

A SYSTEM IN DECAY: DENTAL INQUIRY SAYS 'PUT THE MOUTH BACK IN THE BODY'



IN March 2023, the Senate established a committee that was tasked with the massive job of looking into the current state of Australia's oral health system.

The committee received 168 submissions (including one from CPSA), 17,592 survey responses and heard from 84 witnesses across 4 hearings held in different parts of the country. Evidence was compiled into a lengthy report, titled 'A system in decay: a review into dental services in Australia'.

As you might have guessed, the findings weren't particularly encouraging. The inquiry found that our oral health has worsened in the

past 20 years. More Australians have untreated gum disease and tooth decay, and 1 in 3 adults have put off dental treatment because of the cost.

Oral health is a major site of health inequality in Australia. Essentially, around half of us have access to dental treatment and have an acceptable level of dental and oral health. The other half do not.

Things are markedly worse for people on a low income and those who live in regional and rural Australia, many of whom live more than an hour away from the nearest dentist.

Public dental is largely the domain of the States and Territories, though

the Australian Government provides some funding and oversight. This means that when there's an issue the NSW Government points to the Australian Government, who points back at them, and no one at all takes responsibility.

It is estimated that more than a third of the Australian population is eligible to receive free public dental care delivered through State and Territory health programs, but that there's only enough funding for around 20% of that group to receive treatment.

This means that instead of 1 in 3

Continued page 4

CPSA Letters

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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Trust no one (except us)

WE are constantly advised to beware of fraud and scams. We are reminded regularly to keep our personal information secret and only reveal it to safe persons or institutions. Why then is it acceptable for many institutions to demand my date of birth before they will have anything to do with me? This problem applies not only to banks and building societies but businesses such as Fly Buys, NRMA and electricity suppliers. When queried I have been told that it is government policy and connected to the Privacy Act. If so, why were we not warned of this? So many changes to legislation are passed through Parliament but kept from the general public. Are we expected to read Hansard every night for bedtime reading?

It also often happens that after supplying a date of birth the person on the other end of the phone says brightly that they will now be sending a code to my email or mobile phone. Talk about overkill!! We live in a rural area with very poor mobile reception and slow satellite connection to the web. Emails can take half an hour to arrive. Mobile messages take longer. Codes usually expire after a few minutes. After carefully explaining this to the person on the other end, he or she usually says, "we can skip that step". My question is: Why is that step there in

the first place?

How can we protect our personal data when it is constantly being demanded of us by institutions who refuse to deal with us unless personal details are revealed?

Helen Knight

There's nothing 'fine' about it!

I AM writing regarding the draconian traffic infringement penalties inflicted upon citizens who are on low incomes. Generally older people do not deliberately break the road rules. But when law abiding pensioners (and others) inadvertently break the road rules they are hit with a proverbial financial sledgehammer!

I was recently fined \$390 for unwittingly breaking a road rule. This represented around 90% of my weekly income (after rent). A totally unfair penalty for people on a low fixed income!

I realise that this is not the only injustice that exists in our lopsided society, but we must start somewhere.

Edmund Spencer

Embracing the regional life

In December 2023, my husband and I took a leap of faith and left Sydney behind for a quieter life in regional NSW. We have loved the sense of community and the welcoming attitudes of those we



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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.
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have met. I have learned more than I could have imagined.

I joined several local groups, such as the Country Women's Association and the Rural Fire Service, and quickly realised that they are the lifeblood of the community. Without these connections regional NSW would be a stark, lonely, and remote existence. I was embraced by all and realised that new members are cherished because they are few and far between. More members die than join in the period of a few years. Where we live, most people are over 50, young people are more likely to leave the area.

I was lucky, my family moved with us to the area. So many older people have nobody. Their children have had to move out of the area to find work and live their lives. With no ability to travel, get around, most older generations are forced to sell their beloved land and move to regional centres or retirement villages to get what they need. This is heartbreaking. Services like Driving Miss Daisy and Mabel help but can become costly if people come from out of area. Local community buses are once a week and often full before you get there.

Another issue for us was that my husband and I tried unsuccessfully to find a local doctor that had their books open. You really need to plan when you are getting sick or go to emergency. Which leads to another issue: emergency travel is either by helicopter or an ambulance that will take more than an hour to get to you with lights and sirens. If you can't drive, you are helpless.

This is where community is important; without locals supporting each other, communities would wither and die. Recently, I was forced to go to the hospital, and later we found out I had pneumonia and developed sepsis. Had I been at home and waiting for an ambulance rather than my husband driving me, I would have most likely died before reaching the hospital. This happens, which is why you see defibrillators and emergency landing signs in local paddocks.

