

NSW BUDGET: WHY IS NSW LOSING OUT ON GST?



THE New South Wales Budget was delivered on June 18. The Treasurer warned ahead of time that it was going to be a tough one. This is because NSW will be out nearly \$12 billion over the next four years.

The \$12 billion hole in the NSW Budget is a result of changes to the way that the goods and services tax (GST) revenue is distributed to the states and territories. When the GST was first introduced, it was designed to replace a range of other taxes to provide revenue to the states and territories. So even though it's the Australian Government that collects GST, it's the states and territories that receive the money.

Here is where it starts getting more complicated. The states and territories don't just get the proportion of GST equal to their share of the population. That would leave bigger states like NSW far better off than Tasmania or the Northern Territory. Instead, GST revenue is allocated based on need and on a state or territory's ability to collect revenue from other sources (like stamp duty or land tax). This decision is made each year by the Commonwealth Grants Commission (CGC).

This means that, while Victoria will be paid around 96c for every dollar of GST it would receive on a per person basis, NT will receive

around \$5 for every dollar of GST that would be paid per person.

In the past, this meant that Western Australia received around 40% of its per person share of GST because of the mining boom. The extra revenue that the WA Government could collect from mining reduced its need for GST money. But in 2018 the system was changed to raise the minimum share of GST that a state or territory could receive. In practice, the change only helps WA, as it was the only state that received a lower share of the GST pool.

This change is about to come

Continued page 3

CPSA Letters

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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THE VOICE

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Have cheques checked out?

THE Australian Government has announced that it intends to abolish cheques. This would seriously disadvantage many senior people who rely on cheques to make their larger or remote payments.

It would also likely result in senior people - already prime targets for scammers - being the victim of many more electronic scams.

I have started a petition to reverse the government's decision.

David A W Miller

(The petition can be found at www.change.org where you search for "save cheques". Ed.)

Better transport needed for seniors

I AM concerned about pensioners who lose their driver's licence. For many there is no alternative transport. Public bus services outside of the metropolitan area are woeful. Some are lucky to get an hourly or daily service outside of school drop-off and pick-up times, and even then, the service does not go where needed.

Community transport is also very limited. For example, I have a relative who is given a fixed day and time for shopping. This is only 2 hours a

fortnight, and only 2 very small bags of shopping are permitted. They have no choice as to which shopping centre they are taken to and must rely on others to take them to other venues for the balance of their shopping. This does not allow for medical/dental appointments or social visits.

In my own situation I cannot use a public bus service for shopping, medical appointments, or for business at our council offices. I cannot get to Service NSW as there is almost no service there. So, a car is essential.

The driving assessment for the over 85's is very discriminatory, one mistake and your licence is gone. We need better medical assessments NOT driving tests. The assessor is prosecutor, judge and jury as well as executioner. This is not fair. We also need more flexibility for modified driver licence holders. The one-size-fits-all approach is not good enough.

Name supplied

Time to take a longer view

THE younger generation of today - our children and grandchildren - will be the older generation of tomorrow. We, as seniors, need to help them navigate what will be times of great turbulence. We are the generation that put this current linear



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- 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.
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Payment details (for credit card):

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

CPSA News

growth system in place, which by all indicators, is not delivering the outcomes first promised.

After a great period of growth and acceleration, there is a need to transition to a steady economic system that lives within the capacity of the Earth to provide. We are creating debts that our children and grandchildren are obliged to repay with interest. This will require our combined wisdom to address, such that we are good ancestors worthy of the title seniors and elders.

This in no way denies the current situation confronted by people as they live day to day, balancing their incomes and watching their expenses. Rather, it says we need to take a longer view, to see where we are situated, how we've created this system that is leading to greater inequality, and how we might restructure this such that fewer people are left behind.

Stuart Carter

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

CPSA receives funding support from the NSW Government Department of Communities and Justice and from NSW Health.

From page 1

into full effect. Starting from July, WA will now receive 75% of its per person share of GST. This amounts to about \$4 billion extra per year.

So, how does this affect the NSW Budget? All of the states and territories are paid from the same pool of GST revenue. This means that if one state or territory gets more money from the pool, others will get less. Because WA is now receiving a bigger share than it did

Call for letters to the editor: we need you!

