

NEW SHINGLES VACCINE OFFERS BETTER PROTECTION TO MORE PEOPLE

FROM 1 November, a new vaccination against shingles will become available under the National Immunisation Program (NIP). This vaccine is called Shingrix and is replacing the existing Zostavax vaccine.

Zostavax was only available for people aged 70 with a healthy immune system. It is a live vaccine, meaning that it contains a small amount of the virus that causes shingles. This makes it unsafe for people who have an immune system that is not working as well as it should be.

Shingrix is not a live vaccine, nor is it actually new – it has been recommended as a safer alternative to Zostavax since 2021. Until now, people have had to shell out around \$500 for it.

Studies have shown that Shingrix may provide better protection against shingles that lasts for a longer time, especially for people who are over 70.

This is excellent news because shingles mostly affects older people, as well as people who have compromised immunity. So really, the old vaccine wasn't suitable for the people who needed it most.

Shingles may start out as red or pink blotchy patches, followed by fluid-filled blisters that turn into scabs. This rash generally forms in a distinct area on your back, chest, or stomach. It can also occur on the



face or neck. The main symptom of shingles is pain. Shingles can also cause an upset stomach as well as flu-like symptoms such as chills, fever, headache, and fatigue.

Many people believe that you cannot get shingles for a second time, but this is not the case. It is still a good idea to consider getting vaccinated even if you have already had shingles before. It's probably not something that you'd like to experience twice.

Shingrix will be free for all people aged 65 and over. It will also be available to Aboriginal and Torres Strait Islander people over 50 and adults who are immunocompromised.

If you have received a Zostavax vaccine, you can still receive a

Shingrix vaccine. It is recommended that you wait at least a year since you received the Zostavax vaccine. If you are unsure, check with your GP.

Unlike Zostavax, the new vaccine requires two doses that are given several months apart. You will need both doses of Shingrix for it to be effective.

It is welcome news that more people will be able to receive a shingles vaccine. If you are interested, be sure to talk to your doctor or pharmacist to find out if you are eligible.

Shingles can be very serious and can cause long-term effects such as nerve pain, neurological symptoms, loss of balance and hearing or vision impairment. As they say, prevention is the best cure.

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Older driver testing

ANYONE who has ever managed a flock will know the spectrum of variability across the flock who are all of the same age. This makes older driver testing a blunt instrument. Of course, bi-annual testing is lucrative.

Further, variability in driving conditions between city and country needs to be accounted for. Perhaps focusing upon additional funds for roads could be considered.

Helen Ducker

Australia Post or Parcel?

I WOULD think it is obvious to combine parcel and post deliveries. Two times a week would be enough for me.

As a pensioner I like to receive paper bills as the internet is too unpredictable.

It is time our government looked into these things and actually did something about them.

Power failures and computer break downs, a bit more effort from government is required. Also, bank branch closures are just an excuse for profit making.

Garth Daddy

CPSA Funding

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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.

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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/

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Apartment living: The '75% rule' is not 100% working

THINKING about downsizing to an apartment? Already living in one?

If so, it doesn't matter where you are, a question that should interest you is this: "what is the 75% rule, and is it working in NSW?" You may scoff at the notion that something happening in NSW may be relevant, but other states have considered this rule and may yet implement their own version.

The 75% rule applies to strata renewals. It states that if 75 per cent of owners in a strata scheme agree to sell or redevelop, they can proceed. Dissenting owners will have to go along with the plan.

The argument in favour of having the 75% rule continues to be that you don't want a single 'holdout' to mess things up for the rest of the owners, who want to cash out.

The argument-against the 75% rule is that many owners live in these strata apartments as owner-occupiers. Rather than holdouts, they are people who may not want to lose their home. The sale of their property may not leave them with enough cash to be able to buy back in the same area. They may have mortgages, reverse mortgages or other arrangements which mean that being forced to sell would make life very difficult for them.

The good news, as far as CPSA is concerned, is that the 75% rule is not working particularly well. After nearly eight years, only 21 schemes have notified the Registrar General that they have gained the 75 per cent approval required.

Only one of those has managed to get NSW Land and Environment Court approval. One! In eight years!

Where owners ignore the 75% rule and agree unanimously, the completion rate is much better. The Registrar General reports an average 74 strata scheme renewals per year. This suggests that strata renewal will happen if everyone sits down and negotiates a good outcome for all concerned.