With regards to phone networks, we get no reception for phones on our property. We pay because Telstra

says we have to, even though they can't provide service. Electricity supply (also not particularly good regionally) is a connective lifeblood. CB radios are the only way we can communicate in an emergency.

Most of the people I have met work sun-up to sun-down for very little, but they keep this country fed. Construction doesn't keep the economy moving (although they will tell you otherwise) – it is very clear that agriculture does. A man can build a house for shelter, but to sustain him to continue he needs food and water to survive.

Regional families are resilient because they must be. Being resilient doesn't mean they don't need help and support. We need more doctors, more community nurses, more caregivers, more regional centres closer to each community. If you have a skill and you're retired, why waste it? Share it with a regional community that will value you and give you far more than you could ever have imagined.

However, beyond these personal observations, there are broader regional issues that deserve attention. Infrastructure development, for instance, is sorely lacking. Roads are often in poor condition, and public transport is almost non-existent. This lack of infrastructure not only hinders economic development but also affects the quality of life for regional residents. One example is Wisemans Ferry Road from Mangrove Mountain to Wisemans Ferry NSW. This road has gradually sunk and closes every time 30ml of rain hits due to landslide potential or potential for the road to give way. This has been like this for 5 years with no end in sight as it is trapped in the government handball court.

Finally, environmental challenges are also significant. Water scarcity, soil erosion, and the impact of climate change are critical issues that regional communities face daily. Sustainable farming practices and better water management systems are urgently needed to protect these areas and ensure their viability for future generations.

Moving regionally has its pitfalls and its joys, but mostly I love the person I am becoming because

of the sharing of knowledge and information within my community. Who says you can't teach an old dog new tricks?

Tracey Cook

Dapto Seniors looking for choir members

HELLO my name is Claudio from Woonona. I am writing to see if there are any old or new members who may want to join the concert group that meets at the Ribbonwood Centre in Dapto at 1pm on Mondays in the Heininger Hall. The group is run by Carol and Evelyn.

The group currently consists of about 12 to 15 members, and it would be great if the number of singers could increase. I'm wondering if there are others in the Illawarra that may wish to join us in song!

Claudio Lodi

(Ed: The address of Heininger Hall is 93/109 Princes Hwy, Dapto NSW 2530.)

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

CPSA News

From page 1

people being able to access treatment through the public system, it's more like 1 in 15...which is assuming that they're willing to wait. Right now in NSW there's nearly 90,000 people waiting for general dental treatment through the public oral health program. There's no data available on the average wait time, though we do know that the longest wait is for people in the Far West region. Check-ups or early treatment? Not a chance.

This is a system that is set up for failure, and a long-term lack in investment into oral health leads to worse outcomes for individuals and for our health system more broadly. It is a problem that compounds over time, becoming more painful and expensive to treat.

The inquiry's report made 35 recommendations for ways that the Australian Government can improve access to dental care, underpinned by the principle that oral health is an essential part of general health and cannot be overlooked.

Well, more than 8 months later and the Australian Government has finally responded. Unfortunately, their response can be summarised as 'we hear you, but that all sounds expensive and actually it's not really our responsibility'.

Great, thank you. It's little wonder that we are all tired of hearing about another inquiry, with another stack of recommendations that will be ignored.

Meanwhile, it's estimated that 68% of people in aged care are either malnourished or at risk of malnourishment. Whilst there's a range of reasons for this, oral health and ill-fitting dentures are high on the list.

