

PENSION EROSION



100 years of pension reform out the window

WHAT would you say if you woke up tomorrow to news that your pension was going to drop by \$100 per week?

You'd probably be pretty outraged.

But if the Budget proposal regarding pension indexation comes into play, the pension's value will drop by about

\$100 per week in just ten years.

The removal of wage indexation effectively represents the biggest cut to pensions since the introduction of the Age Pension in 1908.

Only a few years ago, pensioners protested on the streets to win a historic \$30

per week increase to the single pension.

But the Abbott Government wants to annihilate that hard-fought rise and then some.

The proposal is to only link pensions to CPI and abandon the links to Male Total Average Wages and the Pensioner and Beneficiary

Living Cost Index.

Pensioners should be banging on the door of their local Federal MP and telling them that they will be annihilated at the polls unless they withdraw this proposal.

To find out about your local MP you can contact CPSA on 1800 451 488.

Letters

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(as at 7 May 2014)

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“Lifters” and “leaners” rhetoric insulting

I WISH to take issue with our political leaders who name those of us on a pension as “leaners” while they are “lifters”.

To label retirees as “leaners” is offensive.

The implications are that we are bludgers, abusers of the system and they cannot continue to pay us our pensions. Who pays their wages? Who carries out a work valuation on them?

I live in a city in the west of the state with a large number of retirees.

These wonderful people work extremely hard doing volunteer work, saving the Government billions of dollars every year. In our organisations about 98 per cent of members do volunteer work.

They work in hospitals, libraries, museums, councils, schools, local op shops, as volunteer drivers, visitors to lonely people, at the zoo,

blood bank, in child care, neighbourhood centres, and for the MS and Diabetes Associations. The list goes on.

These “leaners” do not have access to paid transport, or a car and chauffeur supplied.

Some catch public transport when available, others use their own vehicles and there is no fuel supplied. Some use taxi services, and are grateful for reduced taxi vouchers when there are no other transport options available.

These “leaners” do not have a trough in which to put their snouts to pay for weddings and sporting matches.

These “leaners” DO contribute and pay tax - the GST. They didn’t get to have an immense super fund when they retired. They did not get free university education.

They worked very hard all their lives and are now willingly giving back to the country that they love by doing volunteer work.

Has there ever been an estimate (the Government seems to have estimates on

everything else), on just how much volunteers, most of whom are aged, save the Government annually?

It is often stated that many Government initiatives could not operate without volunteers, so come on polities, stop treating us like parasites, and look in your own backyard for savings.

*Joan Teale
Dubbo NSW*

In 2010 there were 6.1 million volunteers in Australia, 58 per cent of whom incurred some expenses of their own. A University of Adelaide study found that volunteering in Australia is now worth more than the mining industry, with its monetary value being worth more than \$200 billion a year. Ed.

Migrant pensioners living overseas penalised

I WONDER whether anyone is aware of this new regulation, which I never heard about publicly.

CPSA



COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC

Donations, Bequests, Membership and THE VOICE subscriptions

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 enclose my individual Membership fee of **\$12** (Includes a free annual subscription to *THE VOICE*, valued at \$25.00). 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—\$25.00 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 \$10 million Public Liability Insurance.)

Please add a \$3 donation to my membership so I can be a CPSA supporter

I wish to make a donation of \$_____ (All donations above \$2 are tax deductible.)

Please send me information about *THE VOICE* gift subscriptions.

Please send me information about making a bequest to CPSA in my will.

Name: _____

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Once only

Automatic annual deduction

Name on card: _____

Card Number: _____

Expiry: _____

Amount: _____

Signature: _____

Letters

From 1 July 2014 pensioners who retire or travel overseas for extended periods will generally need to have spent 35 years of their working life in Australia to be eligible to receive the full rate of the Age Pension.

This is an increase from the previous requirement of 25 years of Australian working life residence.

A friend of mine who lives overseas was sent a letter, but none of my pensioner friends in Australia were sent anything.

This regulation affects every migrant over the age of 65 who has lived here for 25 – 35 years. Plus new pensioners will be affected over the coming years.

I find this new hit on pensioners unbelievable. To me this is a sign of cruelty of a country. It is an incredible insult to migrant Australians.

We are now imprisoned in Australia. Surely living in Thailand or China would be more affordable.

Plus the Government saves money because people overseas do not access Medicare nor do they receive the Pension Supplements.

*Stefan Krobitzsch
Sydney NSW*

Pensioners already living overseas will continue to receive their pension as they have been, under the rules which applied when they left Australia. However, if they return and stay in Australia for longer than 26 weeks, their pension eligibility will be calculated under the new rules. **Ed.**

Future pension increases in jeopardy

IN THE latest issue of *News for Seniors* published by Centrelink (issue 92 June 2014) the message from Tony Abbott that “Age Pension payments will continue to increase twice each year to

keep up with the cost of living” is completely misleading.