If you have comments about an article or any other topic, please consider sending a Letter to the Editor. We have heard from readers that they enjoy comments from other Members and subscribers, but we aren't Dorothy Dix...we can't write them ourselves!

It would be helpful if you could let us know whether you would like us to include your letter or comments in a future edition of *THE VOICE*, and whether we have permission to include your name. Contributions are welcome and appreciated, so please do drop us a line if you feel so inclined.

You can get in touch with us via email at voice@cpsa.org.au or by sending a letter to:

CPSA
LEVEL 3
17-21 MACQUARIE STREET
PARRAMATTA NSW 2150



Delays to THE VOICE

Our apologies for the delay in sending out the last two editions of *THE VOICE* due to the inclusion of the mail survey in May and a notice about a Centrelink scam in June. We have returned to our usual schedule and thank you for your patience.

Donations

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

Ann Grant \$45

Survey responses

Thank you to everyone who filled in our mail survey, sent with the May edition of *The Voice*. We have received more than 450 responses to date and look forward to reading through them all. We will be accepting responses until 15 July.

 **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)

previously, there's less to go around for the other states and territories.

In addition, the CGC has decided that NSW has a greater capacity to raise its own revenue from land tax and coal royalties. So, while NSW received 92% of its per person share of GST last year, this year it will receive 86%.

The NSW Treasurer pushed back on the decision, saying that he wouldn't raise property taxes during a housing crisis. He also signalled before the Budget that he

would avoid 'austerity' style budget cuts that could worsen cost-of-living pressures for many people.

However, this also meant that we were not going to see the sorts of policies that CPSA has been pushing for, such as better funding for public dental care, relief for ratepayers and the return of the Regional Seniors Travel Card.

Now that we've seen the details of the Budget, our suspicions have been confirmed that these policies are nowhere to be seen.

CPSA News

CPSA ANNUAL CONFERENCE 2024

CPSA's 2024 Annual Conference will be held in Sydney on Tuesday 29 and Wednesday 30 October. This year you can also attend Annual Conference from your home, on your laptop or desktop computer, 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 \$220 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 30 August 2024. A formal notice for the 2024 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 (AGM)

The Association's 2024 Annual General Meeting will be held at 12.45 pm on Tuesday 29 October 2024 at Rydges Sydney Central Hotel, 28 Albion Street, Surry Hills. Participants can also attend CPSA's Annual General Meeting remotely using a desktop computer, laptop, tablet or phone.

A formal notice for the 2024 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 30 August 2024.

Barbara O'Brien OAM
CPSA Secretary



Nominations for election to the CPSA Executive

Under the CPSA Constitution the terms of six Elected CPSA Executive Members will expire at the end of the 2024 Conference. [As there may be up to 12 Elected CPSA Members there will be 7 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 the CPSA Returning Officer, no later than 5:00pm (Sydney time) on Monday 16 September 2024. Nomination forms are being distributed to Branch Secretaries. Additional copies are available from Head Office. Call 1800 451 488.