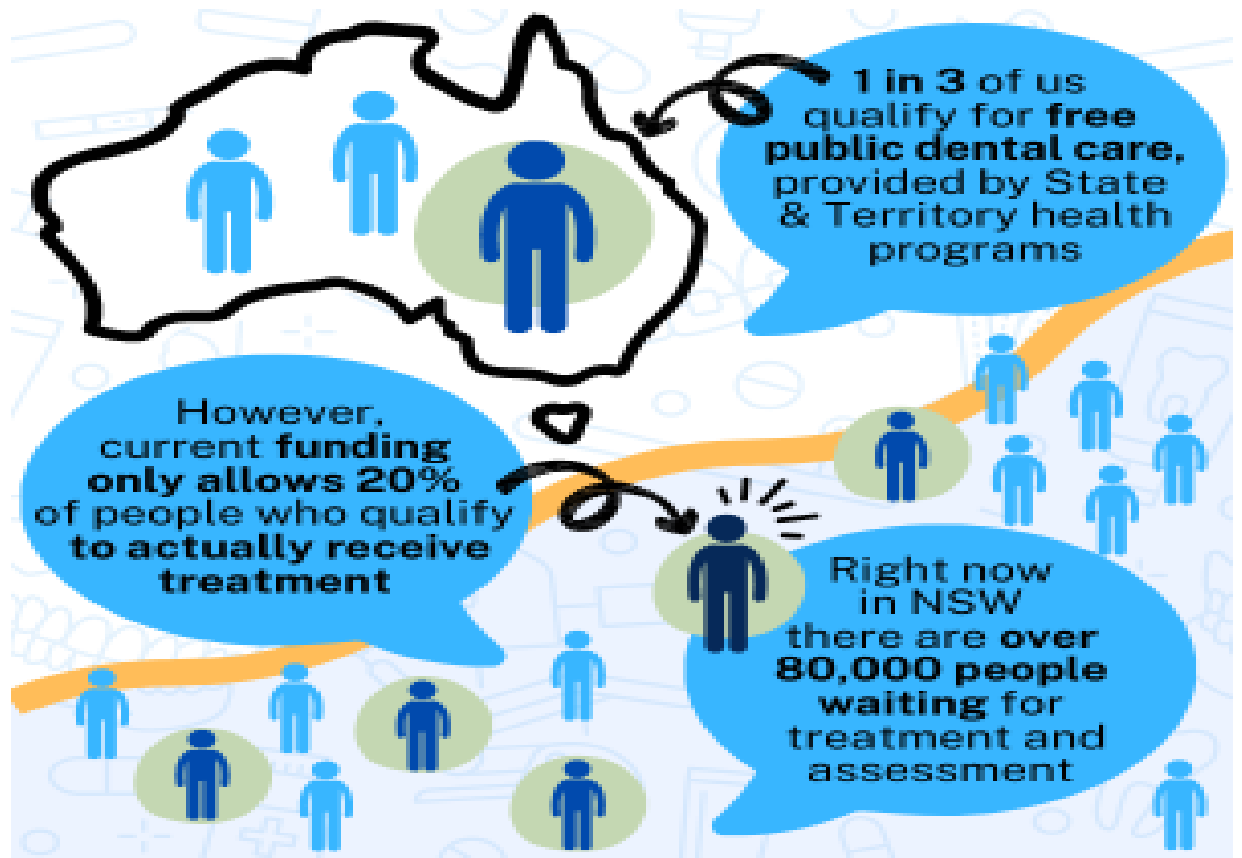
The Royal Commission into Aged Care Quality and Safety recommended a Seniors Dental Benefit Scheme, similar to the existing program for children. The senate inquiry into dental services

echoed this recommendation.

Beyond targeted programs, there is broad public support for dental to be included in Medicare in some way.

In the meantime, our State public dental programs desperately need investment.

Our highly paid, well-dentated elected officials must stop passing the buck. There's been more than a dozen national inquiries and reports into dental and oral health since 1998. It's time for the Australian Government to put their money where their mouth is, and actually do something to fill the gaping hole in our public health system.



