



Combined Pensioners and Superannuants Association of NSW Inc.

Combined Pensioners and Superannuants Association of NSW Inc. (CPSA) is the representation organisation of pensioners and superannuants in NSW. The broad aim of the Association is to promote the living standards, rights and well-being of all pensioners and superannuants in NSW.

As a state-wide organisation, CPSA is well informed of the needs, aspirations and concerns of pensioners and superannuants in NSW. The State Council, State Executive, Area Councils, Branches, and staff liaise with governments, government departments, community organisations and the media to promote CPSA's objectivities, activities and services.

OBJECTIVES

CPSA's objectives are:

1. To promote the rights, dignity and well-being of pensioners, superannuants and older people.
2. To provide information on issues of importance including income security to pensioners, superannuants and older people in NSW.
3. To empower people who are in necessitous circumstances so that they are able to advocate for an acceptable standard of living.



4. To support and provide advocacy and policy development by pensioners, superannuants and older people for pensioners, superannuants and older people.
5. To develop, support and co-ordinate mutual assistance networks through the CPSA Branches, senior citizens' groups, and other pensioners, superannuants and older people's groups, including Aboriginal pensioners, superannuants and older people and pensioners, superannuants and older people from a non-English speaking background.

Furthermore, CPSA will:

- undertake such activities as will further its objectives;
- undertake such activities and provide services that it deems are beneficial to the community, including activities of a benevolent nature; and
- engage in any other activity related to or incidental to the above objectives.

In working to achieve its objectives, CPSA will also:

- i. Promote the provision of services of an income support, community services and development, self help, personal development, advocacy, referral and information, accommodation, recreation and leisure nature for pensioners, superannuants and older people, such services to be appropriate for and sensitive to the needs of pensioners, superannuants and older people, and to embody the principles of user and consumer rights;
- ii. Advance the education of pensioners, superannuants and older people and their dependents, provide education and training programs and establish projects to assist and empower pensioners, superannuants and older people, in the areas of community development, self help, personal development and advocacy;

- iii. Make common cause with seniors/superannuants associations or welfare groups, trade unions and other consumer organisations having like objectives;
- iv. Treat all members equally regardless of race, religion, age, political affiliation or sexual preference and promote access and equity.

In connection with these objectives, and without limiting the extent of its activities, CPSA shall raise funds, publish periodicals and other printed material, hold conferences and meetings, pay affiliation fees, advertise(s), and promote(s) such other activities as the governing body of CPSA may at any time deem to be consistent with the furtherance of its objectives.



***Formed 1931.
Representing all pensioners and superannuants.***



State Executive

Norah McGuire*	State President
Morrie Mifsud*	State President
Ronald (Sno) Halpin*	State President
Bruce Hutton*	State President
Bruce Hutton*	State Vice-President
Ronald (Sno) Halpin*	State Vice-President
Morrie Mifsud*	State Vice-President
Bill Whiley	State Secretary
June Gabriel	Assistant Secretary
Keith Higson	Assistant Secretary
Les Elkins	State Treasurer
Syd Doleman	Editor
Bill Ottley*	Committee Member
Morrie Mifsud*	Committee Member
Elaine Webb	Committee Member
Colin Knights	Committee Member

* Held office in that position for only part of the year



State Office Staff

Megan Lee	CPSA General Manager
Gerard Thomas*	CPSA Policy Officer**
David Skidmore	CPSA Policy & Information Officer
Bob Clayton	CPSA Administration & Finance Manager**
	CPSA Administrator
Sasha Curthoys	CPSA Finance Officer
My Huynh***	CPSA Administration Officer**
Joy Jarman	CPSA Executive Assistant/Stenographer
Philippa Bolton	CVS ¹ Coordinator
Maria-Jesus Velasco***	MIPP ² Coordinator**
Raquiba Jahan*	MIPP Project Officer**
Raquiba Jahan	MIPP Health Promotion Officer
Denise Varos***	MIPP Health Promotion officer
Tracy Henry	MIPP Administration Assistant
Joy Connor	PAVS ³ Community Education & Research Officer
Di Evans*	PAVS Resource and Information Officer
Sean Ferns	PAVS Resource and Information Officer
Denise Steele	T&HIU ⁴ Community Education, Casework & Policy Officer
Phoenix Van Dyke	T&HIU Community Education, Casework & Policy Officer
Ben Connor*	T&HIU Project Officer

*Temporary employee

**Position abolished during the year

***No longer working in that position

¹ Community Visitors Scheme

² Medicine Information Persons Project

³ Park and Village Service

⁴ Tenancy and Housing Information Unit



Committees of State Council

INCOME SECURITY COMMITTEE

(formerly Taxation Committee)

Committee members: Arthur Christoforou, Ray Engert, June Gabriel, Russell Gow, James Grainda, Bill Hall, Bruce Hutton, Morrie Mifsud, Jack Mullins, Albert Lee On, Vern Philpott, Chris Stemp, Reg H. Taylor, Bill Whiley.

HEALTH & TRANSPORT COMMITTEES

Committee members: Andrew Allan, Janet Copley, Carrie Dixon, June Gabriel, Len Gough, James Grainda, Bill Hall, Barry Hoare, Bob Hopkins, Bruce Hutton, Colin Knights, Monica Knights, Morrie Mifsud, Bernie Mortimer, Tom Murphy, Bill Ottley, Roni Peary, Drew Robertson, Chris Stemp, Noel Said, Bill Whiley, Barbara Wright, Carol Zarkesh (DRS).

State Office Volunteers

State Office volunteers whose service to CPSA has been in excess of ten years: Marie Byrne; Katrina Fekete; George Griffiths; Elsa M. Lalchere; Jean Price; Ken Rawson; Irene Rounis.



Area Councils, Branches, Affiliates and Associate Organisations

AREA COUNCILS

CLARENCE RIVER

MID NORTH COAST

NEWCASTLE

NORTH WESTERN

RIVERLANDS

SHOALHAVEN

SOUTH COAST

SOUTH WEST SYDNEY

SOUTHERN TABLELANDS

ST GEORGE – SUTHERLAND

WESTERN (SYDNEY) METROPOLITAN

WYONG



BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS

ALBURY CPSA

AUBURN CPSA

BANKSTOWN CPSA

BARRABA COMBINED PENSIONERS AND SENIOR CITIZENS
ASSOCIATION INC.