Rather than concluding the

rule has always been a bad idea, the current NSW Government is proposing changes to give it a better chance of succeeding.

There are now more than 85,000 strata schemes in New South Wales and close to a million strata lots. In a recent second reading speech proposing law changes, the NSW Government said: "More and more New South Wales households are choosing to call strata title properties their home, and we expect this trend to continue".

Strata is traditionally a big part of the rental market, the domain of property developers and investors. The 75% rule was championed by them with a view to maximising their profits.

With the trend now being towards owners-as-occupiers, you would think that a smart government would not be keen to make the 75% rule work. However, the NSW Government may have its reasons for ignoring the trend towards strata occupation by owner.

The NSW Government has a declared its plan to address the housing crisis will aim to "improve the planning system to incentivise residential housing developers that include at least 15 per cent affordable housing in their plans" and rewarding them with "access to a 30 per cent floor space ratio boost, and a height bonus of 30 per cent above local environment plans". In and of itself, this seems a laudable policy.

Existing in-fill affordable housing provisions apply to the policy, meaning that new strata developments under the policy would need to be within 800 metres from a public transport hub (read:

railway station). Again, this seems a sensible policy.

However, building these new mammoth strata residential developments will require redevelopment. Undeveloped sites are scarce within 800 metres from a railway station.

Prime redevelopment target sites under the NSW Government's policy would be older, medium-rise strata schemes. Obviously, making the 75% rule work well is not going to do all the heavy lifting when developers scramble to acquire these redevelopment sites. But every bit helps.

The main problem seems to be developers fighting amongst themselves for the juiciest redevelopment sites. Developers who own a strata lot can become that one 'holdout' spoiling it for everyone else. And there are instances where a 75 per cent majority has been achieved, and developers find ways to thwart the majority decision.

Changes to legislation will attempt to address that. For owner-occupiers in NSW strata schemes, CPSA trusts developer greed and loophole-ingenuity will make those attempts unsuccessful.

Meanwhile, if you are an owner-occupier in NSW strata scheme or looking to become one, particularly in an older, medium-rise scheme within 800 metres from a railway station, it might be time to do some thinking.

Other states and territories will be keeping tabs on whether NSW is able to jump-start the 75% rule. That means people outside NSW who have downsized or want to downsize to an apartment should keep an eye out as well.



Wage theft: It'll be 'mayday, mayday' until payday super

EACH year employers pocket billions which should have gone into their workers' super funds. If you retired recently, you may have been the victim of it. If you are still working, likewise. The chance you're the victim of wage theft is one-in-five.

It's not just CPSA who is calling it that. It's the federal Treasury, and when the Treasury starts talking about "wage-theft" in reference to unpaid superannuation contributions for working people, you know there is a serious problem.

You would expect some nice bureaucratic description like 'superannuation guarantee payment delinquency': a term like "wage-theft" out of Langton Crescent is unheard of.

Employers must pay 11 per cent of every employee's wage or salary into the employee's superannuation fund. That 11 per cent is a compulsory employer contribution. This is also known as the Superannuation Guarantee. It's part of the employee's wage or salary package.

For years, the gap between what employees were actually paid in superannuation and what they should have been paid has been

around 5 per cent, or \$3.5 billion a year.

Even the Treasury had to call a spade a spade: "Non-payment and underpayment of SG contributions is equivalent to wage theft and has significant impacts on retirement outcomes ..."

If the problem is that big, the obvious question is: why isn't anything being done about it?

Right now, the Australian Tax Office, which is supposed to police superannuation contributions, is working with last century's tools to make employers comply.

The ATO relies heavily on employees to flag real or suspected non-payment of super contributions by employers. The ATO will investigate where an Employee Notification is lodged and take action where needed. An obvious problem is that as an employee you have to be pretty alert and knowledgeable about super to pick up under- or non-payment.

Employers are required to issue payslips to their employees, and these must include the superannuation contributions that an employer is required to make for the pay period covered by the payslip. But that doesn't necessarily mean contributions have been paid into the super fund. To check, an employee then must reconcile their

payslips with their super fund statements.