According to the Australian Bureau of Statistics, the Consumer Price Index (CPI) is not a measure of the true cost of living for pensioners.

Consequently, the Pensioner and Beneficiary Living Cost Index was introduced in 2009 in response to the Pension Review Report completed by Dr Jeff Harmer. Even two Parliamentary Senate Select Committees have stated that the CPI is not a true index of the cost of living.

Additional proof is that Commonwealth public servants and military superannuation pensions (which were indexed to CPI) have eroded over the years and are now below the Henderson Poverty Line.

The Government agreed in March this year that CPI did not keep up with the cost of living and passed legislation to have Commonwealth and military pensions indexed to the greater increase of the Male Total Average Weekly Earnings, the Pensioner and Beneficiary Living Cost Index and CPI, the same as the Age Pension.

However in the May Budget, the Government proposes to index the Age Pension to CPI alone. This is not consistent. If this proposed Budget move is successful, Age Pensioners will be substantially worse off.

*Brian Hoskinson
Bargara QLD*

Services tax hits people with disability

MANY people complain about the GST, and rightly so, particularly its impact on the less affluent e.g. pensioners.

The GST is a tax on goods and services – note the services part.

If a job needs to be done, people can save considerably if they are able to do it themselves.

If a person has a disability (and I include various forms of disability here) the GST impact can be substantial.

For many of us, it is penalty enough to go through life ensuring the physical and emotional pain and frustrations, but that’s not all.

Not being able to do all tasks for ourselves makes us further disadvantaged – financially – by having to pay to have them done for us. Now the GST (services component) adds another 10 per cent to that expense.

We are, in fact, being penalised for the “crime” of having a disability. Where is the “level playing field”? The good old Aussie “fair go”?

Could it ever become possible for people with disability to be exempt from the Services Tax? Does anybody care?

*Victor Sparks
Nobbys Creek NSW*

Ideological restructuring

Comment on an article that appeared in The Guardian on 14 July 2014 titled ‘Why Australian voters care more about jobs than fixing the budget’.

I WORK for a multinational which, over the last couple years, has been “restructuring”.

To this end, where once our office occupied four floors, it now occupies two, and about 40-50 people have been made redundant over that time, people whose experience with the company has ranged from a half dozen years to over 30. Some of these people were in their late 50s and early 60s.

Positions are fixed-term contracts now, usually for a year. A permanent part-time position that was advertised last year attracted over 100 applications, mostly from people who were clearly not suited for the role, the attraction being the word “permanent”.

Companies would once train people, school leavers (as was my experience when I left school in 1976): they would invest time and effort to do so. Now, it would seem, you need to get a degree to apply for an entry-level job managing the stationery supplies.

We have now outsourced much of our business to third parties based overseas.

And while the company keeps banging on about “cost contingencies” and “efficiencies”, to the point where, if you need a new black pen, you have to submit an official request, they continue to fly various managers and so-called executives around the world on a regular basis, so that they may have “meetings” in our various other locations, or give “presentations” to staff on the “challenging times of change” ahead.

It’s all completely ideologically driven. Now, if you want to change a form (for example), you have to go through three continents and about six managers for approval.

And these people who have been made redundant are now expected to deal with a draconian system of claiming unemployment benefits if they can’t get a new job the minute after they’re tossed out the door.

Try explaining that logic to the 62-year old who left last year after 30+ years with the company, and, from the look in his eyes on the day he left, was completely devastated and lost.

Unemployment is not a mortal sin, it is a circumstance, and it can strike anyone at any time for any reason.

But try explaining the reality of life lived in the real world doing actual work instead of forever banging on about “lifters and leaners” to those in Government, and their eyes just glaze over.

Ross Sharp

CPSA Campaigns

The Clean Energy Supplement Future

WHAT'S happening to the Clean Energy Supplement now that the carbon tax has been axed?

Prime Minister Abbott made a commitment prior to the election that if the carbon tax was repealed, the Clean Energy Supplement (the compensation paid to pensioners for price increases as a result of the carbon tax) would stay.

Prior to its introduction, it was expected that the carbon tax would increase the cost of living by 0.7 per cent. The Clean Energy Supplement was set as a 1.7 per cent increase in the Pension so pensioners were in effect over-compensated for carbon price related price increases.

But it's not all good news.

The Supplement may be staying but there's a catch.

A close look at the 2014 Australian Budget shows that the future amount to be paid will never budge beyond its current level.

The Clean Energy Supplement is currently paid at a rate of \$13.90 per fortnight for singles and \$21

per fortnight for couples and it will never get any higher.

But what about the savings that will result from the carbon tax being gone?

The Government is proposing that the average household will save \$550 per year, but experts warn that savings will be far less than that amount.

At the time of its introduction, it was estimated that the carbon tax increased costs for single pensioners by \$204 per year.

Beyond electricity prices, there will be no feasible way of determining (and enforcing) whether companies pass on any cuts to their costs as a result of the repeal of the carbon tax.

