

FLU SEASON IS NEARLY HERE: ARE YOUR VACCINATIONS UP TO DATE?



IT'S something that many of us put off, but it's time to start thinking about getting up-to-date with vaccinations.

In particular we are being warned that influenza (flu) season will likely start early this year.

Ever had a particularly bad bout of the flu? One reason for this is that the influenza virus strains change every year and some are worse than others. Thankfully, the vaccine changes every year to match the new strains. That's why it's important for people to get the vaccine every year.

Bupa Health Services Medical Director Dr Tony MacDermott has said that historically low uptake of flu vaccinations could leave Australians vulnerable.

"The flu is more than a bad cold, it can be deadly, and we shouldn't underestimate it – now is not the

time for flu vaccine complacency."

"The flu season has been arriving earlier in recent years and we expect it to peak sometime in June compared to August when the season peaked in years gone by", Dr MacDermott said.

"We expect this year's flu season to be as dangerous as last year, especially in combination with new COVID-19 strains that have hit Australia already", he said.

"One of the easiest things you can do to protect yourself, your family and the community is to get a flu vaccine. This will also help take pressure off GPs and hospital emergency departments which are already under considerable pressure."

Dr MacDermott encouraged people to get the flu vaccine before

the end of May to help ensure they were covered throughout the flu season. There is a common belief that it is better to wait to get the flu vaccine to make sure it's 'up to date'. This is not a good idea for people over 65 or others who are particularly vulnerable to the virus.

The National Immunisation Program (NIP) schedule provides free routine vaccinations for adults. You may need booster doses of some vaccines to maintain high levels of protection. Most vaccines are more effective if delivered at a specific age.

Flu vaccine: Infants under six months, adults aged 65 years and above, people with chronic health conditions, and the indigenous community are the most vulnerable

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CPSA Letters

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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Bring Back the Regional Seniors Travel Card

AT a recent meeting of our Grenfell CPSA Branch the subject of the cancellation of the Regional Seniors Travel card was discussed. Knowing that CPSA is fighting for it to be reinstated we moved a motion that we forward a letter of support from our members to HO to show how important the card is to regional members.

Our members live a considerable distance from major medical facilities and the card helps us manage to travel this distance without added expense. We are 100% in favour of the reintroduction of the card.

Ian A Pitt

(Secretary/Treasurer Grenfell CPSA Branch)

British Pension Deadline Looms

THE extended deadline for making voluntary contributions to the British National Insurance scheme is now a year away. The deadline is 5th April 2025.

Whilst there may seem to be plenty of time, the government department that handles voluntary contributions has been overwhelmed in the past by the volume of applications.

Anyone who has worked in the UK will

have contributed to the British National Insurance scheme. These contributions may entitle people to a state pension which is not means tested. If you'd like further information, please don't hesitate to contact me.

Patrick Edwards

British Pensions in Australia Inc (BPiA)

1300 308 353

membership@bpia.org.au

www.bpia.org.au

Revenue Increases for Government

WE recently received our new Home and Contents' insurance policy which ended up being almost 27% higher than last year's. It would have been 36% higher but we had to make some alterations to the policy to keep it cheaper.

This increase prompted me to calculate the amount the state and federal governments receive on a \$3,177 yearly premium:

The federal government receives 10% as GST (or \$264.99), but the state government receives 11% as an 'emergency services levy' (\$349.64) and then receives a further state stamp duty of 8.25% (\$262.33).

All of this represents 27.6% (or \$876.96) of the entire premium and because the



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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 I 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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Expiry: _____ Amount: _____ Signature: _____

Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150

CPSA News

premium increased by 27% on the previous year's premium, the federal and state governments' fees also increased by 27%.

Why would the state or federal government want insurance premiums to reduce?

John Staker

Mental health matters

I READ with interest that research is taking place on the mental health of older Australians.

You may be interested in the results of a survey just completed on the mental health of Aged Care Home Care Package (HCP) recipients and carers.

The results are unexpected and alarming.

For example: "70% of carers and 65% of HCP recipients reported the presence of features of major depression, and over 80% of both reported the presence of features of minor depression according to DSM-V criteria".

The 'very high' levels of psychological distress are largely

in response to government-led changes in HCP spending guidelines that make it harder for older people to stay psychologically well and to remain living at home, despite this being the stated aim of the HCP program. Will this increase in distress mirror the levels seen in 'Robodebt'?

I have sent these results to politicians and the Department of Health and Aged Care, with little response.

