

# THE VOICE

OF PENSIONERS AND SUPERANNUANTS OF NSW

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WINNER OF THE 2004 CONSUMER PROTECTION AWARD

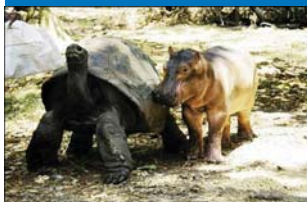
## IN THIS ISSUE:

Further erosion of  
Medicare ... p 3



So you're taking your  
driving test at 85!  
... p 13

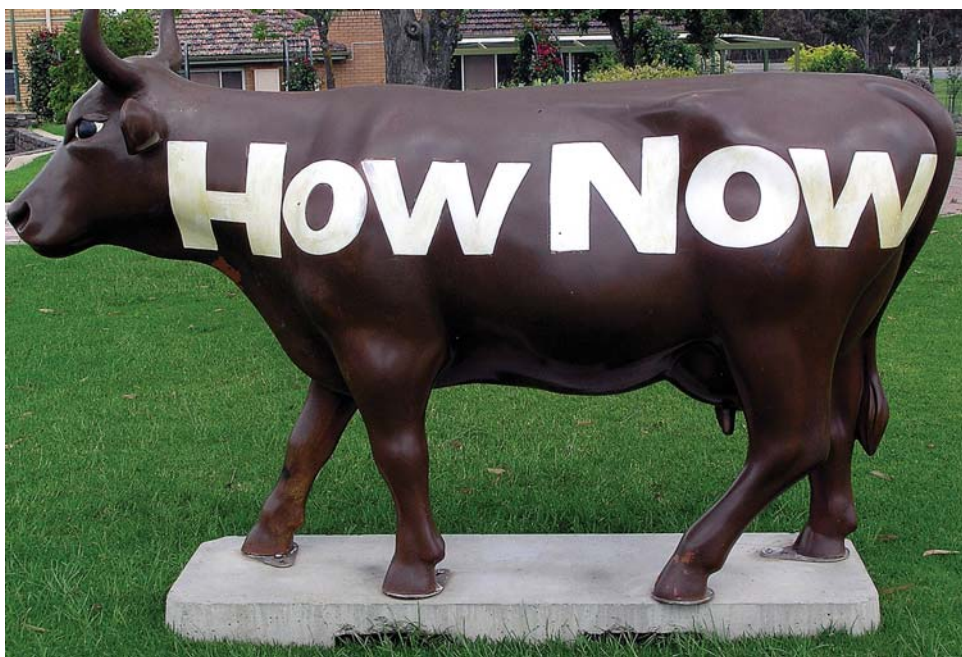
Boarders and lodgers:  
are you a tenant?  
... p 14



Find out about this  
extraordinary pair ...  
p 20

and lots, lots more

# HAPPY NEW YEAR!



*Photo competition winners Ron & Lynette Hammonds (Ashfield CPSA), taken in Shepparton, Victoria*



## Contents

Further erosion of Medicare	3	News on Tamiflu	8	So you're taking your next driving test at 85!	13
Filling the dental void	3	Sorry what did you say?	8	Confusion over railway review	13
New research shines light on massive health inequalities in NSW	3	Small steps are better than one	8	Boarders and lodgers: are you a tenant?	14
Voicing your views	4,6	The most disadvantaged groups in Australia	9	No choice but to rent for aged	14
Investment not greed, should be the priority for budget surplus	7	Welfare to work - more punishment for pensioners	9	Public housing allocations inquiry	14
Engaging citizens in health care	7	The truth about pensions	9	More on the funeral inquiry	15
Citizens singing a whole new health song	7	Pension rates	9	CPSA and the funeral industry	15
Medicare continues to be whittled down	7	A financially secure retirement is your right!	12	Funeral inquiry report a positive first step for consumers	16
New hints of government intentions on PBS	7	A taxing time for NSW residents	12	Proposed changes to the Pharmaceutical Benefits Scheme Safety Net	16
Latest hearing aids to eligible Australians	7	Correction as to how the pension is calculated	12	Member, branch and state office news	17
		GST cost report	12	Look what nature does!	20

### CPSA

Combined Pensioners & Superannuants Association of NSW Inc (CPSA) was founded in 1931. CPSA is a non-profit, non-party-political membership association serving pensioners of all ages, superannuants and low-income retirees. CPSA has approximately 130 branches and affiliated organisations with a combined membership of over 15,500 people living in all parts of NSW.

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## THE VOICE

OF PENSIONERS AND SUPERANNUANTS OF NSW



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### Combined Pensioners & Superannuants Association of NSW Inc

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Please send to: CPSA, Level 3, 25 Cooper St, Surry Hills NSW 2010



## Health matters

### Further erosion of Medicare

The Australian Government has ruled that from 1 November 2005, recipients of cataract operations will only be able to claim the rebate if the surgery is performed whilst being an inpatient in a hospital. If you have the operation as an outpatient, be prepared to fork out up to \$2,000.

Unfortunately, a member of CPISA discovered this the hard way. After undergoing the operation performed by his eye specialist on 4 November he went to his local Medicare office where he was told the bad news. Now he has to cover the full cost of the operation! And to make things worse, his wife is booked in for cataract surgery next year.

There is no logical reason why the rebate should not be given to outpatient recipients of cataract surgery. Cataract operations nowadays can be performed quite competently out of hospital. This new ruling will severely disadvantage many people needing cataract surgery. Our member knows of 20 other people who are booked in to receive

treatment by his eye specialist. Now they will have to join the hospital waiting lists. The development of cataracts can be surprisingly quick in some cases and if left untreated, the result can be loss of eyesight.

The Australian Government

has not only withdrawn Medicare benefits from those who need them most, it has shifted costs onto the states which operate the already under funded hospital systems. Concerned readers should contact their local federal MP. To find out the name and

contact details of your local MP, you can ring the Electoral Commission on 132 236, or send an email to [info@aec.gov.au](mailto:info@aec.gov.au)

**David Skidmore**  
Policy & Information Officer



### Filling the dental void

The number of people waiting for public dental care in NSW has risen to 215,500, the Coalition's health spokeswoman Jillian Skinner has revealed.

Included among those waiting to see a dentist are more than 650 children who need a general anaesthetic before their teeth can be fixed. Mrs Skinner has labeled the figures, which were leaked to the Opposition, as "staggering".

She said the leaked paper, titled "Dealing with the staffing crisis in public sector oral health services" was prepared by the Oral Health Workforce Group. It highlighted a serious shortage of public sector dentists in the state.

"It claims there are only seven public sector dentists per 100,000 eligible patients in NSW, compared to the OECD average of 56," Mrs Skinner said. She intended moving a motion seeking to have the matters de-

bated in the NSW Parliament "because the Labor Government has clearly failed these patients".

At \$31 per person per annum Mrs Skinner claimed NSW spent

**It claims there are only seven public sector dentists per 100,000 eligible patients in NSW, compared to the OECD average of 56**

the least per head of eligible population of all the states and territories on public dental treatment. The state average was \$48, Mrs Skinner said.

Veteran community health activist Alice Scott has been fight-

ing for a better deal for Illawarra dental patients for six years. She said the figures were no surprise. It was not uncommon for people to be hospitalised for illnesses caused directly by oral health problems. "We're desperate for public sector dentists here in the Illawarra," she said. Mrs Scott was concerned that health officials failed to inform parents that schoolchildren were eligible for free dental treatment until they turned 18. "It's not means-tested and you don't need a health care card," she said.

Kirk Meredith, director of oral health for the South Eastern Sydney and Illawarra Health, said there were 158,745 eligible public dental patients in the Illawarra and 10 publicly employed dental officers.

**Jenny Dennis**  
Reprinted from  
*Illawarra Mercury* 22.10.05

### New research shines light on massive health inequalities in NSW

The Council of Social Service of NSW (NCOSS) has raised serious concern at new data released by the NSW Health Minister which indicates that the lowest 20% of income earners in NSW have by far the poorest health across the State.

The bottom 20% of income earners was the largest proportional number of users of public dental services, whilst the second lowest quintile of income earners reported the greatest difficulties in getting health care when it was needed.

The NSW Health Survey 2004 shows in stark terms just how enormously different are the levels of health for people in NSW depending upon their levels of income. These results also come after 10 years of sustained strong economic growth in NSW and major increases in spending in the NSW health budget.

**Gary Moore**  
NCOSS Director



## Voicing your views



### Cost of plots

I recently contacted the Eastern Suburbs Memorial Park to purchase a burial plot. I was informed that plots were \$7,700 but there were none available, so I agreed to be put on the waiting list. One month later I was contacted and told that I could now purchase the plot but the cost would be \$1,800! All should be aware of the extravagant costs of a plot.

**Name and address supplied**

#### Editor's comment:

CPSA investigated further and was informed of the following:

- A plot is \$8,800 and you can purchase one now. The cost includes a small headstone and inscription if it is in the standard lawn section. In the monumental lawn and full monumental section, no headstone or stonemasonry work is included.

- Technically you should be put on the waiting list for plots purchased in advance, but the representative implied that perhaps that wouldn't be necessary – perhaps we could just pay and get it.

- If you are put on the waiting list, there is no guarantee of the price when a plot becomes available. They will be sold at the "current market price", which is determined by the cemetery trustees.

- Plots sold in advance are sold once or twice a year and there is a waiting list in between times for those who don't have an immediate need.

- If you have immediate need of a plot, you can purchase it any time.