BATHURST CPSA

BELLINGEN CPSA

BERKELEY CPSA

BERRIGAN CPSA

BLACKTOWN CPSA

BLAYNEY CPSA

BOURKE CPSA

BRIGHTON-LE-SANDS CPSA

BROOKLYN & DISTRICT CPSA

BUDGEWOI CPSA

BULLI – WOONONA CPSA

BUNDEENA CPSA

BUNGENDORE & DISTRICT SENIOR CITIZENS &
PENSIONERS CLUB

CALLALA BAY & FRIENDS CPSA

CALLALA BEACH SENIOR CITIZENS & CPSA

CAPTAINS FLAT SENIOR CITIZENS & PENSIONERS CLUB



BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS (cont.)

CHARLESTOWN CPSA

COBAR CPSA

COFFS HARBOUR CPSA

COOMA CPSA

CORRIMAL CPSA

CRESCENT HEAD SENIOR CITIZENS

CULBURRA/ORIENT POINT CPSA

DAPTO CPSA

DUBBO CPSA

DUNGOG COMBINED PENSIONERS AND SENIOR CITIZENS

ENGADINE SENIOR CITIZENS CLUB

ETTALONG - BOOKERS BAY CPSA

EUGOWRA CPSA

FORSTER – TUNCURRY CPSA

GLADESVILLE–HUNTERS HILL–RYDE CPSA

GOROKAN CPSA

GOSFORD CPSA

GOULBURN CPSA

GREENACRE CPSA

GRENFELL CPSA

GRIFFITH CPSA

GUILDFORD CPSA



BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS (cont.)

GULGONG CPSA

GUNNEDAH CPSA

GWANDALAN CPSA

HOLBROOK CPSA

HORNSBY CPSA

HURSTVILLE AGED & INVALID PENSIONERS ASSOCIATION

ISLINGTON – HAMILTON CPSA

JERILDERIE CPSA

KANDOS CPSA

KIAMA RETIREES ASSOCIATION

KOGARAH – WEST KOGARAH CPSA

LAKEMBA CPSA

LIDCOMBE CPSA

LISMORE CPSA INC.

LITHGOW CPSA

MACLEAN CPSA

MALABAR – MATRAVILLE CPSA

MANILLA CPSA

MANLY – WARRINGAH CPSA

MANNERING PARK CPSA

MANNING VALLEY CPSA

MANYANA & DISTRICT CPSA

MEREWETHER CPSA



BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS (cont.)

MERRYLANDS CPSA

MERRYLANDS SOUTH CPSA

MILLER COMBINED PENSIONERS CLUB

MOLONG CPSA

MOREE CPSA

MORISSET SENIOR CITIZENS, INVALID & OLD-AGE
PENSIONERS ASSOCIATION

MYLESTOM CPSA

NANA GLEN AND GLENREACH CPSA

NARRABRI CPSA

NARROMINE CPSA

NELSON BAY & DISTRICT SOCIAL & WELFARE CLUB

NEW LAMBTON SENIOR CITIZENS & PENSIONERS
ASSOCIATION

NORTH SYDNEY CPSA

NORTHERN SUBURBS (WOLLONGONG) BRANCH
PENSIONERS ASSOCIATION

NOWRA CPSA

NSW RETIRED TEACHERS ASSOCIATION

NYNGAN CPSA

OAK FLATS CPSA

ORANGE CPSA



BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS (cont.)

PARKES CPSA

PATONGA BEACH CPSA

PEAK HILL CPSA

PENRITH SENIORS & PENSIONERS CLUB

PETERSHAM – STANMORE CPSA

PORT KEMBLA SENIOR CITIZENS CENTRE

PORT MACQUARIE CPSA

PORTLAND CPSA

PUBLIC SERVICE ASSOCIATION OF NSW RETIRED MEMBERS

RETIRED AMWU MEMBERS ASSOCIATION, SYDNEY

RETIRED CFMEU – CONSTRUCTION & GENERAL DIVISION

RETIRED IRON WORKERS ASSOCIATION – WOLLONGONG/PORT KEMBLA

RETIRED PORT WORKERS, SYDNEY

ROZELLE CPSA

RYLSTONE CPSA

SAWTELL CPSA

SHOALHAVEN HEADS CPSA

SOUTHERN DISTRICT RETIRED MINERS ASSOCIATION

SPEERS POINT RSL CLUB VETERANS ASSOCIATION

ST GEORGE BASIN & DISTRICT CPSA



BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS (cont.)

ST MARYS CPSA

STROUD CPSA

SUSSEX INLET CPSA & SENIOR CITIZENS

SUTHERLAND CPSA

SWANSEA CPSA

TAMIL SENIOR CITIZENS ASSOCIATION (NSW) INC.

THE ENTRANCE – LONG JETTY CPSA

THIRROUL CPSA

TINGHA CPSA

TOCUMWAL CPSA

TOMAKIN CPSA

TOONGABBIE SENIOR CITIZENS ASSOCIATION

TOUKLEY CPSA

ULLADULLA – MILTON CPSA

ULMARRA CPSA

UMINA BEACH CPSA

UNANDERRA CPSA

UNGARIE SENIOR CITIZENS

URUNGA SENIOR CITIZENS & COMBINED PENSIONERS

WARILLA & DISTRICT COMBINED PENSIONERS WELFARE
ASSOCIATION

WENTWORTHVILLE CPSA



BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS (cont.)

WEST WALLSEND CPSA

WINDANG CPSA

WOLLONGONG CPSA

YAGOONA CPSA

YOUNG CPSA



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State Executive's Report

INCOME SECURITY

PENSIONS

A deputation from the Income Security Committee (ICS) travelled to Canberra in late May to put the case for an increase in the Pension Base Formula to 35% of the Adult Male Average Weekly Earnings (AMAWE).

The deputation met with Mr. Stephen Smith MP, Shadow Minister for Health and the Aged, and Mr. Ron Jackson representing Senator Amanda Vanstone, Minister for Family and Community Affairs, in May. As no representatives of the Democrats or the Greens were available in Canberra at that time, representation was made to them by mail.