Brian Corless

Pensioner council rates

I JUST want to say I was happy to see your advocating for better concessions for seniors. I think council rates concessions need to be increased because rates go up by a minimum of \$200 to \$300 a year, they are a major expenditure and I think the discount they provide is nowhere near enough and there doesn't seem to be an end in sight to councils' greed so I hope you keep putting pressure on councils.

Nick Ilov

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

Facebook and X (Twitter)

CPSA is very active on social media. Check out our Facebook page at facebook.com/combined.pensioners and our X (formerly Twitter) account [@CPSANSW](https://twitter.com/CPSANSW)

10 QUESTIONS to ask about residential aged care

10 QUESTIONS is a series of leaflets about aged care written by nurses, doctors and experts in aged care. Each leaflet focuses on a different aspect of care and highlights a range of questions you might ask about aged care.

The leaflets were written to help people who are considering options for aged care, or who are supporting someone else on this journey.

There are leaflets available for 16 different topics, including:

- Dementia care
- Dental and oral health
- Facilities and lifestyle
- Contracts and fees
- GP services
- Rural and remote residential aged care

All leaflets are available online: www.10questions.org.au

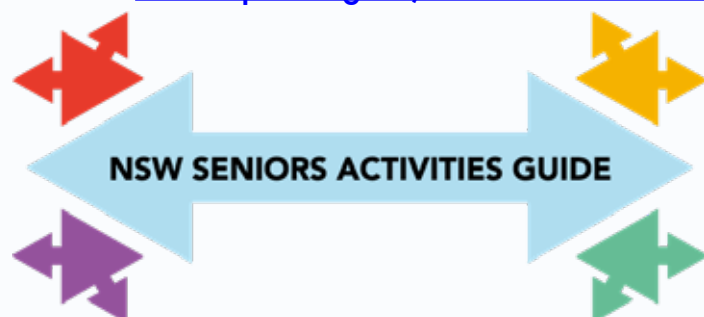
For those who cannot view these online or print yourself, you can contact CPSA on 1800 451 488 or email us at cpsa@cpsa.org.au and we will send out copies of the leaflets that interest you.



Online now! NSW Seniors Activities Guide

CPSA's NSW Seniors Activities Guide has information about social activities in town and country NSW. Whether it's sports, games, chats, book clubs, social groups or anything else, the NSW Seniors Activities Guide can help you find the contacts for the local activities that interest you.

Check out the Guide at www.cpsa.org.au/nsw-seniors-activities



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 2022/23 Annual Report to be posted to you. Alternatively, copies can be obtained online at

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

CPSA Funding

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Donations

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

Peter Jordan	\$35
Jack Walker	\$35
Kiran Paramatmuni	\$50
Penrith Seniors' & Pensioners' Club Inc.	\$1000.50

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groups to the flu. The flu vaccine is available for free for these at-risk groups.

Shingles (Herpes Zoster): Last November, a new vaccine for shingles (Shingrix) was introduced to the National Immunisation Program (NIP). Shingrix is free for people over 65, Aboriginal and Torres Strait Islander people over 50, and people who are immunocompromised.

Two doses are required, given at least two months apart. Shingrix is also safe for more people than the previous vaccine, so if you were not previously eligible for a shingles vaccine you should check with your GP to see if this advice has changed.

There have been issues with availability since its rollout, but CPSA has been assured by representatives from the Department of Health and Aged Care that this will continue to improve.

Whooping cough (Pertussis): Whooping cough is a serious disease that can lead to pneumonia, brain injury and sometimes death. It can affect people at any age but is especially serious for babies. Older people are also more likely to become very ill. Adults over 65 who have not had the whooping cough vaccine in the past 10 years should have a single booster dose.

Pneumococcal: Pneumococcal is caused by a bacterial infection. This infection can cause milder symptoms such as sinusitis or ear infections. More serious complications include inflammation of the brain (meningitis), inflammation of the lungs (pneumonia) or a blood infection (septicaemia). People in high-risk groups are more likely to become seriously ill or die from pneumococcal disease.

Pneumococcal immunisation is recommended for babies, people aged 70 years and over, Aboriginal and Torres Strait Islander people aged 50 years and over and those with a serious medical risk condition. Serious medical risk conditions include, but are not limited to, heart disease, kidney and lung disease, diabetes, no spleen

or poorly functioning spleen and a weakened immune system.

Coronavirus (COVID-19) booster: Advice for COVID-19 booster vaccinations for most adults aged between 18 and 74 is now once every 12 months. The previous advice of once every six months remains current for people aged 75-years-old and older.

