

Legal topics for older people

DIARY 2024



Legal Aid ACT

ACKNOWLEDGEMENTS

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Legal Aid ACT

Legal Aid
NEW SOUTH WALES

This publication is a general guide to the law. You should not rely on it as legal advice and we recommend that you talk to a lawyer about your situation. At the time of printing, the information is correct, but it may change.

If you think you need legal advice, or if you wish to provide feedback about this diary, please contact the Older Persons ACT Legal Service (OPALS):

A 2 Allsop Street, Canberra ACT

P 1800 353 374

E opals@legalaidact.org.au

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Legal Aid ACT acknowledges the traditional owners of Country throughout Australia and their continuing connection to land, culture and community. Legal Aid ACT pays our respects to elders past and present.



Featured artwork:

“The View from Kings Park, Canberra” by Trevor Dickinson.

The artwork is of the National Carillon and High Court on a winter morning in July.

Trevor moved to Australia from London in 2002 and has been drawing scenes from the streets of Canberra for the past twelve years.

With the eye of an outsider, Trevor looks for subjects that might go unnoticed or ignored but represent the essence of a city’s character.

Most notable was his series of drawings, Beautiful Bus Shelters of Canberra that became the subject of a 2018 exhibition and book.

Trevor continues to search for unique perspectives of Canberra and his work can be found at www.trevordickinson.com

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Foreword

I am pleased to provide the Foreword to the 2024 Legal Topics for Older People Diary.

The Council on the Ageing (COTA) ACT works tirelessly to improve and protect the wellbeing of older Canberrans. By engaging with community organisations, businesses and government, we strive to identify gaps and implement supports that empower older people to actively participate and contribute to the community.

The Older Persons Legal Service (OPALS) at Legal Aid ACT shares this vision, working to provide vital legal services to older people in the region. The Legal Topics for Older People diary is a helpful resource that assists senior Canberrans in understanding their legal rights and navigating the justice system. This diary sets out how and where to get help for people experiencing elder abuse and comprehensively outlines various legal topics relevant to seniors, including scams, age discrimination, wills, powers of attorney and aged care. Additionally, this diary connects readers to relevant legal services and informs of special events throughout the year.

Over 77,000 Canberrans aged over 60 are benefiting from the work of organisations like COTA ACT and Legal Aid ACT.

The information contained in this diary will help them to stay healthy and connected in our city.

As we embark on the year 2024, I wish you all safety, good health and success in navigating the legal landscape with confidence.

Jenny Mobbs
COTA ACT CEO





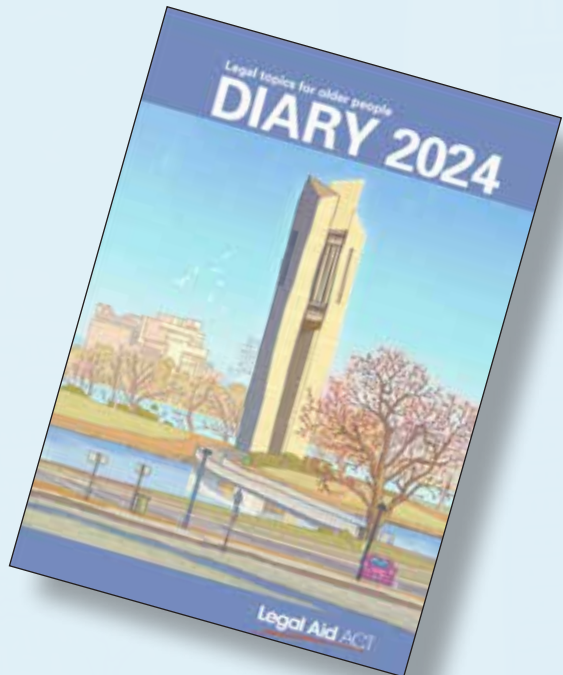
OPALS

About the Older Persons ACT Legal Service (OPALS)

The Older Persons ACT Legal Service (OPALS) is a specialist service within Legal Aid ACT that offers flexible legal assistance to older people. OPALS can help in many situations, such as if you:

- have concerns about your safety
- are being pressured to change your living arrangements, sign documents, or provide details of your finances
- are having money taken from you without your permission
- owe money and are not sure how you will repay it
- are being abused, threatened or bullied
- are being denied access to grandchildren, other members of your family or support services
- are being discriminated against because of your age.

OPALS has a strong community legal education component and provides information and referral services to concerned family, friends, and workers. OPALS draws on the expertise of other practices in Legal Aid ACT when providing advice and representation services. OPALS is a free service, and all cases are treated in confidence. We can also help make referrals to other specialist services for you. It is with great pleasure that we introduce the Legal Topics for Older People diary 2024.



Where to find legal help

These services provide free, confidential legal help in the ACT

Older Persons ACT Legal Service (OPALS)

A specialist service within Legal Aid ACT that offers flexible legal assistance for older people in the ACT. We can meet at your home, local coffee shop or anywhere you feel comfortable. Call 1800 353 374 or visit www.legalaidact.org.au/opals

Legal Aid ACT

Legal Aid ACT helps people in the ACT with their legal problems, especially people who are socially or economically disadvantaged. We can help in criminal law, family law and some civil law matters. Call 1300 654 314 or visit www.legalaidact.org.au

Aboriginal Legal Service (NSW/ACT)

An Aboriginal community organisation that provides information, referrals, legal advice and court representation to Aboriginal and Torres Strait Islander people with criminal law matters. Call 1800 765 767 for police charges and court matters, or 1800 733 233 for care and protection, and family matters or visit www.alsnswact.org.au

Canberra Community Law

Canberra Community Law is a community legal centre providing legal services to people on low incomes or facing other disadvantage in Canberra and its region. It provides legal services in the areas of human rights, disability discrimination, social security law and housing law. It also runs the Dhurrawang Aboriginal Human Rights Program and Night-time Legal Advice Service. Call (02) 6218 7900 or visit www.canberracommunitylaw.org.au

Care Consumer Law

This service provides free information, advocacy and legal advice in the areas of consumer law, credit and debt, telecommunications and fair-trading matters.

Call (02) 6143 0044 or visit www.carefcs.org/consumer-law-centre

ANUSA Legal Service

An accredited legal service available to ANU students both undergraduate and postgraduate. They can help with tenancy, migration or visa advice, employment, intellectual property, discrimination, defamation, sexual harassment/assault and other legal areas.

Call (02) 6125 2444 or visit anusa.com.au/services/legal

Environmental Defenders Office Canberra

Provides free legal advice on environment and planning law. Contact canberra@edo.org.au or visit www.edo.org.au/contact-us. You can also call them on 1800 626 239.



ACT Law Society ACT Pro Bono Clearing House

The clearing house is a 'last resort' for legal assistance after all other avenues for legal assistance have been exhausted. Approved applications for pro bono assistance are referred on to a network of legal providers. Call (02) 6274 0300 or visit www.actlawsociety.asn.au/for-the-public/legal-help/clearing-house

Tenancy Advice Service ACT (Division of Legal Aid ACT)

Provides free information, legal advice and assistance to tenants and occupants residing in private accommodation. Call 1300 402 512 or email TAS@Legalaidact.org.au or visit www.legalaidact.org.au/tasact

Women's Legal Centre ACT

A specialist legal service based in Canberra, providing legal and non-legal support to Canberra's most vulnerable women. It provides free advice and representation to women on family law, employment and discrimination matters. Call (02) 6257 4377 or visit wlc.org.au

2023 CALENDAR

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■ Public holidays ■ School holidays

My information

Name

Address

Telephone

Email

In case of emergency please notify

Name

Relationship to me

Telephone

Doctor's name/ phone

Medical conditions to note

Legal

My will is stored

Executer's name and phone

Attorney's name and phone

Advance Care Plan

Appointed Guardian/ Financial Manager name and phone

Other information

Important dates

2024

January

February

March

April

May

June

July

August

September

October

November

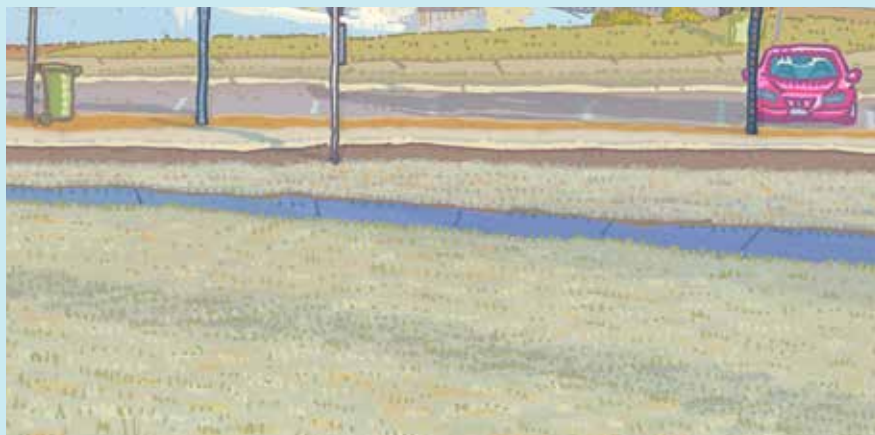
December

January

Your rights as a consumer and scams

As a consumer it is important to know your rights.

Telemarketing, online shopping and online banking have brought many benefits for consumers, but also some risks. Some salespeople and businesses may use email, telephone, mail and door-to-door sales to take advantage of you. They may also use high-pressure, misleading and confusing sales tactics to get you to sign contracts you do not understand. This means that you can be locked into contracts you cannot afford, and this may lead to legal action against you.



Telemarketers

There are rules about how and when telemarketers can contact you, such as not calling you on Sundays or national public holidays. If you do not want telemarketers to call you, you can add your number to the Do Not Call Register. Call 1300 792 958 or visit www.donotcall.gov.au for more information.

Door-to-door sales

Door-to-door salespeople must give you a 10 day 'cooling off' period to enable you to cancel a contract if you change your mind. The 'cooling off' period can be longer if the salesperson has not complied with certain disclosure requirements. If you do not want salespeople visiting your home, you can display a 'Do Not Knock' sticker next to your front door or other prominent place.