The deputation was informed that its submissions would be considered and a response issued in due course. As no responses had been received by late June, the Committee sent followup letters to all four party representatives, emphasizing the urgency of the matter for pensioners in dire circumstances. When August arrived, still without response, the Committee contacted the respective party representatives by telephone. Mr Jackson said that the matter was still under consideration but a response would soon be forthcoming. Mr Smith's office advised that the documentation provided by the deputation in May had been forwarded to the office of Mr. Wayne Swan who is the appropriate Shadow Minister.



The Committee is now considering a number of actions to lobby parliamentarians, including:

- A petition for presentation to Federal Parliament;
- A series of pro-forma letters to be sent to Federal Ministers and MPs
- Continued deputations to Canberra.

Our experience in this matter emphatically demonstrates the vital importance of members continuing to deluge local Federal MPs with letters – not just *one* letter, but *followup letters* as required, asking the fundamental question ‘What is being done on the claim for an increase in the Pension’s Base Formula?’

CONCESSION CARDS FOR SUPERANNUANTS

The May deputation to Canberra also raised with Mr Ron Jackson the plight of low-paid superannuants and self-funded retirees arising from [the escalating cost of living created by] the GST and rampant price rises. It suggested that one remedy for their situation would be the granting of a Commonwealth Concession Card, with all the benefits that accrue from it. Mr Jackson’s response was that such a comparable scheme had been offered by the Commonwealth to the States requesting their cooperation. The Government of NSW was one of the several that had declined. (Only South Australia and West Australia had agreed to participate.)

The ICS, with the support of the CPSA State Executive, sent a letter to Premier Carr requesting that he meet with a deputation from the Committee. Mr Carr was unable to meet with the deputation due to prior commitments, but nominated the NSW Treasurer, Mr Michael Egan on his behalf.

The meeting occurred in August with the deputation requesting that the NSW Government re-think its position in relation to the Federal Government’s proposal. (The deputation indicated that CPSA and its members would support any efforts toward the granting of a concession card, thus alleviating the financial problems of low-income superannuants and self-funded retirees.)

This initiative now requires active followup.



LOCAL GOVERNMENT ISSUES

CPSA has been dealing with a number of issues related to council rates, e.g. the updating of the Pensioner Rate Rebate in accordance with the CPI (the Rate Rebate has remained frozen since the mid-1990s).

CPSA has been calling for the Federal 'General Purpose Grants' to be brought back to the intended 2% of General Tax Revenue. These funds are used in the council rate rebates and other concessions available from the NSW and other state governments, and have been allowed to depreciate until now they equate to only 0.6%.

Another area of activity has been the effort to have local government recognise a valuation equalization scheme which was won from the Wollongong City administration by a number of our Illawarra CPSA members.

PRICE SURVEILLANCE AND CONTROL ISSUES

CPSA has been pursuing price surveillance and control issues through the Australian Competition and Consumer Commission (ACCC) about bank fees, and price hikes in a number of other organisations (such as Telstra).

One issue related to a complaint to the ACCC regarding the practice of producers and retailers to reduce the size, weight and number of various products, and to dilute liquid products, while maintaining the same packaging and prices for such items. The ACCC's lengthy reply stated in essence that it only investigates individual complaints. Representations continue on this matter.

SUPERANNUATION

The Senate Select Committee on Superannuation and Financial Services asked for submissions on early access to superannuation entitlements. CPSA made a submission to the Committee emphasising three main points:

- That superannuation should, as a general rule, be preserved for use on an individual's retirement;



- That in exceptional and urgent circumstances, individuals should be able to access some of their funds - such as in the case of medical emergency or a similar event;
- Administrators of superannuation funds should not be the first to decide whether or not the individual's money should be released.

CPSA continues to take on the cases of individuals who, for various personal reasons, need early access to Superannuation entitlements.

HEALTH

The Health Committee of CPSA has been involved in activities to improve the health system in Australia and NSW. It has taken an interest in a wide variety of aspects of the health system including the NSW hospital system, Home and Community Care (HACC), residential aged care and medical insurance.

Members of CPSA have participated in Government Action Plan (GAP) committees under the auspices of NSW Health. CPSA has written to governmental authorities on issues of concern such as dental health, medical indemnity and health insurance. It has also developed policy and recommended positions on important issues like electronic health and residential aged care.

The 2002 Federal Budget included proposed changes to the Pharmaceutical Benefits Scheme (PBS) which included price rises to essential medications. The Federal Government has also taken some medications off the PBS list. CPSA is opposed to these attacks on the Scheme and welcomed action taken by the Federal Opposition, Democrats and Greens to oppose PBS changes in the Senate.

Electronic Health Records (EHR) has been an important development in the health service. Easier access to health records means huge benefits for patients but there are potential



privacy problems. CPSA representatives attended a forum on EHR and health privacy legislation in May 2002. The Association also was represented at a forum on recent changes in Commonwealth privacy legislation. CPSA is concerned with maintaining the privacy of Australians in relation to health.

Oral/dental health has been an issue of great interest to CPSA. The abolition of the Commonwealth Dental Health Scheme has made dental health a pressing issue. The Association is represented on the NSW Oral Health Alliance and has lobbied the NSW and Federal Governments in various ways, such as at election time and through writing to ministers, to improve dental care for pensioners and superannuants. CPSA is appreciative of the increase in funding for dental care provided in the 2002 State Budget. This is an even greater increase in funding than was announced in the 2001 State Budget. The bulk of this increase in funds will be spent on high cost dental fittings.

DISABILITY ISSUES

People with disabilities have been a target of the Federal Government's cost cutting exercises. One of the Federal Budget recommendations was to force a section of Disability Support Pension (DSP) recipients onto Newstart Allowance with little regard for their circumstances. CPSA highlighted this issue in *THE VOICE* and supported organisations such as People With Disabilities (PWD) and NCOSS in their campaign to overturn the Government's decision. The Association also urged the non-governing political parties to block the measure in the Senate.

RESIDENTIAL AGED CARE

The neglect and abuse of nursing home residents and the poor pay and conditions of nurses working in aged care continue to be serious issues. CPSA is represented on the NSW Aged Care Alliance and managed to put elder abuse in nursing homes on the Alliance's agenda. The Association presented a discussion paper



on the subject and urged the Alliance to proceed with a campaign against abuse in residential aged care.