Plus, if the Government's proposed changes to pension indexation get passed, the extra amount from the Clean Energy Supplement will be lost within a couple of years because pensions will no longer keep up with wage growth and will drop back below the poverty line.

Bankers' interim report into the banks

UNSURPRISINGLY, the

interim report into the operation of Australia's financial system observes that (in general) the system is operating pretty smoothly.

The inquiry, which is being run by a bunch of former bankers and is led by Commonwealth Bank ex-CEO David Murray AO, found that competition in the banking sector was pretty good.

It did criticise the superannuation system, saying that fees were too high, particularly given the growth of the industry in recent years.

Australians spend about \$20 billion in super fees each year. That's half the entire amount that the Government spends on the Age Pension.

Economist Christopher Joye criticised the report's awkward exclusion of the Government's reforms to financial advice laws, despite acknowledging that advisers' conflicted remuneration could reduce the quality of advice.

The report did suggest, however, that 'general advice' be rebadged as 'sales' to avoid confusion for consumers, particularly since general advice can attract commissions.

Joye also took issue with the 460-page interim report's exclusion of conflicts of interest when RBA Governors and Treasury Secretaries take up spots on bank boards.

The report acknowledges the moral hazard created by the Australian Government's bank guarantee, which increases risk of financial collapse. This is aggravated by Australia's system of allowing the major banks to hold less capital than their smaller competitors when lending against housing.

It laid out concerns about negative gearing, which "encourages leveraged and speculative investment – particularly in housing".

It will be interesting to see how the Australian Government responds to this observation, given its conviction that negative gearing is needed to sustain an adequate supply of rental housing. Many disagree with this view, including well-respected economist Saul Eslake.

The report also recommended that anomalies in taxation of different savings vehicles should be addressed.

CROSSWORD

by Hilda Thorburn

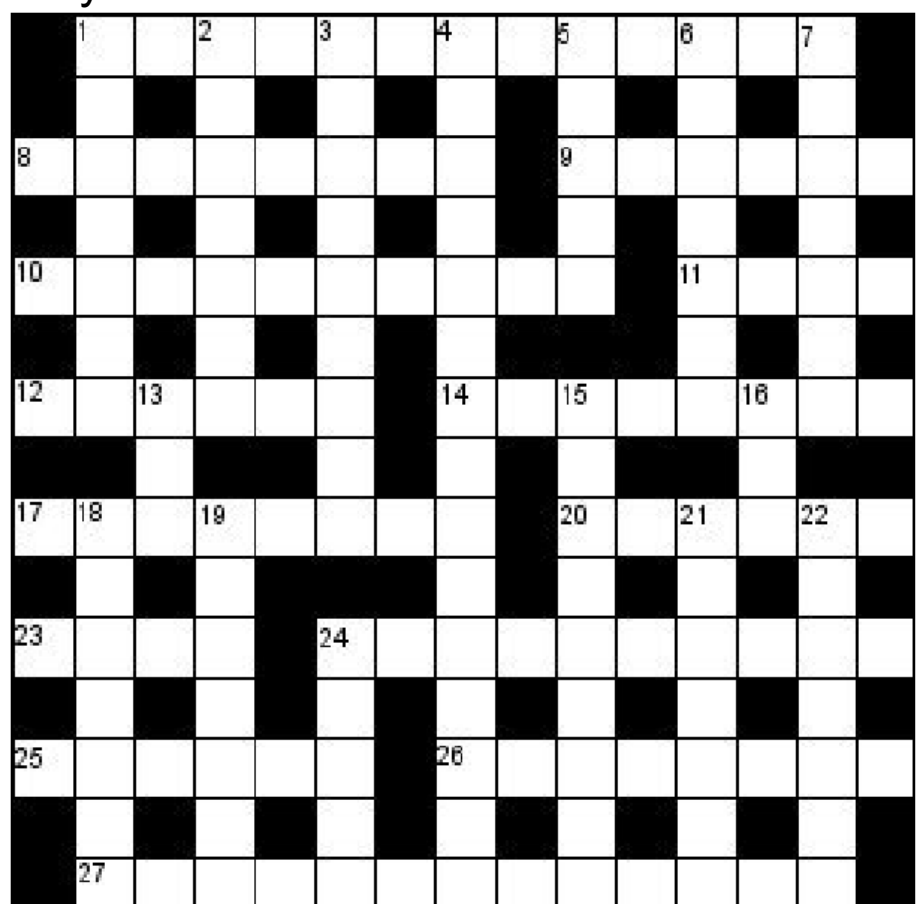
Across

1. Two East African countries (5,8)
8. Estimator
9. Invasion
10. Track survey (5,5)
11. Units of electrical resistance
12. Of flowers
14. No imposition by victor (2,6)
17. Enough
20. Natives of Zagreb
23. Entreaty
24. Seoul is there
25. Emended (text)
26. Person living in English capital
27. A peso in a Caribbean republic

Down

1. Small falcon
2. Poorer
3. Our country
4. Central ...(7,8), capital is Bangui
5. Kinshasa is there
6. Region in South England
7. Deficiency in red blood cells
13. Poem
15. Seaman doing manual work
16. A cuppa
18. Deceived
19. Amount
21. Type of sherry
22. In that place
24. Khartoum is there

Solutions on page 7



CPSA Campaigns



Financial advice protections go to the dogs

THE AUSTRALIAN Government has had a victory in the Senate, ramming through regulations designed to weaken the Future of Financial Advice laws (FOFA) that were passed by the previous Government.