Generally, super contributions for an entire quarter must be paid into the employee's superannuation fund on or before the 28th day of the month after the end of a quarter. Obviously, the delay between payment of wages and superannuation can make it difficult for employees and the ATO to identify underpayment of SG in a timely manner.

The ATO also does what it calls "some proactive compliance", being manual (!) data matching of employer and superannuation fund reporting, focussing on high-risk employers.

In 2020-21, the ATO undertook 19,600 reviews of employers. Of these, 16,400 were triggered by an Employee Notification (21,000 of these were lodged). The rest (3,200) were initiated by the ATO and took the form of manual (!) wage and super fund data checks.

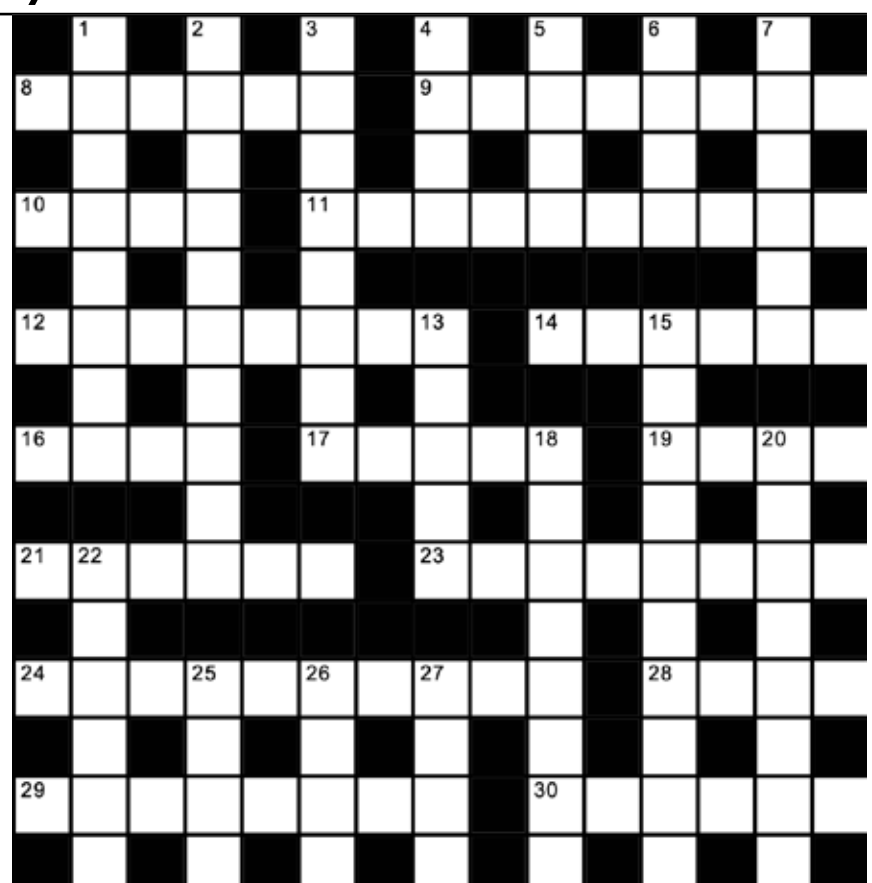
Meanwhile, each year the multi-billion-dollar wage-theft continued and continues.

As a direct result of the way the super contributions system is set up, many SG obligations remain unpaid for extended periods of time. Sometimes businesses go bust without having paid their SG obligations. As at 28 February 2022, \$1.1 billion of unpaid

Crossword by Luke Koller

Across	Down
8 A unit of temperature	1 Living in a particular place
9 Make deeper	2 Groups of instrumentalists
10 Container for holding food	3 Someone who creates
11 Recognises as being	4 Tool used to cut and shape wood
12 Decide by reasoning	5 The most positive qualities
14 No person	6 A submerged ridge of rock
16 A bright celestial body	7 A story about a mythical event
17 The last movement of a sonata	13 Series of rhythmical steps set to music
19 Grains used as food	15 Administrative official
21 Made somebody laugh	18 An individual who fits eyeglasses
23 Something that provides access	20 Characteristic of a violent tropical storm
24 A compound to reduce the possibility of infection	22 Extracting ores or coal
28 Cut into pieces	25 Not active
29 Not digital	26 Rim
30 Leisurely musical tempo	27 A long and difficult trip

Solution on back page



superannuation contributions was subject to business insolvency, unlikely to ever be recovered.

