

NEW AGED CARE ACT INTRODUCED TO PARLIAMENT

AFTER an extended period of consultation, the Australian Government finally introduced the new Aged Care Act to Parliament on 12 September 2024.

The new Act will introduce broad changes to the law that sets out how the aged care system operates, as well as how it is funded.

These changes are largely in response to findings from the 2021 Royal Commission into Aged Care Quality and Safety, as well as a range of reports that have been commissioned or produced by the government in the intervening years.

The Royal Commission's number one recommendation for the Australian Government was to develop a new 'rights-based' Aged Care Act.

What does this mean? Well, the new Act is supposed to be based on a core set of rights that all older people are entitled to, including the right to have equitable access to high-quality care.

Unfortunately, it has already come into question whether this is just a nice collection of words rather than a genuine commitment, particularly as the reforms are also expected to save the Australian Government \$12.6 billion over the next decade or so.

These savings will largely be driven by changes to the cost of residential aged care, which will see prices rise steeply for people who are newly entering nursing homes.

Many commentators have expressed concern that the new Act is more concerned with the long-



term financial viability of the sector than ensuring that older people have equitable access to high-quality care and living standards.

Close to 70 per cent of aged care facilities are currently operating at a loss, up from just over 50 per cent a year ago.

The government line is that the increased costs will be borne by people who have the means to pay, however, there are concerns that the asset test is set too low and that it all amounts to a boost of income to providers and savings for the government rather than meaningful change for consumers.

CPSA's policy is that a person's superannuation should not be used to fund their aged care, rather it should be funded by the government, just as

is Medicare.

Along with changes to residential aged care, there will be significant changes to home care packages. The long-promised Support at Home program will replace the existing Home Care Packages (HCP) and Short-Term Restorative Care (STRC) programs. The Commonwealth Home Support Program (CHSP) won't be affected until July 2027 at the earliest.

It's important to note that the legislation is yet to pass, so some amendments might be made before the Act is finalised.

When all is said and done, no changes will take effect until July 2025. CPSA will continue to provide updates on the changes as new information becomes available.

CPSA Letters

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THE VOICE

OF PENSIONERS AND SUPERANNUANTS

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Bring back the regional seniors travel card

AS an Age Pensioner living in regional Australia, to get to the nearest specialist treatment we have to travel approximately 2+hours (one way) by private car. We have no public transport available!

Also, a lot of seniors do not drive anymore so need to use a community car to get to appointments and pay a charge or have to get a taxi to go shopping. The Age Pension, although a blessing of living in this country, still is only enough to ward off poverty. The above card was a real help in this time of increased expenses.

The excuse that the card was stopped due to certain ones miss-using it to purchase non travel expenses like cigarettes etc. is feeble and shocking! I am sure the majority of seniors would use it for the stated purpose and it was a real asset to us legitimate users!

Please reinstate it to assist us, after all, we don't have all the available subsidised travel perks that city dwellers have.

Veronica Holland

Time to raise the rate

WE know that indexation of pensions and income support payments take effect from the 20th of September.

Very sadly though, our fellow Australians on the JobSeeker Payment are doing it tough. Many of us who are old enough are on the Age Pension, or those of us with a disability are struggling to live on our payments. However, those on JobSeeker are still getting more than \$300 per fortnight less than the pension.

Contrary to the image created by many of those in politics, they are not all 'X-Box playing youth'.

The biggest group on Jobseeker are those over fifty. This has come about because it's extremely difficult to meet the disability eligibility. Forty per cent have an underlying chronic condition, either illness or injury.

Many are waiting to qualify for the Age Pension which is now 67. There are those whose occupations were physical in nature - concreters, tilers, brick layers - who can't do this anymore.

Poverty is a political choice, none of us receiving income support - pensions, JobSeeker, carer payments are living lives of luxury.

The point has been made here before too, that indexation is a catch up for increases that have already occurred. Indexation should be more frequent, quarterly would be ideal.

Government and business operate calculating CPI, economic growth,



COMBINED PENSIONERS &
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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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Phone: _____ Mobile: _____

Email: _____

Payment details (for credit card):

Name on card: _____ Card Number: _____

Expiry: _____ Amount: _____ Signature: _____

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

average wages and GDP quarterly.