### Charity begins at home

As an older Australian born on the wrong side of Sydney town in depression years and the following times up to WWII and its aftermath, people of our generation were not able to access a high school education because we had to go to work to help pay the bills. So may I be excused for not understanding a political system where the federal government can hand out billions to foreign powers to help their economy, while they deny funding to vital services to help their own "fellow Australian" in need.

It demonstrates a government not equipped with sensitivity or ethical morality that abandoned the old priorities that pre-WWII governments practised, when it was said that charity begins at home, and anything left over could assist others in need. The people at that time had to claw their way through the hard times of poverty and low income to pay their bills and educate their children. Strangely, their employers appreciated their efforts, which is the opposite of the attitude this federal government has clearly

shown.

Quite clearly, the evidence is there, when we also see their arrogance when they're spending millions advertising their own propaganda that has become very suspect in its context. It's up to all thinking people of good will and loyalty to each other to make them represent the welfare of their "fellow Australians", as Prime Minister Howard addresses us in front of the media. No more buck passing and American style posturing, just get on with it.

**Eric Di Losa**  
**Port Macquarie**

### Newcastle foreshore

I have an exciting plan for Newcastle foreshore that should be attractive to most people. Jobs! Jobs! Jobs!

I observe overseas holiday advertisements and it seems that the big selling point is essentially a beach, some grass huts and surrounding palm trees and pubs. If we must knock down Newcastle Hospital, then let's replace it with a few grass

huts surrounded by palm trees and a pub we could call The Esplanade.

To make it really attractive we could extend Newcastle rail line right up to The Esplanade, and for good luck import a few of the recently unemployed Balinese to make it all authentic. Look at all the people who will now be happy: developers who are just as happy knocking things down

as putting them up; Frank Sartor and John Tate will have got rid of Newcastle Hospital; demolishers, grass hut, and rail line builders and bartenders will have jobs; tourists will have a cheap holiday by only travelling to Newcastle Beach; surfers will love it; Newcastle Council won't be accused of procrastination and Save Our Rail won't have to save the rail anymore.

**George Paris**  
**Rathmines**

### Desperately seeking a fuel strategy

The Council of Social Service of NSW (NCOSS) has called on the NSW Government to develop a sustainable fuel strategy in NSW to reduce the impacts of rising petrol prices. Recent NRMA data shows that family car costs are now consuming almost one quarter of the average weekly wage. This means that households are typically spending \$200 per week to meet motor vehicle running costs.

The poorest people in NSW will be hardest hit, particularly for

households earning under \$500 per week that rely on motor vehicles to get to jobs and services. Individuals and families that typically have long distances to cover, such as residents of Western Sydney, the Central Coast and country NSW, will be feeling the pinch. Prolonged high petrol prices will also damage thousands of local services like Meals on Wheels, Family Home Visiting and Home Help that currently rely on motor vehicles.

The NSW Government must

act now to ensure that Sydney's transportation system will be able to adapt to future fuel price shocks. Investment is required in rural and regional areas to provide people with alternatives. Government must sit down and look seriously at how to invest in sustainable transport in order to reduce the impacts of high fuel prices on household budgets.

**Gary Moore**  
**Director, NCOSS**

### Dental health

I guess I have another whinge about the absolute absence of government funding for dental services in Port Macquarie. My wife and I have led independent lives as far as dental care in the past, even though the pension is our main source of survival.

However, it's gone beyond reasonable expectations when

we find that in the 2 years we've been here, we've spent nearly \$2000 on dental treatment, and now it just cost me \$60 for a repair, no Medicare rebate. The worst is to come. I'm up for nearly \$1000 for a new full top plate, out of our pension, with no rebate. So it seems people in our situation who are able to pay bills without going without some other things for the first time in our married life, are caught be-

tween the rich and the destitute, as we cannot afford private insurance. This is a major issue now in NSW. Maybe this is worth investigation, when you think that the Howard team still gets their freebies and gold passes.

**Eric Di Losa**  
**Port Macquarie**

**More letters p6...**



## Health matters

### Investment, not greed, should be the priority for budget surplus

The Council of Social Service of NSW (NCOSS) has called for tax reform to encourage investment in affordable housing and targeted spending on public dental health services, job creation in disadvantaged areas and expanded community care for older people and people with disabilities, to be priorities in using the massive Commonwealth Budget surplus.

The one million disadvantaged people in NSW and the majority of the State's ageing population would benefit more from investment in critical services than greed from poorly targeted personal and company tax cuts.

The lack of affordable housing in many parts of Greater Sydney and in several regional cities and larger towns is now well recognised as one of the biggest issues in NSW.

Evidence shows the link between poor dental health and diseases like diabetes and obesity. A significant Commonwealth re-investment in public dental health services will reduce other health costs over time and lead to lower rates of hospital admissions, taking pressure off the acute public health system.

The Treasurer himself has pointed to the looming challenges of an ageing Australia. With a massive Budget surplus, he should be carefully investing in building up community care infrastructure and health promotion and prevention services so that a greater portion of the increasing numbers of older people can stay healthier for longer and use effective, lower cost at home care options for longer periods of time in the future.

**Gary Moore**  
NCOSS Director

### Engaging citizens in health care

Governments need to listen to consumers if meaningful reform of the healthcare system is to take place. The Commonwealth government should fund a 'conversation with the Australian people' to engage the population in healthcare reform.

The Australian population should not be passive consumers of healthcare services, but active participants in the health care system. There needs to be more transparency and accountability in the health reform process.

Citizen engagement strategies have been used in Canada with great success. The Romanow Commission on the future of health care in Canada employed two facilitators to run 12 sessions with 40 participants in each session. The information gathered from these sessions was used in the reform process.

There is no doubt that the Aus-

tralian healthcare system is in urgent need of reform but this should not be done without engaging with consumers.

There needs to be a greater focus on community health services and prevention. More hospital beds are not the answer.

Engagement can take a number of forms including: citizens' juries, televoting, focus group discussions, public hearings and opinion surveys.

A good example of this was when the Royal Women's Hospital in Melbourne sought input from hundreds of women when planning the location and services of the hospital.

The end result will be a more transparent and accountable health care system.

**Viola Korczak**  
Australian Consumers Association

## Citizens singing a whole new health song

The "Vive la revolution!" says a group of over 70 health workers. NSW hospitals need radical surgery because they are unsafe, understaffed and unaffordable, according to the newly established Hospital Reform Group. Maybe, but there is nothing revolutionary about ringing alarm bells about the state of the health system.

In fact, saying the health system is "in crisis" is a theme song for health workers. Everyone knows the words to all the verses, and the chorus too. It's become a classic ballad, remixed every now and again. The Health Care in Crisis ballad was a hit back in 1986, when the *Sydney Morning Herald* ran a story entitled, "Doctors give their treatment for health care ills".

The article described the plummeting standards in NSW hospitals and recommended smaller hospitals be closed. Sounds familiar. In 1991, the song was top of the pops again ("Health crisis as doctors dry up"). And in 1996, it topped the charts again ("Hospitals buckle as flu epidemic strikes"), a ver-

sion that has a real chance of revival next year.

A revolution in health care is possible but it may take an unpredictable form if the public is consulted. Recent work with citizens' juries in Western Australia, by Professor Gavin Mooney and colleagues, may provide the inspiration.

They invited a cross-section of people, chosen randomly, to participate in citizens' juries and, after educating them on the dilemmas and limitations of the health system, asked them to set priorities for health. Their recommendations were groundbreaking.

Contrary to expectations, they consistently ranked high-tech and high-cost hospital care at the bottom of the list of priorities. Mental health, Aboriginal health and access to community-based health services were ranked at the top.

Citizens' preferences will vary from region to region, but in the juries conducted so far, the priorities have been clear: acute, curative care - no; preventive and chronic community-based

care - yes. The public's ideas on the health system are revolutionary and form the basis of a new composition in health care. A song set to these new words would be the anthem we need to replace the clapped-out ballad we have sung for decades.

The verdict of the West Australian citizens' juries is that we need to restructure health-service funding. Most health funding is spent on curing the sick, and only a small portion is spent on preventing people from getting that way. Aside from making little sense, it is the opposite of how citizens' juries say funding should be spent.

Their suggestions would lead to far more than closing hospitals, training more doctors and employing nurse practitioners. An army of nurses, Indigenous health workers, primary care specialists, podiatrists, social workers and many other "allied health staff" would march from hospitals, hit the streets and get people moving, eating well, quitting smoking and participating in their community. Colorectal surgeons and intensive-care specialists

would still be needed, of course, but would not be as sought after under the health regime the citizens' juries hope for.

Saying 'No' to new hospitals with the latest MRI machines, keyhole surgery techniques and storerooms full of flu antivirals and 'Yes' to getting healthy, is a bold choice for any community to make. If it is to succeed, the public needs to be intimately involved in reforming the system.

The Hospital Reform Group's recommendations are worthy, but not brave enough. The health system will remain in "crisis" if we continue to see hospitals as the epicentre of health and fail to give chronic disease prevention and treatment a much greater share of the funding. If we do not act, the chart-topper in 20 years' time will still be some old arrangement of Health Care in Crisis. We will all be sick and tired of singing it by then.

**Stephen Leeder**  
& **Anne-Marie Boxall**  
Reprinted from the *Sydney Morning Herald* 14.12.05



## Voicing your views



### No sense of humour

It is just as well you published my letter on page 4 (Nov/Dec 2005 issue), as it gives members the opportunity to judge for themselves the fact that you are seriously encumbered by your own shortsightedness and lack of responsibility.

Your apology will not be accepted by many who read *THE VOICE* and it certainly won't nourish membership. Your blinkered vision prevents you from realising so many potential residents are completely bereft of reliable data relating to fees and charges associated with nursing home residency.