John Hollis
CPSA Returning Officer

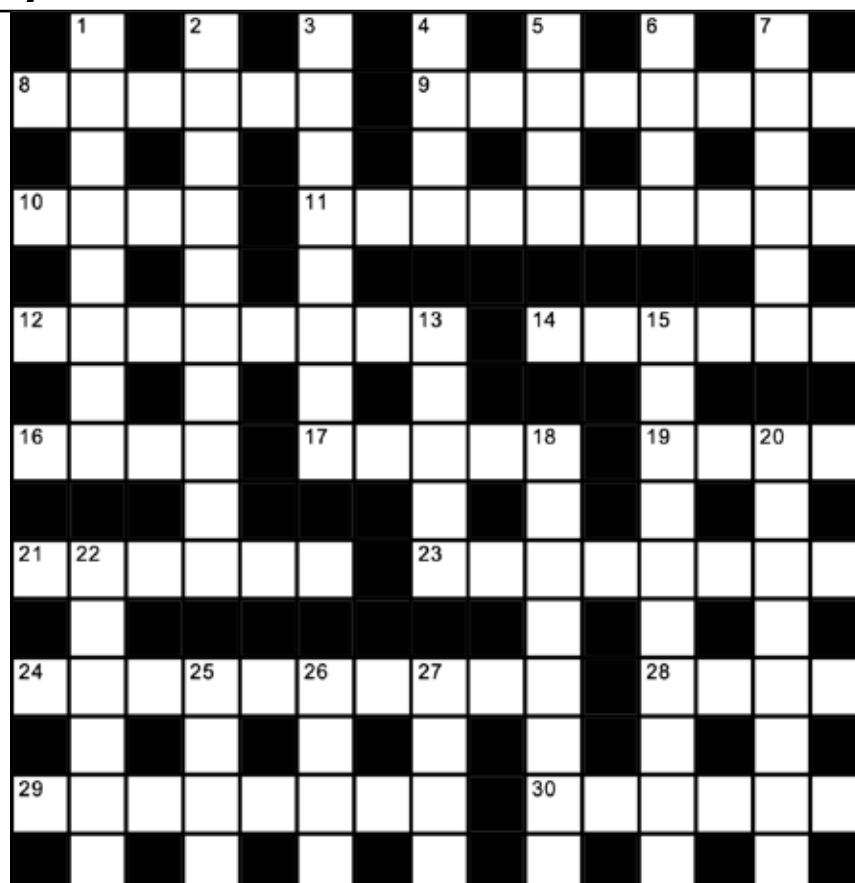
Crossword by Luke Koller

Across

- 8 A cylindrical container
- 9 A register of events
- 10 An item of prepared food
- 11 A formal examination
- 12 Daily written records
- 14 A structure over a river
- 16 Half
- 17 Not late
- 19 Holder for flowers
- 21 A person who edits
- 23 A medical dressing
- 24 Publications on folded sheets
- 28 An organised journey
- 29 Green vegetable
- 30 Appeared very large

Down

- 1 A male singer
- 2 One who cultivates an orchard
- 3 Highest in degree
- 4 Subdivisions of a play
- 5 Colour of the unclouded sky
- 6 A unit of nautical speed
- 7 A loose skirt
- 13 Small piece
- 15 A request to participate
- 18 Reflexive form of "you"
- 20 Hidden from general view
- 22 Lacking in liveliness
- 25 Hessian bag
- 26 A tiny piece of anything
- 27 Prepare for publication



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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the city with fellow
Members and friends.**



Rydges Sydney Central

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

In line with CPSA's constitution, Branches 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

Scammers offering fake Centrelink payment for pensioners

HEARD of the \$400 Centrelink bonus for pensioners? Or maybe it was \$750, or \$1500?

Unfortunately, we have some bad news for you: it doesn't exist. There have been similar payments in the past, but there is nothing in the pipeline currently.

If you have received a text message or email about a 'Centrelink bonus' or 'one-off payment', please do not click any links or provide any personal details.

There are no bonuses planned for 2024-2025, except for the \$300 energy supplement that will be applied directly to household energy bills.

If you answer a call that is

supposedly from a trusted source such as Centrelink, Australia Post or your banking institution you should call them back using a verified number or via their website. These organisations should never contact you in this way to ask for your personal details, nor would they pressure you to share your information immediately without verifying that it is not a scam.

If you ever receive a message or email out of the blue that says to follow a link, never click on the link.

If the offer seems too good to be true and there is a time pressure, it is likely to be a scam. If you have received a random call or link it is better to be suspicious than to fall victim.

For now, please be advised that there is no one-off Centrelink

payment coming in 2024. If the information isn't from a reputable source such as a mainstream news outlet or the Government, it is probably untrue.

If you get targeted: contact your bank or card provider immediately to see if they can stop or recover any unauthorised payments; 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 in person or through ReportCyber; call IDCARE (1800 595 160), Australia's national identity and cyber support service; if you just need to talk to someone, you can call a crisis line such as Lifeline (13 11 14).