CPSA also has taken up individual cases of people having problems with residential aged care. In some cases these have been referred to the Aged Care Rights Service (TARS). In others, CPSA has written to the appropriate minister and highlighted the particular case as evidence of wider problems with the residential aged care system.

TRANSPORT

Transport, especially public transport, has been of great concern to CPSA. There have been substantial changes in NSW public transport over the past year.

The Newcastle bus system was restructured causing great problems for public transport users, especially older people and people with disabilities. Various bus routes were changed with little notice; some were eliminated altogether. CPSA members and delegates from the Rail, Tram and Bus Industry Union campaigned against the changes and won back some of the bus routes the NSW Government had previously changed or abolished.

The Association has also asked the University of Newcastle to carry out a social impact study on the changes to Newcastle public transport. This will happen once funding is forthcoming.

CPSA continues to campaign on behalf of pensioners and superannuants who miss out on the Pensioner Excursion Ticket (PET). The Association has protested against the lack of availability of the PET on the new Liverpool-Parramatta Transitway. CPSA has supported the campaign to make the PET available on Central Coast bus services and constantly promotes the extension of the PET to all areas in NSW.



2001 FEDERAL ELECTION

The last Federal Election was not primarily focused on issues CPSA considered important for those on low incomes. Nonetheless, the Association interviewed representatives from the Liberal Party, ALP, Greens and Australian Democrats on the issues we wanted drawn to national attention:

- Health
- Public education
- Residential aged care
- The ABC
- Pensions
- Public transport and public housing.

CPSA attended the election launches of the NSW Aged Care Alliance, ACOSS and worked with other organisations interested in getting the same messages across to the Australian electorate as us. Members of the Association took these messages to their local candidates and asked them to come up with some answers.

The Association also had input into the Greens policy making process around ageing and aged care. It will continue to lobby all political parties on these and other issues concerning its membership.

PRIVATISATION & GOVERNMENT REGULATION

It is becoming increasingly obvious that everywhere privatisation and deregulation have occurred duly privatised former publicly-owned industries have declined rapidly, both in maintenance and in service, e.g. British Rail, British Telecom and many others, and we are seeing this malady beginning to raise its ugly head in Australia.

Privatisation of banks, state insurance offices, some water services, electricity in Victoria and Queensland - and now we are looking down the barrel of privatisation of Telstra and Medibank Private, health and pharmaceuticals.

It is our view that what is termed 'competition' has only ever been provided by publicly-owned enterprises. Thus their removal has ironically seen the removal of true competition and of keeping these enterprises honest - hence bank fees, rising insurance premiums, etc.



TELECOMMUNICATIONS

In March Telstra announced a new 'deal' for pensioners. Upon analysis it is very obvious that the increase in line charges far outweigh other alleged benefits for pensioners (e.g. speedier internet connections).

One can choose to opt out of some of the 'benefits', but one cannot opt out of the option of having a connection!

HOME AND COMMUNITY CARE (HACC) PROGRAM

The NSW and Commonwealth Governments jointly fund HACC Services for older people, people with disabilities and their carers. The NSW Department of Ageing, Disability and Home Care provides funding to CPSA to assist with the wages of staff within the HACC program.

CPSA welcomes the increases this year, at both the State and Federal levels, of funding for the provision of HACC Services in NSW. However, the increases in expenses brought about by the Public Liability Insurance 'crisis' and the refusal of the Commonwealth to fund increases in wages for staff employed under the SACS Award have removed some of the gloss.

CPSA has a number of concerns about the provision of HACC Services, not the least of which is the enormous complexity of the program and the difficulties many face in accessing its services.

HACC Services in NSW are provided by NSW Government Departments, Home Care Service of NSW, Local Governments, and Non-Government Organisations and private providers.

During the year, CPSA participated in the Carers Coalition, the HACC Issues Forum, the Home Care Services of NSW Peak Organisations Reference Group and meetings of HACC Peak Groups.

Next financial year CPSA will be employing a HACC Policy and Information Officer.



HOUSING

All older people should be able to live in affordable and accessible housing. Nationally there has been a decline of 28% in private rental stock for people at the bottom end of the market. At the same time, the Commonwealth Government is intending to cut approximately \$100 million of the new Commonwealth-State housing Agreement (CSHA), which will have a devastating effect on an already stressed public housing system in NSW. Homelessness amongst people on low incomes is bound to rise as a result. CPSA has been participating in consultations and debates in relation to the CSHA, proposed Public Housing Reforms, Retirement Villages, Boarders and Lodgers, Protected Tenants, Residential Park residents and changes to tenancy law.

MEDIA

During the 2001-2002 period CPSA received nearly 200 calls from the various media outlets. Following are some of the issues on which comment was requested:

Age discrimination
Labor aged care policy
Liberal aged care policy
ALP dental policy
ALP GST policy

Federal budget
Imputation credits
Increasing grocery prices
Interest rate fluctuations
Public Trustee

ALP policy for older Australians	Consumer fraud
ANZ bank fees	Increasing grocery prices
APSF election platform	Medisave
Background checks on nursing home staff	Merger of Centrelink branches
Electronic banking/bank fees	NAB fee increases/profit
Reserve Bank Report on bank fees	NATSEM report on wealth (old and young)
PBS and Viagra	Newcastle nursing homes
Bread price rise	Fares
Budget cuts	Nursing homes
Bus strike during Seniors Week	Older people and information technology
Couples and nursing homes	Older people and safety
Deeming rates	Older people's issues in general
Early access to superannuation	Super seniors card
Election result	Superannuation
Deeming rates	Telstra charges
Family care agreement (children looking after parents)	Transitway and pensioner concessions
Pension increase	Working until 70
Pharmaceutical Benefits Scheme cuts	Deputation to Canberra about increase to pension
PM's third term agenda	
Private health insurance	
Public housing	



STATE OFFICE

CPSA receives funding for Corporate and Welfare Services from the NSW Department of Ageing Disability and Home Care (DADHC), a grant to establish and maintain a website and funding towards the salaries of two Home and Community Care (HACC) workers (also from DADHC).