Your outlook is certainly juvenile. I believe the unknown author really duped you into believing the story and my letter compelled you to say "This article was an item of humor". It is known as self-entertainment – and I consent to you publishing this letter in your next issue, in fact demand you do.

**R Gilbert Coogee**

#### Editor's comment:

While *THE VOICE* reserves all rights regarding publication and does not accede to demands for publication, CPSA recognises the importance of allowing open debate, hence the publication of this letter.

### Pensioners and industrial relations

I had no reason to believe that the Industrial Relations legislation to be introduced to the Australian workplace would disadvantage pensioners. I was shocked to hear a very informed lady (who had studied the legislation at a professional level) say that pensioners would be included with those most disadvantaged.

One woman who rang the ABC Radio National this morning stated pensioners have al-

ready lost \$11 a week in State Government claw backs with increased rates, electricity and water rates.

I would urge you to include a feature article on this subject in the next issue of *THE VOICE*. A very serious and important issue which I think most pensioners, like myself, are likely to be completely unaware of the consequences for them.

**Trevor Green  
Dee Why**

#### Editors comment:

This subject was featured in detail in the September/October 2005 edition of *THE VOICE*. Until the pension is calculated to reflect the true cost of living for pensioners, we will continue to see the steady erosion of the purchasing power of the pension dollar.

### Pest control

Recently we had reason to inquire into the contract between our Body Corporate and the pest control people about an office bungle that could have cost the owners of the villas thousands of dollars.

I downloaded information about the industry to find out that it has been hijacked by a few monopolistic operators who have gained control of the useless chemicals that are now used. I then logged into the CSIRO information about these

chemicals and found that since they were introduced, termite damage has increased to an alarming level running into about \$780 million a year from the public purse.

To add to this disgraceful rip off, insurance companies refuse to pay for this particular damage. On top of that there is no guarantee by the pest control industry against termite damage. So, as well as having to pay the Body Corporate sinking fund, insurance and continuous useless 12 monthly inspection fees, as well as 3-yearly fill up to the term

guard system, we are still not covered, and termites continue to cause millions of dollars of damage.

It's time home owners started to ask questions about this scam and why politicians have allowed this to happen, where these greedy cartels have taken matters into their own hands. The chemicals that were used in the past indeed prevented termite attack, and serious consideration should be given to return their use.

**Eric Di Losa  
Port Macquarie**

### More on dental health

I would like to comment on the letter regarding dental services for the older person about which D Usher wrote in the last issue. I agree that Medicare should cover dental treatment. It would be good preventive medicine to do so as it is now known that a lot of cardiac disease can start from poorly maintained teeth and gums.

In regard to the comment about dental hospitals and the availability of dental services for those on social security, that system is far from adequate.

If you have a toothache it's not considered an emergency and you could wait for months for treatment. By that time you will probably have a good chance of losing the tooth. I've heard many horror stories about the public dental system that is unable to meet the demands upon it.

I am on the Age Pension with a couple of thousand a year income from my little nest egg. The

most important thing I do with this extra money is to have my teeth cleaned every six months. So I spend about \$400 a year on just that with the odd extra expense of a filling for a broken tooth or something similar. I also use an electric toothbrush on the advice of my dentist due to dexterity problems.

Since following this regime I have had no new cavities and only have old fillings replaced when indicated or a chipped tooth repaired. There is no way I could get such a service from the public health system. The situation has to be improved. People who have retired should be able to access dental care in a similar fashion to how they access health care.

**Barbara Wright  
Miller**

### Strata levies

Many pensioners live in a strata title development and therefore have to pay quarterly levies of varying amounts depending on the strata scheme. It puzzles me that whereas the state government partially subsidises council rates it doesn't do so for levies.

Rates are to pay for services, repairs, maintenance and for general improvements to the area it covers. Likewise, strata levies do much the same thing only on a much smaller scale. Both are compulsory and yet pensioners are expected to pay the full amount without any assistance.

Council rates are exempt from GST, however the total annual funds raised by levies are not exempt over a certain figure.

This is another example of discrimination between rates and levies.

**Roger Hilton  
Marooma**



## Health matters

# Medicare continues to be whittled down

Recent actions by the Australian Government further reveal the Government's intentions in connection to Medicare as it continues to subject Medicare to a "death by a thousand cuts".

Two bills of great importance to the health of Australians have been shuffled between a number of other bills and pushed through the Senate with scant debate or information available to the public.

According to Democrats Senator Lyn Allison, the Health Insurance Amendment (Medicare Safety Net) Bill 2005 pushed by the Australian Government increases the annual thresholds for the already extended Medicare Safety Net (from \$300 to \$500 for health care card holders). This will make it more difficult and expensive for people to qualify, putting access to good health services further away from Australians who need it most.

As if the above described bill and its negative effects are not bad enough, the National Health Amendment (Budget Measures – Pharmaceuticals Benefits Safety Net) Bill 2005 will increase the annual thresholds for the Pharmaceutical Benefits Safety Net making access to affordable medicines more difficult.

To make matters worse, the

availability of PBS medicines will be further affected by the Australian Government decree that there must be a 20 day break between the purchase of each repeat prescription of the same medicine. Although this might appear a minimal inconvenience, the cost of the repeat so acquired does not accrue towards the patient's PBS Safety Net threshold. This will not only make the safety net even more difficult to achieve, but when achieved, it will also create extra expense should a patient miscount the days, lose medicines or otherwise mishandle that part of their budget.

Furthermore, the PBS co-payment, which the patient pays over the counter for medicines, is to be increased by 10 cents for 2006, bringing the co-payment to \$4.70.

As of 1 November 2005 the Australian Government is withholding the Medicare rebate for non hospital in-patient treatment of cataracts. This will leave outpatient recipients of cataract surgery ineligible for Medicare rebates and throw desperate cataract patients onto already cash strapped state hospital budgets (see page 3).

CPSA members are also reporting that an increasing number of doctors' surgeries are demanding up-front payments

before delivering services. This worrying trend bespeaks queue jumping for those who can put their money up front.

The above instances demonstrate the Australian Government strategy of chipping away Medicare. The whole trend shows the necessity for members and constituent bodies of the Australian Pensioners and Superannuants Federation (APSF) to continue their campaigns expressing to Members of Parliament the abhorrence at what is being done to Medicare.

Added to this, we learn that the Australian Government has entered into discussions with US drug companies relative to the Pharmaceutical Benefits Scheme (PBS). This revives concerns that the PBS could be subject to renewed attacks by the US drug companies and lends no confidence in the Australian Government's ability or desire to stand firm in protecting the interests of Australians (see below).

Readers are requested to inform CPSA of any problems encountered regarding doctors' appointments where "up front" payments are demanded, or any difficulties in obtaining medications whether they be on the PBS or otherwise.

**Morrie Mifsud**  
State President

## Government to provide latest hearing aids to eligible Australians



For thousands of Australians with hearing difficulties, a government-run program that gives them access to free hearing aids and services has dramatically improved their lives.

Beginning on 1 October 2005, the Australian Government Hearing Services Program will offer some of the latest hearing device technology free of charge to eligible Australians with hearing difficulties, thanks to a new agreement with manufacturers who will start supplying voucher clients with much-improved hearing devices. Eligible clients will be able to choose from digital devices offering higher specifications than previously offered.

For more information, contact the Hearing Services Information Line on 1800 500 726 or for users of telephone typewriter (TTY) telephone 1800 500 496.

# New hints of government intentions on PBS

Fears previously held about Australia's Pharmaceutical Benefits Scheme (PBS) seem to be confirmed as news becomes available that the Australian Government appears to be giving ground to powerful US pharmaceutical companies regarding the Australian Government's ability to purchase economical medicines for Australian users. This is a nightmare scenario where long suspected fears slowly come into stark focus.

Since the inception of the Australia/US Free Trade Agree-

ment (USFTA), CPSA has been suspicious of the motives of the US drug companies. Our PBS should not be discussed with the US drug companies, yet information continues to be released regarding shifts in the Australian Government's 'ironclad' guarantees / protections. In the interests of the health and welfare of all Australians, we should all be demanding that the Australian Government does not cave in to this pressure. However, CPSA is well aware that when it comes to the USFTA, neither the Coali-

tion nor the ALP maintained our interests when they agreed to sign off on it in 2004.

CPSA is adamant that the Australian Government and all the opposition parties should maintain total protection of Australia's PBS. Indeed, we demand that Australian Governments present and future should sever all discussions and ties with the US drug companies given these companies' voracious aims on the PBS.

**Morrie Mifsud**  
State President

**Bowel Cancer is the most common internal Cancer in Australia.**

**Early detection means easy cure.**

**St Vincent's Hospital Bowel Cancer Screening Unit provides this service to men and women 40 years of age and over.**

**Contact St Vincent's Hospital, Darlinghurst (02) 8382 1111, or talk with your local GP.**



## more... Health matters

### News on Tamiflu

*Knock, knock!  
Who's there?  
Tami.  
Tami who?  
Tamiflu.*

CPSA was recently contacted by a member regarding the availability of Tamiflu, the frontline medicine for influenza, including Bird 'Flu. Approximately 3,000 people die in Australia every year from seasonal influenza and associated complications (e.g. pneumonia), and in light of concerns regarding a potential outbreak of a Bird 'Flu epidemic, CPSA contacted the manufacturer of Tamiflu for more information.