From 1 January 2024, a number of pharmacies have been funded to provide free vaccines. Speak with your GP or local pharmacy for more information.

Other measures to help protect you and others against illness includes hand washing, staying home if feeling unwell, covering your mouth and nose if you cough or sneeze, and wearing a mask in crowded places.

**I have a
joke about
the flu
vaccine...**

**NOT MANY
PEOPLE WILL
GET IT**

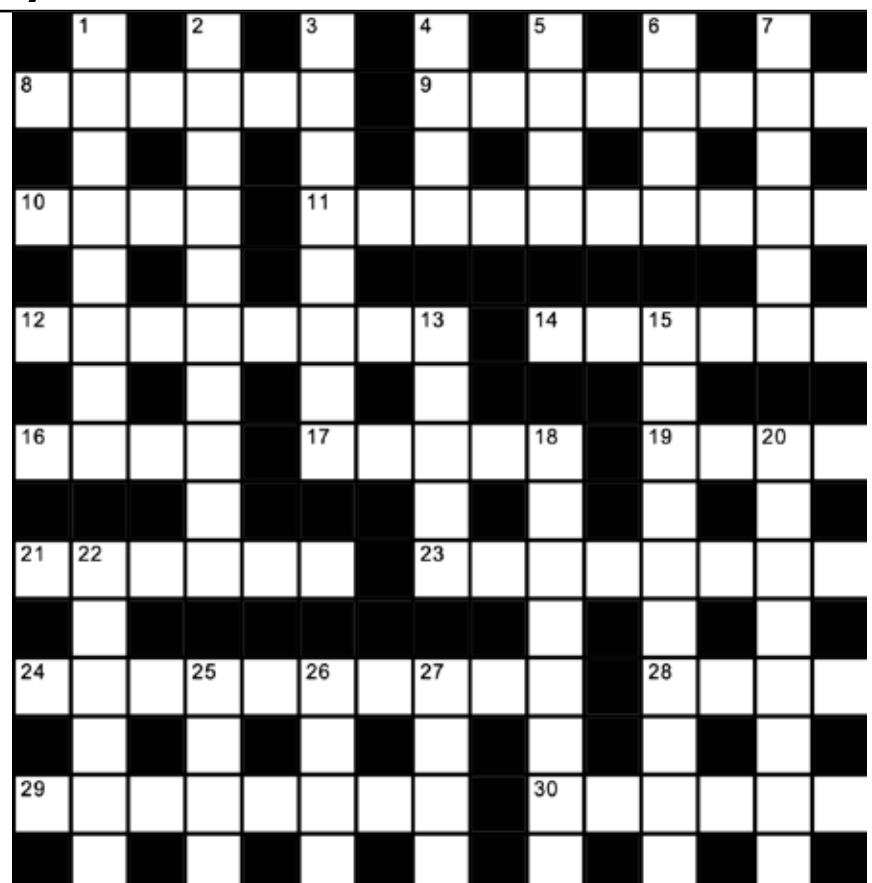
Crossword by Luke Koller

Across

- 8 Become king or queen
- 9 Relating to shipping
- 10 Dwell
- 11 A liquid used to lower a freezing point
- 12 Sailors
- 14 Anything apparently limitless
- 16 Abominable snowman
- 17 Theme
- 19 Not new
- 21 Meeting's tasks
- 23 Sweet on a stick
- 24 Alternative universes
- 28 Part of a defence force
- 29 Someone who creates
- 30 A wide street

Down

- 1 An approximate calculation
- 2 Something that is repeated
- 3 Nearby
- 4 Leave out
- 5 Professor
- 6 Eye infection
- 7 Large river
- 13 Green part of a flower
- 15 Made clear
- 18 Shredded cabbage
- 20 Extraordinarily large
- 22 Acquired something
- 25 Cut or remove words
- 26 Rub with sandpaper
- 27 Belonging to us



**Solution on
back page**

CPSA News



CONFERENCE & AGM 2024



ALL CPSA MEMBERS ARE WELCOME TO ATTEND

Tuesday 29 & Wednesday 30 October
Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills



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

In line with CPSA's constitution, Branches should appoint their Association General Meeting Delegates at a Branch meeting and give notice of the persons so appointed to CPSA Head Office prior to the Conference and AGM. Members who are not 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 27 September.

CPSA News

New research into bushfire smoke looks at the risk to heart and lungs

AUSTRALIANS are no strangers to bushfires. When COVID-19 lockdowns began here in March 2020, many people were already used to face masks, having donned them during the 2019/2020 fire season to deal with bushfire smoke.