These reforms were put in place to protect people against conflicted financial advice after the Storm Financial collapse in 2008 saw more than 3000 people lose their life savings.

The regulations water down the professional obligation for advisers to act in their clients' best interests.

They also restrict annual fee statements to clients who signed up to their adviser from 1 July 2013, and remove the opt-in provision, where advisers had to ask their clients every two years if they wish to continue to receive advice.

And yet Finance Minister Mathias Cormann said in a statement that these changes are "good news for consumers and for small business financial advisers".

The regulations passed the Senate with the support of the Palmer United Party (PUP) Senators, who sided with the Government in return for the four amendments, all of which may well prove to be superfluous.

PUP called for financial advisers to issue 'legally binding' 'advice to clients' that their advice is independent and in the best interest of the client.

However, aside from the 'independent' condition, this amendment won't improve the weakened best interest clauses in the Government's regulations.

The other PUP amendments agreed to are already in place.

They include a requirement for advisers to tell their clients what fees they will pay, a 14-day cooling-off period after signing up to advice (which already exists in the Corporations Act) and a provision allowing clients to switch products if they don't perform, which, again, clients already have the right to do.

So, what was PUP up to?

There are two possible explanations: one is that PUP has a very poor understanding of the Corporations Act and FOFA, in which case they negotiated with the Coalition, at best, blindfolded.

Alternatively, PUP always wanted the regulations to go through but didn't want to appear to be siding with the big banks.

A month ago, PUP leader Clive Palmer had this to say about the Government's attempt to wind back FOFA: "What sort of an idiot tries to take away from Australians their normal rights to a fair go?"

Great question, Mr Palmer.

Report shines a light on the sexual assault of older women

A GROUNDBREAKING report into the abuse of older women has exposed some horrific cases of sexual assault in nursing homes, retirement villages and in the home.

The report was based on research led by Dr Catherine Barrett, Senior Research Fellow at the Australian Research Centre in Sex, Health & Society, La Trobe University.

Dr Barrett interviewed assault victims and their families, nursing home staff, advocates and sexual assault workers to shine a light on sexual assault of older women as well as identify strategies to stamp it out.

The motivation for this research came from the sexual assault of an 84-year-old woman, Norma, during a three-week respite stay in a nursing home.


Norma, who had moderately advanced dementia, was able to convey to her daughter that she was sexually assaulted whilst in the facility.

Her daughter reported the incident to the nursing home manager, who "was surprised and disbelieving that the incident had occurred".

Part of the goal of the research is to show that sexual assault of older women does happen and should not be dismissed as unlikely, particularly when it concerns vulnerable nursing home residents with cognitive impairment.

The report recommended that the Aged Care Quality Standards be reviewed so as to include a specific reference to the prevention of sexual assault and registration of all care workers under a national scheme so as to identify people who are unfit to work with older people.

CPSA Conference

	<p align="center">Tuesday 28 and Wednesday 29 October Salvation Army Congress Hall, 140 Elizabeth St, Sydney</p>
<p>Meet other Members</p>	<p align="center">FREE morning tea and lunch for Delegate Members and Observers (Members)</p>
<p>Hear great speakers</p>	<p align="center">FREE rail travel for country Members</p>
<p>FREE registration</p>	<p align="center">Up to \$125 per night of accommodation (up to 3 nights) reimbursed for out-of-Sydney Delegates</p>
<p align="center">For more information call: (02) 9281 3588 Country Callers: 1800 451 488</p>	

Attendees must be registered to attend. Branch, Area Council and Affiliate Delegates should send in their registration forms through their respective Branch, Area Council or Affiliate. Members who wish to attend as an Observer should contact Head Office for a registration form.

“She won’t be right mate” Homeless services lost

THE NSW GOVERNMENT’S changes to homelessness services will see a huge loss of expertise including 70 organisations and up to 400 jobs, as mostly larger church-based organisations takeover hundreds of contracts over the next few months.

A host of specialist organisations will lose their funding as part of these reforms. As a result, NSW will lose services and specialist staff who have many years’ experience in providing support for people experiencing, or at risk of, homelessness.

It is understood that some organisations were told that although their application for funding was ‘perfect’, they were knocked back because they did not have the wealth that larger, church-based organisations have.

Dr Anne Summers, one of the founders of Elsie Women’s Refuge (Australia’s first women’s refuge), which will close its doors, told Alt Media:

“There is no argument for saying large, impersonal, religious organisations will do a better job just because they are richer. Why are they richer? Because the government gives them more money.”