- Tamiflu is currently under review to be included in the PBS (by 2007 at the earliest)
- Although the manufacturer is increasing production, there is currently a backlog of prescriptions.
- Discussion is currently underway regarding the manufacture of a generic version. No generic version is currently available.
- Tamiflu should be more available over the next 6 to 12 months.
- It is recommended you see a doctor immediately if suffering from any flu-like symptoms.

**Nikki Christensen**  
Administration Coordinator

### Who's this unlikely couple?

Find out about this extraordinary pair on page 20.



### Sorry, what did you say?



Your two closest friends have planned and booked an overnight trip to Sydney to see a play that they and the critics won't stop raving about. You wish you could go with them but your hearing really isn't what it used to be so there seems to be no point. Even the new hearing aid hasn't made enough of a difference that you could enjoy the play without having to interrupt your friends to ask what someone said all the time or pretend you heard and, really, you don't know which is worse. Besides, people sitting in the row in front always get annoyed and tell you to shhhhhh...

Well, what if you could not only

go along to the play and not miss a single line uttered but could stay in a hotel that also accommodates your hearing impairment? This is not a dream from a future inclusive society but the reality that is slowly but surely emerging now.

The Sydney Theatre Company and the Hotels and Motels Association of Australia have been working with the Australian Caption Centre (ACC) to introduce captioned television reception in hotel rooms, as well as captioned performances of selected performances of the Sydney Theatre Company.

Although not yet widely available, people who are deaf or

hearing impaired are encouraged to make use of these services as one way of letting these businesses know how important this service is to many of us. The list of participating hotels appears on the ACC website [www.auscap.com.au](http://www.auscap.com.au) whilst details of captioned performances can be obtained from the Sydney Theatre Company.

**Susan Gentle**  
Policy & Information Officer

### Small steps are better than none

You may remember the last edition of *The VOICE* where I stressed the importance of government listening to what people want and, in particular, listening to the concerns held by the growing numbers of ageing parent carers of people with a disability. Amongst other things I pointed out the need for these parents to have peace of mind in knowing that their child will be cared for when they can no longer care for them.

Whilst the Government hasn't alleviated the uncertainty for all ageing parent carers, their new measures will ease the situation for carers who are eligible to receive a pension yet who have sufficient assets to put something aside for their child's future care.

Gifting rules applicable to people receiving a pension are to be waived so that parents of a dis-



abled child will be able to set up a trust for the future care of that child. Additionally, trusts that are set up for the care and accommodation of a severely disabled child and that are valued at less than \$500 000 will now be exempt from the Centrelink and Veterans' Affairs asset and income test.

For all other ageing parent carers there is nothing concrete yet and nothing as reassuring as guaranteeing their child will be provided with care and accom-

modation in a suitable community setting. Rather, an information package will be developed to assist parents of a severely disabled child to plan for the future care needs of that child, as well as a mediation and counselling service being made available for families who require assistance to make these difficult decisions.

The final promise is that further research will commence to gather information about the needs of this particular group of carers in planning the future care needs of their son or daughter. For the moment, it seems, carers will need to be content with the knowledge that governments are beginning to acknowledge the wonderful job they do despite the difficulties faced.

**Susan Gentle**  
Policy & Information Officer

### How to confuse

Increase the number of options and vary them so much that no one understands them and you should make a motza.

The New Prescription Drug Benefits US style.

Retirees across America are grappling with what *Newsweek* magazine calls a "mind-numbing

array of choices" for enrolling in Medicare Part D, the Medicare prescription drug benefit that opened to enrollees Nov. 15, 2005, for coverage that begins Jan. 1, 2006.

In most states, private insurers are offering 40 or more plans retirees must choose among, with differing co-payments, premiums, deductibles, drugs

covered and pharmacies that can fill prescriptions. Millions of retirees face a May 15, 2006, deadline for selecting a plan—after that, their premiums will begin rising by 1 percent each month.

Now watch Abbott and Costello put the final touches to our PBS.

**Brian Hair**



## Income (in)security

### The most disadvantaged groups in Australia

A recent report by the St Vincent de Paul Society points to single people, over 65, who do not own their own home, as belonging to one of the most disadvantaged groups in Australia.

John Wicks, one of the report writers, was the keynote speaker at CPISA's State Conference in October 2005. The report researched the extent of disadvantage in Australia (as evidenced by official federal and state government and non-government data). The report was strongly criticised by the Prime Minister and the Federal Treasurer on its release in May 2005.

The conclusions have been taken up by Australian churches and charities since the govern-

ment began to seek media publicity for its Industrial Relations Bill. Archbishop Jensen, Cardinal Pell and other church critics of the Bill have been told by members of the government they have no expertise in the area of disadvantage and inequality in the community! The churchmen's claims that many pensioners and low income families will be worse off if the Bill becomes law have also been condemned by members of the government.

The trend in Australia, according to the Vinnies report, is for governments to ignore the pre-1950s example of always being mindful of the common good of all Australians. Our Australian

Government today denies the existence of inequality in Australia and denigrates the efforts of charities like the Salvos, Anglicare and Vinnies to analyse such inequality and report on it to the nation.

CPISA is determined to increase the public's awareness of inequality where it exists and will continue to work to improve the opportunities for all pensioners, superannuants and low income retirees. (CPISA thanks the St Vincent de Paul Society for arranging for John Wicks travel to Sydney to address our conference.)

**Bob Jay**  
State Secretary

### The truth about pensions

After publication of the article "The Truth About Pensions" in the November/December edition of *THE VOICE*, the author of the article contacted CPISA and informed us that The Voice of the People has a new website address. This address is [www.voiceofthepeoplelobbygroup.com](http://www.voiceofthepeoplelobbygroup.com)

### This would be funny if it weren't true



Joe Smith started the day early having set his alarm clock (MADE IN JAPAN) for 6am. While his coffeepot (MADE IN CHINA) was perking, he shaved with his electric razor (MADE IN HONG KONG). He put on a dress shirt (MADE IN SRI LANKA), designer jeans (MADE IN SINGAPORE) and tennis shoes (MADE IN KOREA). After cooking his breakfast in his new electric skillet (MADE IN INDIA) he sat down with his calculator (MADE IN MEXICO) to see how much he could spend today. After setting his watch (MADE IN TAIWAN) according to the radio (MADE IN INDIA), he got in his car (MADE IN GERMANY) and continued his search for a good paying job. At the end of yet another discouraging and fruitless day, Joe decided to relax for a while. He put on his sandals (MADE IN BRAZIL) poured himself a glass of wine (MADE IN FRANCE) and turned on his TV (MADE IN INDONESIA), and then wondered why he can't find a good paying job in Australia.

### "Welfare to Work" – more punishment for pensioners

People with disabilities, the long-term unemployed and sole parents will be forced onto even more meagre social security benefits now that the Employment and Workplace Relations Legislation Amendment (Welfare to Work and Other Measures) Bill 2005 has become legislation. According to the Department of Employment and Workplace Relations document *Welfare to Work Overview*, some of the changes are as follows:

- Job seekers aged 50 years and over will now have similar (ie: more strict) obligations in terms of looking for work as younger job seekers;
- Sole parents will be moved onto Newstart Allowance and

required to look for work when their youngest child turns six;

- People on the Disability Support Pension (DSP) will have to seek employment if they are assessed as capable of working at least 15 hours a week or more. They will be put on Newstart or Youth Allowance.

The package does include some incentives such as wage subsidies paid to employers in return for taking on long-term unemployed job seekers. Given that the new legislation came in just after the industrial relations shakeup, we may well see people with disabilities, the long-term unemployed and sole parents competing with more experienced workers for the same

insecure jobs. Invariably, employers will choose the latter.

Frank Quinlan from Catholic Health Australia said on ABC Radio earlier this year:

"The real problem that we have in the current labour market is that it's shifting in ways that are not really a great advantage to those jobseekers who are left behind ... many of the jobseekers who are left in the unemployment pool at the moment are really those who have multiple levels of disadvantage..." None of these people will be helped by the \$500 million funding cut to the Job Network in the 2005 Budget.

**David Skidmore**  
Policy & Information Officer

## Pension Rates

Source: A guide to Australian Government payments 1 January – 19 March 2006.

Status Maximum pension rate per fortnight\*

Single \$488.90

**Couple (each) \$408.20**

\*Since July 2000, this payment has included a pension supplement. It is currently: single \$17.50, couples \$14.60 each.

#### Pharmaceutical Allowance

Is a non-taxable payment of \$5.80 a fortnight for singles and

\$2.90 a fortnight for each eligible member of a couple, which is included in your pension, allowance or benefit payment.

#### Other allowances

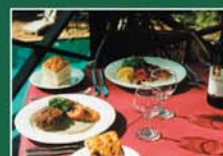
Check with Centrelink (Retirement Services 132 300 / Disability, Sickness & Carers 132 717) as Rent Assistance, Remote Area Allowance, Telephone Allowance or Utilities Allowance may be payable.

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with the

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\* Plus gst  
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COUPLE**

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February - March - April 2006

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## Bendigo Homesafe Equity Release

A product of Homesafe Solutions Pty Ltd (ACN 106 784 918), a company equally owned by Athy Pty Ltd (ACN 005 852 246) and Bendigo Bank Ltd (ACN 068 049 178) \*Conditions apply  
[www.homesafesolutions.com.au](http://www.homesafesolutions.com.au)

(S8458) (06/05)



## Income (in)security

### A taxing time for NSW residents

One of the NSW Government's New Year's resolutions is to make NSW residents pay more tax, charges, fees and fares. In 2006, we'll have to wear the following increases:

- Land tax will rise by nearly 19%
- Bus fares will go up 7% & ferry fares will also rise
- Stamp Duty on insurances are up from 5% to 9%
- An annual pass to access national parks will go up from \$145 to \$190
- RTA registration on vehicles will rise.