It's not rocket science to work out the broad solutions to this problem. The federal Treasury proposes (1) the payment of super contributions into employees' super funds on the day their wages or salaries are paid ("payday super"), and (2) the upgrading of computer systems to facilitate running reports which instantly identify under- or non-payments.

Sounds simple, but it requires new computer systems to be used by the ATO and by employers. It will take until 1 July 2026 – the better part of

three years – until these solutions will have been implemented. Billions of dollars of "wage theft", as even the Treasury calls it, will still be committed between now and

then.

What is also not clear is whether the ATO will pursue past wage theft or just wage theft occurring from 2026.



Bushfire season: Plan, prepare and stay aware

AS spring begins in earnest, the expectation is that the coming summer will be record-breaking. Last month, the Bureau of Meteorology confirmed that we can expect an El Niño weather pattern this summer. This comes with extreme dry heat and windy conditions.

Of course, this brings the perfect weather for heatwaves, drought and bushfires. The Australasian Fire Authorities Council has suggested that we may be in for one of the worst bushfire seasons of all-time. Sadly, out-of-control blazes in several states have already taken lives and destroyed homes, and the worst is yet to come.

For those who live in fire prone areas, preparing for bushfire season is nothing new. Despite this, it's important to consider whether equipment or supplies might need to be checked, property maintenance needs to be arranged, or evacuation plans need to be updated.

If you don't have a plan, be sure to make one. Even areas that don't have a history of being impacted by fires could get hit this summer, and you may have a hard time getting organised quickly. Here are some key questions to consider:

Do you have an evacuation plan that considers any mobility issues or transportation needs? If your planned evacuation route is blocked, do you have an alternative option?

Do you know where to go, and who you will check in with?

It is worthwhile to discuss this with your neighbours or other members of your community. If you can, check in with vulnerable members of your community to make sure that they have a plan too.

Have you got a bag packed in case of an emergency? It is a good idea to pack lightweight clothing that covers your skin, food and drinking water, masks to help prevent smoke inhalation, as well as a phone charger. If you have an emergency thermal blanket or a battery-operated radio you could add that too.

If possible, include a power bank – this is portable, rechargeable device that you can use to charge your mobile phone or other devices without needing to use a power outlet. Mobile service may not be available, but you will want to have a way to keep in touch when it's possible.

Prepare a list of important items and make sure that you know where they are if you need to access them in a rush. Be sure to consider pets, medication, identity documents and sentimental or valuable items.

Older people with health or mobility issues and people with disability should plan to evacuate before it becomes necessary. It is good practice to have an early evacuation plan in place. Is there a friend or family member that live out of your

immediate area that can host you? If not, be sure that you have an idea of accommodation options that you may be able to access as a last resort.

If an evacuation order has been made, you can also go to an evacuation centre. Be sure to stay connected and up to date. You can call local services, other community members or family. Many rural fire brigades will have a community number that you can use. You might also listen to local radio for updates.

The stress of evacuation can cause health emergencies and an increased risk of sustaining an injury from a fall.

If you are worried about your property, the best thing that you can do is keep up with basic maintenance throughout the year, but especially prior to the worst of the bushfire season.

Norman Cook from the Spencer Brigade of the NSW Rural Fire Service recommends that you make sure your gutters are clear, cut back any bushes or vegetation (especially if they are growing against the walls of your house) and ensure that there are no paints or fuels stored on your property.

If you believe you would choose to stay to try and protect your property, be sure that you have prepared as much as possible and have a robust safety plan in place as well as a back-up evacuation plan.

Remember: plan, prepare and practice caution to stay safe.

Aged care: Nursing home bond or daily accommodation charges?

THIS is one of the most common and difficult questions: “do we pay a nursing home bond or daily accommodation fees?”

This is where a financial adviser comes in handy. Quite often nursing homes have an association with one or more financial advisers and they can refer you.

While you obviously need to be careful in accepting financial advice given this association, the financial adviser is likely to know a lot more than you do.

It is really about asking the financial adviser the right questions to find out about the cheapest way of paying accommodation charges.

Technically, whether you post a bond or make a daily payment makes no difference, but personal circumstances may mean that paying a bond or a daily accommodation fee are very different. This is how it works.

