

I was told by someone at Centrelink that they had many complaints about the above all asking for the rule [to be] changed back. I was also told that a small percentage of people in a similar situation were not informing Centrelink of changes and they have inconvenienced many of us who are obeying the rules.

Why do the majority who do the right thing have to be inconvenienced by a small number?

Someone in Centrelink or the Government should take the bull by the horns and fix this bad decision and return to the old system.



A new kid on the cholesterol block

IN the October 2022 issue of *THE VOICE*, we published an article on good and bad cholesterol, which described how good cholesterol was just cholesterol that wasn't bad. Unlike doctors believed for a long time, good cholesterol does nothing to lessen the effects of bad cholesterol.

Now there is another type of cholesterol, and, you guessed it, it's also not good. In fact, it's not just bad but very bad, because there's not much you can do about it.

The name of the culprit is Lipoprotein (a). There are two reasons why it is worse than the other two types.

First, it travels towards the heart, unlike High Density Lipoprotein (HDL, not bad), which takes it away from the heart. Low Density Lipoprotein (LDL, bad) also travels towards the heart, but you can do something about it by avoiding foods rich in LDL.

This brings us to the second reason why Lipoprotein (a) is worse than the other types: there's nothing

you can do about it. Whether you have it or not depends on genetics only. You can be even more fanatical about avoiding food rich in LDL to minimise cholesterol travelling towards the heart, but that's about it.

The risk associated with cholesterol travelling towards the heart rather than elsewhere is obvious. If too much cholesterol accumulates in the heart, a heart attack is sure to follow.

Even though Lipoprotein (a) roams free at the moment without any way known to corral it, cardiologists are keen to screen people with a simple and relatively cheap test, which is currently not (yet) on the PBS list.

GPs don't prescribe the test because it isn't free and also because there's nothing that will specifically combat the effects of high levels of Lipoprotein (a).

Professor Jason Kovacic, executive director of the Victor Chang Cardiac Research Institute, told *The Australian*, "It is very worrying that there could be tens of thousands of Australians who are at increased risk of developing heart disease but

are completely oblivious to it. We could find these people with a one-off blood test".

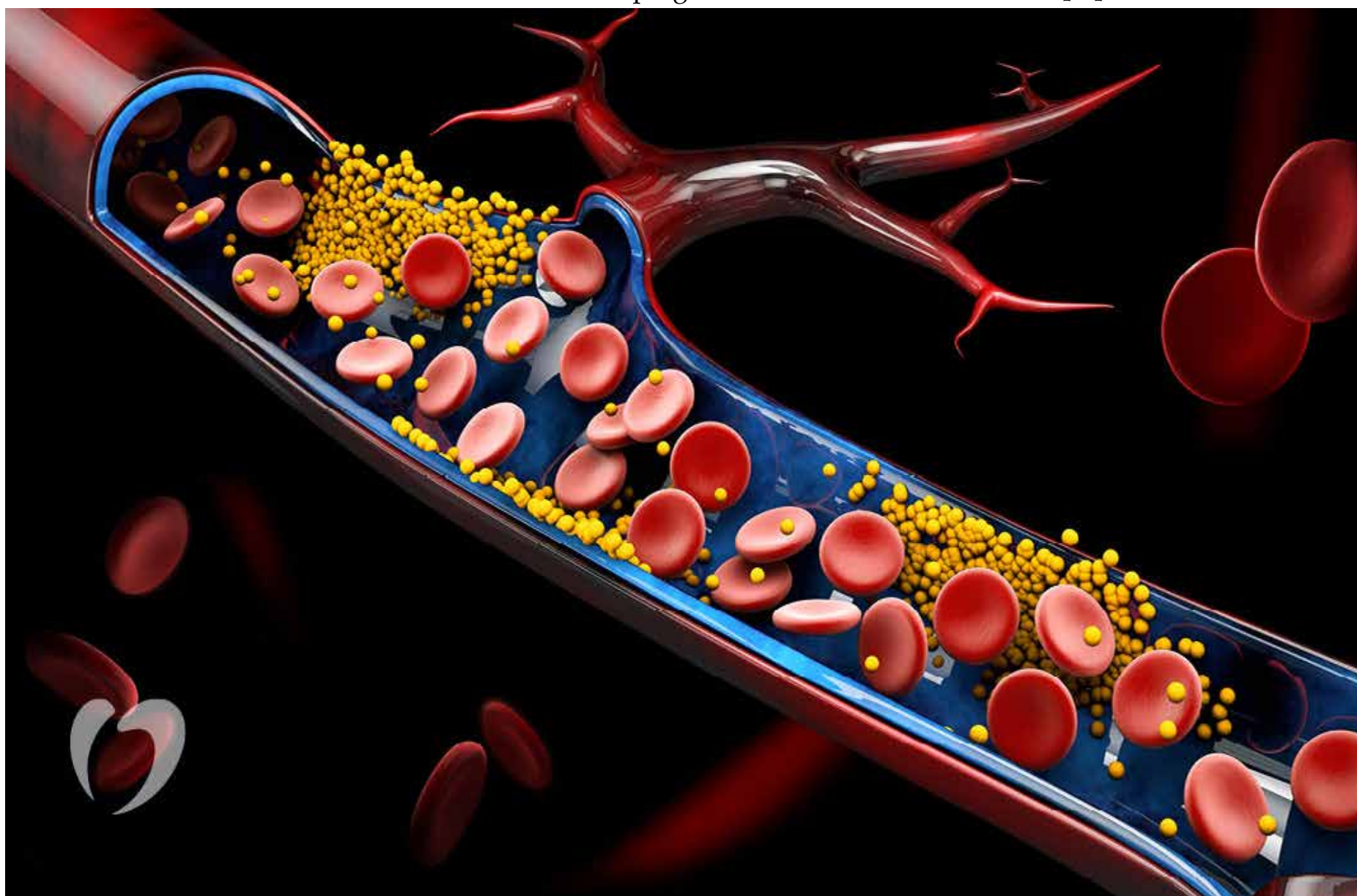
"There are currently no specific drugs to treat high levels of Lipoprotein (a)", concedes Professor Kovacic. "But having a test to check levels does identify people who are at additional risk of coronary heart disease and enables us to double down on conventional risk factors like blood pressure, cholesterol, smoking and diet, and to put a really focused effort on making sure all those other factors are optimally controlled."