**David Skidmore**  
Policy & Information Officer

### Correction as to how the pension is calculated

It would seem that CPSA has been misinformed in relation to how pension increases are calculated.

CPSA had accrued from ambiguous data that as of 1997 the Consumer Price Index (CPI) had ceased to be used in the calculation of pension increases.

After much confusion and many protracted enquiries to the appropriate authorities by telephone and emails the following has been established: the CPI is in the first instance used in determining pension increases.

However, should the pension increase required by the latest CPI create a pension equivalent to less than 25% of the latest Male Total Average Weekly Earnings (MTAWE) calculations, then the increase would be adjusted to that increased amount, twice yearly in relation to both the Base Pension and the Pension Supplement.

**Morrie Mifsud**  
State President

### A financially secure retirement is your right! Read before you sign!

You may have noticed the influx of advertisements promising anything from earlier retirement through investment to cash now in return for some of the future proceeds of the sale of your house. Some guarantee no interest, fees or charges whilst others are appealing to the fact that you are 'cash poor' but 'asset rich'.

Irrespective of the actual product, all seem to say that for a small weekly or monthly fee you will get large returns when required. Many are offered by large, seemingly reputable financial institutions that automatically instil trust. But what if your dream turns into a nightmare where rather than leaving an inheritance for your kids you leave them a sizeable debt? What if you need to move house and your Contract becomes null and void in the new location and no refund is forthcoming?

The reality with all financial products, whether it is a home loan, reverse mortgage, insurance policy (including life, travel,

motor vehicle, home and contents), savings account, credit account or funeral plan, is that



there are important documents you need to read *before* you sign anything. These include the Product Disclosure Statement (PDS) and the Contract or Agreement.

The Product Disclosure Statement is what the name suggests – a run-down of all relevant information about the product, including any risks, fees and cancellation rights. It is in the PDS that many people find they are unable to cancel a Contract or that the Contract is valid only in a specific geographical location (such as with some pre-paid funerals). By reading the PDS for different products you can make

an informed choice about which product best meets your needs.

The Contract or Agreement is the document you sign when you agree to purchase a specific financial product. It is legally binding making it vitally important that you read and understand everything stated in it to avoid any misunderstanding or financial hardship in the future.

By taking the time to read and understand all available information you will substantially minimise any risks associated with the particular financial product and ensure you know what you will receive, when you will receive it and any circumstances that may breach the Contract.

If you don't understand the information contained in the PDS and Contract, seek independent financial or legal advice. The cost incurred (if any) will purchase knowledge, but also peace of mind and financial security now and in the future.

**Susan Gentle**  
Policy & Information Officer

#### GST cost report for financial years 00/01, 01/02, 02/03, 03/04 & 04/05

The results in this report are of the GST paid on a daily, weekly or monthly expenditure by two CPSA members (a couple aged 73 and 69) in receipt

of the Age Pension. They own and maintain their 41 year old home and 16 year old car, have two married children and two grandchildren.

00/01	\$	01/02	\$	02/03	\$	03/04	\$	04/05	\$
Jul	56.02	Jul	98.44	Jul	80.33	July	78.23	July	51.72
Aug	89.72	Aug	91.37	Aug	134.87	Aug	173.89	Aug	104.88
Sept	72.89	Sept	125.66	Sept	405.96	Sept	185.97	Sept	168.00
Oct	107.75	Oct	104.93	Oct	90.60	Oct	141.69	Oct	100.21
Nov	180.22	Nov	76.41	Nov	105.13	Nov	76.24	Nov	116.61
Dec	120.26	Dec	113.81	Dec	83.96	Dec	114.33	Dec	157.19
Jan	133.23	Jan	156.80	Jan	209.16	Jan	136.80	Jan	177.49
Feb	120.13	Feb	70.73	Feb	181.88	Feb	83.19	Feb	299.16
Mar	150.08	Mar	141.03	Mar	134.69	Mar	117.44	Mar	159.30
Apr	45.57	Apr	88.24	Apr	113.05	Apr	141.83	Apr	56.65
May	71.09	May	72.67	May	383.89	May	70.42	May	142.86
Jun	74.11	Jun	153.81	Jun	76.53	Jun	96.27	Jun	75.67
	1221.06		1288.60		2000.05		1416.28		1609.74

**TOTAL GST PAID \$7,535.73.**

JULY 2000 / JUNE 2005

Average GST paid in the year by fortnight and increase from previous year

Year Avg / fortnight (\$)		= Avg / week (\$)	Increase
00/01	46.96	23.48	No GST pre 2000
01/02	49.56	24.78	2.60 on previous year
02/03	76.93	38.47	27.37 on previous year
03/04	54.47	27.24	4.91 on 2001/2002
04/05	61.91	30.96	7.44 on previous year

**CPSA State Council**



## Transport news and views

### So you're taking your next driving test at age 85!

CPSA State Conference 2005 adopted a policy on driving tests for older persons. The essential points in this new policy are that:

- Older drivers wish to maintain their independence and access to essential services

- CPSA supports the NRMA older persons awareness program "Years Ahead – Road Safety for Seniors"

The critical issue outside main cities in Dubbo, as it is in all country towns and in the outer city areas, is the very restricted availability of public transport. Drivers who fail the test when they have had an unblemished record feel this can be another example of discrimination against older people.

Here are some reasons given to Dubbo CPSA members for FAILING the driving test

1. Approached a roundabout too slowly.
2. Did not have hands in the 10 to 2 position.
3. When approaching a corner, turned on indicator too early, before the expected point.
4. Indicator should turn off automatically having turned a corner. (NB Often the corner is not acute enough and one has to turn it off manually.)

5. Front wheel crossed over the white line on left hand side of road.

6. Driver took a letter from the examiner's seat and placed it on the dashboard. This is a distraction. (NB What about all the dolls, dice and gadgets drivers have hanging from the mirror? Indeed in this area there is a vehicle that has a complete flower garden on the dashboard.)

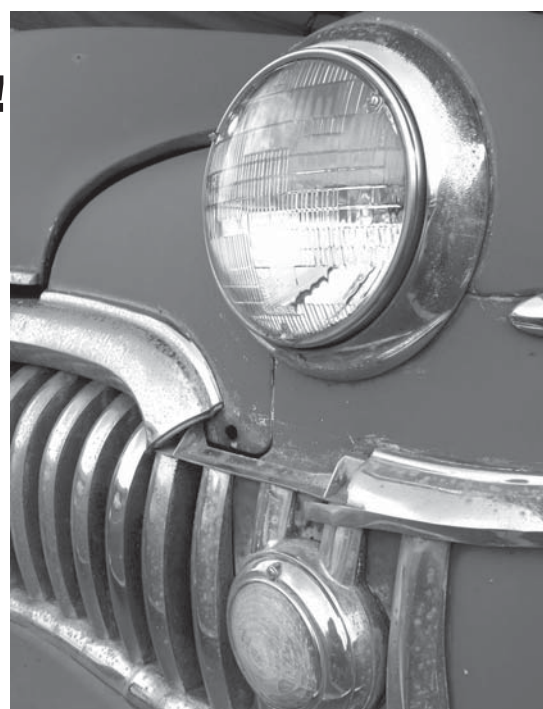
7. Exited roundabout too quickly although still well within the speed limit.

8. Behind the RTA building in Dubbo there is a high fence on which is a stop sign about 4 metres up which most drivers feel is a deliberate ploy. Drivers exit very slowly on to the foot path but some don't see this high sign and do not stop completely.

9. When parallel parking, points have been lost for parking too closely to the kerb and also for being too far out from the kerb. One driver told me the tester measured this distance!

10. When having parked, failed to turn off the indicator before turning off the engine.

11. Approaching traffic lights they turned amber and driver stopped and was told she could quite



easily have gone through.

During the driving test a driver may score a maximum of 100 points. Young people must score at least 90. Older persons must score at least 85, and a score of between 80 and 84 may allow the driver to have a restricted licence from home.

Don't assume that because you have been driving for nearly 70 years you're a shoe in.

The NRMA recommends that you consider taking a refresher lesson so that your instructor can take you over the course likely to be set by your examiner. Take

the test, remain calm. Good luck.

**Joan Teale, Secretary  
Dubbo Branch &  
Bob Jay, State Secretary**

#### Editor's Comment:

The NRMA (phone 02 8222 2164) can arrange a guest speaker to visit some CPSA branches and bring members up to date on 'Road Safety for Seniors'. This may take up to an hour and is, in general, restricted to coastal locations from Nowra to the Queensland border.

### Confusion over railway review



**Members of CPSA Bathurst branch**  
Photo courtesy of Western Advocate

A local pensioner group and the railway union will fight a CountryLink proposal to halve the staffing levels at Bathurst Railway Station. Currently there is a manager and two travel consultants working at the Travel Centre. The manager's position would be downgraded to booking officer manager and the two travel consultants' positions would be abolished. In addition, the booking office would only be open from 9.30am to 4pm, Monday to Friday. Currently it is open from 7.45am to 5.25pm. The office would no longer open on Saturdays.

Transport officer with the Combined Pensioners and

Superannuants Association John Slobbe said the CPSA also strongly opposed the proposal. "Only five out of 100 pensioners have access to a computer and people at the post office will have no knowledge of rail timetables," he said. "Also, a ticket machine on the platform won't guarantee pensioners a seat on the bus. I am astonished they would do this, especially when the government has spent \$1 million doing up the station and outlaid \$32 million for XPT services."