A nursing home sets a bond for a place. If you pay that bond, the nursing home will invest the money and generate a return. This return pays for the place.

But the nursing home must also calculate a daily charge which equals the investment return. This calculation uses a rate of return set by the Department of Health and Aged Care. This rate is currently 8.15 per cent a year.

In other words, if a nursing home expects to generate a rate of return

higher than 8.15 per cent, it may be keen on being paid a bond. If it expects a lower return, it may be keen on daily payments.

This doesn't concern you, though. You need to work out your preference. For example, let's say the bond set is at \$300,000. For argument's sake, let's say you've got that money sitting in the bank, in a term deposit, earning 5.5 per cent a year.

Will you pay a bond or will you use the interest from the term deposit to pay daily accommodation charges?

The interest from your term deposit is \$16,500 a year. The daily accommodation charges add up to \$24,450 a year. Will you be able to pay \$24,450 out of \$16,500? Silly question, so you post a bond. But things can be more complicated.

What, to flog our example a bit harder, if you had \$150,000 sitting in the bank at 5.5 per cent a year?

Obviously, you would still like an effective term deposit rate of 8.15 per cent over what you're getting now, which is 5.5 per cent.

So, you would probably go hybrid: pay half the accommodation charges by a bond of \$150,000 and pay the rest (\$24,450 divided by 2 equals \$12,225 or \$33.50 a day) through daily accommodation fees.

Now, these are two relatively easy sets of circumstances if you're financially savvy. Factoring your own personal real-life circumstances can make things a lot more complex. That's why getting a financial adviser to work through scenarios relevant to you may be a sound

investment.

Accommodation charges are means-tested. If the resident doesn't have any income other than the pension and no significant savings, chances are that the government will pay their accommodation charges.

If the resident does have extra income and/or savings or assets, it's likely that they may have to pay some or all of the applicable accommodation charges. Nursing homes can largely set their own accommodation charges.

The home which a resident has vacated to move into a nursing will not be exempt from means-testing, unless somebody lives there who has lived in the home for at least two years before the move and (1) has cared for the resident and (2) is on a social security payment. These are the main criteria, though more conditions apply.

Regardless of its market value the home will only be included to a maximum of (currently) \$197,735.20.

If you have income below \$32,331 and assets below \$58,500, the Australian Government will pay your accommodation costs.

If you have income above \$81,063.32 or assets above \$197,735.20, you will need to pay for the full cost of your accommodation, negotiated and agreed to with the aged care home.

In between these income and asset levels, you generally pay some but not all accommodation charges.

The phone number for the section in Centrelink that deals with aged care means-testing is 1800 227 475.



Who is afraid of people with dementia?

DEMENTIA affects close to half a million Australians. That number is set to double in the next 25 years.

More than 5,000 Australians completed a survey conducted by Dementia Australia to help better understand discrimination for people living with dementia and what it would take to end discrimination.

The findings show that there is a profound urge to exclude people living with dementia from ordinary life.

Here are some of the findings: 74 per cent of people living with dementia say people haven't kept in touch like they used to. 71 per cent haven't been included in family activities. 80 per cent haven't been invited to social functions.

63 per cent of people living with dementia believe discrimination against people living with dementia is common. 84 per cent say discrimination came from friends or other social circles.

In response, Dementia Australia has called for urgent action and commitments from councils, businesses, community groups and leaders in every corner of Australia to take decisive action and be the change that makes their communities more dementia friendly.

Dementia is the second leading cause of death, so there is a high probability that people who are healthy now will experience the same discrimination and social exclusion as people living with dementia experience now.

Dementia Australia Advisory Committee Chair Bobby Redman, who lives with dementia, said fear of those living with dementia could stem from depictions in popular culture.

"If you have this stereotype of what a person with dementia is and it's somebody who is violent or aggressive, you're seeing an extreme," Ms Redman said.

"However, if you know someone with dementia, you'll realise that we're just regular people with an

illness. It's similar to any type of discrimination or stigma – once you know people from that community, they're no longer scary."

An estimated 400,000 Australians are currently living with dementia. 70 per cent of those (280,000) are living in the community. To make 280,000 people feel unwanted on such a big scale has a big social impact, not only on the people living with dementia but also their partners and close family.