We are also familiar with some of the health risks associated with bushfire smoke. Alongside the loss of life, environmental damage, property damage and psychological impacts, the 'Black Summer' bushfires caused widespread health problems. In regional areas affected by the fires and by bushfire smoke, the number of heart attacks nearly doubled.

But as the frequency and severity of catastrophic fires increases, the health impacts of bushfire smoke need to be better understood. New research from the University of Newcastle has laid the groundwork for this better understanding by looking at how bushfire smoke affects the airways and heart, and how much (or little) exposure to bushfire smoke is required to have a negative impact.

The researchers looked at the effects of exposure to bushfire smoke over a short period (3 days) and a long period (14 days) and

compared exposure to low and high concentrations of bushfire smoke.

According to the research, even just a few days of exposure to small amounts of bushfire smoke decreased heart function. The research also found that for people with asthma, short-term bushfire smoke exposure could increase both the risk and severity of attacks and reduce the effectiveness of asthma medication.

The researchers hope that their findings will not only help to show the risk of bushfire smoke but will also help to find better treatment options.

This is important as it is almost impossible to completely avoid bushfire smoke during fire season, especially when the fires are as severe and widespread as they were during black summer. In 2019, wharfies in New South Wales were forced to stop working to protect

themselves from the smoke, with the Maritime Union of Australia pushing for better protections for workers working in such smokey conditions.

Smoke can also affect people when they're at home. For people in older houses, it can be especially difficult to keep smoke out as these houses can be drafty or poorly sealed.

They can also lack proper cooling systems, meaning that in the heat of bushfire season people have to choose between opening windows in order to cool their homes, or sacrificing a breeze to protect themselves from the bushfire smoke.

While air purifiers can help, they can be expensive. A better solution would be for the Government to improve building regulations and support people to retrofit their homes to make them less susceptible to bushfire smoke.



Find-A-Word by Luke Koller

A N V I L M C L A R I N E T A	MUSICAL INSTRUMENTS	
V V H B W V B K C B C H A N G	alphorn	drum
C I T A R I U C Y M C R E Y N	anvil	dulcimer
E T H M O O G E M E R E G A L	banjo	fiddle
L S Z U B L L L B A B K G Z D	bell	fife
L X N R E A E E A L Y R E F U	bin	gong
O P A H O L R S L M O B E L L	bones	harp
E T R T U B A T S A N T I R C	bugle	lute
A F V I N A O A Y A M A H A I	celesta	lyre
L I G P I P E E S L U T E O M	cello	marimba
P D B I R E Q E I Q G C B F E	chang	moog
H D E A G A N T A B O R D I R	citar	oboe
O L H N N O Z I T H E R R F N	clarinet	organ
R E W O B J N T R A P S U E X	crwth	piano
N C R W T H O G M A R I M B A	cymbals	pipe
	deagan	quail
		rebec
		regal
		santir
		shawm
		tabor
		tarbouka
		traps
		tuba
		vihuela
		vina
		viola
		yamaha
		zither
		Solution on back page

Do you have a dark roof? It could be driving up your power bills

IF you've ever walked down the road on a hot day, you know how much the dark-coloured asphalt can heat up compared to the lighter-coloured footpath. This is because dark colours absorb more light, and therefore more heat, than light colours.

The same is true for our houses. A dark roof heats up much more than a light roof: up to 30 degrees more.

According to recent research, this extra heat can mean that some households are paying hundreds of dollars more on their energy bills. The average household electricity bill in New South Wales was \$1827 last year. But for a household with a light roof the bill was up to \$694 cheaper, because these households needed to use less electricity to keep their homes cool. For a house with solar panels, the added heat from a dark roof can also reduce their overall lifespan.

In some parts of Australia, this issue is exacerbated by other aspects of urban planning. As well as having many dark roofed buildings, new housing estates in the outer suburbs of Sydney are often characterised by wide streets, few trees or green spaces and little space between buildings. All of these features increase the amount

of dark-coloured hard surfaces that can absorb and radiate heat while also limiting the amount of shade or air flow that could help to cool the neighbourhood.

Households in these neighbourhoods often have to rely on air-conditioning to keep cool during hot weather, but this has the added effect of blowing the hot internal air outside into the narrow spaces between buildings. If numerous houses in the neighbourhood run their AC at the same time, this can increase the heating effect even more.