**Extract from article by  
Sandra Bates  
Western Advocate Dec 05**



## A roof over our heads

### Boarders and lodgers: Are you a tenant?

Boarders and lodgers have no rights under the Residential Tenancies Act 1987 and the Residential Tenancies (Residential Premises) Regulation 1995.

Boarders and lodgers live in premises where the landlord keeps control of the premises (eg by the landlord or a caretaker living on the premises). The landlord may be the owner of the premises, or a head tenant who has a residential tenancy agreement and subleases parts of the premises to others. Boarders usually receive meals as part of their agreement. Lodgers do not.

If you are a boarder or lodger, you cannot get an order from the Consumer, Trader and Tenancy Tribunal unless the Tribunal decides you are a tenant covered by the Residential Tenancies Act. Some people who think they are boarders and lodgers may be tenants who are covered by the Act, even if the building is a boarding house.

Answer the following questions to work out if you are a tenant covered by the Residential Tenancies Act:

Do you have your own room? If you answered **YES** to these three questions, you are more likely to be a tenant.

Do you have a key to your room?

Do you have your own cooking facilities?

Do you receive meals, linen or cleaning services as part of your agreement? If you answered **NO** to these two questions, you are more likely to be a tenant.

Are there any house rules, and are these rules strictly enforced? If you are in dispute with your landlord and are unsure whether you are a tenant covered by the Residential Tenancies Act, you can apply to the Tribunal to have your dispute heard.

The Tribunal will decide whether you are covered by the Residential Tenancies Act and if it can hear your application, for example if a rent increase is excessive, or for repairs to be carried out.

If you are having a problem with your landlord, phone the Older Persons Tenants' Service or your local Tenants' Advice and Advocacy Service for advice before making an application to the Consumer, Trader and Tenancy Tribunal.

#### Bond

The landlord can lodge your bond with the Rental Bond Board whether you are a boarder or

lodger, or a tenant. However, if you are a boarder or lodger there is no legal requirement for the landlord to lodge your bond. If you are a tenant, the landlord must lodge your bond under the Landlord and Tenant (Rental Bonds) Act 1977.

If there is a dispute about your bond when you leave, you must be recognised as a tenant before the Tenancy Division of the Consumer, Trader and Tenancy Tribunal can hear your dispute. If you are not a tenant covered by the Residential Tenancies Act, you may be able to apply to the General Division of the Consumer, Trader and Tenancy Tribunal or the Local Court for the return of your bond money.

#### Eviction

Each time you pay your rent, you are making a contract with the landlord. If you pay rent weekly, the landlord should give you at least seven days notice to leave.

If your landlord threatens to evict you or does evict you, you can apply to the Consumer, Trader and Tenancy Tribunal. If the Tribunal decides you are a tenant covered by the Residential Tenancies Act, it can make orders to let you return to the

premises or for compensation. The landlord may also be fined up to \$22,000.

#### You want to leave

If you want to leave, give your landlord notice in writing and keep a copy. If you pay your rent weekly, one week's notice is reasonable.

Take all your possessions with you when you leave. It is illegal for the landlord to take your possessions, even if you are in rent arrears.

#### New laws to cover boarders and lodgers

In recent years, Victoria, Queensland, South Australia and the Australian Capital Territory have introduced laws giving boarders and lodgers some form of tenancy rights.

Although the NSW Government conducted a review of laws relating to residents of boarding houses in 2000, there has been no legislative reform.

(Source: "Boarders & Lodgers" factsheet, Tenants' Union of NSW)

**Susan Hawkeswood**  
Older Persons Tenants  
Service Coordinator

### Public housing allocations - inquiry

The Public Bodies Review Committee of the NSW Legislative Assembly is conducting an Inquiry into the Allocation of Social (Public) Housing. Submissions must be received no later than 24 February.

A guide to preparing submissions is available online at <http://www.parliament.nsw.gov.au>. For more information, contact Catherine Watson, phone 02 9230 2036, or Samantha Ngui, phone 02 9230 3001.

Comments about the inquiry or the allocation of public housing can also be made to the Older Persons Tenants' Service. Contact the Coordinator, Susan Hawkeswood, on 02 9281 9804 or 1800 451 488 (country callers), or write to OPTS c/- CPSA, Level 3, 25 Cooper Street, Surry Hills NSW 2010.

### No choice but to rent for aged

Increasing numbers of people are finding it hard to buy a house and may end up as renters in their old age, the report Australia's Welfare 2005 reveals. It shows even moderate income earners may be leaving it too late as housing costs outstrip rises in income over time.

The report, produced by the Australian Institute of Health and Welfare, says demand for affordable housing has risen at the same time as public housing stock has declined. At the same time, the growth in new private rental accommodation has occurred in the high-rent end of the market.

A co-author of the report, David Wilson, the head of the housing assistance unit at the institute, said it was likely more people of pension age would end up as renters, contrary to the present high rates of home own-

ership among the elderly. "We have a subclass of young people who are homeless now," he said, "but in future homelessness may be transferred to the old-age group."

Mr Wilson said increased divorce, more people remaining single, an ageing population and declining home ownership rates among 25 to 34 year olds, as well as high housing prices, would contribute to the rise in the number of lifelong renters.

"There's a need to look at more flexible options, and consider overseas practices such as part-purchase arrangements that enable people to buy 25 per cent of a house," he said.

Median rents have increased, according to the Rent & Sales Report from the NSW Department of Housing for the September quarter.

The median rent increases

reported were:

- 5.6 percent to \$500 a week for inner city Sydney two bedroom dwellings.
- 6 percent to \$290 a week for two bedroom homes in Sydney overall, an increase of \$15 a week.
- rents in middle and outer suburbs rose \$5 a week.
- median rents for two bedroom inner city units rose 5.7 percent; 4 percent in middle areas; and 4.3 percent in outer suburbs.
- the largest annual increase in median rents was for two bedroom flats in Auburn, up 13.5 percent, Leichhardt, up 11.4 percent, and Blacktown, up 10.5 percent.
- the largest annual increases in median rents for two bedroom houses in Sydney were recorded in Canterbury, up 12 percent, and Auburn, up 8.2 percent.

**Extract of article written by**  
**Adele Horin,**  
**Sydney Morning Herald**  
**1.12.05**



## Grave concerns

### CPSA and the funeral industry

Up until about 5 years ago funerals were a taboo topic in many households. The exorbitant and rising costs of funerals have changed this. CPSA's members are more and more concerned about the high cost of funerals.

You may be called upon to arrange a funeral service for a loved one, maybe a relative or maybe a friend. Finding the right undertaker who you can trust to provide the service that you require and not the service they suggest can be a daunting task. The loss of a loved one leaves the bereaved very vulnerable and many an undertaker will take advantage of your grief.

Funerals can be very expensive if you succumb to the high pressure sales talk from the unscrupulous undertakers that you may encounter. I am not suggesting that all undertakers are indeed unethical however CPSA has ample evidence where un-

savoury practices have occurred.

The tactics used to increase the cost of funerals have been

Simplicity & Economy) made in excess of \$17 million last financial year. Invocare claims to perform about 25% of funerals in

***The tactics used to increase the cost of funerals have been well documented over the last few years***

well documented over the last few years in articles in the Sydney Morning Herald, the Australian Financial Review, the Daily Telegraph and The Australian. To maximise your hard earned dollars and minimise the undertaker's profit, have a friend to assist you with the arrangements and don't be a victim of the hard sell.

To give readers some idea of the mark up on funerals, Invocare (which has at least 12 different brand names in NSW including, White Lady, Guardian,

NSW. As we all know, the less the competition the more profit for the bigger players.

In 1992, the NSW Funeral Industry Council (FIC) was formed with representation from most of the different aspects of the industry and also a person representing consumers. In 1995, when the FIC 'consumer representative' was elected CPSA State President, the title of the position on the FIC was changed to being that of 'CPSA representative'. However, there was very little information or reports

which came to CPSA. Therefore, in December 2002, the CPSA State Executive decided to change their delegate on the FIC. The FIC however decided to still keep that person on the Council, despite CPSA protest.

CPSA is the lone consumer voice on the FIC and for 2 years made no headway in having the high cost of funerals addressed. It was for this reason that CPSA welcomed the Inquiry into the Funeral Industry in early 2005. The report from the Inquiry was released in early December.

There are some recommendations in the report which CPSA is happy with, and some recommendations which we believe won't assist in reducing the high cost of funerals. We hope that we are wrong. The result of the Inquiry has vindicated the persistence of CPSA in campaigning for changes to the Funeral Industry.

**Les Elkins**  
**State Treasurer & CPSA**  
**representative on the NSW**  
**Funeral industry Council**

### More on the funeral inquiry

The report's recommendations will empower people to exercise more control over how they wish to commemorate the passing of a loved one and even their own mortality.

Key recommendation of this Inquiry include:

- Clear standards in production and handling of coffins made of materials such as cardboard, chipboard or alternative materials.
- This will make burials more affordable. Cardboard coffins make perfect sense for those who are environmentally conscious and who wish to be cremated.

The material can also be used, as one witness said when she attended a funeral in Tasmania, for friends and loved ones of the deceased to personalise the cardboard coffin: like painting on it, for example. Cardboard coffins have been available for a long time in NSW however the Office of Fair Trading guidelines are rather ambiguous about them. During the Inquiry, Occupational Health and Safety is-

ssues were raised against cardboard coffins that don't raise an eyebrow when you consider a much heavier object – like a fridge. You don't hear anyone saying that refrigerators should only be carried in rosewood with brass handles.

The committee also received evidence that some funeral directors simply refuse to sell them and tell potential clients that cardboard coffins are illegal in NSW, when this is simply not the case.