If a salesperson ignores your Do Not Knock sticker, you can report it to the Australian Competition and Consumer Commission (ACCC) using their online

consumer complaint form. Find out more and how to get a sticker at www.accc.gov.au/publications/door-to-door-do-not-knock-sign or call 1300 302 502.

Electronic banking

Never share your PIN or passwords with anyone. Keep them in a safe place, separate from your debit and credit cards. If your debit or credit card is lost or stolen, or if someone makes an unauthorised transaction on your account, tell your bank immediately. Most banks will not make you pay for unauthorised transactions provided you notify them as soon as possible and you did not contribute to that transaction, for example, by telling someone your PIN or writing your PIN on your card.

Goods and services

When you purchase goods and services from a business, they come with consumer guarantees prescribed by law. Goods must be of acceptable quality. This means

they must be fit for purpose, acceptable in appearance and finish, free from defects, and safe and durable.

Services must be rendered with due care and skill, be fit for the particular purpose and be delivered within a reasonable time if the contract does not fix a time.

If there is a breach of a guarantee, you may have the right to a refund, have the goods repaired or replaced, have the service contract cancelled, or obtain compensation. You can contact Access Canberra on 13 22 81, Care Consumer Law on (02) 6143 0044 or OPALS on 1800 353 374 for more information.

Gas, electricity and water providers

All energy retailers must give you time to pay your bill and offer you a payment plan. If you are having difficulty paying, they should offer to refer you to their hardship program for support. Talk to your energy or water provider

as soon as you have a problem to avoid disconnection. If you are having difficulties with your energy or water provider, contact Care Financial Counselling on 1800 007 007 or the ACT Civil & Administrative Tribunal (ACAT) on (02) 6207 1740. ACAT deals with energy and water issues if you have been disconnected, are having trouble paying your bills or are having a dispute with your utility company.

Financial hardship

If you can't pay your bills, you may be experiencing financial hardship. Rather than taking out a short-term loan — sometimes called a 'payday loan' — you can ask your utility provider for a hardship arrangement to pay off your bills over time. You can also get free help from Care Financial Counselling on 1800 007 007.

DID YOU KNOW?

If you are on Centrelink or a low income, you may be able to obtain a 0% interest loan of up to \$2,000 from Care's Community Loans Program to pay for essential goods or services like a fridge, a washing machine or car repairs. Call Care Financial Counselling on 1800 007 007

The Salvation Army also offers no interest loans. Call them on 13 72 58.

Insurance

If your insurance company rejects your claim, you can ask for an internal review of the decision. If you are still unhappy with their decision, you can make a complaint to the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or online at www.afca.org.au. Insurers should not make you pay your excess upfront if you can't afford it. If this happens to you, speak to your insurer's financial hardship section.

Health care

If you have concerns about your doctor or another health care professional, you should talk to them first. If your concerns are not resolved, you can contact the ACT Human Rights Commission (HRC) on (02) 6205 2222. The HRC is an independent body that deals with complaints about health services in the ACT.

Health Support from COTA

Strength for Life is an evidence-based, progressive strength training program for people 50+ years. Aimed to improve health outcomes, the program focuses on participant's strength, balance, coordination, endurance and mobility. Call COTA ACT on 6282 3777 to find out more.

Scams

Scams are designed to trick or persuade you to give away your personal details or your money. The common contact methods are text message (SMS), phone, email, social networking apps and online forums. The internet has given new life to old scams and created new ones. Anyone can be the victim of a scam, but older people lose the most money. You can protect yourself from scams if you are careful. Remember: 'if it sounds too good to be true – it probably is'.

Dating and romance scams

These usually happen on official dating or social networking websites, and dating apps where scammers create fake profiles to take advantage of people looking for companionship. They play on your emotions and put time and effort into gaining your trust before asking for money.

They will often pretend the money is for a personal or family emergency. Never send money, credit card details or online account details to anyone you have never met and/or don't trust, no matter how you feel about them. Be careful about how much personal information you share online. Scammers use information and pictures to target you with scams and may blackmail you if you have shared personal pictures or videos.

Spam mail and phishing

Spam is electronic junk mail. Spam could be from a legitimate business, or it could be from a scammer. Scammers will offer to help you or ask you to verify who you are. Your personal information can be sold or used to steal money from you. They may say you have received an inheritance, a lottery win, compensation or similar. Do not give information or money to anyone you do not trust, or are unsure of.

Phishing is where an attacker masquerades as a trusted business e.g. a bank, to try to get your bank account numbers and passwords. They may ask you to click on a link to reset a password or ask you to verify customer information. Do not respond or attempt to unsubscribe, and do not click on any links or call the phone number. The best thing to do is delete it. If you are not sure who is calling you, use publicly available information to call them back instead. Do not engage with the caller.



Where to find more information

Insurance Law Service

A national information, advice and referral service that can help with questions about insurance. Call 1300 663 464 or go to www.financialrights.org.au/getting-help/insurance

Australian Competition and Consumer Commission (ACCC)

The ACCC is Australia's national competition, consumer, fair trading and product safety regulator. Call 1300 302 502 or visit www.accc.gov.au

Access Canberra – Fair Trading

Fair Trading enforces the Australian Consumer Law in the ACT. Fair Trading assists and protects the community through the administration of consumer laws and provides information to consumers to ensure they are informed and confident when making purchases. Call 13 22 81 or visit www.accesscanberra.act.gov.au/s/fair-trading

ACT Civil & Administrative Tribunal (ACAT)

ACAT offers a free, fair and independent dispute resolution service for energy and water customers in ACT. If you are unable sort out a problem with your energy or water provider, contact ACAT on (02) 6207 1740 or visit www.acat.act.gov.au

Australian Financial Complaints Authority (AFCA)

AFCA's role is to assist consumers and small businesses reach agreements with financial firms about how to resolve their complaints. They are impartial and independent. AFCA does not act for either party to advocate their position. If a complaint does not resolve between the parties, AFCA will decide an appropriate outcome. Call them on 1800 931 678 or go to www.afca.org.au

Care Financial Counselling

Care Financial Counselling provides free and confidential financial counselling information and referral services to consumers on credit, debt, utility and banking issues. It also offers information and advocacy for people in financial stress. Call 1800 007 007 or visit www.carefcs.org/financial-counselling

Care Consumer Law

A community legal centre that specialises in the areas of consumer law, credit, banking, debt recovery and insurance. Call (02) 6143 0044 or visit www.carefcs.org/consumer-law-centre

ACT Human Rights Commission

The ACT Human Rights Commission promotes the human rights and welfare of people living in the ACT. Call (02) 6205 2222 or visit hrc.act.gov.au

Telecommunications Industry Ombudsman (TIO)

A free dispute resolution service for customers who have a complaint about their telephone or internet service. Call 1800 062 058 or visit www.tio.com.au

The ACT Law Handbook

The ACT Law Handbook is a guide to the laws of the ACT, and how they apply in practice. The Law Handbook can be accessed online at austlii.community/foswiki/ACTLawHbk/ACTLawHandbook

Be Connected

Be Connected is an Australia wide initiative empowering all Australians to thrive in the digital world. It has online learning resources as well as a network of community partners who offer in-person support so you can develop your digital skills and confidence. Call 1300 795 897 or visit beconnected.esafety.gov.au

MoneySmart

Australian Security and Investment Commission's website has information about investment, superannuation, managed funds, financial information and money management. Visit moneysmart.gov.au

Scamwatch

Scamwatch provides information about how to recognise, avoid and report scams. For more information visit www.scamwatch.gov.au

The Little Black Book of Scams

This resource highlights popular scams and has tips on how to protect yourself from scams, what you can do if you are scammed and how to report a scam. For more information visit www.scamwatch.gov.au/research-and-resources/the-little-black-book-of-scams

January 2024

1

New Year's Day (Public Holiday)

MONDAY

2

TUESDAY

3

WEDNESDAY

4

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



5

FRIDAY

6

SATURDAY

7

SUNDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

DID YOU KNOW?

The ACT Government provides a range of discounts to those who may be struggling to pay their bills due to a crisis or emergency. Visit www.act.gov.au/cost-of-living-support or call 13 22 81

January 2024

8

MONDAY

9

TUESDAY

10

WEDNESDAY

11

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



12

FRIDAY

13

SATURDAY

14

SUNDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

DID YOU KNOW?

The ACT Government provides rebates and subsidies for the purchase of energy efficient appliances. To check your eligibility visit www.climatechoices.act.gov.au/policy-programs/home-energy-support-rebates-for-homeowners

January 2024

15

MONDAY

16

TUESDAY

17

WEDNESDAY

18

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



19

FRIDAY

20

SATURDAY

21

SUNDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

DID YOU KNOW?

COTA ACT's Get IT program offers digital support to help you better use your digital device. Bring in your phone, tablet and/or laptop and sit one-on-one with a digital mentor to gain confidence using your device. Appointments are free and can be made by contacting COTA ACT on 6282 3777.

January 2024

22

MONDAY

23

TUESDAY

24

WEDNESDAY

25

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

26

Australia Day (Public Holiday)

FRIDAY

27

SATURDAY

28

SUNDAY

NOTES

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

February

Discrimination

Australians of all ages have the right to be treated fairly and to enjoy the same opportunities as others. Anti-discrimination laws protect people from being discriminated against because of their age in many areas of public life including employment, education, accommodation and in the provision of goods and services.

Sometimes the unfair treatment is obvious, for example, if you apply for a job and are told that you are too old to be considered even though you have the skills. But sometimes the discrimination is less obvious. A rule or policy may look fair because it applies to everybody but in practice it has an unfair or unreasonable effect on older people. For example, an employer might ask all employees to pass a fitness test, but the level of fitness they require is not necessary for the job. This could unfairly disadvantage older people. This is called indirect discrimination.

Compulsory retirement at 65 years was abolished many years ago. Employers can no longer force a person to retire. They may be able to ask you when you intend to retire but if they keep asking you and pressuring you to retire, this could amount to age discrimination.

What can you do about discrimination?

You can make a complaint about discrimination on the grounds of age to the ACT Human Rights Commission, Australian Human Rights Commission or Fair Work Commission. There are strict time limits for doing this, so you should talk to a lawyer if you have concerns about your situation.