A few years ago, the NSW Planning Minister proposed a strategy to keep suburbs cooler and reduce household energy bills. The strategy would have banned dark roofs on new developments, added regulations to improve green space and shade, made suburbs more walkable and limited some of the planning decisions that contribute to what is known as the 'urban heat island effect'.

Unfortunately, powerful developers lobbied to oppose the strategy, leading the former NSW Government to abandon the plan. The current NSW Government has proposed a similar strategy (albeit one that has fallen short of banning dark roofs outright) before 'pausing' the policy until July this year.

While those who can afford it can build a home with a light-

coloured roof or can repaint or replace their existing dark roof with a lighter colour, the lack of planning regulations leaves renters and lower-income homeowners out in the cold, or more accurately, in the sweltering heat. This means that those who can least afford it will continue paying more on their electricity bills.

Uncomfortable and even dangerous heat levels are already a major problem for renters who have no ability to make structural changes to their homes. But as average temperatures continue to increase, the problem will only get worse unless the Government steps in to improve planning and housing standards across the board.

According to a recently released report from Better Renting, this most recent summer saw NSW renters experience median indoor temperatures of 25.2 degrees, with half their time spent in humidity above 65%. Importantly, these figures include homes with fans, air conditioning and other cooling options. This combination of high indoor temperatures and high humidity can not only feel oppressive, it can also have adverse health effects, especially for older people or people with existing health conditions.

Until the Government improves the regulation, these problems are only going to get worse.



Coles in hot water over Easter trading rumours

IN the wake of last year's inquiry into price gouging, public approval of the Coles Group has dropped. Their reputation has taken a further battering after headlines announcing that the supermarket chain will not be accepting cash over the Easter long weekend.

Whilst there is always room to criticise the practices of big businesses, in this case it isn't entirely the decisionmakers at Coles who are to blame, and before we get ahead of ourselves, Coles has not said that they will not be accepting cash at all, as some reports have suggested.

In fact the key problem here is that major cash logistics company Armaguard, a subsidiary of Linfox, is facing insolvency.

This comes after the Australian Competition and Consumer Commission (ACCC) approved a merger between the two major cash distributors, Prosegur and Armaguard, last September. This merger was approved after the ACCC put tight restrictions in place for the merged companies, who control over 90% of the cash distribution network.

The ACCC determined that without the merger, neither company had a chance of remaining profitable.

It's a bit of a mess, and there are

crisis meetings happening behind the scenes to negotiate a bailout. At this point, Armaguard's parent company is funding the shortfall.

There are major concerns about the impact on regional communities of a collapsing cash distribution network.

Cash use has declined rapidly in Australia. The Reserve Bank of Australia (RBA) estimates that in 2010 more than 60% of transactions were cash-based. By 2019 that had dropped to 32%, which then halved again by 2022.

The pandemic had a major impact, leading a number of businesses to stop accepting cash. Many of them never started accepting cash again, realising that cash was a hassle they'd rather do without.

There's a bit of a myth that all businesses must accept cash as it is legal tender, but that isn't the case. The RBA has committed to ensuring that cash continues to be in circulation but has made it clear that businesses can choose what payment methods they want to offer.

The upshot of this drop in cash use is that it has become very expensive to keep the system running. Armaguard is losing money and there are serious questions about the future of cash logistics in Australia.

Coles has stated that cash transactions will continue to be available into the future and that

their preparation for Easter was just a back-up plan that is unlikely to impact their entire network of stores. In the end, it was business as usual.

So, what now? Well, that depends on what happens with the Armaguard bailout. It is clear that collaboration will be needed to ensure that cash continues to be available. It is likely that the RBA and ACCC will work alongside the retail and banking industries as well as Armaguard itself to find a solution that doesn't require ongoing cash injections.

It's unclear what this might look like, though there are models that work overseas where there are similarly low rates of cash use. One idea is to create a cash transport network that is publicly owned, funded by government and banks.

Regardless of who is to blame for the situation, it is critical that the government continues to understand the importance of cash, even if fewer of us use it on a day-to-day basis. Many banks and ATMs have disappeared, particularly in regional towns. These communities rely on supermarkets and Australia Post outlets to access cash and pay bills.

As things are going, cash use in Australia will end with a slow decline into obscurity as it becomes more and more expensive to prop the system up.



New measures helping Australians avoid scams

THE latest quarterly report from the National Anti-Scam Centre – a recently established branch of the Australian Competition and Consumer Commission (ACCC) – has found that Australians are losing less money to scams. The report shows that in the period from October to December 2023, Australians lost 43% less than the same period in 2022.