Legislation is recommended to be introduced to allow intensive reuse of family graves and allow for renewable tenure. Now this is controversial, however we need to address the shortage of burial plots and planning for new cemeteries and crematoria have to be included in future planning strategies, like the Sydney Metropolitan Strategy. Death is as sure as taxes and we need to plan for how we are going to deal with our dead. Especially, with our aging population.

The Inquiry also recommended that the industry actively encourage cremations as a way

for the community to reduce the cost of funerals and reduce the land needed for burials. A Code of Practice should also be developed to include the cost of an essential service funeral (basic funeral) as well as the costs associated with any enhancements or additions. Such a Code of Practice should also cover areas such as complaint handling over funeral bills, address professional and ethical practices and be flexible to accommodate cultural and religious practices.

The Committee received lots of letters from people who were slapped with fees or funeral services they did not want or needed and we need to give people greater consumer protection when they are at their most vulnerable.



We want to have just enough regulation to ensure good hygiene, prevention of workplace injury and to stop people from being ripped off!

"I hope the NSW Government and the funeral industry take these recommendations to heart and work with organisations such as CPSA and NCOSS in achieving the best of outcomes.

**The Hon. Dr Arthur**  
**Chesterfield-Evans, MLC**  
**Member of the Parliamentary**  
**Committee Inquiry into the**  
**Funeral Industry**

**Who's this unlikely couple?**

*Turn to page 20 to find out!*





## Grave concerns

# Funeral inquiry report a positive first step for consumers

The Council of Social Service of NSW (NCOSS) and Combined Pensioners and Superannuants Association (CPSA) have cautiously welcomed the December 05 report of the NSW Legislative Council Inquiry into the State's Funeral Industry.

Some of the Inquiry's recommendations, if adopted by the NSW Government, will make an important first step in giving consumers of this essential services industry better protection and affordability.

This nine month Inquiry has highlighted the efforts of the greedy large funeral operators to further entrench their control of the industry through further, spu-

rious self regulation. The report clearly states that consumers deserve a far better deal when it comes to transparent pricing of funeral products, quality service and industry behaviour.

However, the Inquiry's recommendations stop short of comprehensively upgrading consumer protection through the establishment of an Industry Ombudsman Scheme.

Whilst the Inquiry has stopped short of recommending this measure at this time, we note that it has recommended that a mandatory industry code of practice be established and that the NSW Government remove any legislative barriers to enforcing the code.

We also note that the Inquiry recommends that the NSW Government, through its Office of Fair Trading, rather than the funeral industry itself through the Funeral Industry Council, should receive and act on consumer complaints.

The recommendation that all operators in the funeral industry should publish a detailed breakdown of prices for consumers and that the operators should include a breakdown of prices for an essential services (basic) funeral are also steps in the right direction.

However, NCOSS and CPSA would urge NSW Fair Trading Minister to consider establishing price benchmarks for a basic

funeral in NSW so that low income consumers have a better chance of obtaining an affordable funeral product.

We support the Inquiry's recommendation that could lead to lower price, quality coffins becoming available. However, we remain concerned that a poorly constructed industry code of practice could include anti competitive provisions, such as owning and/or operating a mortuary, which would make it difficult for small operators to function and hence reduce consumer options.

**Gary Moore, NCOSS Director**  
**Megan Lee, CPSA General Manager**

## more ... Health matters

**Who's this unlikely couple?**



Turn to page 20 to find out!

# Proposed changes to the Pharmaceutical Benefits Scheme Safety Net

CPSA recently sent correspondence to all Senators urging opposition to the proposed changes to the PBS:

Dear Senator

CPSA is most alarmed about the proposed changes to the Pharmaceutical Benefits Scheme (PBS) Safety Net.

We understand that from 1 January 2006, the threshold beyond which a consumer can benefit from the safety net will be increased. That is, for a general consumer the threshold will increase by the dollar equivalent of two co-payments each year until 1 January 2009. For a concession holder the threshold will increase to 54 prescriptions with further increases of two prescriptions occurring each year until 1 January 2009.

The Pharmaceutical Allowance (PhA), which pensioners receive, is not going to compen-

sate for these increases. It last went up in January 2001 whilst the co-payment for each script has increased from \$2.90 to \$4.60. In correspondence with CPSA in April this year, the Hon Senator Kay Patterson, Minister for Family and Community Services said:

"In terms of the PhA, while this payment is indexed annually the rate remains at \$2.90 a week in 2005, primarily due to low inflation. There will be no increase to PhA, separate to indexation, to compensate for the higher patient co-payment."

This now means the proposed changes will further erode the compensatory value of the PhA. In this regard they will effectively cut pensions.

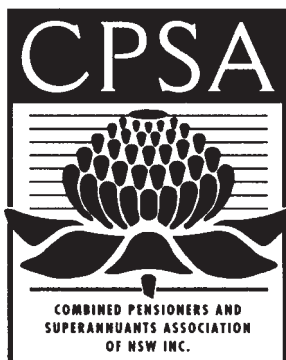
The Australian Government believes these changes will save \$140.2 million over four years. However, this policy is a false economy. If older people, the



chronically ill and others who require large amounts of medicines are unable to access pharmaceuticals because of this proposed legislation then health costs will escalate in the acute care sector.

The proposed changes to the PBS safety net are not only unlikely to produce real savings, they are unjust and will penalise people unlucky enough to suffer poor health – especially those on low incomes. They will lead to worsening health outcomes and even fatalities.

CPSA urges you to oppose this legislation and consider policies that will improve the health of Australians who rely on a strong PBS to improve their quality of life.





## Member, branch and state office news

### Bathurst branch enjoy their days out



Top: Bathurst CPSA visiting "Monte Cristo" – a legendary haunted house in Junee

Bathurst CPSA members regularly enjoy social outings and have sent in these photographs.

Why not send your photos to *THE VOICE* so other members can see what you've been up to?



Bathurst CPSA members Beryl Grabham, Beryl Reid, May Dole at legendary haunted house "Monte Cristo", Junee



Bathurst CPSA at the Junee Liquorice & Chocolate Factory



Bathurst CPSA members at the Angora Rabbit Farm, Yeoval

### Donations

#### Individual Donations

E Hokin	\$38.00
H Garnett	\$20.00
M Mitchell	\$38.00
M Steilberg	\$28.00
V Vladyka	\$20.00
M Campbell	\$100.00

#### Donations from Groups

Bankstown CPSA	\$50.00
Griffith CPSA	\$50.00

Riverlands Area Council	\$100.00
Gladesville – Hunters Hill – Ryde CPSA	\$50.00
Penrith CPSA	\$100.00
Penrith CPSA Blue Gum Social Group	\$20.00
Sutherland District Trade Union	\$50.00
The Entrance – Long Jetty CPSA	\$50.00
Gunnedah CPSA	\$50.00

RSL Veterans (donation to MIPS) \$50.00  
(NB Most of the donations from groups were specifically for *THE VOICE*.)

Many other individuals and organisations made donations of less than \$20 but due to space restrictions cannot be listed here. Total donations for November & December 2005 equal \$969.00. We sincerely appreciate all donations we receive.

### CPSA Merchandise

Membership Card	10c
Membership Badge	\$3.60
Pendant	\$3.15
Title Bar + Pendant	\$7.00
Tea Caddy Spoon	\$4.40
Leather Keyring	\$5.50
Card Wallet	\$3.30
Certificates (80/90 Years / Appreciation)	\$1.10
Waratah Card	70c
Preprinted Waratah Card (your message)	\$1.00

Available Title Bars: Life Member, President, Vice President, Secretary, Asst Secretary, Social Secretary, Social Committee, Treasurer, Asst Treasurer, Publicity Officer, Coach, Games Organiser, Committee, Patron

NEW! CPSA badges with your Branch or personal name - colour logo, black print on a white background (\$7.50 + postage & handling).

Contact Nikki at State Office.

### Who's this unlikely couple?

Turn to page 20 to find out!



### Attention all members

**I don't belong to a branch. How can I share my views with CPSA?**

CPSA will be holding a forum in early 2006 at State Office (Surry Hills, Sydney) for those members who don't belong to a branch. You can meet other non-branch members and have your say on any issues which affect you. If you would like to attend, please contact Nikki at State Office on 1800 451 488.

**How can I meet other CPSA members in my area?**

If you don't belong to a branch but would like to meet other CPSA members in your area, contact State Office for details of your nearest branch. Or perhaps you are interested in forming a branch in your area. State Office can help you.

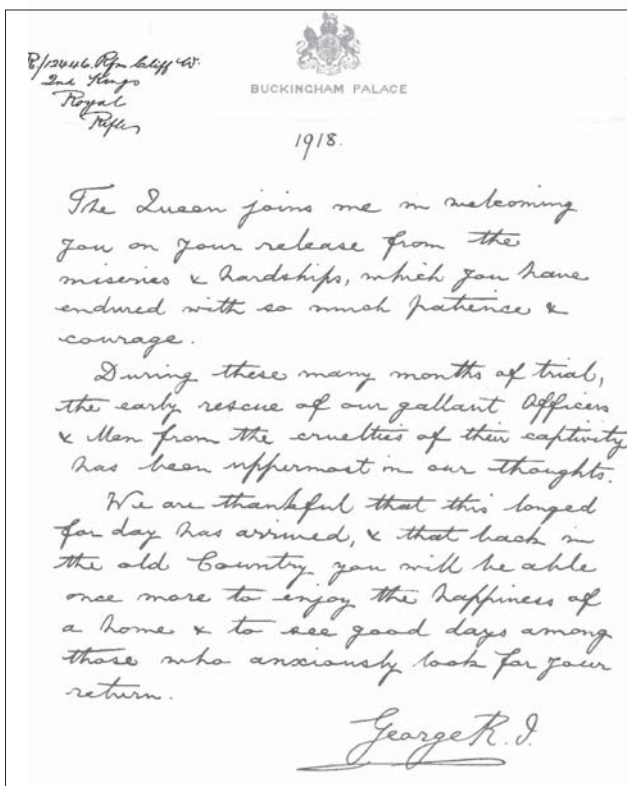
## Member, branch and state office news

### Our 3<sup>rd</sup> 'brush with fame'

After recently reading your reader's 'brush with fame', I thought you might like to use this copy of a handwritten letter which my father, the late Maj. Walter H Cliff MBE received from King George V on his return from nearly 18 months of captivity in Germany.