Find-A-Word by Luke Koller

R A C S A E F E C C T M O R C O O R C Y N	G S C H O O L T R E A D I N G P A O F T O U V O L E V E L C L R E A D E R T A O F O R M E Y E X C P Q S U R C L A S S T T F A U O Q C T C K A J E A S E E M L L P R O J E C T W G E A C B T Y D G R U R M S I D M C T M Y E Y A R Y R E A D O I H O O Q D M L A V S A I N N E R C O L L E G E N E E G B A R Y K B U R S A R H T G S G R M N S S T U D E N T Z Q J M S C	R M C R I B S R H A L L U L O I P P A D I N G P L C L M E Y S T T A S E A G E A C M C H I D M C H I H N E A R M C	HERBS & SPICES	
		anise balm basil bay bennet betony burdock chilli chive clary cress cumin dill endive garlic	gentian ginger grass lovage mace mint mustard myrrh nutmeg orpine paprika parsley rue sage savory	senna sesame simple sorrel succory tansy thyme vanilla woad

Solution on back page

Inquiry into regional banks recommends a publicly owned bank

BEING able to walk into a local bank is something that many people probably take for granted. Yet from 2017-2023, 35% of bank branches in regional Australia closed, and half of all ATMs in regional and remote areas were removed.

Closing down regional banks can have a big impact. Many people have to travel further to do their banking while others are forced to go online. For some, especially those who may not be comfortable making financial transactions over the internet, this can leave them with no other options.

Local businesses can also suffer if they are unable to easily deposit and withdraw cash. This can contribute to people moving away from regional areas, and it can also discourage potential new residents.

For regional towns, this is not a new problem. Back in 1999 the Australian Government looked into the closure of regional banks and tried to pressure banks to keep regional branches open.

In 2004, it investigated the problem again. Both times, the major banks promised to limit regional branch closures. Both times, they continued shutting down branches regardless. As many people have pointed out, we can't trust the banks to regulate themselves. Without intervention, they will keep closing regional branches because it is profitable to do so. So, what can be done?

The Senate Rural and Regional

Affairs Transport References Committee has just released its report into regional bank closures. The report highlighted the need for the Australian Government to rein in the banks and protect regional communities.

Among other things, the Committee said that banking is an essential service that should be available to everyone, and that the Government should guarantee reasonable access to cash and financial services for all Australians.

The Committee also recommended that the Government think about setting up a publicly owned bank. To be more accurate, it recommended that the Government set up an expert panel to investigate the possibility of forming a publicly owned bank. This is a much more round-about approach than recommending it directly, but it is still good to see.

Unlike the major banks, a publicly owned bank would (in theory) act in the best interests of the community and the country rather than shareholders. It would also allow the Government to compete with the other banks in the industry, which would pressure them to improve their services to keep their customers. If the Government bank was the only one in an area offering face-to-face cash services for example, many businesses and customers would likely abandon their current bank.

Finally, it could make investment decisions based on community needs rather than maximum profits. These investments could be



made in services, major projects or infrastructure upgrades in regional areas.

The Committee also recommended improving the Bank@Post service offered by Australia Post, and ensuring that all of the major banks offered this service to their customers.

Bank@Post allows some Australia Post offices to provide some banking services to customers of participating banks. However, these services are mostly limited to depositing and withdrawing cash, so it's a poor substitute for a full bank branch in most communities.

CPSA previously made a submission to the Committee's inquiry. The submission called for Bank@Post to be expanded to provide more services, and for bank closures to only be considered as a last resort. CPSA also recommended the introduction of regional banking hubs. These hubs are set up by several banks working together, and provide support staff, online banking assistance and ATMs for customers to access a wider range of services than are currently offered by Bank@Post.

In some other countries, such as South Africa, banks are expected to cater to the needs of all communities regardless of remoteness. Some South African banks have addressed this by providing mobile bank branches that can travel to remote communities to provide face-to-face services.

Australia's four largest banks are among the most profitable in the world. If the major banks can't find a solution that doesn't involve shutting regional branches, then they just aren't trying hard enough.



A mobile bank branch in South Africa

Mandatory on-road testing for older drivers: does it actually work?

DID you know that older driver testing is different in every state and territory of Australia? If so, did you know that NSW has the strictest requirements for older drivers?

In fact, NSW has some of the strictest older driver testing in the world. To maintain an unrestricted 'class c' (car) licence you must have yearly medical check-ups each year from when you turn 75, and on-road testing every 2 years once you turn 85.