The internet offers a lot of dementia information. Dementia Australia's website gives very detailed tips on how to make the world a more friendly place for people with dementia. These fall into five categories.

1. Raise your awareness and understanding – around two-thirds of people living with dementia live in the community. Learning more about dementia can help you support them.

2. Include, encourage, empower – create opportunities for people living with dementia to contribute so they stay connected and engaged in their communities.

3. Communication is key – listen to people living with dementia with respect and an open mind. Body language can show that you are



engaged and present.

4. Make your environment dementia-friendly – people living with dementia often have different sensory perceptions and their immediate environment can have a large impact on their wellbeing.

5. Look out for people in your community – find ways to connect and introduce yourself to people in your community. Simple gestures like saying 'hello' and showing kindness can make a big difference.

The first step to change this starts with yourself. Examine what your understanding of dementia is. Ignorance, not meanness underlies much of the exclusion of people living with dementia.



Cheap, High-Quality Computers

WorkVentures is Australia's oldest not-for-profit IT social enterprise helping people into work for over 35 years. WorkVentures refurbishes top quality computers donated by large corporates to as-new condition and sells them for a fraction of their original cost, with six months of free telephone technical support and a six-month warranty! Computers can be purchased on an instalment plan with instalments taken out of your social security payment through Centrepay. Check out WorkVentures' online shop at www.workventures.com.au or ring 1800 112 205.

Work Bonus increase: when permanent can be temporary

HOW much is the new revamped Work Bonus worth per year: \$11,800 or \$7,800 or something else? The answer may surprise you.

The idea of the Work Bonus is that pensioners who work and get paid can earn more before losing their pension. It means that up to \$300 a fortnight is not assessed under the pension income test, which cuts your payment by 50 cents for every dollar you make over a set amount.

Depending on your income, this means that you can get up to \$150 more in your fortnightly pension. Sounds pretty good, right? Unfortunately, it's more complicated than it seems.

So, you get a fortnightly Work Bonus that is worth \$300. If you don't use all of this, the unused portion is automatically credited to your Work Bonus income bank. If you don't use any Work Bonus at all, the entire \$300 a fortnight will be 'banked'. Over a year, you can accrue up to \$7,800 (\$300 x 26 fortnights).

Don't get too excited though – it's not a bank you can withdraw from, at least not in the traditional sense. You can only use it in one way.

If you earn more than \$300 per fortnight from work, and you have an accrued Work Bonus balance, the extra amount that you earn will not be assessed as income until the balance runs out.

You don't get to choose whether your balance is used or not, it is automatic. Your balance rolls over until it is used, even across years, but you can only accrue up to \$11,800. After this you can still earn \$300 a fortnight that is exempt from the income test, but any leftover Work Bonus will not be added to your balance until you've used some of it.

From 1 December 2022 to 31 December 2023, the maximum amount of Work Bonus that could be 'banked' was temporarily increased from \$7,800 to \$11,800. This was to accommodate a \$4,000 one-off boost that was applied to the Work Bonus income bank balance of all pensioners during that period.



The intention was that the cap on how much Work Bonus could be banked would return to \$7,800 on 1 January 2024 - meaning that any pensioners who had accrued a balance above that amount would have to use it or lose it.

This plan has been scrapped, and the \$11,800 cap is now permanent. All newly minted pensioners will also start off with a Work Bonus balance of \$4,000 instead of \$0. This has been announced as an increase to the Work Bonus.

On the face of it, you might think that every year every working pensioner would be able to apply \$11,800 against your earnings, rather than \$7,800. But no!

You only get that \$4,000 hike once in your lifetime and you'll only ever have surplus Work Bonus if you don't use it.

Let's say, a newly retired tax accountant on a pension has decided to work from July to October 2024 (nine fortnights) doing income tax returns. On 1 January 2024, his Work Bonus balance is sitting at \$4,000.

From July to October 2024, our newly retired tax accountant earns \$12,000. To this he can apply \$4,000 of Work Bonus, plus twenty-two (thirteen between January to June 2024 plus the nine he is working) fortnightly \$300 instalments of Work Bonus, or \$6,600. That's \$10,600 in Work Bonus in total.

When he again starts doing tax returns in 2025, he will be able to apply: the 2024 carry-over Work Bonus of \$1,200 and twenty-two fortnightly \$300 Work Bonus

instalments totalling \$6,600. Together that's ... \$7,800.