This funding is put into the one pool, and out of that the 'core' activities of CPSA are operated. With this funding, CPSA acts as a peak organisation in NSW in relation to issues which affect all pensioners and superannuants. CPSA also provides an



information and policy development role in relation to the HACCC program.

The monies which CPSA collects from members' fees covers the production of *THE VOICE* and also part of the premium for CPSA's Public Liability Insurance. As a result of the massive increase in CPSA's Public Liability Insurance premium, CPSA Affiliates are no longer covered by CPSA's Public Liability Insurance.

In response to CPSA's tight financial situation, core administrative activities were reviewed yet again, which resulted in the abolition of a position held by a long-term administrative employee. The vacant position of Resource and Development Officer was not filled. State Office also runs four projects: The Community Visitors Scheme Project (funded through the Commonwealth Department of Health and Ageing), the Medicine Information Persons Project (funded through the NSW Department of Health), the Park and Village Service (funded through the NSW Department of Fair Trading), and the Tenancy and Housing Information Unit (funded through the NSW Department of Fair Trading).

Each of these projects provides a very high standard of services to the community, with the focus being on services for pensioners and superannuants.

The constant challenge for State Office is to ensure that all of CPSA's legal and fiduciary obligations are met; to operate in the most efficient and effective manner possible in representing members' interests to governments and other parties; and to provide accurate information, referrals, and professional services within the community.



CPSA INFOLINE

The CPSA InfoLine continued its successful operation during the period, with a group of well-trained and dedicated volunteers and employees providing information to CPSA members and the general public on a variety of topics.

This service operates on a State-wide basis and a toll-free number is available for non-metropolitan callers. The volunteers provided information and referral on such topics as: Pensions (Age, Disability Support, Carers, etc), superannuation, concessions, residential aged care, home and community care, health, transport, funerals, taxation, consumer rights, wills, power of attorney, public guardianship, respite care, investments and tax help.

In the year 2001/2002 approximately 5,000 inquiries were received on the InfoLine and, overall, CPSA State Office received over 8,000 calls for information and/or assistance.

VOLUNTEERS

CPSA volunteers are integral to the operation of the State Office, the State Executive, CPSA Committees, Branches, Area Councils, the Medicine Information Persons Project and the Community Visitors Scheme. Put simply, the CPSA could not exist without them.

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Editor's Report

Firstly, thank you to members, staff and the State Executive for their efforts in writing articles for *THE VOICE*. It is due to their expertise in areas such as housing, health, and transport that we are able to put out a publication that, judging by our recent survey, readers look forward to receiving. Also many thanks to Hilda Thorburn for her efforts in compiling our crossword each issue.

Over the past year we have seen an increase in costs associated with producing *THE VOICE* such as typesetting and printing. We are currently looking at ways in which to increase revenue. One way in which we can do this is through increased advertising. We ask members to actively encourage their local businesses to contact *THE VOICE* if they are looking to advertise their services to seniors. Another way is through donations from individuals, Branches and Area Councils. Over the past year we have received many donations from these three sources and we wish to extend our thanks to them for helping to keep the paper going.

We recently conducted a reader survey over two issues and results will be published in *THE VOICE* shortly. In summary, our readers are very happy with *THE VOICE* as it is but have provided some suggestions for improvement which we will be taking on board. We always encourage our readers to send in their thoughts, articles, letters to the editor and suggestions. Don't wait until the next reader survey – drop us a line now.



CPSA Representation on External Boards and Committees

Action for Public Transport (NSW) Inc.
Affiliated Park Residents Association (APRA) Education Project
Aged Care Alliance
Aged Care Standards Agency Liaison Group (State)
Australian Banking Association
Australian Pensioners and Superannuants Federation
Boarders & Lodgers Action Group
Carers Coalition (under the auspices of Carers NSW)
Central Sydney Area Health Service

- General Geriatric & Rehabilitation Management Committee
- Provision of Aids for People with Disabilities (PADP) Advisory Committee
- PADP Management Committee

Centrelink NSW Multicultural Advisory Committee
Consumer, Trader and Tenancy Tribunal Consultative Forums
Department of Ageing, Disability and Home Care Budget Briefing
Forum of non-Government Agencies (NCOSS)
Funeral Industry Council
Funeral Industry Council - Coffin Review Committee
HACC Issues Forum
HACC Peak Groups
Health Care Complaints Commission Consumer Consultative Committee
Health Consumers Network
Home Care Services of NSW Peak Organisations Reference Group
Marrickville Council Falls Prevention Working Group Committee
Meals on Wheels
Mental Health for Older People
National Coalition Against Poverty

NCOSS Budget Meeting
 NCOSS Health Policy Advice Group
 North Sydney Falls Prevention Program for Older People
 NSW Aged Care Standards Agency Liaison Group
 NSW Health:

- Consumer and Community Participation Implementation Group (CCPIG)
- CCPIG Information Sub-Committee
- Health Advisory Service Committee
- NSW Medicine Information Centre – Consumer Medicines Information Service Steering Committee
- NSW Multicultural Health Promotion Working Group Committee

 NSW Network for the Prevention of Unintentional Injury Among Older People
 NSW Podiatry Board
 People’s Protest Coordination Alliance
 Platform for Action – Steering Committee
 Premier’s Forum on Ageing – Information Technology
 Provision of Aids for Disabled People (PADP) Advisory Committee (CSAHS)
 Public Interest Advocacy Centre (PIAC) – Utility Consumers’ Advocacy Program
 Public Housing Issues Working Party
 Public Transport Advisory Council
 Public Transport Safety Council
 Research Centre on Ageing and Retirement
 Residential Park Sub-Committee
 Residential Tribunal Operations Committee
 Residential Tenants Consultative Committee
 Retirement Villages Ministerial Advisory Committee
 Rockdale Fall Prevention Steering Committee
 Statewide Multicultural Health Promotion Working Group
 St George Community Health Steering Committee – Falls Prevention Program
 Sydney Water, Corporate Customer Council Task Force
 Telstra Consumer Consultative Council
 Tenancy Advice & Advocacy Program Network Meetings
 Tenancy Legal Working Party
 The Aged-Care Rights Service (TARS)
 The Consumer’s Telecommunications Network Inc.