Rates of rental assistance are also too low. The government has increased the rates by 10% but rental assistance still bears no relationship to the actual rents being paid.

Government needs to increase the rates of JobSeeker urgently, as well as rent assistance. Pensioners also need further relief.

Peter Sutton

Re: "Not Fair and Not Fine"

I AM writing in response to the letter about fines being set to the income people earn, which was printed in the last edition of *THE VOICE*. I don't agree that pensioners should pay less fines than the wealthy. I think if you get a fine you have done something wrong to deserve it and you should not get compensated because you earn less.

Older people who are pension age and don't get the pension are not compensated because they went to the trouble to put money away for their retirement. If retired people, which there are many, didn't put money away for their retirement there would be more strain on the government to make ends meet. But those people don't get recognised for saving the government heaps of money. A crime is a crime and should not be discriminated.

John Toolan

Re: "Centrelink 'Customer Service' In Crisis"

I WOULD like to respond to the letter from 'Fed up' in the September edition of *THE VOICE*.

Banks are starting to do the

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:

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17-21 MACQUARIE STREET
PARRAMATTA NSW 2150



same thing as Centrelink are doing and are replacing customer service people with automated systems. I rang Westpac last week, followed the prompts, put in my customer number, pressed 1, then was told "I am your voice assistant, put in your number".

"NO", I thought, "I'm not doing that". I waited to be transferred to a human voice, but the call cut off - BEEEEEEEP.

After trying numerous times, I put in a complaint to Westpac. Their advice might help 'Fed up' and anyone else in this situation: When the machine answers, don't speak, no matter what you're asked, and eventually the

machine will put you through to a human to speak to.

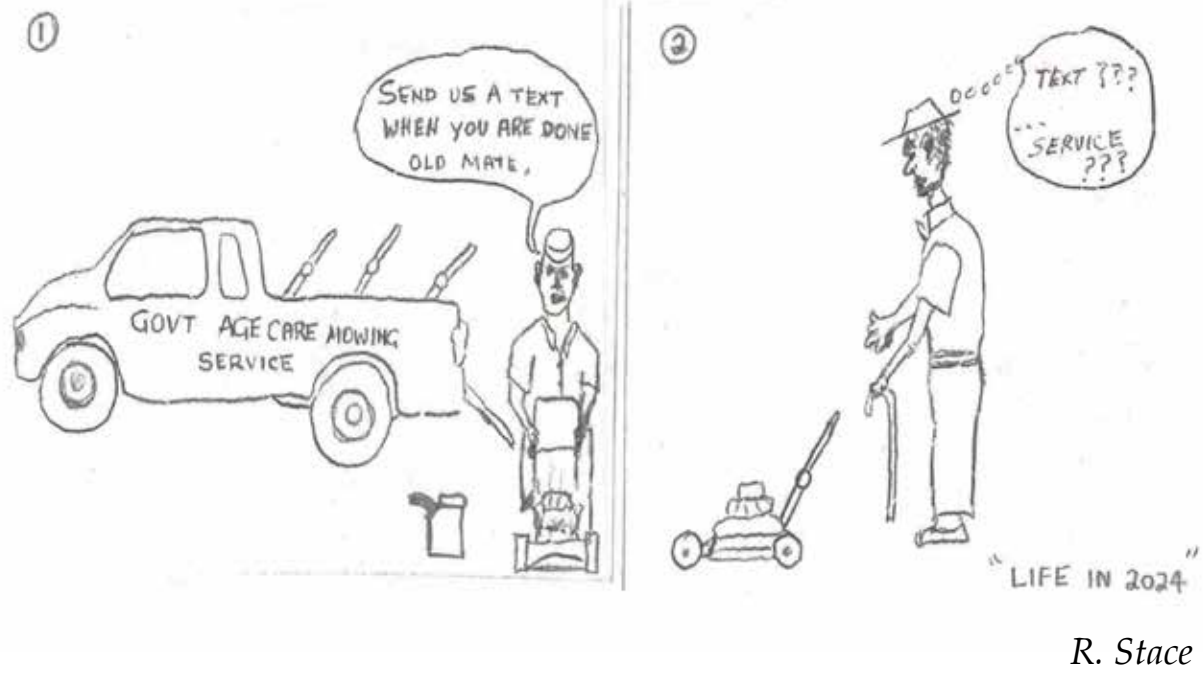
In case 'Fed up' wants to take this further, I believe Centrelink has breached the Australian Public Service values of freedom, respect, fairness and equality of opportunity. They are also indirectly discriminating against people who are elderly, have a disability, etc by not providing a proper service.