Rinse and repeat in subsequent years: \$7,800. Does that number ring a bell? Wasn't that the old, maximum Work Bonus balance?

In another example, a pensioner has a permanent part-time job in a bottle shop earning \$500 a fortnight. This pensioner uses the usual \$300 fortnightly Work Bonus plus \$200 a fortnight out of the \$4,000 increase. This pensioner does so for twenty consecutive fortnights.

But that's when the \$4,000 credit is gone. That's when this pensioner goes back to \$300 a fortnight. And not just until the end of the year either, because on 1 January of the new year, no new \$4,000 credit is forthcoming. What's forthcoming is ... \$7,800. That number again.

Yes, it is possible to use up your \$4,000 and build back up to your maximum Work Bonus balance of \$11,800. But the only way to do this is to earn less than \$300 a fortnight for a considerable period of time.

A simpler way to do this is to not work at all, but that would defeat the benefit of Work Bonus.

In conclusion, the new Work Bonus arrangements are difficult to understand in their operation and effects.

However, on the upside, they don't weaken Work Bonus as a program and can be of benefit to those prepared to plan their work around it.

And without wanting to stereotype any one profession, a retired tax accountant might be just the person to do the job.

Are you ready for the end of 3G?

YOU may already be aware that the 3G network will be no more by the end of 2024. The shutdown will happen in stages as companies decommission the infrastructure needed to provide 3G coverage.

TPG, who operates Vodafone, is leading the charge and will turn off its 3G on December 15 this year. Telstra plans to follow suit in June next year, and Optus has said they will continue until September 2024.

'3G' is the third generation of mobile network technology. 3G was faster than its predecessors and allowed people to access the internet using a mobile device for the first time.

This is now far from the cutting edge of technology and 3G has been superseded by 4G, and now 5G, technology. There are quite a

few technical differences, but 3G is much slower and is more prone to interference.

Many devices use 3G to connect to the internet. Devices that are not enabled to use 4G or 5G networks will no longer work after the shutoff date – not even to make emergency calls.

Other than mobile phones, there are a range of devices that might need to be checked. These include tablets, baby monitors and security cameras.

Worryingly, many medical alarms which people may wear around their necks or carry with them will also be rendered useless. Whilst companies that provide these alarms have been reaching out to inform their customers of this change, there are many reasons why this information may not reach those who need it.

Advocates are urging people to contact their providers, check

devices and to speak with others that might not yet be aware.

For those living in regional areas, 4G coverage is not yet as widespread as 3G and 5G coverage may not be available at all. Repurposing the existing 3G frequencies will help with this, but the roll out will take time and this only benefits people whose devices are compatible.

If you are worried that your device will not work anymore, you can talk to the manufacturer or service provider.

Accessible Telecoms is an independent organisation which helps older people and people with disability to get advice on products and services. You can call them on 1800 442 300.

If you live in a regional area and are unsure if you will still be able to use mobile data when the 3G network is turned off, you can call 1300 081 029.

The problem with downsizing incentives

IF you are 55 or older, you can put up to \$300,000 from the sale of your home into superannuation as an after-tax contribution. Couples can put in \$600,000 combined. Contributions like this are referred to by the Tax Office as 'downsizer contributions'.

You need to have owned your home for ten years or more. You will need to have lived in it long enough for no capital gains tax to be charged. There are more conditions, but these are the main ones.

It sounds simple and perhaps even attractive. However as anyone looking into their downsizing options is likely to find out, there generally are not many homes to choose from, certainly not if you want to stay in your area.

It would be helpful particularly for people on low retirement incomes if they could sell up and move into something smaller and cheaper. Their home would be more manageable. They would be able to bank some of the proceeds to raise their income and their cash reserves.

The problem is cheaper and smaller generally is generally not

available. Still, 60,000 people did manage to downsize, says the ATO, so how did they do it?

An example of how the downsizer contribution works in practice was published in The Australian Financial Review.

A Melbourne couple sold their four-bedroom home and bought a three-bedroom apartment in the same area. But they paid more than they got for their old place.

So, you would think this couple missed out on making a downsizer contribution, paying more for their old place than their new one. But no!

Once you sell, you earn the right to make a downsizer contribution. It doesn't matter where the money comes from.