Meanwhile, the Government's 'Identity Verification Service Credential Prevention Register', established after the 2022 Optus data breach, has prevented over 300,000 fraudulent attempts to use stolen identity credentials for further scams and illegal activities. The register works by tracking stolen identity credentials and preventing these credentials from being used in future fraudulent activities.

The amount of money lost to scams has dropped compared to the peak in 2022, but it remains much higher than previous years. In some areas, such as social media, both the number of reported scams and the money lost to scams has continued to increase. Whilst the Government, regulators, community groups and the private sector all work to prevent scams and spread awareness, scammers themselves are constantly improving and changing their approach, so new scams are emerging all the time.

For older Australians, investment scams had the biggest impact in the period covered by the National Anti-Scam Centre's report. These scams often take the form of Facebook ads that use technology to create fake videos of celebrities or well-known business figures. These fake video endorsements trick people into believing that these scams are legitimate investment opportunities. Mining magnate Andrew Forrest is currently suing Facebook's parent company over similar ads on the platform that have faked his voice and likeness to promote shady cryptocurrency schemes.

The report also found that text messages, emails and phone calls were the three most common



methods used by scammers to target older Australians. While the types of scams deployed through these methods can vary, a common strategy relies on the scammer impersonating a family member or loved one. The scammer may contact their target pretending to be a loved one in some distress (such as having lost their phone or having been in a traffic accident). They will then exploit the apparent urgency of the situation to trick their target into sending money or providing valuable personal information.

Similar scams rely on scammers impersonating trusted organisations such as banks or Government agencies, then using the pretense of a failed payment or overdue bill to scam people.

Different scams require different strategies to avoid them, but there are some common things that you can do to stay safe. If you receive an email, phone call, text message or message on social media that feels unexpected or off in some way, then it's a good idea to assume that someone might be trying to target you. Scammers rely on urgency, panic and stressful situations to exploit people's vulnerability. Staying calm can often be the best way to spot important details and avoid scams.

Check to make sure that website links and email addresses are legitimate. Most reputable organisations will not ask you to follow a link in an email or text message and scammers often use misspelled information in links and email addresses to try and look like legitimate sources. However, scammers are now able to make text messages appear under older,

legitimate text messages on your phone to make it seem like these new messages are coming from the same place. This can make it much harder to spot a scam at first glance.

If you are in doubt about whether an organisation is trying to contact you, search for their information online yourself, or get someone you trust to help you, then contact them through the phone number or email address on their website.

What to do if you get targeted:

Contact your bank or card provider immediately to see if they can stop or recover the payment; you can also contact the financial ombudsman if you feel that their response is not good enough.

Change your passwords, especially those you use for banking, government services and online shopping.

If you have lost money you can make a report to the police.

Talk to IDCARE (1800 595 160), Australia's national identity and cyber support service. They can connect you with a specialist identity and cyber security counsellor.

You can also report the scam to a retailer if their name was used to trick you or leave a review online to warn others.

Contact Service NSW if you need to replace NSW government documents. If you are outside of NSW, contact the government department that issues driver licences in your states.

Seek out support if you need it, such as a financial counsellor or if you just need to talk you can call a crisis line such as Lifeline, who can be contacted at 13 11 14 or through their website.

Is tax reform a solution to the housing crisis?

SOME Members of the Senate have announced plans to push the Australian Government to reform tax concessions for investment properties.

This plan has the potential to raise \$6 billion a year, which could be put towards funding solutions to the housing crisis. Sounds pretty good, right? At least for those people without extra houses to worry about.

For the few that do own an investment property, they have no need to worry as the proposed options are all 'grandfathered' to ensure that existing investors are unaffected by the proposed changes.

Capital gains tax (CGT) is tax on profit from the sale of assets, which can be offset by 'capital losses' from assets that have been sold for less than you paid for them. Capital losses can carry over from previous years.

Negative gearing is when an investor offsets income tax by reporting a loss on an investment. So, if a person made \$50,000 in rent on an investment property but spent \$60,000 on expenses such as mortgage repayments, insurance, council rates, maintenance costs and agent fees, they get to knock that off their taxable income for the year. Meanwhile they're sitting on an asset that is very likely to increase in value. If not, they can report a

capital gains loss and avoid paying CGT on future investments. Phew!

This wouldn't be as enticing for people on the lower end of the wealth scale, but for people who are paying a higher marginal tax rate and have money in the bank? Well, why not. Especially if they have a creative financial manager on their side.