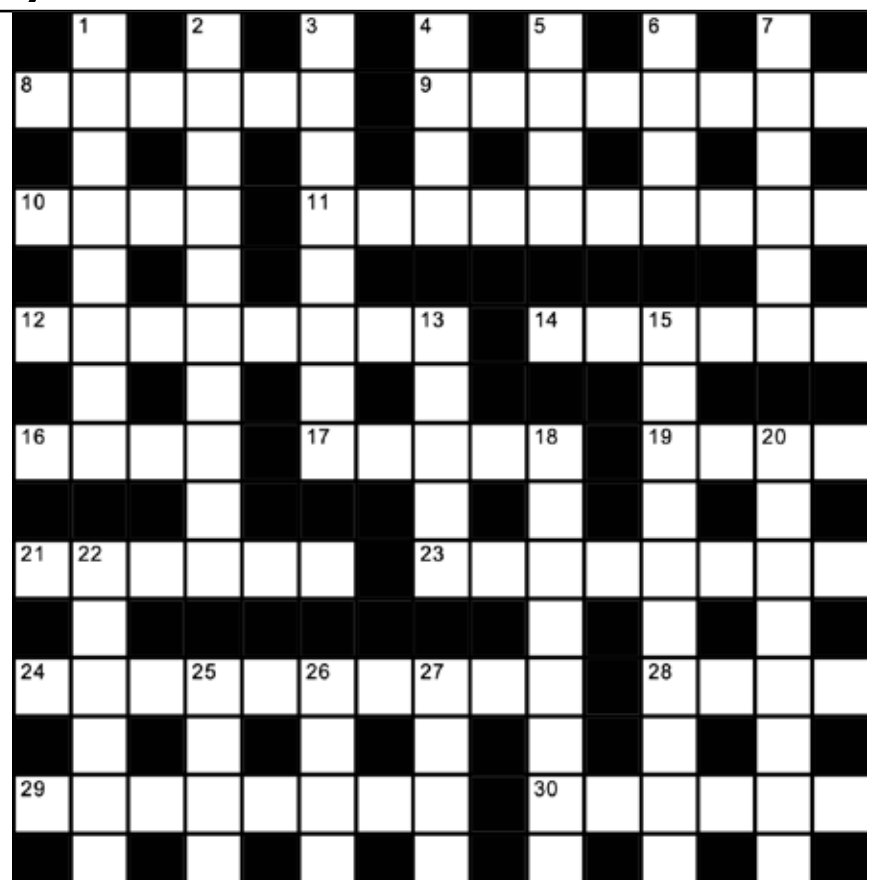
Crossword by Luke Koller

Across

- 8 A container for boiling water
- 9 Stopped sleeping
- 10 The centre
- 11 Being the essential part
- 12 Lacking exceptional quality
- 14 Not wise
- 16 Green vegetable
- 17 A compact mass
- 19 Put a check mark on
- 21 Vegetables
- 23 Irish clover
- 24 Generous in assistance
- 28 An inclined surface
- 29 Containing mercury
- 30 Distributed

Down

- 1 Learn by heart
- 2 Act of being present
- 3 Edible aromatic root
- 4 Bar of soap
- 5 A movement of the hand
- 6 Imperial measurement
- 7 Remains
- 13 Pastes together
- 15 Cresses that grow in clear ponds
- 18 Starchy banana-like fruit
- 20 A melon vine of the genus Cucumis
- 22 Smelt badly
- 25 A piece
- 26 Implements used to propel a boat
- 27 Carve or cut a design



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

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

Find-A-Word by Luke Koller

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

ARCHITECTURE

Almery	Impost	Shaft
Arcade	Ionic	Socle
Arch	Jamb	Torus
Ashler	Lancet	Transitional
Column	Lierne	Trefoil
Corbel	Lintel	Volute
Cupola	Metope	Vousoir
Dado	Norman	
Doric	Ogee	
Echinus	Ogive	
Finial	Pillar	
Fleche	Plinth	
Frieze	Pointed	
Gothic	Portico	
Grecian	Screen	

Solution on
back page

CPSA News

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 2023/24 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.

Lost for words in July

APOLOGIES if you tried to complete the find-a-word included in the July edition of *THE VOICE*. We mistakenly printed the puzzle from the previous month alongside the 'herbs and spices' word list and solution. Thank you to everyone that let us know - we hope it wasn't too much of a big dill...

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)

Survey responses

THANK YOU to everyone who filled in our mail survey, sent with the May edition of *The Voice*. We will be reviewing your responses and will be able to report back in September.

Donations

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

Bob Anderson	\$35
Peter Jay	\$100

Employment services are doing more harm than good

BACK in 1998, the Commonwealth Employment Service was axed, and the task of helping jobseekers find work was outsourced to private companies who could charge the Government for every person that they placed into work. In the years since, the system has become worse and worse as the 'Robodebt' scandal revealed.

Towards the end of last year, the House of Representatives Select Committee on Workforce Australia Employment Services released its final report on the current state of the employment services system. The Australian Government has now released its lacklustre and non-committal response.

It is disappointing, though not entirely surprising, that the Government didn't take this opportunity to give people some relief from the relentless burden of so-called 'mutual obligations'.

Instead, the response simply agreed "that reform is necessary" without offering much of a vision of what that reform would look like.

Over the past three decades, Australia's employment services sector has been slowly privatised, with private job service providers receiving contracts from the Australian Government to assist unemployed and underemployed people to find work. From 2022-2023, these private job service providers were forced to pay back \$8.5 million in faulty claims to the Government.

In its current form, the employment services system requires people looking for work to satisfy 'mutual obligations'. These obligations can include regularly meeting with a private job service provider, applying for up to 20 jobs a month and participating in various study and skills programs.

This system punishes people who do not comply with the requirements by suspending their payments. By the end of last year, when the latest version of employment services had

been running for just 16 months, two million income support payments had been suspended, leaving many people unable to pay bills or rent, buy groceries or pay for medication.