COMMUNITY VISITORS SCHEME (CVS)

OVERVIEW

The CPSA runs the Community Visitors Scheme (CVS) in aged care facilities in a part of Sydney's Inner West including the suburbs of Ashfield, Burwood, Croydon, Strathfield and Homebush and in the suburbs of Bexley, Kogarah, Rockdale, Illawong and Hurstville in the Southern part of Sydney.

This is the ninth year that the CVS has run from the CPSA and feedback from both residents and staff of aged care facilities indicates the invaluable service that visitors supply to residents, and the genuine affection that develops between visitors and residents.

THE COMMUNITY VISITORS

Funding was received from the Commonwealth Department of Health and Ageing for 42 community visitors for the 2001/2002 period, with additional funding for 5 community visitors for the latter part of this period. The number of active visitors throughout the year has been around 70.

RECRUITMENT AND TURNOVER

Recruitment through the Community Noticeboard section of the local newspapers has met with the greatest ongoing success, with the flexibility of this type of volunteering in terms of time being desirable. Word of mouth and posters on community noticeboards have also provided some potential community visitors.

Most people who contact the CVS continue through to be matched with residents of aged care facilities. It is the norm that community visitors remain with their initial placement until such



time as the resident dies or is relocated geographically, or the community visitor resigns due to other commitments. Mothers with newborn babies regularly continue to visit residents until the birth of their second child, at which time the visiting becomes problematic.

A core group of community residents remains in place, with some community visitors having been with the scheme for 6 years. Another small group of community visitors appears to remain for about 9 months to one year and then finds that the commitment is too great.

SUPPORT AND TRAINING

The following support and training have been given to volunteers over the past year:

- Eight support groups for volunteers were held throughout the year, in both geographical locations, enabling a wide range of subjects for discussion and the opportunity for community visitors to meet each other and discuss their concerns;
- An end-of-year luncheon and a dinner were held in December;
- All community visitors are regularly contacted by telephone. They are encouraged to telephone with all problems pertaining to visiting, and to avail themselves of this method of support, particularly at the beginning of their visiting.
- Newsletters are sent to all volunteers every two months. Included with the newsletters are informative articles relevant to aged care facilities and residents.
- Potential visitors are visited at home for assessment. Information packages are discussed and distributed at this time, with specific training information about residents given prior to matching. The information package is a valuable resource for orientation and provides a wide range of information to meet many situations that are likely to occur in aged care facilities.
- All new community visitors are contacted after approximately two visits to ensure success of matching and to discuss any concerns.



LACK OF ADVICE REGARDING THE DEATH OR HOSPITALIZATION OF RESIDENTS

As in previous years, difficulty was experienced due to the lack of communication regarding deaths and hospitalizations of residents. The worst case for the year occurred when three deaths occurred in one week with no subsequent notification to either the community visitor or coordinator. The staff of the aged care facility were contacted in each case to attempt to bring awareness and action around this problem. In one case the Director of Nursing informed that due to the problem of privacy it was not the policy of aged care facilities to inform community visitors or the coordinator about deaths. Further discussion about the responsibilities of aged care facilities and staff towards community visitors enabled a new policy to be put in place, to ensure notification about deaths and hospitalizations.

CONCLUSION

The CVS continues to bring friendship and support to the residents of nursing homes and hostels in the Inner West and the Southern suburbs. The improvement in the quality of life of these residents should not be underestimated. It is hoped that future financial increases will enable the further expansion of the Scheme to ensure that all isolated residents are entitled to the same service.

Both residents and community visitors, as well as staff of aged care facilities, have indicated their satisfaction with the scheme. Community visitors regularly speak of their gains from meeting with residents, indicative of the importance of the bond between resident and visitor. Some residents have appreciated a level of compassion and friendship that they have in fact never previously experienced.



Medicine Information Persons (MIP) Project

The Medicine Information Persons Project, funded by the NSW Department of Health through the South Eastern Sydney Area Health Service, has been operating for eleven years since CPSA conducted its pilot initiative.

The aim of the MIP Project is to reduce the inappropriate use of medicines by older people. The Project encourages older people to take more responsibility for their own health by increasing their skill in gaining quality information about the medicines that are prescribed for them.

The Project recruits, trains and supports older volunteers – known as Medicine Information Persons – to be peer educators in the wise use of medicines. This approach is based on the premise that older people are more likely to listen to and be influenced by other older people, rather than professionals.

Training and information sessions are held with the volunteers at approximately 6-week intervals on a range of different medicine and health issues. Health professionals and representatives from various community organisations are invited as guest presenters, and the MIPP volunteers are able to discuss with each other and Health Promotion Officers the issues that peers are raising with them. Currently there are 36 volunteers working for the Project, with an age range from 50 to 80 years. Of these, 23 are from a non-English speaking background (NESB). Some of these volunteers have been performing their roles as peer educators for over 10 years.



PROJECT ACTIVITIES

The MIPP volunteers conduct community group education sessions as well as a one-to-one service.

COMMUNITY GROUP EDUCATION SESSIONS

The two tables below show the number of sessions conducted by MIPP volunteers at the community level, and the number of people who participated during the 2001–2002 period.

Table 1: Education Sessions Held and People Attending by English and NESB groups

Community Group	Number of sessions (%)	Number of people (%)
English	43 (30)	608 (26)
NESB	101 (70)	1718 (74)
Total	144	2,326

Table 1 shows that the number of sessions *conducted* for the NESB groups was more than for the English-speaking communities and that almost three times as many people from the NESB groups *attended* the sessions.

Table 2: Number of Education Sessions Held and People Attending by Different Language Groups

Language group	Number of sessions (%)	Number of people (%)
English	43 (30)	608 (26)
Arabic	1 (0.7)	30 (1.3)
Armenian	26 (18)	422 (18)
Chinese	14 (9.7)	299 (13)
Greek	40 (27.7)	698 (30)
Italian	14 (9.7)	72 (3.1)
Spanish	3 (2.1)	91 (4)
Turkish	3 (2.1)	106 (4.6)
Total	144	2,326



Table 2 compares the sessions attended by individual language groups. It shows that the highest number of sessions was *held* for the English language group, followed by the Greek group (English 30%, Greek 27.7%) but that the reverse was true for the number of people *attending* the sessions (English 26%, Greek 30%). Very few people from the Arabic (1.3%), Italian (3.1%), Spanish (4%) and Turkish (4.6%) communities participated.