In some other jurisdictions such as in Queensland and the Australian Capital Territory, older drivers must go through regular medical check-ups and get the doctor's OK to keep driving.

In other jurisdictions such as in Victoria and the Northern Territory, there are no mandatory requirements for older drivers at all. People of all ages are required to notify authorities if they are diagnosed with a health condition that may affect driving. They might be asked to complete medical assessment or a practical test if it's deemed to be medically necessary.

WA scrapped mandatory on-road testing in 2013 based on road safety research that found older drivers are not disproportionately represented in crash statistics.

Tasmania removed older driver testing requirements altogether in 2011 after the Tasmanian Anti-Discrimination Commissioner released a report which found that mandatory age-based driving assessments are direct discrimination on the basis of age. This review found that it was important that older drivers are treated the same as all other drivers and should only undertake assessments for the same reasons that all other drivers must undertake them.

Only NSW has mandatory on-road testing for all older drivers. Whilst the NSW *Anti-Discrimination Act 1977* permits older driver testing as a 'safety procedure', this seems unreasonable as there is no evidence that the current rules genuinely

promote increased safety.

Practical testing can be a significant source of stress, which leaves many older drivers feeling forced to opt for a modified licence, particularly as many people believe they will be permanently disqualified from holding a driver's licence if they fail.

In fact, if you have a 'serious fail' during testing, your licence will be cancelled. There is no transparency around what constitutes a serious fail, other than that it means you have demonstrated driving behaviours that represent a danger to yourself or other road users.

Without knowing what constitutes a serious fail, or what the consequences of a cancelled licence are as an older driver, it is difficult to evaluate how reasonable these measures are. This leaves many older people feeling forced to apply for a modified licence, for fear of losing their licence altogether or because of anxiety over the test itself.

This means that there are probably numerous people who are limited to driving only a short distance due to fear and misinformation, rather than as a genuine reflection of their ability to navigate the roads safely.

Modified licences can be a reasonable option for some, but there needs to be more transparency around what conditions are available and in what circumstances. We have received calls from concerned older people who are unsure of what to

do in the case that their local bank has closed, or they have been forced to find a new doctor who practices outside of the limit of their licence conditions. It is also simply unfair that anyone should feel forced into making this decision out of fear that, if they don't opt for a modified licence, they will be unable to drive at all.

The NSW Government information page says, "there are plenty of safe alternatives to driving", but this is an untrue statement for those who live outside of major cities. Many communities have incredibly limited public transport and few alternative options such as a local taxi service or community transport provider. The stress and anxiety caused by the threat of losing your licence is very real, even for people who are in no danger of failing their test.

Ageing isn't the same for everyone. Some people are unable to drive due to a medical condition from a far younger age than 75, and some people drive safely well into their 90s.

CPSA feels strongly that NSW's older driver testing arrangements are ageist and cause undue stress and difficulty to older people, particularly as there is a limited evidence base to support this approach. It's time for the NSW Government to take a closer look and design a system that is fair, safe and equitable.



Pensioners overlooked in NSW Budget, but some good news

THIS New South Wales Budget was always going to be a tough one. The recent changes to the way that revenue from the Goods and Services Tax (GST) is distributed amongst the states meant that NSW missed out on nearly \$12 billion that it could have accounted for in the Budget had the changes not gone ahead.

Even so, it is disappointing to see no targeted announcements to support the health, wellbeing and social inclusion of pensioners and people on low incomes.

Before the Budget, CPSA called on the NSW Government to reinstate the Regional Seniors Travel Card so that older people in regional and rural areas could once again receive \$250 towards their travel expenses. Sadly (though perhaps unsurprisingly), the Card was once again left out of the Budget.

CPSA also called on the Government to increase the Pensioner Council Rate Rebate to better reflect the council rates that people are actually paying. The rebate was initially designed to cover "one half of the rate or charge". However, the rebate is also limited to \$250, meaning that council rates would have to be just \$500 per year for pensioners to receive an actual 50% rebate. Rates have gone up

significantly since the rebate was first introduced more than 30 years ago, but the maximum limit hasn't moved at all.