The House of Representatives Select Committee on Workforce Australia Employment Services received over 300 submissions and more than 60 hours of witness testimony. Many of these contributions, especially those from people who have suffered through the employment services system, advocated for a total redesign of the system from the ground up.

One of the major issues identified in these submissions was the mutual obligations requirement of some income support payments. This requirement means that recipients of the JobSeeker, Youth Allowance and Parenting payments must undertake certain activities to remain eligible for these payments.

Mounting evidence shows that mutual obligations do nothing to help people find work and instead act solely to punish unemployed and underemployed people with meaningless busywork. Not only is this unnecessary and ineffective, but it can also have severe impacts on the mental health of payment recipients. This has led many groups to call for the requirement to be abolished entirely.

Everyone, including people receiving income support payments, deserves to be treated with dignity and respect. Yet the

Workforce Australia



mutual obligations requirement belittles and demeans unemployed and underemployed people by forcing them to jump through hoops to receive support.

From April 2020 to April 2021, the Australian Government suspended mutual obligations and substantially raised the rate of the JobSeeker Payment in response to the Covid-19 pandemic. A survey conducted by researchers from Swinburne University of Technology, Australian National University and Monash University during this period found that people had an easier time finding work and improving

their employment prospects when they were not hounded by mutual obligation requirements. Respondents were also more able to care for members of their family during this period.

The Committee recognised that the system of mutual obligations does more harm than good, but instead of using this evidence to argue for mutual obligations to be abolished and for payment recipients to be treated like human beings, it argued that these “requirements be broadened and tailored to individuals”.

The Australian Government’s

response to the Committee’s report had very little substance. It agreed that mutual obligations need reform, but failed to suspend the current requirements until a better system is put in place. It agreed that many job service providers were failing to assist people looking for work but made no mention of cancelling contracts for unsatisfactory providers.

While the Government has said that it will work to reform the employment services system, it has not yet provided any details on what will change. CPSA will continue to report on any changes as they occur.

Digital ID will soon be an option for Australians

THE topic of digital ID can put a lot of people on edge, and understandably so. After all, most people don’t like the idea of giving someone else access to their personal information, especially without knowing how or where it will be stored.

It’s no wonder then that the Australian Government’s decision to pass new digital ID legislation has faced a lot of resistance. At the same time, digital identification has been introduced in several states and territories. But what does the proposed system look like? And should we be worried?

In broad terms, digital ID is a way for people to prove that they are who they say they are, without providing physical copies of ID documents. Many people are familiar with the ‘100 points’ system of identification where you must provide copies of a handful of different documents to verify your identity. You might have done it when opening a bank account, applying for a rental property or getting a licence. A digital ID system does the same thing without the paperwork.

Some private companies have already implemented various forms of digital ID to do things like verify bank transactions or provide information for a rental application. While these services are voluntary, they also rely on the companies themselves handling your personal



data or digital versions of your identifying documents.

The newly passed legislation basically creates a system in which the Australian Government is responsible for handling the information that you can use to verify your identity, rather than leaving it up to the private companies. Ideally, this will mean that personal data is more secure and that hackers have fewer opportunities to steal someone’s information.

The new legislation is also designed to work with existing State and Territory based digital ID systems like the Service NSW app so that anyone who wants to can keep using these systems.

While we don’t yet know what this system will really look like for individuals, there are a few things that have been laid out clearly.

First, the scheme will be voluntary. This is good to see as there would be public outcry if the Government tried to force people onto the system.

Second, companies that participate in the scheme will have to provide alternative ways to access services so that no one is forced to use a digital ID.

Third, even if you opt for the scheme, you can deactivate your digital ID at any time.

There is some concern that the ‘voluntary’ scheme might someday become mandatory, but this would require both houses of parliament to vote in favour of such a decision. The last time either party held a majority in the Senate was in 2004, so any decision would require the approval of either the Opposition or the crossbench, neither of which are likely to support what would likely be a very unpopular change.

It is also worth remembering that the current ‘100 points’ system means that every time someone applies for a job, signs a different rental agreement or opens a bank account, they have to hand over a new set of copies of their personal

documents. This means that some people may have given their personal information to dozens of different organisations with no way of knowing how this information will be stored, managed, secured or destroyed when it is no longer required.

The scheme will begin its rollout this year, but most companies won't be able to sign on to it for another couple of years. CPSA will keep an eye on the scheme and provide more information when it begins in earnest.