Where to find more information

You can get more information about discrimination and how to make a complaint from the:

- ACT Human Rights Commission. Call (02) 6205 2222 or visit hrc.act.gov.au
- Australian Human Rights Commission. Call 1300 656 419 or visit humanrights.gov.au
- Fair Work Commission. Call 1300 799 675 or visit www.fwc.gov.au
- Fair Work Ombudsman. Can give you information and advice about your workplace rights and obligations. Call 13 13 94 or visit www.fairwork.gov.au
- The ACT Law Society website has a search function to enable you to find lawyers with expertise in discrimination law. Go to www.actlawsociety.asn.au or call (02) 6274 0300.

February 2024

JANUARY **29**
MONDAY

JANUARY **30**
TUESDAY

School term 1 begins for new students

JANUARY **31**
WEDNESDAY

School term 1 begins for continuing students

1
THURSDAY



2

FRIDAY

3

SATURDAY

4

SUNDAY

DID YOU KNOW?

If you can't do your normal job because you are injured at work, or for some other reason, but you want to keep working, you should talk to a private lawyer who specialises in workers compensation law.

February 2024

5

MONDAY

6

Waitangi Day

TUESDAY

7

WEDNESDAY

8

THURSDAY



9

FRIDAY

10

Lunar New Year

SATURDAY

11

SUNDAY

DID YOU KNOW?

There are payments you can receive if you are a full-time carer and cannot work because of your caring responsibilities. You can find information about payments and what other help is available for carers from Services Australia. Visit www.servicesaustralia.gov.au/caring-for-someone

February 2024

12

MONDAY

13

TUESDAY

Anniversary of the National Apology
to members of the Stolen Generations

14

WEDNESDAY

Valentine's Day

15

THURSDAY



16

National Multicultural Festival begins
Sydney Gay & Lesbian Mardi Gras begins

FRIDAY

17

SATURDAY

18

National Multicultural Festival ends

SUNDAY

DID YOU KNOW?

From 1 July 2022, if you are employed, you are generally entitled to superannuation guarantee contributions regardless of how much you earn. Some exceptions apply, for example, if you work as a nanny or live-in housekeeper in a domestic setting for 30 hours or less. Call 132 861 or visit www.ato.gov.au

February 2024

19

MONDAY

20

TUESDAY

21

WEDNESDAY

22

THURSDAY



23

FRIDAY

24

SATURDAY

25

SUNDAY

DID YOU KNOW?

If you retire, your employer should pay you all your entitlements including annual leave. You may also be entitled to long service leave depending on how long you have been employed and what sector you worked in. For more information contact WorkSafe ACT on 13 22 81 or visit www.worksafe.act.gov.au/laws-and-compliance/long-service-leave

March

Wills and other ways to plan ahead

Wills

A will is a legal document that sets out how you want your assets—called your ‘estate’—to be distributed after you die. Assets can include real estate, shares, motor vehicles, money, artwork and items of sentimental value. You must appoint an executor in your will. An executor is responsible for making sure that your estate is distributed according to your wishes and that your debts including taxes are paid. It is important to choose an executor who you trust and has the skills to carry out the role.

How do I make a will?

Although you can make a will yourself, it is best to talk to a solicitor to get advice to ensure your will is legally valid, and it reflects your wishes. A will must follow strict legal requirements and be properly signed and witnessed.

Who can help you prepare a will?

Legal Aid ACT does not draft wills as part of its service. The ACT Law Society can refer you to a solicitor who can prepare your will. Solicitors' fees vary and can depend on how complex the will is. The Public Trustee & Guardian for the ACT (PTG) can prepare your will for a moderate fee. The PTG can prepare your will for free (1 free will every 2 years) if you are:

- 60 years of age or older, or
- a concession card holder or experiencing hardship, or
- an Aboriginal or Torres Strait Islander.

If you choose a professional, like a solicitor or the PTG, they will charge fees to administer your estate after you die. For example, for the 23/24 financial year, the PTG charges 4.4% on the first \$300,000 of the gross value of estate assets, 3.3% on the second \$300,000, 2.2% on the third \$300,000 and 1.1% thereafter.

The minimum estate administration fee is \$3,138. A personal executor may also charge a commission if approved by the Court.

How often should I review my will?

Your will expresses your wishes at a particular point in time. You should review your will regularly to ensure it accurately reflects your current wishes and changes in your personal circumstances (such as births, deaths, marriages or divorces in the family) or change in your financial circumstances (such as, if you acquire new property, or dispose of any property mentioned in your will).

To ensure your will is up to date, you should review it every three to five years.

What will happen if I die without a will?

If you die without a will this is called dying 'intestate'. If you die intestate, you lose the opportunity to have a say in how you want your assets and sentimental items distributed, and who your executor will be. Your estate will be distributed according to a formula set out by law and people may miss out or not get what you intended them to have. In addition, an administrator must be appointed by the court to act like an executor to deal with the estate. It is far better to plan ahead and have a valid and up-to-date will in place.

Other ways to plan ahead

What would happen to your personal, financial and business affairs if you were no longer able to make decisions for yourself because of illness or injury? If you do not have planning ahead documents in place and you lose the capacity to make decisions, your family and friends may

not know what you would have wanted to do about your financial, health and lifestyle needs. They may have difficulty paying bills from your bank account. If a decision needs to be made about selling your home to pay for you to move into residential aged care or a home that is more suitable for you, they would have to go to a tribunal to have someone appointed to make decisions for you. However, you can plan ahead by deciding who you would like to make decisions for you. You can do this by making an 'Enduring Power of Attorney'.

What is an Enduring Power of Attorney?

An Enduring Power of Attorney (EPOA) is a legal document that appoints another person or persons to act on your behalf to make decisions for you if you lose decision making capacity. These decisions can be about property (including financial matters), personal care, health care and medical research matters. It is always a good

idea to seek legal advice before preparing an Enduring Power of Attorney document.

Some examples of property matters include managing bank accounts, paying bills, and buying or selling property.

Some examples of personal care matters include decisions about where you live, who you live with and any services you receive.

Some examples of health care matters include consenting to lawful medical treatment necessary for your wellbeing or withholding medical treatment.

Who should I choose?

This is a very important decision. The person you appoint should be someone you trust to do the right thing by you, and they must be willing and able to take on the responsibilities of being appointed an attorney. You can appoint one or multiple attorneys, but it is important not to let anyone pressure you into signing a power of attorney form.

If you do not know anyone that would be suitable, you can appoint

an independent trustee or the Public Trustee & Guardian as your attorney, but fees will be charged for these services.

Things your attorney can and cannot do

There are a number of obligations the attorney must comply with. These include keeping accurate records of all dealings and transactions made under an Enduring Power of Attorney and keeping their property separate from the principal's property unless the property is owned jointly.

Ending a power of attorney

If your attorney is not acting in your best interests or is doing wrong by you (like taking your property without permission) you can remove them and appoint a new attorney if you have decision making capacity. However, if you have impaired decision-making capacity, you will not be able to remove your attorney on your own and

someone with an interest in your welfare will have to step in on your behalf.

This person can apply to the ACT Civil and Administrative Tribunal (ACAT) to have the attorney's actions reviewed and, in the appropriate circumstances, overturned. There are a number of processes to go through and legal advice should be obtained before an application is filed with ACAT.

Planning for retirement

Because we are living longer and healthier lives, many of us will have a longer retirement too. Planning for the future should also involve taking stock of your financial situation and thinking about your income sources after you retire— such as the age pension, superannuation, savings and investments. The earlier you prepare for retirement, the more control you will have over your options. However, it is never too late to plan. It is a good idea to talk to an expert about financial and retirement planning.

Where to find more information

ACT Civil & Administrative Tribunal (ACAT)

ACAT can make a range of orders about guardianship and property management. Call (02) 6207 1740 or visit www.acat.act.gov.au

Advance Care Planning Australia

Explains the steps you can take to plan ahead for your future health care. Call 1300 208 582 or visit www.advancecareplanning.org.au

Dementia ACT

Dementia Australia is the peak body representing the interests of people affected by dementia. Call 1800 100 500 or visit: www.dementia.org.au/contact-us/act

MoneySmart

A website with information about managing your money, superannuation and retirement, investing and how to go about getting the right financial advice. Visit moneysmart.gov.au

Public Trustee & Guardian

Prepares wills, powers of attorney, trusts and enduring guardianship appointments. You can also appoint the PTG as your executor and attorney. Call (02) 6207 9800 or visit www.ptg.act.gov.au

The Power to Choose is a useful publication produced by PTG which includes a form for making an EPOA and guidelines to assist you to complete the form. You can obtain a copy of the publication by calling the PTG on (02) 6207 9800 or download it at www.ptg.act.gov.au/__data/assets/pdf_file/0007/2166487/ptg-power-to-choose.pdf

The Law Society of the ACT

Can assist you to find a private lawyer who specialises in estate planning. Call 02 6274 0300 or visit www.actlawsociety.asn.au

Your rights in retirement

'Your Rights at Retirement: a guide to making decisions and navigating your entitlements in later life' produced by the Australian Human Rights Commission can help you think about the decisions you should be making for the future. Download it at humanrights.gov.au/our-work/age-discrimination/publications

February 2024

FEBRUARY **26**
MONDAY

FEBRUARY **27**
TUESDAY

FEBRUARY **28**
WEDNESDAY

FEBRUARY **29**
THURSDAY

March 2024

1

FRIDAY

2

SATURDAY

3

World Hearing Day & Sydney Gay & Lesbian Mardi Gras ends

SUNDAY

DID YOU KNOW?

Many Australians have lost, destroyed or damaged an important original document—like a will or passport. Where the Public Trustee and Guardian, or a lawyer prepares a will for you, they can keep the original will in a safe place for you free of charge.

March 2024

4

MONDAY

5

Clean Up Australia Day

TUESDAY

6

WEDNESDAY

7

THURSDAY



8

International Women's Day

FRIDAY

9

SATURDAY

10

Ramadan begins (Islamic calendar, subject to moon cycle)

SUNDAY

DID YOU KNOW?

If your partner or someone else you were financially dependent on dies without leaving enough for you in their will, a claim under the family provision law in the ACT must be made within six months of when probate or letters of administration are granted, unless the court grants an extension of time.