For most people who receive the \$250 rebate, their rates are significantly higher than \$500, so the rebate covers a much smaller fraction. CPSA called on the NSW Government to raise the \$250 limit so that more people can receive the 50% reduction that the rebate was originally designed to provide. Unfortunately, this measure was also missing from the Budget.

Public dental care is another area that was overlooked in the Budget. The number of people waiting for treatment or assessment in the public dental system in NSW is now up to nearly 80,000. In one local health district, fewer than half of patients are being assessed within the maximum recommended waiting time.

Dental care should ultimately be included in Medicare, but until that happens, the public dental system needs a significant increase in funding. Sadly, that is now out of the question for at least another year.

There were several other areas that should have received more attention in this Budget, such as palliative care, elder abuse prevention and the Isolated Patients Travel and Accommodation Assistance Scheme (IPTAAS), which provides support for people traveling long distances

to attend medical appointments, but which currently does not include dental appointments.

While CPSA would have liked to see more attention paid to the issues that affect pensioners, there were some positive items in the Budget.

A change to payroll tax will encourage more GPs to bulk-bill their patients. Many GPs currently bulk-bill concession card holders, but people on low incomes who are not eligible for concession cards have struggled over the past few years as many GPs have stopped bulk-billing. This announcement should make a big difference for this group.

As GP visits have become more expensive more people have also been forced to go to emergency departments for problems that could otherwise be treated by a GP. Hopefully, this change will also reduce the pressure on hospitals.

Many people in underpaid sectors such as healthcare and education will receive pay rises. This will help increase staffing levels in these industries and will better support these essential workers.

The NSW Budget also included \$5.1 billion towards building new public housing, which should translate to more than 6,000 new homes over the next four years. After years of underinvestment in public and community housing, it's good to see the NSW Government building homes directly rather than just leaving it up to the private market.

Public housing supports people on low incomes and in insecure housing and provides wider benefits by allowing more people to participate and engage in their local communities. It also puts downward pressure on rental costs so that more people can rent in comfort and dignity.

Other positive announcements included better regulation of new housing developments, improved strata regulations to protect residents living in strata properties, and increased funding to improve regional roads.



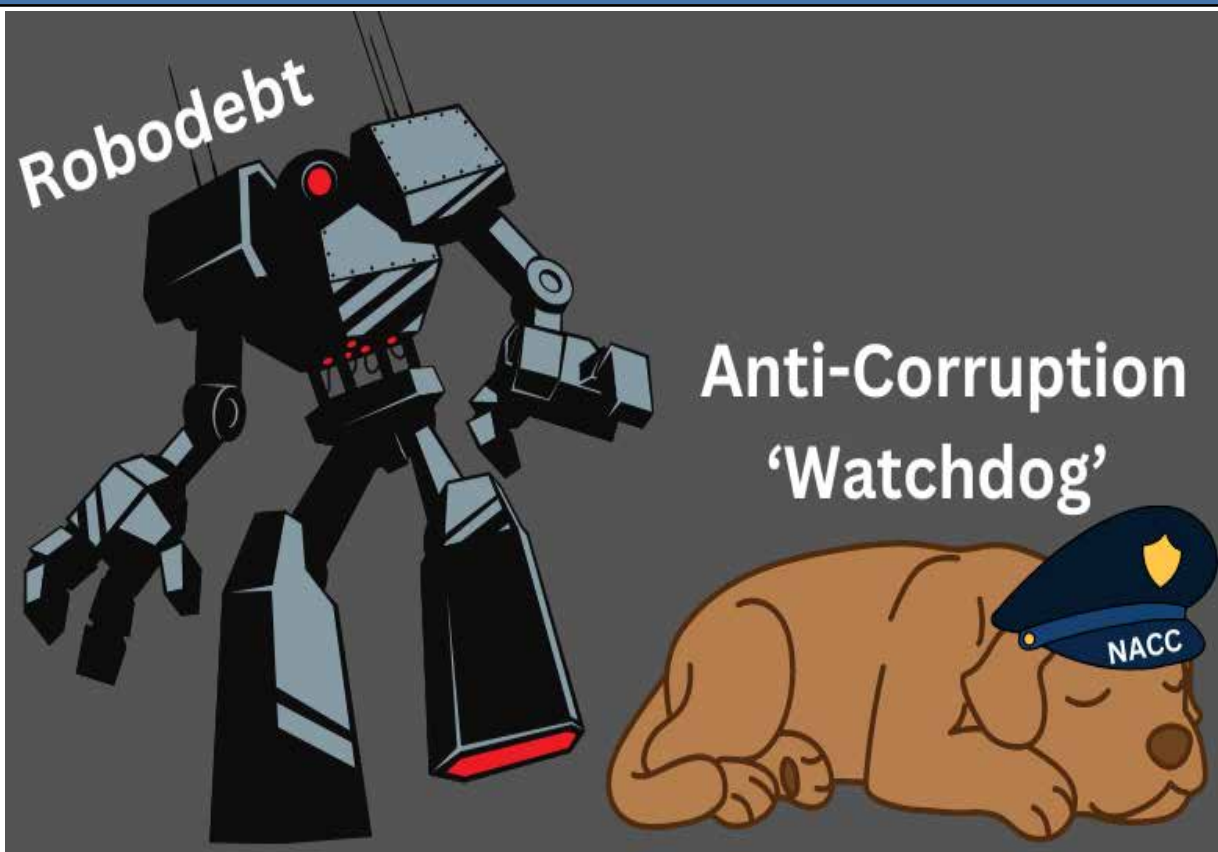
The NACC has decided it won't investigate Robodebt