Minster for Families and Community Services Gabrielle Upton stated the reforms are designed to break the cycle of homelessness. “While there are many organisations doing fantastic work to help the needy, a new approach is needed. We can’t continue to do the same thing for 30 years and expect a different outcome,” said Minister Upton.

Minister Upton stated that a new specialist inner city women’s service will receive three times the funding that was in the original budget.

However, an analysis by Homelessness NSW shows that the number of specific women’s services will drop by 9.4%, Aboriginal and Torres Strait Islander specific services will decline by 2.9%, while services for families will rise. These contracts will be taken over by larger organisations.

Pensioners rally against the Australian Budget

ON 27 June 2014 pensioners rallied outside NSW Parliament House against the harsh Budget measures that target low income people, including changes to pension indexation; increasing the Age Pension age to 70; the Medicare co-payment; and cuts to health and dental funding and cuts to pensioner concessions.

The rally was organised by Fair Go for Pensioners NSW and the Maritime Union of Australia and had a great turn out.



Elsie Women’s Refuge in 1974
 Photo: National Library of Australia

Giggle Page



A string walked into a bar, hopped on the barstool, and said, "Bartender, gimme a beer." The bartender said, "I'm sorry, sir, we don't serve strings here."

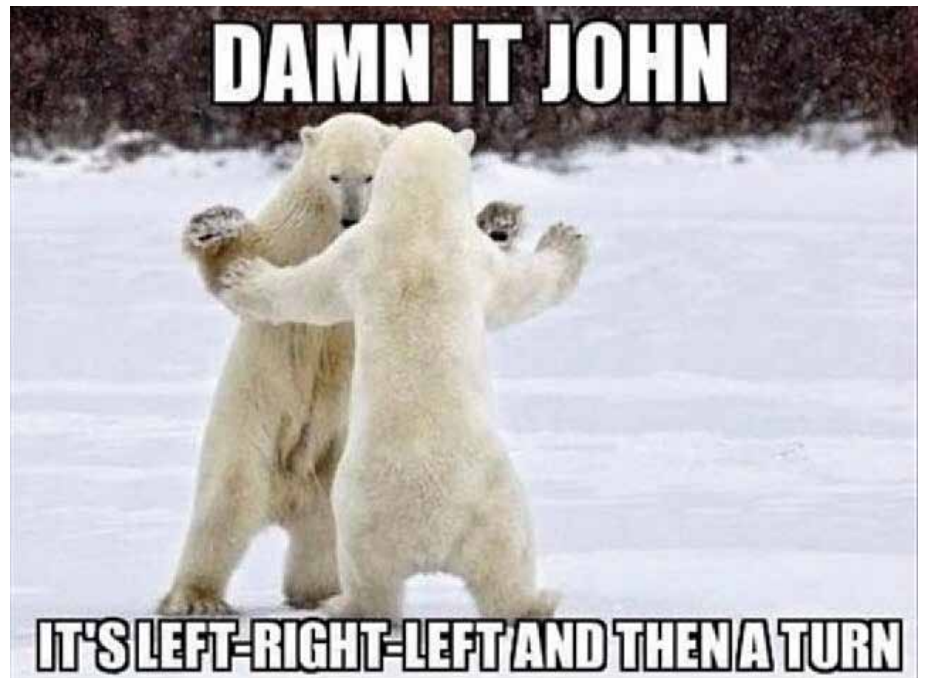
Disappointed, the string hopped down from the stool and went to the next bar. He hopped on the barstool and said, again, "Bartender, gimme a beer." The bartender said, "I'm sorry sir, we don't serve strings here." The string continued down the row of bars in this fashion.

Finally he got to the last bar in the area. He was tired, he was sweaty, all he wanted was a beer. He trudged inside, climbed on the barstool, and said, "Bartender, gimme a beer." This bartender, too, said, "I'm sorry, sir, we don't serve strings here."

Tired and angry, the string walked outside to think. He was a hard-working string. He deserved a beer. Finally, he came up with an idea. He had a passerby tie him up into a bow and frazzle his ends. Then he went back into the bar, and climbed up on the barstool. "Bartender, gimme a beer!" he said loudly.

The bartender looked him over critically, and finally yelled, "Hey, aren't you that string that was in here a few minutes ago?"

The string replied coolly, "Nope, I'm a frayed knot."



Crossword Solutions Crossword on page 4

1	K	E	N	V	A	T	A	N	5	Z	A	N	7	A							
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CPSA Campaigns

Medicare co-payment to hit over 65s hardest

IF more proof was required about the negative impact that the proposed Medicare and PBS co-payments will have on people's health and hip pockets, it has arrived.

The University of Sydney released a study in July estimating the additional out-of-pocket costs with which Australian patients will be hit.

This study looks at information being currently collected about general practice activity in Australia.

And the biggest impacts are to be felt by people over the age of 65, even when the caps for concession card holders are factored in.