March 2024

11

Canberra Day (Public Holiday)

MONDAY

12

TUESDAY

13

WEDNESDAY

14

THURSDAY



15

FRIDAY

16

SATURDAY

17

St Patrick's Day

SUNDAY

DID YOU KNOW?

If you have not appointed an attorney, and there is a need for someone to make decisions on your behalf because your capacity has become impaired, ACAT can appoint a guardian or financial manager to make decisions for you.

March 2024

18

MONDAY

19

TUESDAY

20

WEDNESDAY

21

THURSDAY

International Day for Elimination of Racial Discrimination/
Harmony Day & National Close the Gap Day



22

FRIDAY

23

SATURDAY

24

SUNDAY

DID YOU KNOW?

You can make an advanced care directive (Statement of Choices) and/or Health Direction as an alternative, or in addition to an enduring power of attorney covering health matters. For more information contact OPALS on 1800 353 374, Access Canberra on 13 22 81 or go to www.health.act.gov.au/services/advance-care-planning

March 2024

25

First Day of Holi, Festival of Colours

MONDAY

26

TUESDAY

27

WEDNESDAY

28

THURSDAY



29

Good Friday (Public Holiday)

FRIDAY

30

Easter Saturday (Public Holiday)

SATURDAY

31

Easter Sunday (Public Holiday)
International Transgender Day of Visibility

SUNDAY

NOTES

April

Legal issues for older Aboriginal and Torres Strait Islander people

Older Aboriginal and Torres Strait Islander people have the same issues as any other older people. But some issues may affect older Aboriginal and Torres Strait Islanders differently because of their history, culture and disadvantages that some may have faced or face in their life. This topic covers some of the things older Aboriginal and Torres Strait Islanders might want to know about.

Child protection and grandchildren

If Child and Youth Protection Services (CYPS) contact your family about your grandchildren and you want to help, consider:

- talking to your family to find out what CYPS is concerned about
- contacting CYPS and ask to speak to the case worker who contacted your family
- telling the CYPS caseworker who you are and give them your contact details
- asking the CYPS caseworker for their name and contact details
- finding out what they are concerned about and ask how you can help your family
- making a note of the phone call, who you spoke to and what you talked about.

You can receive advice about becoming a guardian of your grandchildren. Guardianship is an arrangement where the ACT Childrens Court gives you responsibility for the care of a child or young person.

What if Child and Youth Protection Services takes action?

If CYPS goes to court about your grandchildren and you or someone else in your family or community wants to care for them, you should:

- let the CYPS case worker know as soon as possible
- find out when the case is next in court
- either be at court or arrange for someone else to be there to tell CYPS and the magistrate that you want to care for your grandchildren
- get legal advice.

Where to find more help about child protection

Legal Aid ACT can help Aboriginal and Torres Strait Islander families with care and protection, family law matters, and advocacy around receiving financial assistance as a carer. Call 1300 654 314 to speak with a Legal Aid care and protection lawyer or an Aboriginal and Torres Strait Islander liaison officer.

Mulleun Mura Aboriginal and Torres Strait Islander Women's Access to Justice Program is a service within the Women's Legal Centre that aims to strengthen culture and community, and can help with domestic violence, care and protection, family law and other matters. Call (02) 6257 4377 to speak with the Mulleun Mura team, or visit wlc.org.au/get-help/our-services-and-programs/mulleun-mura

Payments for sexual abuse survivors

One of the recommendations to come out of the 'Royal Commission into Institutional Responses to Child Sexual Abuse' is the National Redress Scheme in which some people can receive compensation. The scheme will finish on 30 June 2027. You can apply under this Scheme for counselling, payments (from less than \$10,000 up to \$150,000) and an apology if:

- you were sexually abused when you were under 18 years and
- it happened before 1 July 2018
- an institution was responsible for bringing you into contact with the person who abused you
- you were born before 30 June 2010
- at the time you apply you are an Australian citizen or permanent resident.

Your application may be processed differently if you:

- were abused at an institution that did not join the National Redress Scheme
- are under 18 years of age
- have ever been sentenced to more than five years in prison
- have already received a payment related to the abuse.

You cannot apply if you are serving a prison sentence but can apply once released or if there are 'exceptional circumstances.' You can call:

- National Redress Scheme on 1800 737 377 for more information and Knowmore on 1800 605 762 for free, confidential, independent and culturally appropriate advice.

National Disability Insurance Scheme

The National Disability Insurance Scheme (NDIS) provides people under 65 with a disability with the support they need. This can mean more time with family and friends, greater independence, access to new skills, jobs, or volunteering in their community, an improved quality of life and connecting with culture. To check if you are eligible, call the NDIS on 1800 800 110 or visit www.ndis.gov.au/applying-access-ndis/am-i-eligible

An NDIS planner will help you with your first plan. This is where you work out the supports you need—like transport, equipment and linking you and your family with support services.

If you are unhappy with the support you are given or you are told you cannot join the NDIS, you can do something about it. For more information and advice, speak to your advocate or contact Legal Aid ACT on 1300 654 314.

Funerals

You can find information about funerals in the May topics of this Diary.

Consumer leases

Many 'rental' companies allow you to rent electrical appliances or other household goods like fridges and washing machines if you are unable to pay for them upfront.

Although these fortnightly payments may seem affordable and you get the goods straight away, you could end up paying more than double the retail price of the goods by the time your lease ends. You also do not automatically own the goods at the end of the lease.

Before entering into a rental agreement, you should compare the total cost of the rental with what it would cost to purchase the same product outright.

You can use ASIC's consumer lease calculator to do this on the Moneysmart website

at moneysmart.gov.au/other-ways-to-borrow/consumer-leases

If you are struggling to keep up with these repayments, or repayments on other loans, see a financial counsellor or get legal advice. The credit provider may have unlawfully entered into a contract with you, and you may have the right to challenge it.



Tips about services that may help older Aboriginal and Torres Strait Islander people

Money issues

The Australian Tax Office (ATO) wants to make tax and super as easy as possible for Aboriginal and Torres Strait Islander people. You can get free help from their trained volunteers at tax time if you are on a low income. Call the ATO Indigenous Helpline on 13 10 30 or visit www.ato.gov.au/general/aboriginal-and-torres-strait-islander-people

The MoneySmart website has information for Aboriginal and Torres Strait Islander people about how to budget, save and manage a big windfall of money. It also has an Indigenous Outreach Team which provides support to Aboriginal and Torres Strait Islanders. Contact the ASIC Indigenous Help Line on 1300 365 957 or visit moneysmart.gov.au/indigenous

Where to find more information

Other assistance

- Legal Aid ACT has Aboriginal and Torres Strait Islander Liaison Officers that can help you navigate its legal services and help you connect with non-legal support services. Call the Legal Aid ACT Helpline on 1300 654 314 or visit www.legalaidact.org.au/Community-Liaison-Unit
- The A.C.T. Disability, Aged and Carer Advocacy Service (ADACAS) provides help and support to people with disabilities, the elderly and their carers. ADACAS can also help people with their application forms for the National Redress Scheme. Call (02) 6242 5060 or visit www.adacas.org.au
- Carers ACT offers free services and programs to help carers. Call (02) 6296 9900 or visit www.carersact.org.au
- Care Financial Counselling provides free and confidential financial counselling information and referral services to consumers on credit, debt, utility and banking issues. Call 1800 007 007 or visit www.carefcs.org
- Gugan Gulwan is an Aboriginal youth centre located in the ACT suburb of Wanniasa. Call (02) 6296 8900 or visit www.gugan-gulwan.com.au
- The Public Trustee & Guardian prepares wills, powers of attorney, trusts and enduring guardianship appointments. You can appoint the Public Trustee & Guardian as your independent executor and attorney. Call (02) 6207 9800 or visit www.ptg.act.gov.au
- Winnunga Nimmityjah AHS is an Aboriginal health and community service operated by the Aboriginal community. Call (02) 6284 6222 or visit www.winnunga.org.au

April 2024

1

Easter Monday (Public Holiday)

MONDAY

2

World Autism Awareness Day

TUESDAY

3

WEDNESDAY

4

THURSDAY



5

FRIDAY

6

SATURDAY

7

Daylight saving ends (clocks backward 1 hour)

SUNDAY

DID YOU KNOW?

The Australian Securities & Investments Commission can give Aboriginal and Torres Strait Islander people information and take complaints about financial service providers, including funeral insurers. Call 1300 365 957 or go to moneysmart.gov.au/indigenous

April 2024

8

Ramadan ends (Islamic calendar, subject to moon cycle)

MONDAY

9

Eid al-Fitr (Islamic calendar, subject to moon cycle)

TUESDAY

10

WEDNESDAY

11

World Parkinson's Day

THURSDAY



12

School term 1 ends

FRIDAY

13

SATURDAY

14

SUNDAY

SCHOOL HOLIDAYS

DID YOU KNOW?

If you are on Centrelink or a low income, you may be able to get a no interest loan to pay for essential goods and services such as fridges, washing machines or car repairs. Call Care Financial Counselling on 1800 007 007 or the Salvation Army on (02) 6241 0518 or visit: www.salvationarmy.org.au/need-help/financial-assistance/no-interest-loan-scheme

April 2024

15

MONDAY

16

TUESDAY

17

Rama Navami, Celebration of Lord Ram

WEDNESDAY

18

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



19

FRIDAY

20

SATURDAY

21

SUNDAY

SCHOOL HOLIDAYS
SCHOOL HOLIDAYS
SCHOOL HOLIDAYS

DID YOU KNOW?

Access Canberra has a Funeral Assistance Program that may assist an Aboriginal or Torres Strait Islander deceased person, where it is culturally required, to be transported to their homelands for burial. Contact 13 22 81 or visit www.revenue.act.gov.au/community-assistance/funeral-assistance

April 2024

22

International Earth Day

MONDAY

23

TUESDAY

24

World Immunisation Week

WEDNESDAY

25

ANZAC Day (Public Holiday)

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



26

FRIDAY

27

SATURDAY

28

SUNDAY

NOTES

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

May

Facts about funerals

If you need to arrange a funeral for a family member or a friend, or you want to plan ahead to pay for your own funeral, it can be hard to know where to start. It's important to know your rights. It is also important to know what responsibilities funeral providers or insurance companies have, and how to protect yourself if things go wrong.