Perhaps contact the Social Services Minister and urge her to improve our self-managed service options so you have easy access to government services.

Martha

(Please note that CPSA cannot confirm that Martha's tip about staying silent on the line will result in your call being transferred to a customer service representative. Ed.)

'Life in 2024'



R. Stace

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 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

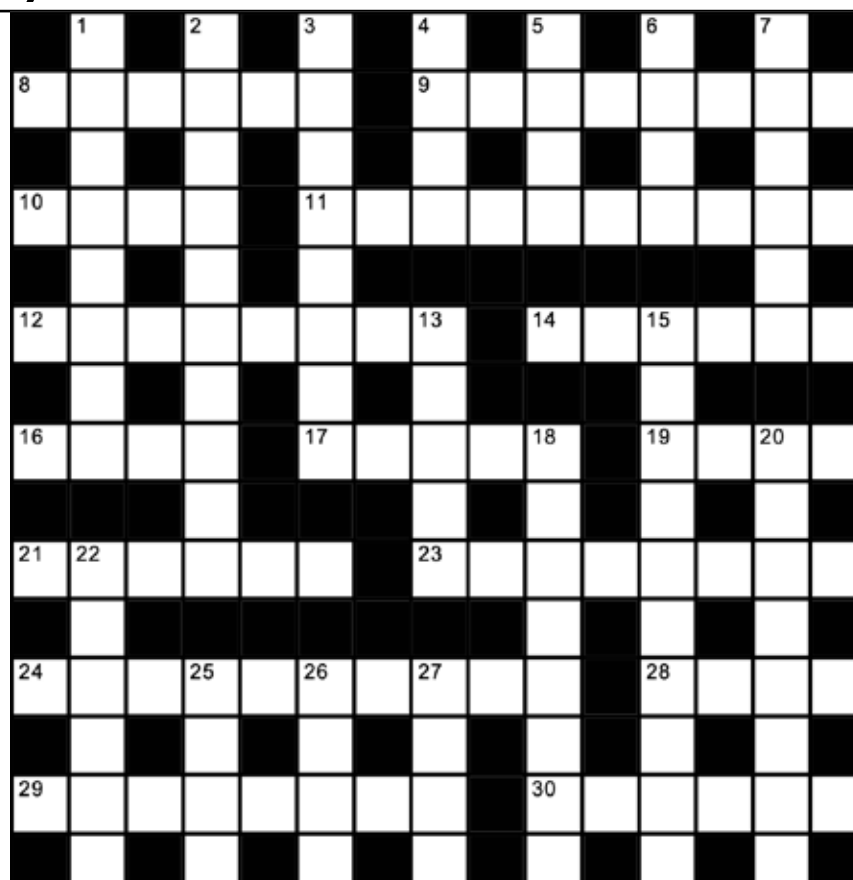
Crossword by Luke Koller

Across

- 8 Used to capture images
- 9 Sydney Suburb
- 10 Large woody plant
- 11 Herbs with notched leaves and bright yellow flowers
- 12 Occurring within
- 14 A plant cultivated for its blooms
- 16 The largest continent
- 17 Befitting a supreme ruler
- 19 At any time
- 21 Have an effect upon
- 23 Evergreen flowering shrubs
- 24 Prawn
- 28 Unit of electric current
- 29 Ornamentation with beads
- 30 Type of fuel

Down

- 1 Jewellery to ornament the ears
- 2 Slow down
- 3 A person who tends plants
- 4 Farm storage
- 5 Foot covering
- 6 Small
- 7 Take a quick look
- 13 A system of reasoning
- 15 Loaded past capacity
- 18 A soft drink
- 20 Illustrations
- 22 A person who needs 4 down
- 25 One of two or more contesting groups
- 26 Smallest particle
- 27 Large northern deer



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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CPSA's
FUTURE**

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+ AFTERNOON
TEA TUESDAY**



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the sights and sounds of
the city with fellow
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LATE REGISTRATIONS WILL BE CONSIDERED

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

Opal fares under review by independent body

MAXIMUM Opal fares for public transport within the Opal network are currently being reviewed by the Independent Pricing and Regulatory Tribunal (IPART).