This is because older people are more likely to be "high users" of health care.

The researchers found that a retiree couple over the age of 65 and without a concession card will pay an average of an additional \$189 in co-payments and \$55 in medications, totalling more than \$244 per year than they pay now.

An Age Pensioner couple

can expect to pay an average of \$140 in co-payments for GP visits and tests and \$59 for medications, being \$199 more per year than they currently pay.

The study found that while PBS increases for concession card holders were "only" 80 cents compared to \$5 for general patients, the co-payment represents a greater increase for concessional patients due to the number of medications that will be affected. Due to the lower PBS threshold, concessional patients have far more medications prescribed that will incur the full co-payment increase.

Under the proposed changes, bulk billing incentives for medical practitioners (GPs, pathologists and radiologists) will be replaced with 'Low Gap Incentives' which are only payable when the \$7 is collected.

For GPs this new 'incentive' will be available for the same group of people for whom bulk billing

incentives were available.

For pathology and imaging providers, however, they will only apply to services provided to children and concession card holders, instead of all bulk-billed patients.

The loss of bulk billing incentives for imaging and pathology services for general patients means that patients will have to be charged more than \$7 in order for providers to retain the same income.

Professional bodies have suggested that the proposed co-payment will encourage providers who have previously bulk-billed to switch to private billing.

There will be no incentive for providers to only charge \$7 for general patients and there will be costs involved in installing and setting up a billing system.

And the study didn't even factor in the likelihood that providers will charge more. It suggests that the researchers may have underestimated the cost increases that will eventuate from co-payments.

One thing they are sure about is that the co-payment will have a significant impact on patients over the age of 65 and those who have one or more chronic conditions which must be managed.

CPSA urges readers to get in touch with Australian Senators, urging them to keep Australian healthcare universal.

Palmer United Party

CLIVE Palmer, leader of the Palmer United Party, made an election commitment to increase the single pension by \$150 per fortnight. Before the election, the Palmer United Party (PUP) phoned CPSA to make sure the Association was aware of its pledge and that PUP "had a genuine desire to support our senior citizens".

After this year's Federal Budget, Mr Palmer committed to opposing the GP co-

payment, stating "we'll vote with anybody to knock it out because we think it's a bad thing for our pensioners and we want to protect them".

PUP has also ruled out supporting reducing the indexation of the pension to CPI alone, which would see the single pension's value drop by \$100 per week over ten years.

And PUP has also refused to support lifting the pension age to 70, arguing that politicians also shouldn't be able to access their super until the age of 70.

In addition, Mr Palmer committed to opposing the Future of Financial Advice reforms proposed by the Government. But at the 11th hour, PUP voted with the Coalition Senators to pass them.

So can pensioners really trust the Palmer United Party to stick to their election commitment to increase the single pension by \$150 per fortnight (or at least to not assist it in being decreased)?

PUP holds three votes in the Senate, which are proving to be powerful, given the Government requires six votes from the minor parties and independent Senators to pass legislation.

It is one thing to tell pensioners that you're on their side.

It would appear to be quite another when it comes to voting in the Senate.

After all, Mr Palmer did say that his party would not support the FOFA reforms because "the men and women of Australia – the pensioners and working classes – should be allowed to rely on the advice they're given".

PUP has reached out to pensioners at every chance it gets.

CPSA suggests that pensioners contact PUP to tell the party that they expect it to keep its word.



CPSA Executive Member, Shirley Bains at the Fair Go for Pensioners Rally outside NSW Parliament House 27 June 2014



Bust the Budget Rally

CPSA Executive Member, Lyn MacIver speaking at the 'Bust the Budget' rally at Sydney Town Hall on 6 July 2014.

Online Shopping for a good cause

Shopnate.com.au is a new online shopping portal which has partnered with a number of online stores to give a percentage of funds to a variety of charities (including CPSA).

Instead of going to the online store, you go to Shopnate.com.au and make your purchase there. It's the same item, from the same online store, but via the shopnate.com.au site.

It doesn't cost CPSA anything.

It doesn't cost the shopper anything.

If you are an online shopper or have friends and family who are please encourage them to make their purchases through shopnate.com.au

Dying to Know Day

DYING to Know Day is an annual day of action dedicated to bringing to life conversations and community actions around death, dying and bereavement.

This year it falls on 8 August 2014.

Dying to Know Day events are about encouraging all Australians to: make their end-of-life plans such as a will and advance care plan; share these wishes with their families; learn about end of life and death care options such as dying at home with the aid of a palliative care team; and even home and community led funerals and natural burial.

Over seventy per cent of people die in hospital, though most of us would prefer to die at home. Very few people die with an Advance Health Care Plan, yet this is one of the simplest ways to articulate your future health wishes.

Seventy-five per cent of Australians have not had end-of-life discussions with their families but sixty per cent think we don't talk about death enough. These are contradictions that Dying to Know Day aims to get out into the open.