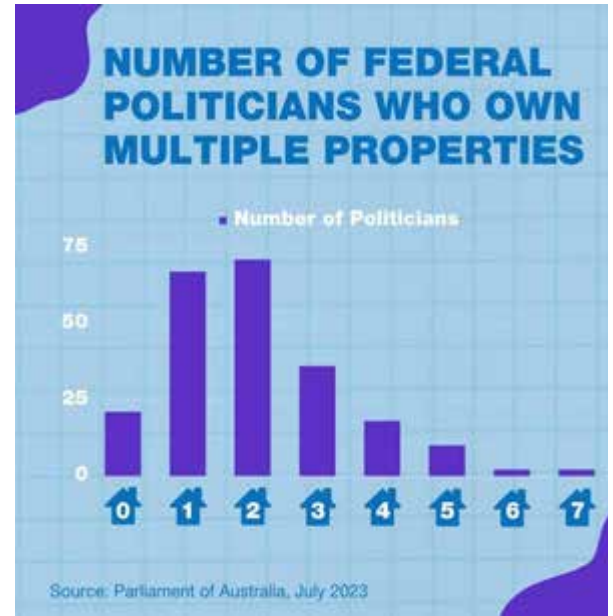
The Parliamentary Budget Office has costed five options for tax reform. The most extreme option would raise \$60 billion over a decade.

One option is that the current 50 per cent capital gains tax discount would no longer apply for new investment properties bought after July 1, though newly built homes would still attract a 25 per cent discount. Again, this is not for owner-occupied homes.

In essence, this proposed change would mean that people who sell an investment property would have to pay income tax on their earnings, just like everyone else. Capital losses would not be affected.

Another feature of this proposal is that negative gearing would only apply to an investor's first property. Altogether, the proposed changes would raise \$16 billion for the Budget by 2033-34.

Some 2.4 million people claimed \$48.1 billion of rental deductions in 2020-21. Almost half recorded a rental loss for the year, meaning the income did not cover the costs of running the property.



These negatively geared investors claimed rental losses of \$7.8 billion, providing a tax benefit of \$2.7 billion in 2020-21.

The CGT discount is estimated to have saved eligible taxpayers \$25.2 billion in 2022-23, with more than 80 per cent going to the top 10 per cent of taxpayers.

So, is change likely to happen? There isn't a lot of political appetite for reform in this area and it's generally viewed as a poisonous issue to touch.

Regardless of the outcome of this particular push for change, it is clear that the dire state of housing affordability in Australia will require a serious shift.

For things to be fairer, something will have to give. It seems reasonable to expect that the solution may be that there is less profit to be made from owning multiple properties when many can't afford a place to live.