WHEN the National Anti-Corruption Commission (the NACC) was established last year, it was met with a fair bit of enthusiasm and more than 500 referrals in its first month. That enthusiasm has evaporated with the news that the NACC won't pursue its investigation into six public officials involved in the Robodebt scandal.

The NACC is an independent body with the power to investigate politicians, parliamentary staff, private companies that work with the Government and many other people and groups in the realm of Australian politics. It is also able to investigate activities that may be corrupt even if they are not technically illegal, such as misuse of information, breaches of public trust or abuse of office. This means that if someone in politics is doing something that seems suspicious, there's a pretty good chance that the NACC can investigate it.

So, it's not surprising that many people had hoped that those responsible for the Robodebt scandal would be investigated.

Robodebt is one of the biggest Government blunders in recent memory. For anyone unfamiliar, the scheme compared Tax Office data to income declared to Centrelink, then it automatically issued debt notices to payment recipients whose income declarations didn't match the data from the Tax Office (and who could not explain the discrepancy).



As if using an automated system to punish welfare recipients was not bad enough, the scheme also issued thousands of incorrect debt notices. In the eventual Royal Commission, it was found to be both an immoral and illegal system.

All of this suggests that Robodebt, and the people behind it, would be prime candidates for investigation by an anti-corruption body. So why has the NACC dropped the case?

Despite considering the Robodebt case for nearly a year, the NACC has decided it won't investigate any further. In an announcement about the decision, the NACC said that "it is unlikely that it would obtain significant new evidence" that hadn't already been found by the Royal Commission if it continued the investigation.

It also argued that, because there is another ongoing investigation into

Robodebt (this time by the Australian Public Service Commission, another watchdog organisation), there was no point in the NACC exploring the issue any further.

Here's the problem though: the Royal Commissioner who investigated Robodebt deliberately delayed her final report until after the NACC was established so that she could refer 6 public officials to the NACC for further investigation. Clearly, the Royal Commissioner thought that it was a matter that the NACC should look into.

In addition, while the Australian Public Service Commission (APSC) can investigate 5 of the 6 public officials, the 6th is an unnamed politician who falls outside the APSC's jurisdiction.

So, if you're thinking that the NACC should have continued with its investigation, you're not alone. The Office that oversees the NACC to make sure that it operates correctly has now announced that it will launch an inquiry into the decision not to pursue a Robodebt investigation.

This means that the organisation in charge of investigating corrupt and improper behaviour is itself being investigated for potentially corrupt and improper behaviour!

Confusing levels of bureaucracy aside, it is clear that the NACC has not lived up to the public's expectations. Here's hoping that it learns its lesson going forward.

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.



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 679 336

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

Find-A-Word Solution

Find-A-Word on Page 6

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