How much does a funeral cost?

Most of us only find out about funeral costs when we need to arrange a funeral of a family member or friend. Funerals can cost from \$4,000 for a basic cremation to around \$15,000 for a more elaborate casket, burial and flowers.

Planning ahead: What are my options?

If you want to plan ahead for your funeral, you can:

- save money in a high interest bank account
- arrange a funeral bond — these can be arranged through a funeral director
- arrange a pre-paid funeral — talk to a funeral director about the options and check that your money is being put in a 'registered fund' for safekeeping
- rely on your superannuation or life insurance death benefit payment which may cover your funeral costs
- take out funeral insurance — there is more information about this below.

What should I know about funeral insurance policies?

Funeral insurance policies may be attractive if you want to spare your loved ones from paying for your funeral.

However, some funeral insurance policies are risky or a waste of money. Advertising for funeral insurance can be confusing and misleading, so you should check all the details before you sign up. The premiums of funeral insurance policies may start low but can rise steeply as you age and can quickly become unaffordable for people living on the pension.

If you can't keep up the payments you may lose your cover, plus all the money you have already paid towards the insurance. If you have paid premiums for a long time, many policies will pay out much less for the funeral than what you paid over the period you were insured. Some funeral insurance policies are 'capped' so you never pay more than the benefit your family will get. Or if you keep paying, your family will get the extra money that you paid in.

These policies can be a better option than policies where you keep paying more than the benefit you will receive, and policies where you have to keep paying until you pass away.

What other funeral products are there?

Funeral insurance is possibly not the best option if you want to plan ahead while you are still relatively young and healthy. Savings, prepaid funerals, funeral bonds, and life insurance are more cost-effective options for covering your funeral costs.

Can I get help to pay for a funeral?

If you are looking for ways to pay for a funeral after the death of a loved one, these places may be able to help:

- Department of Veterans' Affairs (if the person was a veteran). The Department has a factsheet at www.dva.gov.au/financial-support/support-families/bereavement-payments/help-pay-funeral
- Victim Support ACT (if the person was a victim of crime) visit www.victimsupport.act.gov.au
- The death benefit payment from a person's superannuation or life insurance policy could also be used to pay for a funeral. If they worked since 1992, they may have superannuation.

Other sources of funds at this difficult time may include:

- bereavement payments from Centrelink
- organisations with which you or your loved one is associated, for example, trade unions, clubs and charities.

Where to find more information

If you are thinking about buying funeral insurance, visit moneysmart.gov.au/funeral-insurance and moneysmart.gov.au/paying-for-your-funeral

ACT Cemeteries and Crematoria Authority (Canberra Memorial Parks)

For information about cemeteries and crematoria, and information about the funeral process, including frequently asked questions visit www.canberramemorialparks.act.gov.au

ACT Law Handbook

This has information about Wills, Estates and Funerals. You can find the ACT Law Handbook on the Austlii website at austlii.community/foswiki/ACTLawHbk/ACTLawHandbook

Australian Financial Complaints Authority (AFCA)

AFCA can help resolve complaints about insurance products, including life and funeral insurance. Call 1800 931 678 or visit www.afca.org.au

Centrelink

For information about a bereavement payment or other help after a loved one dies. Call 13 23 00 or visit www.servicessaustralia.gov.au/death-loved-one

Insurance Law Service

A national information, advice and referral service that can help with questions about funeral insurance. Call 1300 663 464 or visit insurancelaw.org.au/about-us/insurance-law-service

May 2024

APRIL

29

School term 2 begins

MONDAY

APRIL

30

TUESDAY

1

WEDNESDAY

2

THURSDAY



3

FRIDAY

4

SATURDAY

5

SUNDAY

DID YOU KNOW?

The executor of your will is responsible for organising your funeral and paying for it from your estate. If someone else engages a funeral director to run your funeral, they will have to pay the cost—unless the executor agrees to pay those costs.

May 2024

6

MONDAY

7

TUESDAY

8

WEDNESDAY

9

THURSDAY



10

FRIDAY

11

SATURDAY

12

Mother's Day
International Nurses Day

SUNDAY

DID YOU KNOW?

Centrelink exempts the money you spend on a burial plot, prepaid funeral or funeral bond from the assets test for pensions, within certain limits. Visit www.servicesaustralia.gov.au/funeral-bonds-and-prepaid-funerals?context=22526

May 2024

13

MONDAY

14

TUESDAY

15

Buddha's Birthday

WEDNESDAY

16

THURSDAY

17

IDAHOBIT Day (International Day Against Homophobia, Biphobia and Transphobia)

FRIDAY

18

SATURDAY

19

SUNDAY

NOTES

May 2024

20

Dementia Awareness Week

MONDAY

21

TUESDAY

22

WEDNESDAY

23

Vesak Day

THURSDAY



24

FRIDAY

25

SATURDAY

26

National Sorry Day

SUNDAY

NOTES

June

Elder abuse

Everyone has the right to live in a respectful and safe environment. However, people may not feel safe if they are experiencing abuse from a partner, a family member or another person who lives in their home, like an adult child. It is important to remember there are things you can do to protect yourself from violence or abuse.

What is elder abuse?

Elder abuse is any act that causes harm or distress to an older person by someone they trust. It can include:

- physical violence such as slapping, hitting, pushing, sexually abusing or restraining you
- calling you names, threatening you, intimidating you, swearing and shouting at you or humiliating you
- pressuring you to hand over money, taking control of your money or property, or forcing you to sign things you do not understand or do not want to sign.
- refusing to let you go out and do things, and stopping contact with your family, friends or support services
- not giving you proper food, clothing or personal care—intentional or unintentional.

Elder abuse can happen to anyone. No matter how financially secure you currently are. Circumstances can change quickly. It is important you recognise the signs and seek help early.

The law can also protect you

Some abusive behaviour, such as physical or sexual assault, is a crime. This type of behaviour can be reported to the police and the person who is violent towards you can be charged with a criminal offence.

From April 2021, abusing, neglecting or failing to protect a person over 60 with a vulnerability is a criminal offence in the ACT. As with all other criminal behaviour, police are the appropriate people to talk to in the first instance.

Some types of behaviour, such as taking money from your bank account without your consent

or forging your signature on a document are also crimes and the person can be charged with theft or fraud.

Other behaviours, such as insisting on having access to your identity documents or the certificate of title to your property, can put you at risk of losing money and even your home.

Also, Family Violence Orders (FVO) can be made by a Court to prohibit or restrict the person from abusing you. If you are successful in getting an FVO, the person can sometimes be made to move out of the home you share, if that is what you want.

If you want them to stay, they will have to change their behaviour towards you or they can be charged with breaching the FVO, which is a criminal offence.

Getting help

Legal Aid ACT can help through our Older Persons ACT Legal Service (OPALS) by providing advice and information about:

- how to set up an enduring power of attorney that will work best for you
- how a guardian and financial manager may be appointed to help you make decisions in case your decision-making capacity is impaired
- how an 'assets-for-care' arrangement may affect you
- what options you have if you find yourself being abused.



Steps you can take to improve your personal safety

Call the Domestic Violence Crisis Service on 02 6280 0900 (24 hours/7 days)

- Consider getting a personal safety alarm
- Ask neighbours to be alert for any signs of a problem
- Make a codeword to signal neighbours or friends that they need to call 000
- Keep a list of up-to-date telephone numbers
- Think about supportive people in your circle of friends and family that you can call on if you feel you need to talk. Ask if you can leave spare keys, clothes and copies of essential documents with them
- Contact Dementia Australia ACT on 1800 100 500 for support if your partner is becoming or is violent because of dementia.

Steps you can take to improve your financial safety

- Review who has access to your bank accounts and to your Centrelink pension or other investments
- Seek independent legal advice before transferring property or assets, or signing a Power of Attorney
- Avoid keeping cash in the house, or lock it up along with other valuables
- Open your own bank account that only you can access
- Set up direct debits or Centrepay so that bills are automatically deducted in affordable, regular amounts
- Save a bit of money, if possible, in case of an emergency
- Seek financial support from a reputable advisor. You can receive free financial counselling from CARE Financial Counselling on 1800 007 007.



Where to find more information

EMERGENCY '000' INFORMATION IN YOUR OWN LANGUAGE (www.triplezero.gov.au)

Domestic Violence and Personal Protection Unit

Legal advice and assistance in applying for family violence or personal protection orders. Call Legal Aid ACT on 1300 654 314 or visit www.legalaidact.org.au

Carers ACT

Free services and programs to help carers. Call (02) 6296 9900 or visit www.carersact.org.au

Conflict Resolution Service

Provides mediation services in the ACT. Call (02) 6189 0590 or visit crs.org.au

COTA (ACT)

A peak organisation for issues relating to older ACT citizens. The Seniors Information Service is a Canberra-wide information and referral service managed by COTA ACT. You can contact the service by phone, email or in person and get information and support relating to a range of issues impacting senior Canberrans. Available during business hours

P: (02) 6282 3777

E: contact@cotaact.org.au

A: Hughes Community Centre,
2 Wisdom St Hughes

Dementia Australia ACT

Peak body for dementia in the ACT. Call 1800 100 500 or visit www.dementia.org.au/contact-us/act

Domestic Violence Crisis Service

24 hours/7 days crisis intervention service. Call (02) 6280 0900 or visit dvcs.org.au

Lifeline

Support in a crisis and suicide prevention. Call 131 114 or visit www.lifeline.org.au

Relationships Australia

The Relationships Australia Canberra & Region Senior Relationship Services is a new counselling, mediation and case management service to support families who need help negotiating complex issues related to ageing. Call 1300 364 277 or visit racr.org.au/services/senior-relationship-services

ACT Disability, Aged and Carer Advocacy Service (ADACAS)

Help and support for people with disabilities, the elderly and their carers. Call (02) 6242 5060 or visit www.adacas.org.au

Women's Legal Centre

Free legal advice for women concerning family and employment. Call (02) 6257 4377 or visit wlc.org.au

1800 RESPECT

24 hours/7days sexual assault, domestic and family violence counselling service. Call 1800 737 732 or visit www.1800respect.org.au

May 2024

MAY 27

Reconciliation Day (Public Holiday) National Reconciliation Week begins & 1967 Referendum Anniversary

MONDAY

MAY 28

TUESDAY

MAY 29

WEDNESDAY

MAY 30

THURSDAY



June 2024

MAY **31**
FRIDAY

1 Pride Month begins

SATURDAY

2

SUNDAY

DID YOU KNOW?