You can host a morning tea at your home or Branch, organise an event in your local community, host a Dialogue Cafe, or take a personal action such as writing your will or having a conversation with a loved one.

There are two Dying to Know Day events in the Newcastle area on 5 August at Charlestown and 6 August at Toronto. For details about these events please call CPSA Member Stuart Carter on (02) 4954 7996 or 0437 543 465.

To find out how to organise your own Dying to Know event or to find out about the other events across NSW go to: www.thegroundswellproject.com/dyingtoknowday/ or write to The GroundSwell Project, P O Box 153, Glenbrook NSW 2773.

CPSA WARNINGS

Scam Warning

AS always, scamming is alive and well, though there appears to have been a spike in the number of scams of late. CPSA Members from all over the state have reported being the target of a large number of scams recently.

One such scam is a recorded message claiming to be an airline offering flight refunds or credits to future flights. A number of CPSA Members have received this call, as has CPSA Head Office. Another serial caller claims to be from a law firm (at times calling itself Australian Claims Line) advising that a family member has been in an accident. But if you ask them if it's a scam, they usually hang up.

A particularly common scam at this time of year is regarding tax. People receive emails and phone calls claiming to be from the Australian Taxation Office (ATO) stating that the person is eligible for a tax refund.

CPSA reminds readers to be cautious of calls and emails from people who do not address you by name, people who ask for personal details (such as your name, date of birth, address, Centrelink number or bank account details) and those who promise you money.

With respect to emails, it's important to look at the sender's email address to see if it is valid (often they will include a company or Government Department's logo but the email address will not be valid). Also be wary of emails that address you by your email address rather than your name and those which use poor spelling and grammar.

If you believe you have been contacted by a scammer please report it to SCAMWatch on 1300 795 995.

Check your phone charger before you charge

NSW FAIR TRADING recently issued an alert about unauthorised USB-style chargers after the death in April of a woman from electrocution. The woman was using a non-compliant charger to charge her phone. She was found dead with her laptop on her lap and headphones in her ears.

Fair Trading is warning the public not to purchase such chargers, travel adaptors and power boards. Fair Trading Commissioner Rod Stowe said "these devices pose a serious risk of electrocution or fire".

Consumers should only purchase chargers that have a recognised safety approval mark or insulation in the pins of the plug. Anyone with non-approved chargers should bend the pins and throw them out.

Fair Trading is investigating outlets that sell non-approved chargers, which face fines of up to \$875,000.

If you need further information, contact Fair Trading on 13 32 20.

Capacity Toolkit

The NSW Government's Capacity Toolkit is available from CPSA. The Capacity Toolkit is a guide to assessing a person's capacity to make legal, medical, financial and personal decisions. The Capacity Toolkit was created in response to requests from lawyers, medical professionals, health workers, carers and advocates who required more information about capacity, some general capacity principles and guidelines on assessing a person's capacity to make decisions.

Members' Page

Life Support Rebate

Do you receive the Life Support Rebate on your electricity? The NSW Government is conducting a review of this rebate which is paid to people who run energy-intensive approved life support equipment including home dialysis machines, ventilators and oxygen concentrators.

CPSA will be a participant in the consultation process and we would like to hear from people who receive this rebate so that we can pass your views on to the Government. Contact Amelia at CPSA Head Office on 1800 451 488.

Donations

CPSA is grateful for all donations. Due to lack of space, the following only includes donations above \$35 received since the last edition of *THE VOICE*:

A. Bellamy	\$100
Callala Bay & Friends CPSA	\$45
D. Thomas	\$44
Yagoona CPSA	\$50
V. Yee	\$300

Big Heart Appeal 2014 Volunteer Opportunity

The Heart Foundation is looking for volunteers to assist with their door knock appeal in September. Heart Disease is the single biggest killer of Australians taking a life every 24 minutes. If you are interested in collecting donations in your neighbourhood you can sign up at heartfoundation.org.au/BigHeart or by calling 1800 552 255.

Orana Branch Life Memberships

Coral and Jim Goodrick were presented with Branch Life Memberships by Orana Branch President, Ken Windsor. Congratulations Coral and Jim!



Garden of Remembrance

CPSA joins Peter Lane and the Members of (now closed) Engadine CPSA in mourning the passing of **Dot Lane**. She will be sadly missed.

~ Rest in Peace ~

Upcoming Conference Deadlines

1 August - Deadline for Constitutional motions
29 August 5pm - Closure of agenda items (policy motions)
1 September - Delegate registrations close

Note: an error in Head Office News #104 gave a different date for policy motions. Members are encouraged to send motions as early as possible.

Downsizing Study

The experiences of older people who downsize from larger houses to smaller ones or apartments vary greatly. For many, this creates sadness and anxiety; for others, a new lease on life.