My father had a hard war, having enlisted voluntarily in the King's Royal Rifle Corps on the 17/4/1915. On the 10/7/1916, the 10<sup>th</sup> day of the Battle of the Somme, he was badly wounded while in no man's land repairing damaged barbed wire, and sent home to recover. He returned to active duty in France on the 10/11/1916, and exactly one year to the day after he was wounded he was captured in the Battle of the Dunes near Nieuport in Belgium on the 10/7/1917.

He remained in the army, eventually becoming an Officer in the Indian Army during the British Raj. In this latter stage, I'm sorry to report, he fared even worse than in WWI, as we was



captured by the Japanese and worked for 9 months as a coolie on the Railroad of Death. In later years, one of his stock jokes was that if he went to a Third World War, he would make damned sure that he had a good pair of running shoes. If they failed him, he would have a Parker Pen, Rolex Watch and Leica Camera to trade with his captors for food. In reality, while a PoW, he actually kept all his personal possessions including even his bedding hold-all and pillow, albeit cut down in size and weight. He also returned with his Parker, but had traded the gold fillings from his teeth, acquired when a PoW of the Germans.

On the 5/8/1951 he finished his service on the British Special Service List as an Advisor to the now Independent Indian Army in the capacity of Deputy Assistant Adjutant General, Selection of Personnel Directorate, Army Headquarters, New Delhi. A magnificent man, the best father any boy could ask for.

**WE Cliff**  
**Shoalhaven Heads**

### Executive news

Branch Executive members who would like copies of the Executive News sent to them directly, please contact Nikki Christensen at State Office 02 9281 3588, country callers 1800 451 488.



The West Wallsend Branch of CPSA extends condolences to the families of members **Elaine Todd** (passed away 13 October 2005) and **Donald Saville** (passed away 29 October 2005).

Nana Glen & Glenreagh members will sadly miss their great friend **Bruce Mitchell**. Bruce together with his late wife Joy were long time members of their branch. Bruce was treasurer for several years.

### Jim's voice machine shouts 'don't smoke'

Despite losing the ability to speak, Parramatta resident Jim Grainda still has a lot to say. He lost his voice as a result of a smoking related stroke 14 years ago and now speaks through an electronic speaking device known as a Lightwriter.

Communicating can be an arduous task for the former US marine, whose voice is now only a faint whisper.

The process involves him typing his message into the Lightwriter and then hitting a button for the automated voice

to express his thoughts.

A former high school teacher, Mr Grainda can still be found in the classroom but now lectures on a different subject. His aim is to talk to students about his life experience and encourage them not to smoke.

"Before my stroke I smoked two packets of cigarettes a day," Mr Grainda said. "I had the stroke 14 years ago, which damaged the speech centre on the left brain hemisphere. My message about smoking is to say 'no, no, no'," he said.

Mr Grainda's commitment to teaching students about the effects of smoking was recognised by Parramatta Council last year, which gave him a Community Service Access Award.

**Peta Garrett**  
**Reprinted from the**  
**Parramatta Advertiser**  
**19.10.05**

#### Editor's comment:

*Jim is an active member of CPSA.*

### Riverlands Area Council

St Mary's branch was very pleased with the response they received from both Penrith City Council and the Japanese delegates when they hosted the afternoon tea for the Brian King Memorial Park. There were over 100 guests and the afternoon was a resounding success.

Both Penrith and St Mary's branches had successful birthday parties. Penrith is now 71 and St Mary's 72.

Happy birthday to both branches and we hope they continue for another 70 to 100 years.

### Erratum

Please note that due to publishing schedules, information in the Seniors Card book indicates an incorrect CPSA membership fee.

CPSA membership is \$12 per year.



## Member, branch and state office news

### CPSA wins another Consumer Protection Award!

CPSA was once again recognised by the Office of Fair Trading for the work we do to serve pensioners of all ages, superannuants and low-income retirees. State Secretary Bob Jay, pictured with Minister for Fair Trading The Hon. Diane Beamer, MP and Commissioner



for Fair Trading Ms Lyn Baker, at the prize-giving dinner in November. CPSA was the winner

of the Service Award (Community Organisation Metropolitan category).

### Policy motions

At the August meeting of the Unanderra CPSA branch it was unanimously resolved that we strongly pursue the following health matters affecting a great number of residents (mainly seniors) in the Illawarra / South Coast areas.

1. That due to the shortage of suitably trained nursing staff and, we believe from information fed to us, lack of on hand training, the training of all nurses should revert to full time training in hospitals on the job, getting away from University training.

2. That due to long term delays in our hospitals for patients with life threatening problems, our members ask that these patients be given high priorities when seeking appointments at hospitals for further tests, hopefully aiming to get this down to two weeks. This branch is aware of two members who have been quoted waiting times of seven months and 12 months respectively. Surely in this age of modern science and technology this is not good enough.

**Eric Stevenson**  
Unanderra CPSA  
Hon Secretary

### Christmas wishes

The CPSA State Executive would like to thank all of those who sent their best wishes for the Christmas season.

Due to costs, we were unable to reply to these messages individually. However, we always appreciate your thoughts at this time of year. And if you'd like to make a donation with your card, it becomes a gift that strengthens the entire Association.

### HUMOUR

#### Flying Humour

After every flight, Pilots fill out a form, called a "gripe sheet" which tells Mechanics about problems with the aircraft. The Mechanics correct the problems and document their repairs on the form. Here are some actual maintenance complaints and responses from one airline. Some Mechanics have a good sense of humour:

**P:** Evidence of leak on right main landing gear  
**M:** Evidence removed

**P:** Test flight ok, except auto-land very rough  
**M:** Auto-land not installed on this aircraft

**P:** Noise coming from under instrument panel like a gremlin hitting something with a hammer  
**M:** Took hammer away from gremlin

**P:** Number 3 engine missing  
**M:** Engine found on right wing after brief search

**P:** Something loose in cockpit  
**M:** Something tightened in cockpit

**P:** Aircraft handles funny  
**M:** Aircraft warned to straighten up, fly right and be serious

**P:** Mouse in cockpit  
**M:** Cat installed

### Rising rate of energy and water disconnection

The Energy & Water Ombudsman NSW (EWON) has released her seventh annual report, which highlights a worrying increase of 16% in the number of disconnection cases brought to EWON by NSW customers.

According to Clare Petre, Energy & Water Ombudsman NSW, "while the overall number of customer complaints appears to have stabilised compared with previous years, we have seen an increase in disconnection related cases, and at least a 39% increase in complex investigations, which can take a number of months to resolve."

Ms Petre said she is confident about EWON's ability to manage the increasing number of complex investigations, however she

is concerned about the number of customers coming to EWON because their electricity or gas has been cut-off or is at risk of disconnection.

If a customer contacts us about an impending or actual disconnection, we can usually help. However there are still a lot of people who aren't aware of the services we provide and they literally end up living in the dark because they are in financial difficulty and can't pay their bills or they can't make a reasonable and realistic payment arrangement with their utility provider.

Ms Petre urged customers to contact EWON if they are having problems paying their bills and they can't negotiate a pay-

ment arrangement with their energy or water company. We are particularly concerned about people being disconnected and having to resort to kerosene or candles, a situation with obvious health and safety implications.

Ms Petre referred to a typical case where EWON was able to help a sole parent with three children have her electricity reconnected. It was sad that the woman was so grateful for help because it meant she could at least warm the baby's bottle to-night.

EWON will continue promoting its services through its outreach program and visit to rural and remote communities, to try to reach the utility consumer who needs its services.

**Find out about  
this  
extraordinary  
couple on page  
20**





# Look what NATURE does!



A baby hippopotamus that survived the tsunami waves on the Kenyan coast has formed a strong bond with an unexpected friend.

The hippopotamus, nicknamed Owen and weighing about 300 kilograms was swept down Sabaki River into the Indian Ocean, then forced back to shore when tsunami waves struck the Kenyan coast on December 26, before wildlife rangers rescued him.

"It is incredible. A less-than-a-year-old hippo has adopted a male tortoise, about a century old, and the tortoise seems to be very happy with being a 'mother'," ecologist Paula Kahumbu, who is in charge of

Lafarge Park said.

After it was swept and lost its mother, the hippo was traumatised. The hippo is a young baby, he was left at a very tender age and by nature, hippos are social animals that like to stay with their mothers for four years. It had to look for something to be a surrogate mother. Fortunately, it established a strong bond with the tortoise. They swim, eat and sleep together.

"The hippo follows the tortoise exactly the way it follows its mother. If somebody approaches the tortoise, the hippo becomes aggressive, as if protecting its biological mother," Kahumbu added.

If somebody approaches the tortoise, the hippo becomes aggressive, as if protecting its biological mother