Did you know that Relationships Australia Canberra offers a free counselling service for older Australians? They can help you to discuss difficult transitions, resolve or prevent family conflict, plan for the future and make decisions that protect your rights and safety. Call them on 1300 364 277 to make an appointment today!

June 2024

3

Mabo Day

MONDAY

4

TUESDAY

5

World Environment Day

WEDNESDAY

6

THURSDAY



7

FRIDAY

8

SATURDAY

9

SUNDAY

DID YOU KNOW?

Residents aged 70 years or over are entitled to free travel on Canberra public transport.

June 2024

10

Sovereigns Birthday (Public Holiday)
Men's Health Week

MONDAY

11

TUESDAY

12

WEDNESDAY

13

THURSDAY



14

FRIDAY

15

World Elder Abuse Awareness Day

SATURDAY

16

Eid Al-Adha begins (Islamic Calendar, subject to moon cycle)

SUNDAY

DID YOU KNOW?

The ACT Human Rights Commission has the power to investigate complaints about the abuse of older people or vulnerable adults. Call the Commission on (02) 6205 2222 or visit hrc.act.gov.au

June 2024

17

MONDAY

18

TUESDAY

19

WEDNESDAY

20

THURSDAY

World Refugee Day
Eid Al-Adha ends (Islamic Calendar, subject to moon cycle)



21

FRIDAY

22

SATURDAY

23

SUNDAY

NOTES

June 2024

24

MONDAY

25

TUESDAY

26

WEDNESDAY

27

THURSDAY



28

FRIDAY

29

SATURDAY

30

End of Financial Year

SUNDAY

NOTES

July

Grandchildren and adult children

Families in Australia are diverse. More and more grandparents are responsible for caring for their grandchildren. Some grandparents have difficulty seeing their grandchildren because the parents have separated. Many older people live with someone who has adult children from a previous marriage, and many older people find that their adult children are staying at home for longer or come back to live with them again. All these situations can lead to conflict in families and can cause difficulties for older people. It is important to be aware of what you can do to avoid conflict and what action you can take to protect your interests.

Having a grandchild in your care

Grandparents do not have an automatic right to have a relationship with their grandchildren. Anyone who is concerned with the care, welfare or development of a child (including grandparents) can apply to court for parenting orders that can allow them to spend time or communicate with the child. The court will decide what will happen, based on the child's best interests.

When you have a grandchild in your care

As a grandparent, you may find yourself looking after your grandchild if the parent/s of that child cannot care for that child. This may occur because the parents:

- have mental health problems
- have drug/alcohol problems
- are in prison
- are working/studying away from home
- have had the child removed from their care.

A parent may wish to take a child back into their care, after you have been the primary caretaker for your grandchild.

What you can do?

Formal arrangements

If you are caring for a child, you may wish to have this relationship formalised. You may need this if evidence of care is required for Centrelink or to consent to medical treatment for your grandchild.

Consent orders

Consent orders are one way of formalising an agreement. They can be filed with the Court. This option gives the parties some protection if the agreement is broken by one of them. The orders can then be enforced. Consent orders may be used if you have any concerns about one of the parents sticking to the agreement you have with them about your grandchild.

Parenting plans

Parenting plans put parents' agreements in writing. The plan states, in writing, the living and care arrangements for their child. Parenting plans can be changed by agreement if future arrangements for the child change. You may prefer this option if you feel more comfortable having a written agreement with the parents about your grandchild's living and care arrangements.

Verbal or informal agreements

When parents separate, they will often come to an agreement about how they will parent a child. This includes who the child will live with, how each parent will spend time with the child, and covers other areas of the child's life such as school and medical treatment. This can be done informally, without signing any documents. It can also be done by going to court. You may be able to come to an agreement with the parents of your grandchild about your involvement in the child's care arrangements. This option works well if everybody involved can get along and trust each other.

Child support

It may be possible to get child support from your grandchildren's parents. It is important to get legal advice about this before you apply.

Child protection and grandchildren

If the Child and Youth Protection Services (CYPS) think your grandchildren need care and protection, it must take action to make sure they are safe and well looked after. If CYPS contacts your family about your grandchildren and you want to help, you should:

- talk to your family and find out what CYPS is worried about
- contact CYPS and ask to speak with the case worker who contacted your family
- tell CYPS the caseworker who you are and give them your contact details
- ask the CYPS contact person for their name and contact details
- check what they are worried about and ask how you can help your family
- make a note of the phone call, who you spoke to and what you talked about.

You can get advice from Legal Aid ACT about applying for enduring parental responsibility for your grandchild. This is an arrangement where the Children's Court gives you responsibility for the care of a child or young person.



Where to find more information

Carers ACT

The peak body for carers in the ACT. Call (02) 6296 9900 or go to www.carersact.org.au/contact

Centrelink

For government payments contact Centrelink on 136 150 or go to www.servicesaustralia.gov.au/centrelink?context=1

Medicare

For Medicare benefits contact Medicare on 132 011 or go to www.servicesaustralia.gov.au/medicare

Relationships Australia

Mediation and counselling services to support families with aging issues. Call 1300 364 277 or go to racr.org.au/services/senior-relationship-services

July 2024

1

MONDAY

2

TUESDAY

3

WEDNESDAY

4

THURSDAY



5

School term 2 ends

FRIDAY

6

SATURDAY

7

NAIDOC Week begins

SUNDAY

SCHOOL HOLIDAYS

DID YOU KNOW?

Services Australia has grandparent advisers who can help grandparents, who have fulltime caring responsibility for their grandchildren, access payments and services.

July 2024

8

MONDAY

9

TUESDAY

10

WEDNESDAY

11

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



12

FRIDAY

13

SATURDAY

14

Naidoc Week ends

SUNDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

DID YOU KNOW?

You can call the Council on the Ageing ACT (COTA ACT) to obtain information for grandparents, relatives and kinship carers about services, networks, tips, stories and what support is available. Call (02) 6282 3777 or go to www.cotaact.org.au/services

July 2024

15

MONDAY

16

TUESDAY

17

WEDNESDAY

18

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



19

FRIDAY

20

SATURDAY

21

SUNDAY

DID YOU KNOW?

Marymead has a Grandparent's Group that supports grandparents who are preparing to be or who are the primary carer for their grandchildren aged 0–18 years. Call (02) 02 6162 6100 or go to www.marymead.org.au

July 2024

22

School term 3 begins

MONDAY

23

TUESDAY

24

WEDNESDAY

25

THURSDAY



26

FRIDAY

27

SATURDAY

28

SUNDAY

NOTES

August

Family, finance and your home

Many older people are asked to help their family financially. They often agree to do this by sharing or gifting their assets or offering them as security. They may do this in return for a promise or expectation that the family member they are helping will care for them in the future.

For example, older people are sometimes asked to:

- give family members money from the proceeds of the sale of a property
- allow their home to be used as security for a loan
- be a guarantor for a loan
- transfer their home into their son or daughter's name in return for staying in the home for life
- pay for an extension to their son or daughter's home in exchange for living there and being looked after by them.

These are often called 'granny flat arrangements'.

While these arrangements can work well for some people, and are often well-intentioned, they can also work out very differently from what you expected. They can even turn out very badly if you do not anticipate some of the things that could go wrong and if you don't know your rights.

Sometimes mixing family and finance in this way can result in you losing your money or even your home. It can also mean losing the relationship with a family member. These are some of the things that can happen:

- your pension or tax can be affected
- you may not be able to pay for aged care in the future
- the bank could repossess your home if your family member cannot repay the loan
- if you do not have a written agreement, it can be hard to prove how much money you contributed and to get it back if the arrangement breaks down.

Family agreement checklist

Working through this checklist with your family before you move in together can help to avoid problems in the future and protect your interests.

What should you consider first?

- Is everyone prepared to be bound by the agreement?
- How will the agreement affect other family members? Try to involve everyone who might be affected.
- Do you need to draw up a new will or make a new enduring power of attorney?
- Do other family members need to change their wills?

Roles and responsibilities

- What care will be provided and by whom?
- What respite is there for carers?
- What arrangements will there be for holidays?
- What household tasks such as cooking, shopping, cleaning and gardening will you have to do or share?
- Will you be expected to look after grandchildren?

How much privacy and independence will you have?

- Will you have access to a car, or be able to be driven when you need to go out?
- Will you be able to have a social life separate from your family, including having visitors?
- Will you have a separate mail delivery, telephone or internet access?
- Will you be able to have a pet?

What are the likely expenses?

- How will the cost of food and utilities be shared?
- What will the family agreement cost to prepare?

What if there are problems?

- How will any disputes be resolved?
- What if someone breaks the agreement?

What of the future?

- What will happen if your care needs to increase? For example, because of health problems such as stroke, incontinence, loss of mobility, dementia.
- Does the agreement contain a process for regularly reviewing and amending the arrangement, or for ending it?

For example, what if your adult child and carer divorces their partner, becomes bankrupt or ill? What if you re-partner or marry?

You should always obtain independent legal and financial advice before you decide to help your family financially.

Where to find more information

Centrelink

Centrelink's Financial Information Service (FIS) can help you understand the effect on your pension and aged care fees. Call 132 300 or visit www.dss.gov.au/our-responsibilities/seniors/programs-services/financial-information-service

Conflict Resolution Service (CRS)

CRS can help family members negotiate the arrangements when a parent decides to help someone financially, so that everyone is clear about what they are agreeing to and what is expected in return. CRS can also help you resolve disputes if the arrangements break down. Call (02) 6189 0590 or visit crs.org.au/about-crs/contact-us

Financial Advice Association Australia

Find a planner tool to help locate an advisor in your area. Visit faaa.au

Relationships Australia Seniors Relationships Service

Counselling and mediation service to support families who need help negotiating complex issues related to ageing. Call 1300 364 277 or go to racr.org.au/services/senior-relationship-services

Care Financial Counselling

Care Financial Counselling provides free and confidential financial counselling information and referral services relating to credit, debt, utility and banking issues. It also offers information and advocacy for people in financial stress. Call 1800 007 007 or visit www.carefcs.org

August 2024

JULY **29**
MONDAY

JULY **30**
TUESDAY

JULY **31**
WEDNESDAY

1
THURSDAY



2

FRIDAY

3

SATURDAY

4

National Aboriginal and Torres Strait Islander Children's Day

SUNDAY

DID YOU KNOW?