ONE-TO-ONE SERVICE

The one-to-one service is needs-based, with service varying case by case, but includes:

- advice on the quality use of medicines
- organizing a medicine kit box
- providing information on consumer rights and responsibilities
- accompanying clients to hospitals, doctors and pharmacists
- providing grief and loss support

During the 2001-2002 year 207 one-to-one services were provided by the MIPP volunteers.

DISSEMINATION OF PROJECT INFORMATION

Two papers were presented at the 2002 National Medicines Symposium, held in Canberra in March, which was organized by the Pharmaceutical Health and Rational use of Medicines (PHARM) Committee and the National Prescribing Service (NPS). The MIP Project was highly praised by conference participants and organizers.

Information was also disseminated through the distribution of leaflets and through information stalls in different areas of Sydney. The stalls were very successful at the Royal Easter Show and the Seniors Week Expo and more than 12,000 resource materials were distributed through these stalls throughout the year. More than 16,000 leaflets and resource materials were distributed throughout the 2001-2002 period.

SBS Radio promoted the Project by conducting interviews with several of the MIPP volunteers as well as broadcasting information on Project activities and the quality use of medicines. Volunteers from the Arabic, Italian and Greek communities participated in these activities and subsequently received telephone requests for further talks at the community level.



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Park and Village Service (PAVS)

The role of the Park and Village Service (PAVS) is to provide casework support; resourcing and training to [generalist] tenants' advice and advocacy services throughout NSW; and advice on legislation and input into policy affecting residential parks. The service is funded through the NSW Department of Fair Trading under the Tenants Advice and Advocacy Program (TAAP).

The last year has been a busy one and has included the development of an expression of interest process for refunding the service; staff changes; and a busy program of casework, training, legislative review and policy work.

PAVS is pleased to report that our expression of interest in operating the State's Residential Parks Resourcing Service was successful and we have been refunded for the next three years. As part of this process PAVS has been given enhancement funding to employ a solicitor. In early 2002/2003 we will be recruiting for this full time position which will fill a long-felt need.

CASEWORK

PAVS continues to provide back-up advice to tenants' advice services and park resident organisations. We increased our casework intake by 30% in the 2000- 2001 period and have maintained that level during the 2001-2002 period.

Some park residents groups are extremely pro-active in accessing their rights as tenants. Home-owning park residents initiate the majority of residential park matters that go before the Residential Parks Panel of the Consumer, Trader and Tenancy Tribunal. Park residents who rent both the dwelling and the site from the park are under-represented. This is in direct contrast to standard tenancy cases in which it is the landlord who initiates action with the Tribunal.



PAVS receives and addresses inquiries on all aspects of park tenancies, but it is park closures that have been the major issue for both residents and generalist TAAP services this year.

Case Study

Tinkerbelle Park (in Ballina) houses many older people and people with disabilities. It is closing this year leaving more than 80 people with nowhere to go. The residents, assisted by the local tenancy service, have been active in lobbying council, opposing the Development Application for the new development, and running a very successful media campaign to raise local awareness of their problems.

PAVS provided a platform for residents to make their problems known to a wider audience through the National Caravan Park Conference and the publication of a paper on closures entitled 'Losing the Last refuge of the Battler'. PAVS staff travelled to the far north Coast to assist the local tenancy service to develop strategies that will assist Tinkerbelle residents with re-location issues, and also to negotiate re-location packages with the park owner and developer. Following a submission, which we assisted the local service to prepare, the Department of Fair Trading has provided funding for a part-time worker to provide additional assistance for Tinkerbelle residents.

TRAINING

Ten training sessions for Tenant Advice and Advocacy Program (TAAP) workers have been conducted in the last 12 months in Sydney and at regional locations. TAAP workers from all parts of the state attended the sessions.

PAVS presented four sessions at The National Caravan Park workers Conference that was attended by over 80 workers and residents mainly from NSW and Qld. The issue of park closures was a major topic addressed at the conference.

Community Education seminars, advising park residents and community workers of residents' rights and of strategies for achieving positive outcomes in residential park tenancy issues, have also been



conducted in the Far North Coast, Mid North Coast, Western NSW and the Sydney Area.

POLICY ISSUES

Closures of residential parks and the replacement of permanent residential park sites with tourist sites poses a major problem for park residents. Large numbers of park residents are in danger of becoming homeless and/or losing their movable dwellings, which is often their only asset.

PAVS will be launching a paper titled 'No Place for Home' at the CPSA Annual State Conference. This paper builds on the draft paper 'Losing the Last Refuge of the Battler' presented at the National Caravan Park Conference. The paper outlines the issues and makes recommendations to address the problems caused by park closures and the loss of affordable accommodation. No single level of government can deal with these problems, as they require a coordinated 'whole of government' approach. The paper will be distributed to all relevant government and non-government agencies and services.

In addition to major policy input on park closures, PAVS has prepared and lodged submissions in response to the following legislative reviews:

- Consumer, Trader and Tenancy Tribunal Bill 2001;
- Consumer Trader and Tenancy Tribunal Regulations 2001;
- Regulatory Impact Statement Electricity Supply (General) Regulation 2001;
- Code of Practice for the Re-Supply of Electricity to Permanent Residents of Residential Parks;
- Property Stock & Business Act 1941 (NSW); and
- Residential Parks (long-term Casual Occupation Bill 2002.

Other important policy issues PAVS has been involved in during the past year have been the review of Local Government Regulations and access to parks for emergency vehicles.

PAVS staff have presented papers to two national conferences this year, the 4th Australasian Conference of Tenancy Tribunals in Adelaide in September 2001, and The National Caravan Park Workers' Conference in March 2002.

PAVS is a member of many policy committees including the Consumer, Trader and Tenancy Tribunal's Residential Parks Operation Committee; the Department of Fair Trading's Parks Consultative Committee; the Utility Consumers' Advocacy Reference Group; and the Tenancy Legal Working Party to name but a few.



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Tenancy and Housing Information Unit (T&HIU)

Since learning that T&HIU will be refunded for a further three years (2002-2005) by the NSW Department of Fair Trading, what is now known as the Tenancy and Housing Information Unit will become the Older Persons Tenants' Service or, OPTS.