Computers crash, cash still king

LAST month, workplaces around the world ground to a halt when a failed software update caused millions of computers to crash.

To summarise briefly, a cybersecurity company called CrowdStrike tried to update their software. Microsoft, the largest technology company in the world, uses CrowdStrike software. As a result, when the update went wrong it managed to take out millions of computer systems running on Microsoft's Windows operating system.

Needless to say, at least one engineer had a very bad day at work.

It's estimated that 8.5 million devices were impacted, showing a blue screen with an error message

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.



that is known by many as 'the blue screen of death'.

However, it wasn't just individual computers that were affected – it was whole systems used in the day-to-day operations of major financial institutions, airports, media outlets and hospitals.

It's being touted as the biggest IT outage in history, and it is estimated that it cost businesses billions of dollars in lost revenue and productivity.

So far it seems that there have been no long-term consequences to this incident, although many of us have been left very concerned that such a simple occurrence could have such a major impact on Australia's economy and infrastructure.

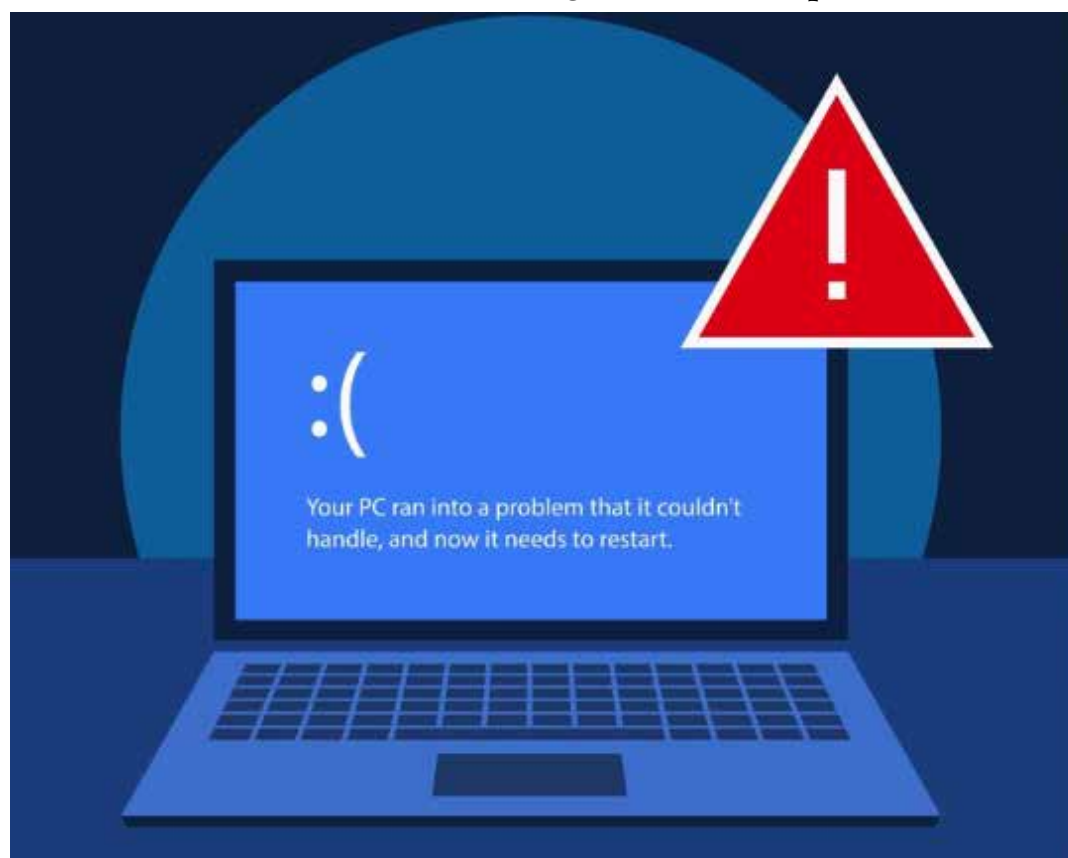
There has been a lot of chatter online amongst people who were frustrated to find that they could not make purchases as many stores

rely on computerised systems to trade and have no real back-up plan in the case of an IT outage.

This includes many small businesses.

Many younger people working in retail have never had to learn how to make change as most modern cash registers work it all out for you. In fact, often you can't even open the till if the computer isn't working properly, though there's usually a key kept somewhere. Hopefully not inside the till.