The Financial Review couple had savings outside their super fund, so they put those savings in as a downsizer contribution. Technically they were contributing a chunk of the sale proceeds, but in reality, the money came from somewhere else.

The downsizer contribution doesn't require you to buy something cheaper or even something smaller if you want to make a downsizer contribution. It's tax break within the giant tax break called superannuation.

The Government's downsizer

contribution policy is largely an example of putting the cart before the horse. It might be a very effective policy if in areas where the Government wanted to free up housing for re-development, it made sure there were homes to downsize to.

Such a policy would be even more effective, if those homes were ageing-friendly so that people could stay in them until they died and wouldn't have to go into a nursing home.

Not only would that be nice for them, it would also be cheaper for the Government's aged care budget.

The Government's aged care task force is investigating how it can fund aged care as the tsunami of baby boomers needing aged care builds and makes landfall. Downsizing properly done could be part of the solution.

As it is, the lack of proper housing policies at the national, state and territory and council levels is not just shutting younger people out of home-ownership and forcing them into ridiculously expensive rentals, it is also very likely their taxes will need to pay for baby boomer aged care.

That would be as unfair as it would be unnecessary.

Heatwaves are getting longer, hotter and more deadly.

EXTREME heat is recognised as a significant cause of death in Australia, and research suggests that heatwaves are getting longer, hotter and more deadly.

Heatwaves can be particularly dangerous for people with existing health conditions such as heart problems, respiratory illnesses, autoimmune diseases, and dementia.

Other risks can be: medication that makes you more sensitive to heat, working outdoors or having to travel without shade or air-conditioning, being unable to afford to cool your home, living in a home with poor insulation, living in an area that typically has a higher-than-average temperature, and social isolation.

Australia is facing multiple social issues that are likely to make this situation worse, creating a very dangerous environment for people who are vulnerable to extreme temperatures.

In terms of housing, the national vacancy rate is estimated to be sitting at a tiny 1.1%. Anglicare's 2023 Rental Affordability Snapshot found that only 0.4% of rentals were affordable for a person on the Age Pension, and 0% were affordable for

a person who receives the JobSeeker Payment.

As a result, it's very difficult to find better housing options. There also might not be all that much money left after paying their rent, meaning that energy bills become more difficult to manage.

Right now, Australia is facing an energy crisis. Many of us are already struggling with the rising cost of energy and summer hasn't even begun. According to a survey by Energy Consumers Australia, 52% of households are more concerned about paying their electricity than they were a year ago.

In NSW, the Energy and Water Ombudsman has reported that complaints about high energy bills have gone up by around 35%.

Rural, regional and remote areas are dealing with the impact of the housing crisis as well as the increased cost of energy. On top of this, there are limited transportation options available which means it is more difficult to get to cool places or to travel between them.

The upshot of all this is that this summer is going to be very hot, and a lot of us are going to have a hard time staying cool.

Whilst the Government has some work to do in order to ensure that we can all access safe and healthy living environments, it is also important to

be aware of what you can do to look after yourself.

Figure out what room of your house is the coolest. Consider putting up block out curtains as they can reduce heat as well as light. As a back-up plan, keep a note of local spaces that are air-conditioned and are close by – think public libraries, shopping centres or community recreation centres.

If you want to stay active, run errands or do some outdoor work it's a good idea get out and about early in the morning or as it gets cooler in the evening. You don't want to be out in the sun during the hottest part of the day.

If you need to walk somewhere, be sure to consider how far the trip is and to think ahead. It is best not to walk alone or without letting someone know where you are going and when to expect you. Remember that heatstroke can set in very rapidly and even a short walk could be very dangerous. Always wear appropriate clothing and carry water.

It is also a good idea to investigate what energy rebates you might be eligible for, or who to contact if you are having a hard time paying your bill. If you're having trouble figuring out how to find the information you need, you can get in touch with us on 1800 451 488.



CPSA Information Directory

INCOME SECURITY

Centrelink
Age Pension **13 23 00**
DSP/Carer benefits **13 27 17**
Family Assistance **13 61 50**
Financial Info Service **13 23 00**

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

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



Emotional, practical and financial support for carers

1800 422 737

NSW Ageing and Disability Abuse Helpline



1800 628 221
(Mon-Fri 9-4)

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



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