Opal is the pricing and ticketing system used across many of the public transport services in New South Wales. While Transport for NSW sets the fares that are charged within the Opal network including off-peak discounts, concessional rates and seniors' rates, IPART sets the maximum amount that Transport for NSW can charge for each service. IPART also makes recommendations to Transport for NSW about whether off-peak discounts, maximum daily and weekly fare caps and concessional and seniors' rates are equitable and suitable.

IPART has released a draft report of its recommendations, with a final report due in October. The draft report contains some recommendations that CPSA supports and others that we are less happy with.

Starting with the positives, IPART is recommending that the eligibility for Concession cards (which give eligible passengers a 50% discount on their fares) be expanded to

include anyone who holds a Low Income Health Care Card.

Currently, people on low incomes are only eligible for Opal Concession cards if they receive the full rate of a Centrelink payment. This means that if someone receives a JobSeeker Payment while looking for work, then finds a few hours work a week but still receives a partial rate of payment, they will lose their eligibility for Opal Concession fares. This acts as a penalty for finding work and makes it that much harder for people receiving a JobSeeker Payment to make ends meet while they find work.

CPSA supports this change and will watch closely to see if Transport for NSW accepts IPART's recommendation.

Another positive note from the report is IPART's recommendation that Transport for NSW review off-peak discounts to encourage people to travel outside of peak times.

Currently, peak fares are charged between 6:30am – 10am and 3pm – 7pm. For intercity trains, the morning peak begins even earlier at 6am. This means that most people who use public transport to get to and from work are unable to travel early or late enough to avoid peak fares, which creates no incentive for them to try to avoid the busiest services on the network.

Shortening the peak periods, even by a small amount, would make it easier for some people to change their transport use and would therefore reduce congestion on the network for everyone. It would also mean that many Concession card holders would have a better chance of avoiding peak periods when travelling to and from job interviews, training or job service provider meetings.

CPSA is glad to see this recommendation, even though it is still up to Transport for NSW to decide whether and how the peak/off-peak periods could be changed.

The Draft Report also included some recommendations that CPSA does not support.

IPART recommended that Transport for NSW review existing fare types, including daily and weekly caps for Gold Opal fares. While IPART avoided making any firm arguments about how these caps should change, they suggested that Gold Opal daily and weekly caps could be tied to a percentage of Concession caps. This would result in daily caps increasing for Gold Opal cards on Monday to Thursday but decreasing slightly on Friday to Sunday. However, because Concession caps increase in line with adult caps, this would mean that Gold Opal caps would also

Find-A-Word by Luke Koller

T B Y U K O N E T H O N E X C	I R A G N S E N A O U S E I D A W O U Z	S M E K O N G R O H I E O A L D I L N R Z L S O J A W F B W N R M S O M M E Y O A M U R R A Y C A B D P N I G E R O U Z O V O L G A I	A B C C D E F G H I J K L M N O P Q R S T U V W X Y Z	AMAZON BRAHMAPUTRA COLORADO CONGO DANUBE ELBE GANES GREEN RIVER HUANG HUDSON INDUS JORDAN LENA MEKONG MURRAY	RIVERS	NIAGRA NIGER NILE OB ODER ORANGE ORINOCO PARANA PO RHINE RHONE SEINE SOMME SYR DARYA THAMES	TIGRIS UBANGI VOLGA YANGTZE YELLOW YENISEY YUKON	Solution on back page
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increase over time, outweighing the short-term benefits of cheaper weekend travel.

CPSA supported reducing the daily cap on Friday to Sunday and on reducing the weekly cap, but we opposed the tying of Gold Opal travel caps to Concession travel caps.

CPSA had the opportunity to make a submission in response to IPART's draft report. Along with our support or opposition of IPART's recommendations, we made a couple of recommendations of our own.