Permanent residents of the ACT aged 60 years or over who work less than 20 hours per week in paid employment can apply for an ACT Seniors Card. This card entitles you to concessions and discounts. Call COTA ACT on (02) 6282 3777 or visit www.actseniorscard.org.au for more information and how to apply.

August 2024

5

MONDAY

6

TUESDAY

7

WEDNESDAY

8

THURSDAY



9

International Day of the World's Indigenous People

FRIDAY

10

SATURDAY

11

SUNDAY

DID YOU KNOW?

If a parent gives money to a family member, including children and grandchildren, the law typically treats this as a gift. However, if you lend money to a family member with the intention they will pay you back, you should put the agreement in writing and both of you sign it. Without anything in writing, it can be hard to prove the money was a loan, not a gift.

August 2024

12

MONDAY

13

TUESDAY

14

WEDNESDAY

15

THURSDAY



16

FRIDAY

17

SATURDAY

18

SUNDAY

NOTES

August 2024

19

Raksha Bandhan, Hindu Ceremony

MONDAY

20

TUESDAY

21

WEDNESDAY

22

THURSDAY



23

FRIDAY

24

SATURDAY

25

SUNDAY

DID YOU KNOW?

As a part of an off-peak trial, eligible senior and concession MyWay card holders travel for free between 9am and 4.30pm and after 6pm weekdays, plus all day Saturday, Sunday and on public holidays.

September

Your home: Renting, owning and neighbours

Renting

If you are renting a home, you have rights under the law which sets out rules including:

- starting a tenancy
- rent and bond
- repairs
- privacy, access and security
- ending a tenancy
- eviction.

If you have a dispute about your tenancy you can lodge a complaint in the ACT Civil and Administrative Tribunal (ACAT). It's a good idea to get some legal advice before you do so.

The Tenancy Advice Service ACT (a division of Legal Aid ACT) has a webpage where you can find information about:

- tenants' rights and obligations under ACT law
- how to deal with common issues, including: eviction, ending a tenancy, repairs and maintenance, rent and bonds, and access and privacy
- sample letters to landlords or real estate agents on common tenancy issues
- how ACAT can deal with disputes between landlords and tenants
- boarders and lodgers, social housing tenants and residential park tenants.

Visit www.legalaidact.org.au/tasact for information about all these issues.

DID YOU KNOW?

Access Canberra has a free guide on buying and selling residential property in the ACT, called 'Reality Check – A real estate guide for buyers and sellers in the ACT'. It sets out the rights and responsibilities of buyers and sellers, including buying a property at auction, buying a strata title property, how to prepare a contract for sale, how the conveyancing process works, and more.

Download this guide at: www.accesscanberra.act.gov.au/s/article/reality-check-a-real-estate-guide-for-buyers-and-sellers-in-the-act-tab-introduction-thinking-of-buying-or-selling-a-home

Owning

Reverse mortgages

A reverse mortgage is a loan usually offered to people who have no mortgage or other debt against their home. It allows you to use some of the equity in your home by borrowing against it.

A reverse mortgage can mean older people who are 'asset rich but income poor' can access money for things they need, like renovations, travel or other expenses. You pay back the loan when your house is sold, when you downsize, move into long term aged care or pass away.

Reverse mortgages do have their risks. You can end up owing more than you had planned, and you may not have enough left for aged care accommodation or future medical expenses.

You may also not be able to sell to downsize without paying a significant penalty. There may be other options that would suit you better. Reverse mortgages are complex financial products. You should get independent financial and legal advice first before taking out one.

Neighbourhood disputes

Neighbourhood disputes can arise over many issues and can be very stressful to resolve.

Neighbourhood disputes can be about:

- noise complaints
- pets
- fence problems
- burning off
- privacy.

It is important to try to take care of any problems as soon as they come up by talking to your neighbour or seeking advice. By taking action early, it can prevent the issue from becoming worse and escalating the conflict.

What can I do to resolve a neighbourhood dispute?

1. Discussion and negotiation – Try talking to your neighbour about ways to resolve the dispute.
2. Mediation – If talking to your neighbour does not work you can try mediation. This involves consulting a neutral third party to help resolve the issue.
3. Obtaining legal advice – If you are unsure about your rights or confused about the law, contact Legal Aid ACT for free legal advice.

Disputes about...

Noise

There are laws about residential and commercial noise limits in the ACT.

Limits exist for noise from things such as loud music, air conditioning units and power tools. Excessive noise is not allowed before 7am and after 8pm or 10pm (depending on the area and type of noise).

Overhanging branches

Both you and your neighbour can trim any branches that overhang onto your property. It is advisable to talk to each other before doing so.

A tree may be protected by law. It is an offence to remove or damage a protected tree. Contact Access Canberra on 13 22 81 to ask if the tree is protected.

Animals

Neighbourhood pets are not allowed onto your property without permission. If an animal does this, contact their owner to come and remove it. If this does not work, contact ACT Domestic Animal Services by calling Access Canberra on 13 22 81 or visiting www.accesscanberra.act.gov.au

Permission

Your neighbour is not allowed on your land unless you give them permission, or if they have a right of way over your land.

A right of way will be written in your land title documents and cannot be changed unless you both agree.

If you do not give permission and/or you withdraw permission for your neighbour to be on your land, they must leave immediately. If they refuse to do so, they are trespassing and can be removed by the police. You should not try to remove them yourself.

If any damage is caused by your neighbour, you may be able to sue for trespass. If the problem continues, you may need to apply for a personal protection order (PPO) in the ACT Magistrates Court. PPOs aim to protect you from someone who causes you to fear for your safety. If you want to chat to someone about your prospects of obtaining a PPO, you can call the Legal Aid ACT Helpline on 1300 654 314.

Fences

You and your neighbour will generally have to share the cost of building, replacing or repairing a dividing fence. First, you should obtain quotes and discuss the fence with your neighbour including the various options like height, colour and material. If your neighbour does not agree, write them a letter setting out what you wish to achieve, which can include an offer of compromise. If you still cannot agree, try mediation, and if this is not successful, you can apply to the ACAT.



Where to find more information

The Tenancy Advice Service

TAS helps tenants and occupants in the ACT. Visit www.legalaidact.org.au/tasact

The Tenancy Advice Line (phone) operates between 8.30am and 7.00pm Monday to Thursday and 8.30am to 5.00pm on Fridays.

COTA ACT

Housing and Aged Care support is available to help you explore your options and make the best choice for your individual circumstances. COTA ACT's experienced staff can provide you with advice and information on your housing and aged care support options. Appointments are free and can be made by contacting COTA ACT on (02) 6282 3777.

Access Canberra

Call 13 22 81 or visit www.accesscanberra.act.gov.au

For rates assistance information visit www.revenue.act.gov.au/home-owner-assistance/rates-assistance

ACT Civil and Administrative Tribunal (ACAT)

Contact ACAT on (02) 6207 1740 or visit www.acat.act.gov.au

ACT Law Handbook

The Law Handbook has more extensive information on all legal issues relevant to ACT residents. The Handbook has a chapter on renting, shared houses, boarding houses, residential parks, social housing and buying a home. It also has a chapter about fences, boundaries, trespass, nuisance and other issues affecting neighbours. You can find the Law Handbook at austlii.community/foswiki/ACTLawHbk/ACTLawHandbook

Conflict Resolution Service (CRS)

CRS can also help you resolve neighbourhood disputes. Call (02) 6189 0590 or visit crs.org.au

August 2024

AUGUST **26** Krishna Ashtami, birth of Lord Krishna
MONDAY

AUGUST **27**
TUESDAY

AUGUST **28**
WEDNESDAY

AUGUST **29**
THURSDAY



September 2024

AUGUST
30
FRIDAY

Wear it Purple Day (Annual LGBTQIA+ awareness Day)

AUGUST
31
SATURDAY

1

Father's Day

SUNDAY

DID YOU KNOW?

The National Public Toilet Map has information about more than 19,000 publicly available toilets across Australia, including accessibility and opening hours. Knowing where they are helps you plan your trip. Visit toiletmap.gov.au

September 2024

2

MONDAY

3

TUESDAY

4

Indigenous Literacy Day & Women's Health Week

WEDNESDAY

5

THURSDAY



6

FRIDAY

7

SATURDAY

8

SUNDAY

DID YOU KNOW?

A pensioner rebate on your ACT Government rates is available to homeowners in the ACT who receive a pension from Services Australia (Centrelink) or the Department of Veterans' Affairs with entitlement to a Pensioner Concession Card, or a Veteran Gold Card.

September 2024

9

MONDAY

10

TUESDAY

11

WEDNESDAY

12

R U OK? Day

THURSDAY



13

Anniversary of the UN Declaration on the Rights of Indigenous People

FRIDAY

14

SATURDAY

15

SUNDAY

DID YOU KNOW?

If you are 65 or over and you own at least 75 per cent equity in your home, you can indefinitely defer your ACT Government rates until your property is sold.

September 2024

16

MONDAY

17

Mid-Autumn Festival/Moon Festival

TUESDAY

18

COTA Seniors Expo

WEDNESDAY

19

THURSDAY



20

FRIDAY

21

World Alzheimer's Day

SATURDAY

22

SUNDAY

DID YOU KNOW?

The ACT Seniors Expo brings together more than 100 exhibitors to provide information on a range of services, supports and activities for older people in the Canberra community. The Expo is held on 18 September 2024. Visit www.cotaact.org.au or call (02) 6282 3777 to confirm date and time.