It seems that there are a few lessons to be learned from this outage. First, new technology is not always better. Second, it's always a good idea to have a back-up plan (and a key to your cash register). Third, if an engineer from CrowdStrike shows up looking for a job, I wouldn't let him anywhere near your computer.



July Indexation: Pension income and asset limits see small increase

AT the beginning of each financial year, the Australian Government indexes a number of different financial thresholds to keep up with inflation. This is separate from the March and September payment indexations that give small increases to the base rate of income support Payments like JobSeeker and the Age Pension, but they may still affect things for some people receiving an income alongside their payment.

As of July 1, pensioners and Carer Payment recipients can now earn slightly more money before their payments will be affected. The July indexation raised the income free area for the maximum rate of Age Pension, Disability Support Pension and Carer Payment from \$204 per fortnight to \$212 per fortnight. This means that a single person receiving any of these payments can earn \$8 more per fortnight before their payment is affected.

For couples receiving a combined rate of these payments, the income free area has increased from \$360 per fortnight to \$372 per fortnight, meaning that a couple can earn \$12 more between them per fortnight before their payment is affected.

If you earn more than the income free threshold (and you don't have any Work Bonus), then you can still receive a part payment. A single person will lose 50 cents from their payment for every dollar they earn above the threshold, while a coupled

person will lose 25 cents per dollar they earn above the threshold.

There is an upper limit on how much you can earn while still being eligible for a part payment. This limit has also been increased as part of the July indexation. For single payment recipients, the upper income limit has increased from \$2,436 per fortnight to \$2,444.60 per fortnight. For couples, the combined limit has increased from \$3,725.60 per fortnight to \$3,737.60 per fortnight. Any income over these levels will bring your payment down to \$0 for that period.

Your payment won't be stopped altogether though. You have to earn over the upper limit for 6 consecutive fortnights (12 weeks) for your payment to be suspended. After suspension occurs, you can notify Centrelink within 2 years if your circumstances change to reinstate your payment without needing to reapply.

The asset limits for full payments and part payments have also been increased in the July indexation. The previous asset threshold for single homeowners to receive a full rate of payment was \$301,750. It has now increased by \$12,250 to \$314,000. For a couple who own their home, the threshold has increased from \$451,500 to \$470,000: an increase of \$18,500.

The threshold for homeowners who receive a part payment has increased from \$674,000 to \$685,250 for singles, and from \$1,012,500 to \$1,031,000 for couples.

The previous asset threshold

for single non-homeowners to receive a full rate of payment was \$543,750. That's gone up by \$22,250 to \$566,000. The threshold for non-homeowning couples has increased from \$693,500 to \$722,000.

The upper asset limit for receiving a part payment was previously \$916,000 for single non-homeowners; it's now \$938,250. For non-homeowning couples, the upper limit was \$1,254,500 and is now \$1,283,000. Above these limits, your pension will be reduced to \$0 per fortnight.

If you are not receiving an income but you have a certain amount in assets, your assets will be assessed based on an assumed rate of income that could be generated from them, regardless of the income that they are actually generating. This is referred to as 'deeming'. Deeming rates will remain frozen at their current rate until July 1 2025, but the thresholds have increased as of the most recent July indexation.

If you have between \$0 and \$62,600 (or \$103,800 for a couple) in assets, the income from those assets is deemed to be 0.25 percent of their overall value. These thresholds have increased from \$60,400 and \$100,200 respectively. This means that if you have \$50,000 in assets, your annual income is deemed to be 0.25 percent of that value or \$125, and your fortnightly income is around \$4.80 (\$125 divided by 26).

If you have over these thresholds in assets, any amount over the threshold will be deemed to generate an income of 2.25 percent of their overall value. This calculation is a bit more complex, as the amount below the threshold is still calculated at the lower rate of 0.25 percent. An example of the calculation can be found on the Department of Veterans' Affairs website. It should be the first search result if you search 'deeming' on Google.

Whilst these changes will provide a very slight increase for payment recipients with another source of income, we will have to wait until 20 September for the base rates to receive an increase from indexation.