First, CPSA recommended that the Opal pricing system be expanded to cover all of NSW so that every pensioner and older person can use a Gold Opal card for all of their public transport trips across NSW.



Second, we recommended that Gold Opal card eligibility be extended to people receiving a JobSeeker Payment. JobSeeker Payments remain significantly lower than pension payments, so it does not make sense to force job seekers to pay much more for their public transport costs than Gold

Opal card holders.

While CPSA ultimately supports large increases to the rate of all income support payments including JobSeeker and pension payments, expanding the eligibility of Gold Opal cards would make a major difference for people until payments are boosted.

ACCC sues Coles and Woolworths

THE Australian Competition & Consumer Commission (ACCC) has announced that it will be taking Coles and Woolworths to court over misleading claims about price reductions.

The ACCC, which is the competition watchdog as well as one of the enforcers of Australian Consumer Law, is alleging that both of the supermarket giants have broken the law by misleading customers with their respective 'Down Down' and 'Prices Dropped' programs.

According to Australian Consumer Law, it is illegal for a business to make "a misleading overall impression among the audience about (for example) the price, value or quality of consumer goods or services". The ACCC's cases against Coles and Woolworths argue that the supermarket giants have done just that.

Both supermarket chains run pricing programs that advertise when a product is lower than a previously listed price and will remain at a lower price for a long period of time. Generally, these labels will show a product's previously listed price (the 'was' price) and the

new lower price. This is different from a 'special' in which prices are reduced, but only for a short time before they return to their normal price.

When customers see a 'Down Down' or 'Price Dropped' label, they'll reasonably assume that the price has been recently reduced, and that they're making a saving. However, for the more than 500 products identified by the ACCC across both Coles and Woolworths' ranges, the prices had been raised sharply for a short period of time before the 'Down Down' and 'Prices Dropped' labels were added. The 'was' price is then listed as the briefly raised price, which makes the final discount look bigger.

For all of the products identified by the ACCC, the 'Down Down' and 'Prices Dropped' price was higher or the same than the price had been before the sharp increase.

For example, from 1 January 2021 until 27 November 2022, a 370g Oreo Family Pack could be purchased from Woolworths for \$3.50. Then, on 28 November 2022, the price was increased by more than 40% to \$5.00. On 20 December 2022, just 22 days later, the 'Prices Dropped' promotion was applied, and the same pack was priced at \$4.50 with

a 'was' price of \$5.00.

According to the ACCC Chair, the ACCC alleges "that in many cases both Woolworths and Coles had already planned to later place the products on a 'Prices Dropped' or 'Down Down' promotion before the price spike, and implemented the temporary price spike for the purpose of establishing a higher 'was' price".

While the ACCC is alleging that both supermarkets have done similar things, the two cases are separate and unrelated to each other. If Coles or Woolworths are found to have breached Australian Consumer Law and mislead customers and the public about the price or value of their products, then they will have to pay a penalty that may be more than \$50 million.

The ACCC is also seeking community service orders that would force both Coles and Woolworths to fund a charity to deliver meals for people in need, on top of any charitable funding that the companies already provide.

Coles and Woolworths used to be among the most trusted brands for Australians. But amid a cost-of-living crisis when both companies have seen their profits increase, many people are likely hoping that the supermarket giants will get

more than a slap on the wrist.

Coles in particular saw its popularity drop sharply earlier this year, going from Australia's 5th most trusted brand in December 2023 to the 9th most distrusted brand in March 2024. Woolworths also saw a significant, though less severe drop in popularity. They went from the 2nd most trusted brand to the 34th most trusted. These drops in popularity were largely due to

perceptions of "price gouging/tricky pricing" and a "focus on profits ahead of customers".

The announcement from the ACCC lends some support to those perceptions, and it also reinforces research from the Australia Institute released last year which showed that corporate profits are a driver of inflation. In a 23 September 2024 media release, Greg Jericho, Chief Economist at the Australia Institute

said that the ACCC's announcement "reinforces our research that has shown the inflation that led to the Reserve Bank raising interest rates was caused overwhelmingly by companies abusing market power to raise prices".

These cases are separate to the ACCC's inquiry into the supermarkets sector, which is still ongoing. As part of that inquiry, CPSA has been asked by the ACCC to appear at a public hearing in November to represent the experiences of our members and constituents.