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



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

Griefline
Phone support for coping with grief
1300 845 745

Grief Australia
1800 62 066

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

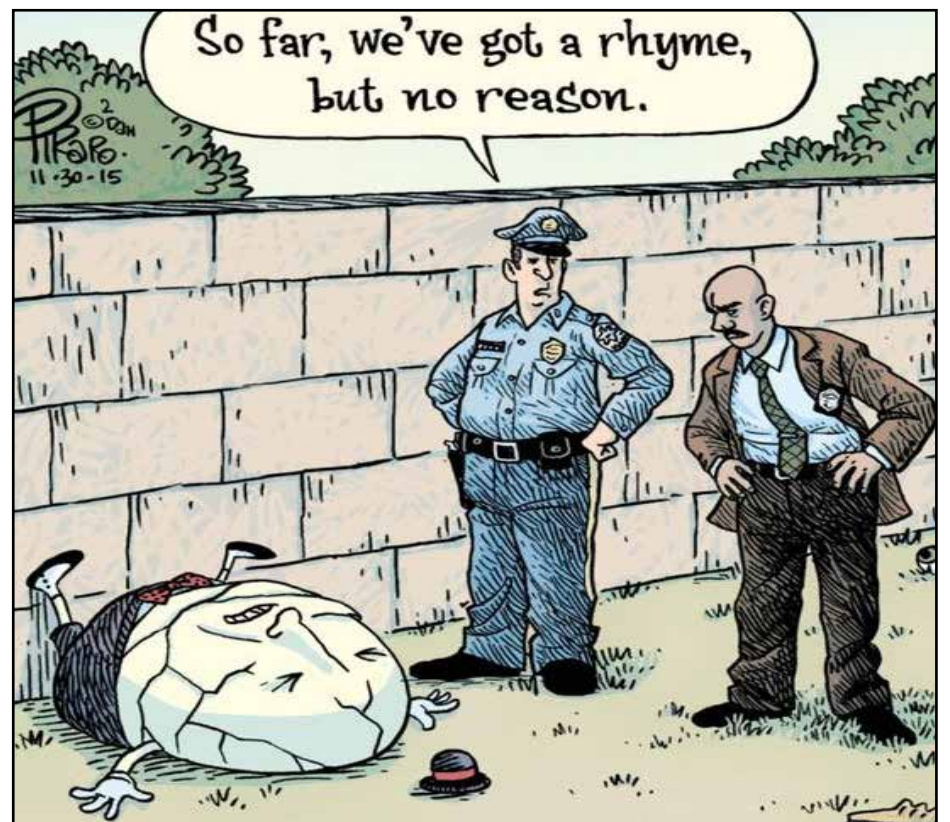
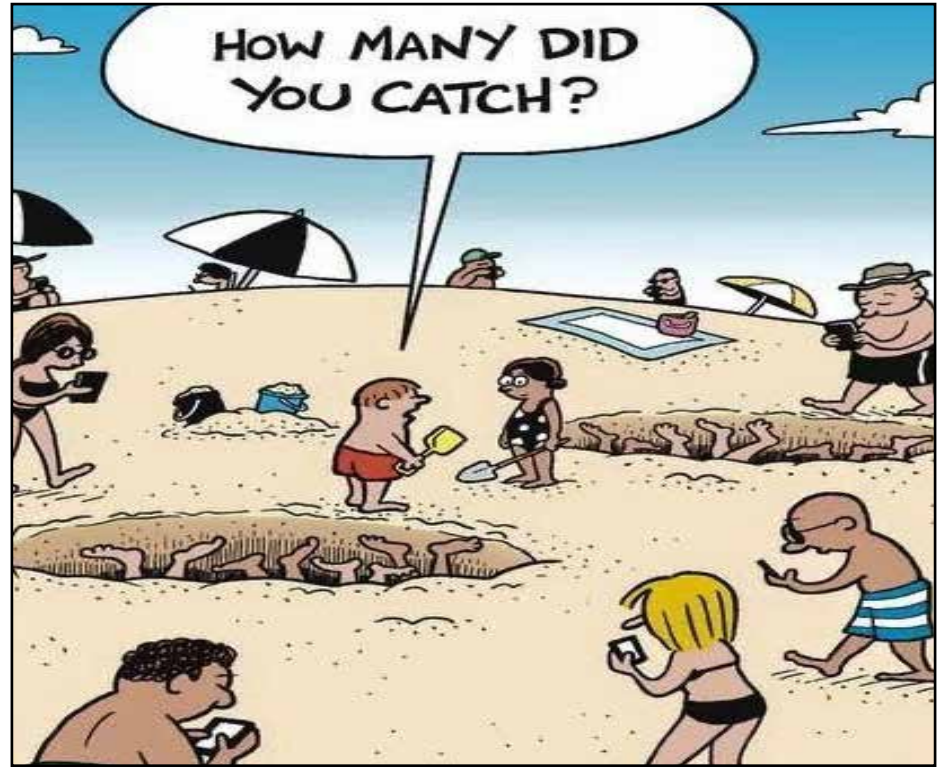
NSW Ombudsman's Office
1800 451 524

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

Find-A-Word Solution

Find-A-Word on Page 6

A	N	V	I	L	M	C	L	A	R	I	N	E	T	A
V	V	H	B	W	V	B	K	C	B	C	H	A	N	G
C	I	T	A	R	I	U	C	Y	M	C	R	E	Y	N
E	T	H	M	O	O	G	E	M	E	R	E	G	A	L
L	S	Z	U	B	L	L	L	B	A	B	K	G	Z	D
L	X	N	R	E	A	E	E	A	L	Y	R	E	F	U
O	P	A	H	O	L	R	S	L	M	O	B	E	L	L
E	T	R	T	U	B	A	T	S	A	N	T	I	R	C
A	F	V	I	N	A	O	A	Y	A	M	A	H	A	I
L	I	G	P	I	P	E	E	S	L	U	T	E	O	M
P	D	B	I	R	E	Q	E	I	Q	G	C	B	F	E
H	D	E	A	G	A	N	T	A	B	O	R	D	I	R
O	L	H	N	N	O	Z	I	T	H	E	R	R	F	N
R	E	W	O	B	J	N	T	R	A	P	S	U	E	X
N	C	R	W	T	H	O	G	M	A	R	I	M	B	A