Professor Kovacic said that in the coming years, there are likely to be effective pharmaceuticals available that specifically target Lipoprotein(a) and save lives.

The Australian reports that such drugs are in the advanced stages of clinical trials and looking promising.

Some doctors perform apheresis – a type of blood filtering to remove the Lipoprotein (a) particles – for extremely high-risk individuals, but this is rare.

Statin medications do not have an effect on Lipoprotein(a).



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

National Debt Helpline
1800 007 007

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



myagedcare

1800 200 422

www.myagedcare.gov.au



**Emotional, practical
and financial support
for carers**

1800 422 737

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



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

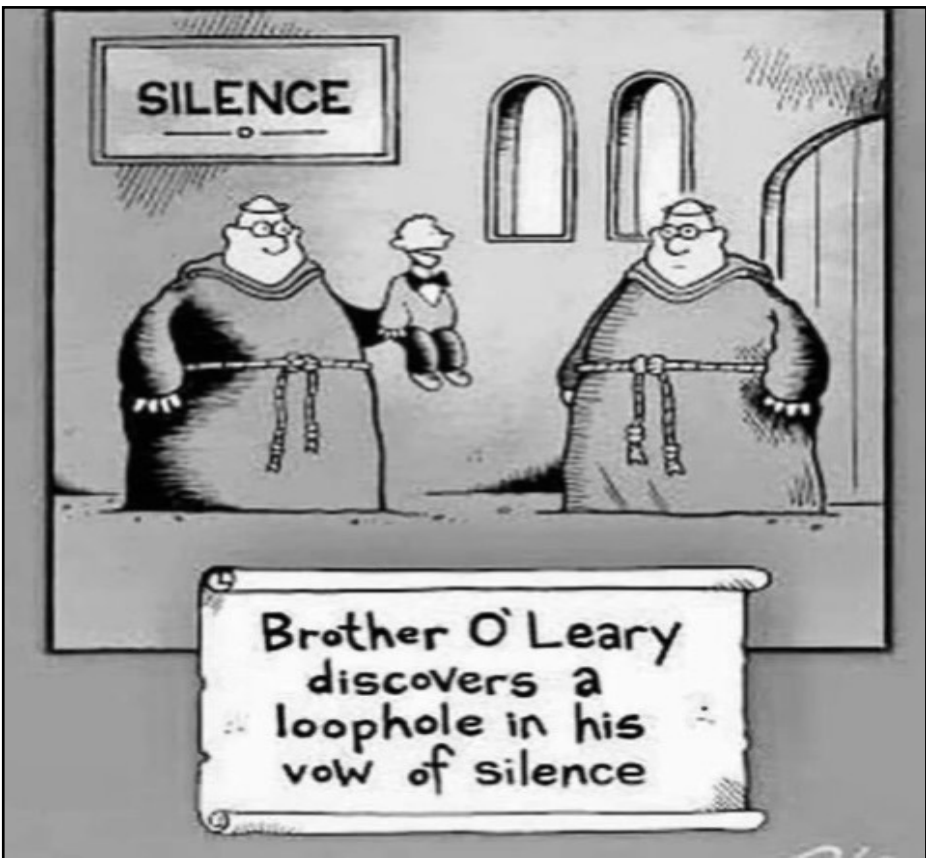
The official sports drink when I was a kid..



Today I'm wearing pink to raise awareness



of people like me who forget to separate their red laundry from their whites



Crossword Solution

Crossword on Page 4

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