If you feel that the two major supermarkets are misleading consumers on prices or engaging in other unethical practices, get in touch with us on our website, send us a letter or give us a call on 1800 451 588 to make sure that your voice is heard. You can find more contact details on page 2.



**DOWN DOWN
INTEGRITY DOWN**



Australia's new scam prevention draft is welcome – but it needs to be broader in scope

THE Australian Government is stepping up its fight against scams, which last year cost Australians more than A\$2.7 billion.

In September, the federal treasury released a draft scam prevention framework. The government said the plan is "an economy-wide reform to protect the Australian community from scams. It takes a whole-of-ecosystem approach to reduce gaps which scammers can exploit".

Many of the measures it includes are designed to put more responsibility onto social media companies, banks and telecommunications companies. This is a welcome move which favours the victims of scams.

However, the increasing sophistication of scams using artificial intelligence (AI) technologies presents an ongoing challenge. The framework also needs to be broader in scope if it is to achieve its aim.

Australia is a popular target for

cyber criminals from all around the world. In 2023, there were more than 600,000 scam reports in Australia. This was an 18.5% increase from the previous year. In total, these scams cost Australians more than A\$2.7 billion.

However, this figure is only from reported scams. There are certainly many more unreported ones, too.

Worryingly, new technology is being weaponised by scammers. Recent advances in AI will continue to bring newer variants of scams.

The proposed scam prevention framework in Australia seeks to encourage organisations to stop scams before they happen.

The framework applies to banks, social media platforms and telecommunication companies and requires them to identify, filter and stop scam-related content and transactions.

For example, search engines and social media platforms would be required to authenticate and verify the identity of business users and advertisers. This is aimed at preventing the proliferation of scam advertisements and scam accounts.

Companies that fail to prevent scams would incur a maximum

A\$50 million penalty.

The proposed framework doesn't include a requirement for banks to reimburse scam victims. However, the framework imposes a transparent dispute resolution system.

Even before announcing the new anti-scam framework, the Australian Government was emphasising the importance of cyber security.

This government was the first in the country's history to introduce a minister for the cyber security portfolio (a position currently held by Tony Burke). It has also launched initiatives such as the \$58 million National Anti-Scam Centre.

Other jurisdictions have also been upping their efforts to tackle the problem of scammers. For example, in the United Kingdom banks are supposed to refund scam victims. However, recent changes will favour banks by reducing the maximum reimbursement amount from £415,000 to £80,000 (A\$812,000 to A\$156,000).

But will it work? The A\$50 million penalty will force banks, telcos and social media companies to improve their scam-fighting tactics, techniques and procedures.

However, in the event of a scam, just blaming these three types of organisations without a transparent investigation will not necessarily help scam victims. Instead, it may just become a courtroom drama in which government prosecutors and corporate lawyers battle it out over whether a fine should be imposed.

It is important to focus on the entire ecosystem of scams. Most start by criminals accessing the contact details of a person, such as their mobile phone number.

Text message-based scams were the most reported in 2023 and scam calls resulted in the highest reported losses of all scams (A\$116 million).

Criminals get access to mobile phone numbers in several ways. The most common methods include the dark web, automatic random number generators and simple Google searches.

For example, well-respected members of the community who provide voluntary services – such as Justices of the Peace – have their mobile numbers publicly accessible. Some of these people are seniors who are often targeted by scammers.

Beat the heat: Why heatwaves are dangerous and how to prepare

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

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

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

If any of these factors apply to you it is especially important to

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.



It's also possible for scammers to access personal data shared with and stored by various companies in today's digital economy. So, we cannot just say it is always the responsibility of a bank, social media platform or telco to fight scams.

Instead, we need to look at the entire end-to-end pipeline of scams and hold everyone who is a part of that accountable.

The federal government's draft scam prevention framework is open for public consultation for the next three weeks. In the meantime, there are steps people can take now to

ensure they are better protected against scammers.

Above everything, be very careful with sharing your personal contact details, such as your phone number or email address. You can also access many resources which will help you be prepared and avoid becoming a scam victim.