A researcher is preparing a book on downsizing and would love to talk to people who are going through it, or have done so. If you would like to share your experience about downsizing please contact Dr Clem Gorman on (02) 4384 2356 or via email at clem.gorman@optusnet.com.au

Penrith Branch turns 80

Eileen Agnew (93 years old, left), and Thelma Bartholomew (88 years old, right) cut the birthday cake at Penrith Branch's 80th birthday party. The cake was made and donated by Diana Robertson (94 years). A good day was had by all those who attended.



CPSA Information Directory

INCOME SECURITY

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

Welfare Rights Centre
Info on Government pensions
and other benefits
(02) 9211 5300
1800 226 028

**National Information Centre
on Retirement Investments**
Info about about super and
how to invest
1800 020 110

**Financial Ombudsman
Services**
Complaints about banking,
insurance, super, financial
planning 1300 780 808

**Industry Fund Financial
Planning (Super)**
1300 138 848

Australian Taxation Office
Super/Lost super 13 10 20
Personal tax 13 28 61

**British Pensions in
Australia**
Assistance in claiming the
British Pension
1300 308 353

No Interest Loans Scheme
Loans to purchase essential
household items
1800 509 994

RIGHTS

**Australian Human Rights
Commission**
Complaints about
discrimination and
harassment
1300 369 711

**Commonwealth
Ombudsman**
Complaints about Australian
Government departments and
agencies 1300 362 072

NSW Ombudsman's Office
Complaints about NSW
Government agencies
1800 451 524

NSW Trustee and Guardian
1300 360 466

Guardianship Tribunal
Financial management orders
for people with decision-making
disabilities
1800 463 928

Seniors Information Service
13 12 44

SCAM Watch
Report scams
1300 795 995

**Energy & Water
Ombudsman (EWON)**
Complaints about all NSW
electricity/gas retailers and
Sydney and Hunter Water
1800 246 545

**Telecommunications
Industry Ombudsman**
Phone and internet complaints
1800 062 058

GOODS & SERVICES

NSW Seniors Card
Discounts on goods and
services 1300 364 758

NSW Companion Card
Free event admission for
companions of eligible people
with a disability 1800 893 044

**IPART Energy Comparison
Calculator** 1300 136 888

HEALTH & CARE

Commonwealth CareLink
Info about aged and
community care
1800 052 222

Office of Hearing Services
Subsidised hearing aids
1800 500 726

Dementia Helpline
1800 100 500

**Private Health Insurance
Ombudsman**
Complaints and information
1300 737 299

VisionCare NSW
Subsidised spectacles
(02) 9344 4122
1800 806 851

NSW Elder Abuse Helpline
1800 628 221

Home Care Service NSW
Domestic assistance, respite
and personal care
1800 044 043

Rape Crisis Centre
24hours/7days
1800 424 017

**Health Care Complaints
Commission**
NSW only (02) 9219 7444
1800 043 159

Carers NSW
Information, support
1800 242 636
Emergency respite
1800 059 059

My Aged Care
1800 200 422
www.myagedcare.gov.au

**National Information Centre
for Residential Aged Care**
Financial advice for residential
aged care
(02) 6280 0234

**Aged Care Complaints
Scheme**
Complaints about residential
and community aged care
1800 550 552

Lifeline
Mental health support,
suicide prevention
13 11 14

**Public Dental Health
Services**
Call NSW Health for details
(02) 9391 9000
1800 639 398

People with Disabilities
Advice for people with a
disability
(02) 9370 3100
1800 422 016

Exit Australia
Information about euthanasia
1300 103 948

Dying with Dignity NSW
Law reform for assisted dying
(02) 9212 4782
www.dwdnsw.org.au

HOUSING

**Australian Men's Shed
Association**
1300 550 009

**CPSA's Older Persons
Tenants' Service (OPTS)**
1800 451 488
www.cpsa.org.au/opt

**CPSA's Park and Village
Service (PAVS)**
1800 451 488
www.cpsa.org.au/pavs

**NSW Department of
Housing**
Info and applications for public
and community housing
1300 468 746

Tenants Advice Line
Mondays 3-6pm
1800 251 101

LEGAL

**The Aged-care Rights
Service including Older
Persons' Legal Service**
Aged care and retirement
village advocacy and
information and legal advice
for older people.
1800 424 079

Law Access
Referrals for legal help
1300 888 529

Insurance Law Service
Legal assistance and advice
on insurance law and disputes
1300 663 464

Community Justice Centres
Dispute resolution services
for minor matters
1800 990 777

**Domestic Violence
Advocacy Service**
Case work, legal advice,
advocacy
1800 200 526

**Office of the Legal Services
Commissioner**
Complaints about lawyers and
conveyancers
1800 242 958



**Alone, my voice is weak.
But I can still
make myself heard.**

**The greater our
membership,
the louder our voice.**

People on a pension can find it hard to make themselves heard. That's why we exist. We speak out for the rights of older people, people with disability and those living on low incomes. And we've done so since 1931.

Please, add your voice to ours. Become a member today.

Call **1800 451 488** or visit **www.cpsa.org.au** to help protect yourself, your friends and your loved ones.