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 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

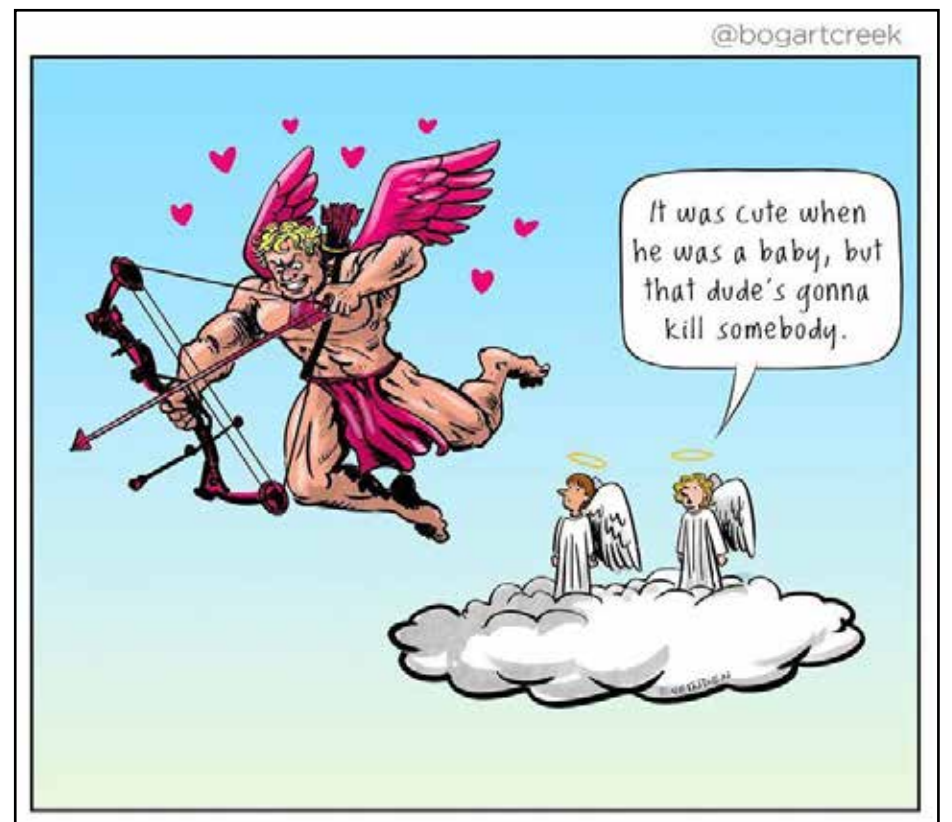
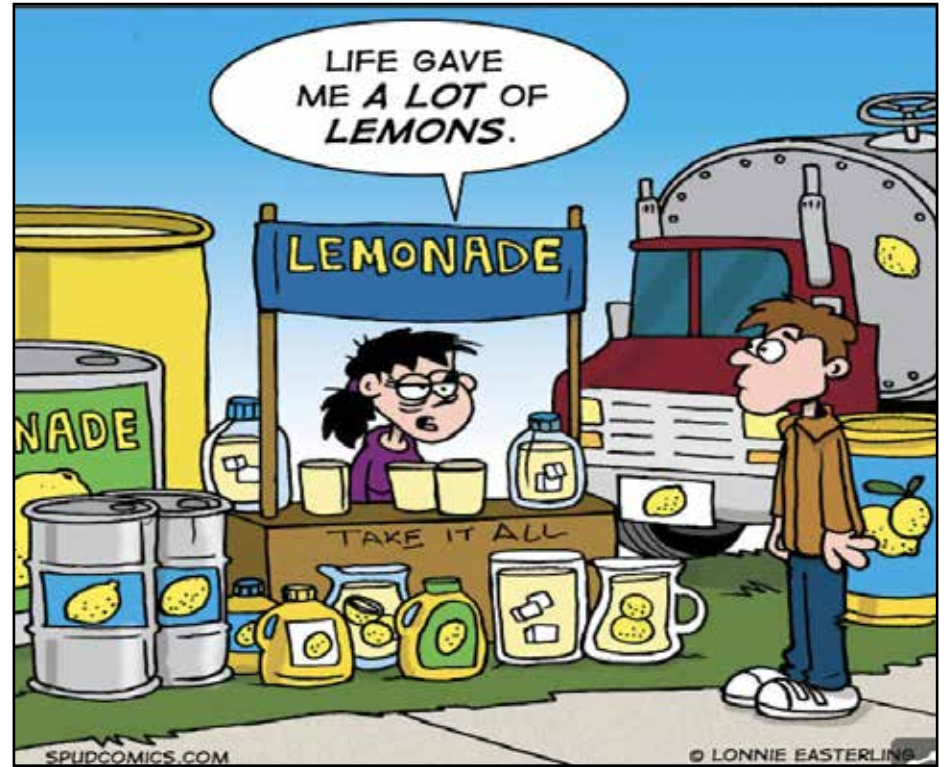
NSW Ombudsman's Office
1800 451 524

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

Find-A-Word Solution

Find-A-Word on Page 6

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