The decision to change our name was based on the Department's insistence that our Service should be seen as catering strictly to the needs of older tenants. The use of the word housing, as used in our current name, has on occasion led to some confusion with private homeowners seeking our assistance.

As our funding comes from the coffers of the Rental Bond Board we are not funded to cater for private homeowners and so refer these cases to an appropriate alternative service. At no stage are people 'turned away' without an appropriate referral.

The last twelve months have been extremely difficult as we jumped through hoops of fire to regain our funding agreement. For just about the entire twelve months we existed on 3 monthly interim funding whilst the Department decided our fate. An enormous amount of work went into the process with fears that we would lose our very important service to, perhaps, one of the major charities. Fortunately, this was not to be the case and we live to fight another day.

Apart from the work dedicated to our refunding we have seen an increase in the casework coming before us. It is troubling to see the number of older tenants pitted against a landlord intent on eviction. The health of an older person in this position can be seen to decline overnight.



We have had a number of successes in keeping older people in their tenancies, particularly protected tenants. We have also been successful in inhibiting rent increases and having repairs carried out. We have been witness to the lies and intimidation of landlords and real estate agents as they flagrantly breach agreements with a belief that older tenants will 'cave in' under pressure. Without a service such as our own this can often be the case. An 80-year old woman living alone can often be 'easy pickings' for a landlord and it is for these reasons that our service is so important.

For those who are unaware, we are a specialist resource service whose role is to look to the needs of older tenants with a particular focus on protected tenants. The legislation that covers this dwindling population is not well understood and we are required to resouce and educate other tenancy workers on this legislation. This requires running workshops offering back-up support to other workers and producing educational material to supply to tenants.

Of particular concern is the future of the Commonwealth State Housing Agreement. Recent negotiations between the states and the Commonwealth have resulted in a withdrawal of \$100 million by the Commonwealth. One of the first outcomes of this withdrawal of Commonwealth support will be a reduction in the number of dwellings able to be built by the Department of Housing who at present have over 100,000 households on their waiting list.

So too has privatisation and gentrification breached the lives of tenants, particularly those who are now unable to afford the massive rents demanded in the Sydney region. No longer is housing recognised as 'home', but rather as a method for property owners to create a 'capital gain'.

Low cost and affordable housing is being lost by the moment as more and more families and individuals are forced to the outer fringes where housing is more affordable. And, even in these areas prices increase by the day.

It is important that CPSA recognises the impact that all of this will have on older people on low fixed incomes. It is vital that older people are

allowed to remain in the areas to which they have become accustomed over many years of residency. To be forced from one's home and area because rents have moved beyond a person's capacity to pay is simply not good enough. We must press vigorously for funding to be re-allocated to the states which will allow for the construction and maintenance of secure and affordable housing for those unable for a variety of reasons, to purchase their own homes. Generally this group is represented by the most disadvantaged in our society but which now includes the 'working poor'.

And though this push for state funding is crucial, so too is the need for a nationally-coordinated strategic approach to housing policy and programs by all governments. Such an approach would seek to identify those factors on a national scale, which have gone to produce the housing system failure we now see in this country, and thus produce the means to overcome such failure.

CASE STUDY

Albert (not his real name) is a 70-year-old man who has maintained an impeccable tenancy record for 38 years. Probably as a result of his pride and a desire to remain independent Albert has never made claim to the Age Pension. He has paid his rent out of his own savings.

These savings have now become exhausted and he finds himself in rental arrears that he is unable to repay at present. He earns a small income from rolling newspapers at the local newsagency where he begins work at 4:00am. His landlord is now seeking for his tenancy to be terminated and, unless he can come up with the arrears there seems little hope of us being able to maintain him in his tenancy. He has become deeply depressed about having to move from the area and home that he has known for more than half of his life.

The Department of Housing will not place him in public housing but will insist that he re enter the private market with some little assistance from themselves. He will not be able to remain in the area that he has known for so long and will find that the only housing available to him will be on the outer fringes of Sydney. He will not be able to keep his job and we have no doubt that his depression will worsen as a result. Given the circumstances it is clear that the life expectancy of this man will become reduced as a result of such a huge loss.





State Treasurer's Report

In 1998, Robert E. Corben (Certified Accountant) conducted an investigation of the financial state of CPSA. Successive State Treasurers have acted upon the Corben recommendations. I have continued to implement these recommendations.

I am pleased to report that all staff sick leave, annual leave and time-off-in-lieu provisions are now fully funded, and that CPSA also has sufficient funds put aside in provisions and reserves to fully cover redundancies. Provision has also been made to cover the cost of painting the CPSA's State Office (as per our lease) as well as the cost of moving if and when that were to happen. In response to our auditor's recommendation during the year, we have improved the procedures to ensure transparency and accountability

At the 2001 State Conference, which marked the 70th birthday of CPSA, the President of the Benevolent Society launched 'Towards 2031' – an investment fund to help CPSA build its reserves for the future. In the first year of operation it looks very healthy, with approximately \$10,000 in this special investment account.

CPSA was very badly hit by the Public Liability Insurance 'Crisis' which has affected almost all community groups across Australia. CPSA's insurance premium was increased tenfold (from approximately \$7,000 to \$69,000 for \$10 million coverage). We were able to negotiate a slightly cheaper premium as some Branches only needed \$5 million coverage. To pay for the increase in the premium, CPSA had to restructure State Office and retrench a member of staff. We will continue to monitor the workload of our employees, and after State Conference the new Executive may well be in a position to review that vacant position. Many Branches and Area Councils made donations to be used for either *THE VOICE* or the Public Liability Insurance premium.

Expenses have been monitored and limited to those items that will improve the efficient and effective way that State Office operates in providing a service for our members and in fulfilling our funding obligations. State Executive expenses have been greatly reduced this year. Congratulations should go to the CPSA staff, volunteers and the State Executive.

The issue of high premiums has not been resolved by the Commonwealth or State Governments, so I encourage CPSA members to support State Council's recommendations to the 2002 State Annual Conference of a small increase to members' fees. (The last fee increase was a result of the Corben Report in 1998.) I believe that we should always plan for membership fees to at least cover the costs of *THE VOICE* and the Public Liability Insurance premium.



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