This article was written by Mohiuddin Ahmed, Senior Lecturer of Computing and Security at Edith Cowan University. It was originally published by The Conversation on 16 September 2024.

have a plan for the summer, even if you haven't had a problem coping with the heat in the past.

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

In terms of housing, the national vacancy rate is estimated to be sitting at a tiny 1.3%. Anglicare's 2024 Rental Affordability Snapshot found that only 0.4% of rentals were affordable for a person on the Age Pension, and 0% were affordable for a person who receives the JobSeeker Payment.

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

Right now, Australia is facing an energy crisis. Many of us are already

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

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

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

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

Whilst the Government has some work to do in order to ensure that we

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can all access safe and healthy living environments, it is also important to be aware of what you can do to look after yourself.

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

centres.

- If you want to stay active, run errands or do some outdoor work it's a good idea get out and about early in the morning or as it gets cooler in the evening. You don't want to be out in the sun during the hottest part of the day.
- If you need to walk somewhere, be sure to consider how far the trip is and to think ahead. It is best not to walk alone or without letting someone know where you

are going and when to expect you. Remember that heatstroke can set in very rapidly and even a short walk could be very dangerous. Always wear appropriate clothing and carry water.

- Be aware of the signs of heatstroke, how to prevent it, and what to do.

It is also a good idea to look into what energy rebates you might be eligible for, or who to contact if you are having a hard time paying your bill.



PATHWAYS TO EMPLOYMENT

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www.ownnsw.org.au

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Chakravarti Madhusudana	\$40
Larissa Bergmann	\$35



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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)

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

Carer Gateway

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

ndis

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

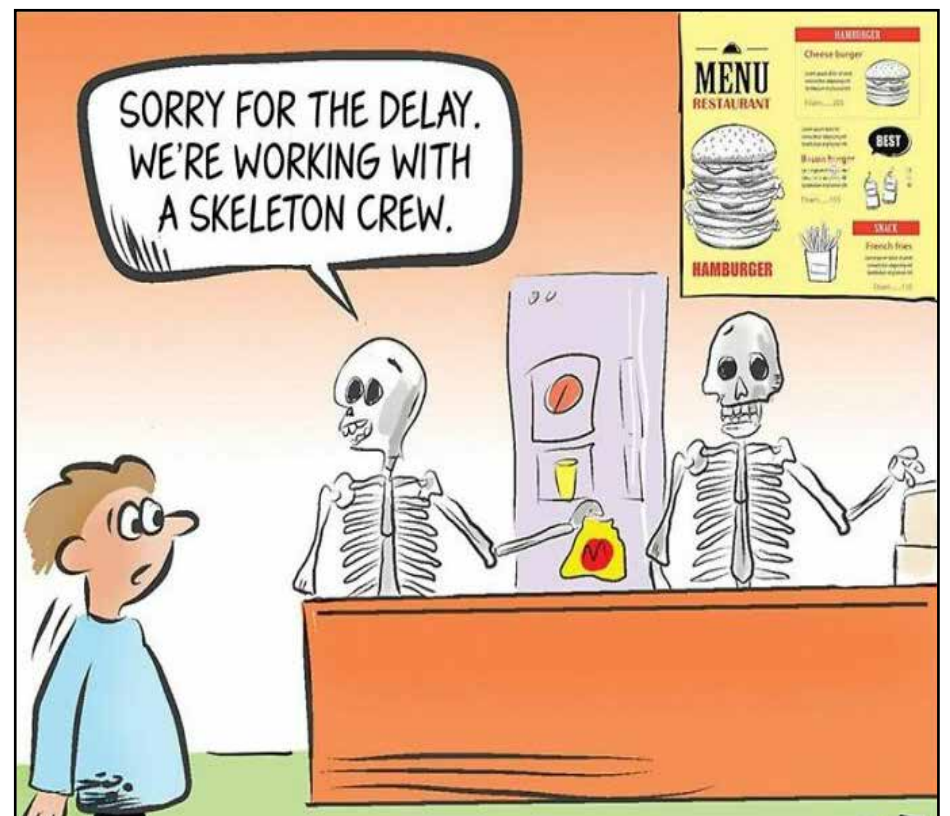
NSW Ombudsman's Office
1800 451 524

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

Find-A-Word Solution

Find-A-Word on Page 6

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