September 2024

23

International Day of Sign Languages

MONDAY

24

TUESDAY

25

WEDNESDAY

26

THURSDAY



27

School term 3 ends

FRIDAY

28

SATURDAY

29

World Heart Day

SUNDAY

NOTES

October

Your pension

Centrelink is the Australian Government agency responsible for providing income support and access to a range of concessions for eligible older Australians. If you meet the age and residence requirements, Centrelink will calculate how much age pension you can receive, which will depend on your income, assets and other circumstances.

Centrelink has rules about what you can own (the assets test) and how much income you can receive (the income test) before you can obtain a full or part pension. If your assets and income change after you get the pension, then your pension may be stopped or reduced. It is your responsibility to notify Centrelink of any changes that may affect your pension.

Centrelink can be contacted on 132 300 or visit www.servicesaustralia.gov.au/payment-for-older-australians-translation

If you receive a pension from the Department of Veterans' Affairs (DVA), visit www.dva.gov.au or phone 1800 838 372.

When contacting DVA, you should have a DVA reference number which must be provided to obtain specific advice.

Your home and the pension

Centrelink does not count your home as an asset when it works out your pension.

However, your pension may be affected if you:

- transfer the title in your home to someone else, even if you continue to live there
- take out a loan using your home as security and the loan money is for someone else's benefit—for example, a son or daughter
- guarantee a loan for someone else and that person cannot or does not repay the loan and your house is sold to pay back the loan
- sell your home to a friend or relative for less than its market value
- move out of your home into other accommodation
- sell your home and put the money in the bank.

Money you lend someone may affect your pension

Centrelink will treat any money you lend to family or others—and this includes money you borrow for someone else's benefit using your home as security for the loan—as an assessable asset (something that they can look at when working out your pension) until it is repaid to you or until Centrelink regards it as impossible to recover.

Gifts you give to someone may affect your pension

Centrelink rules allow you to give away \$10,000 each financial year, with a limit of \$30,000 over five years, without it affecting your pension. Centrelink will treat any amount you give away over these limits as an assessable asset for five years, and also treat that amount as earning income for you.

Will my pension be affected if someone pays back a loan, or I get compensation?

If someone who owes you money pays you back, or if you get compensation as part of a court case, you must tell Centrelink. Any kind of lump sum payment you receive may affect your pension—depending on where the money is from and why it was paid to you. For example, some ex-gratia payments from the Department of Veterans' Affairs may not be counted as income.

If I am separated from my partner due to illness—what happens to my pension?

If you can't live with your partner because one or both of you has an illness or is unwell, each of you may be able to get the single pension rate. However, your combined income and assets will be used to work out how much each of you will receive.

What do I need to tell Centrelink?

By law you must tell Centrelink, no later than 14 days, if there has been any change that may affect your pension. This includes taking out loans, gifting assets or moving out of your home. Centrelink can take action against you to recover any money they overpaid you because you did not tell them of your change in circumstances.



Where to find more information

Canberra Community Law

- Free legal advice and help to older people about pension issues. Call them on (02) 6218 7900 or visit canberracommunitylaw.org.au

Getting help from Centrelink

- Customer Service Advisors can help explain your pension entitlements. Call 132 300.
- Financial Information Service (FIS) officers can help you understand the consequences of any financial decisions you are thinking about making. This is not legal advice. Visit www.servicesaustralia.gov.au/financial-information-service
- Centrelink has factsheets with information about different financial issues including gifting and granny flats. Call 132 300 or visit www.servicesaustralia.gov.au/ageing
- Centrelink can also give you information about benefits for carers. Call 132 717.



October 2024

SEPTEMBER

30

MONDAY

1

International Day of Older Persons

TUESDAY

2

WEDNESDAY

3

Navratri begins, Festival celebrating Hindu Goddess Durga

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



4

FRIDAY

5

SATURDAY

6

Daylight savings begins (clocks forward 1 hour)

SUNDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

DID YOU KNOW?

It may or may not be a good idea to move from a Carer Payment or Disability Support Pension to the Age Pension. It depends on your situation. Once you change, you generally cannot change back. You should discuss your situation with Centrelink before you reach age pension age.

October 2024

7

Labor Day (Public Holiday)

MONDAY

8

TUESDAY

9

WEDNESDAY

10

World Mental Health Day

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



11

FRIDAY

12

SATURDAY

13

SUNDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

DID YOU KNOW?

Are you sick or injured or living with a disability? Since 1992, if you had a job, your employer had to pay you super. Many people have insurance with their super they don't know about. A lawyer can tell you if you can claim on the insurance that came with your super (even if it's been a long time since you worked).

October 2024

14

School term 4 begins

MONDAY

15

TUESDAY

16

WEDNESDAY

17

THURSDAY



18

FRIDAY

19

SATURDAY

20

SUNDAY

DID YOU KNOW?

The ACT Gambling Support Service is a free counselling and outreach service for people experiencing harm because of their or someone else's gambling. Gambling related financial counselling is also available. Call 1800 858 858 or visit www.gamblinghelponline.org.au/services-in-your-state/australian-capital-territory

October 2024

21

MONDAY

22

TUESDAY

23

WEDNESDAY

24

THURSDAY



25

FRIDAY

26

Intersex Awareness Day

SATURDAY

27

National Grandparents Days

SUNDAY

NOTES

November

Aged care and retirement villages

Retirement villages

You can move into a retirement village if you have retired, are over 55 and can live independently. Moving into a retirement village is an individual lifestyle decision. Retirement villages have self-contained homes for people who can live independently. Some have 'assisted living apartments' where meals, cleaning and other services are provided. And some have both types of accommodation, so you can move from one to the other if you need to. Larger retirement villages may have Commonwealth-funded aged care facilities attached to them, but moving into a retirement village does not guarantee that you will be able to transfer to its aged care facility.

If you move into a retirement village, you have a 90-day settling-in period. This means that if you don't like it there, you can move out without having to pay any charges under the contract. That is, the contract will be terminated. You will only have to pay market rent for the time you were there. A reasonable administration fee not exceeding \$200 can be charged, and you must pay for any repairs or renovations made at your request.

What should I do before I move in?

It's a good idea to visit the village and ask to speak to residents or the residents' committee so that you can ask them questions. Don't just read the glossy brochures!

It is also very important to read the contract and get independent legal advice from a lawyer with experience in retirement villages law before you sign the contract. Your lawyer can ask the village operator to clarify any questions you have. You can contact the ACT Law Society on (02) 6274 0300 to get a list of lawyers with expertise in this area.

What costs and charges will I have to pay?

You will probably pay an ingoing contribution when you move in. When you leave, the retirement village will usually keep some of this money as a departure fee.

They will refund the rest to you, based on what type of arrangement you have agreed to in your contract. Residents will also pay recurrent charges to meet the operational expenses of the village.

Your rights

Retirement villages in the ACT are regulated by the Retirement Villages Act 2012 (ACT). The Act sets out things like:

- what a prospective resident must receive before signing a village contract
- how much time prospective residents have to consider the village contract before signing it
- the settling-in period and residents' rights
- responsibilities in terms of maintenance
- how a village contract can be terminated and
- how disputes are resolved.

Support to stay at home

The Australian Government subsidises a range of aged care services for older people who are still able to stay in their own homes (including retirement villages).

These services can be for:

- help with housework
- help with personal care such as bathing and dressing
- help with meals and preparing food
- help with staying physically active
- social support and activities
- help with transport
- nursing care
- allied health support such as physiotherapy
- home maintenance and modification
- equipment to help you
- community visitors.

Services are provided in two ways:

Commonwealth Home Support Program (CHSP)

To get support from this program you need to be assessed by the Regional Assessment Service. Call 1800 200 422 or visit www.myagedcare.gov.au for more information.

Home Care Packages

If you have more complex needs, a Home Care Package can give you co-ordinated services that are tailored to your needs (including your cultural needs). To receive a Home Care Package, you need to be assessed by the Aged Care Assessment Team (ACAT).

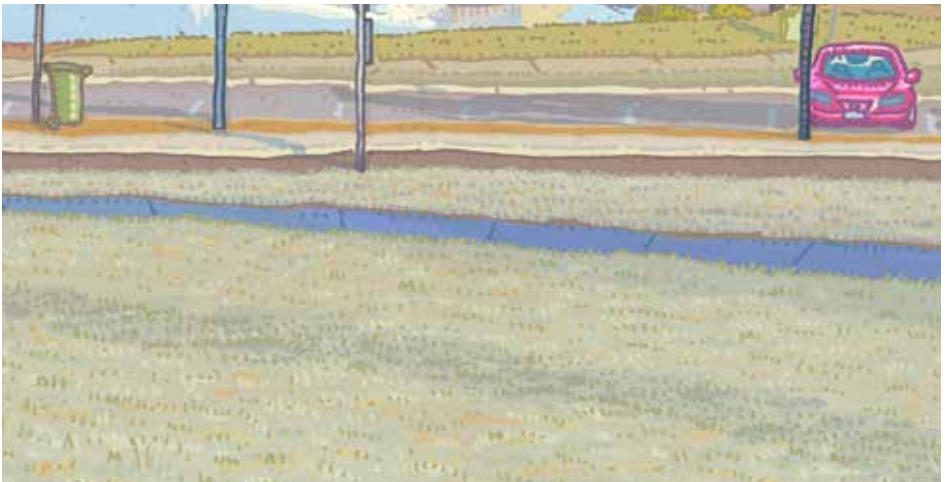
Residential aged care

If it is not possible for an older person to stay at home, they can stay in aged care homes for short periods of respite or for permanent care.

Aged care homes provide accommodation, nursing care, personal care, meals, cleaning, furniture, equipment and recreational activities for people who can no longer manage in their own homes. To move into an aged care home, you need to be assessed by ACAT. ACAT will assess your long-term needs and will help you find a suitable home.

My Aged Care is the way to access all aged care services in your area. It has information about assessments and costs of all aged care services. Call 1800 200 422 or visit www.myagedcare.gov.au.

When you move into an aged care home, your income and assets will be assessed to work out the fees and charges you will need to pay. You may need to pay a refundable accommodation deposit, a daily accommodation payment, or both. The My Aged Care website has a fees estimator so you can work out what aged care will cost.



Where to find more information

The ACT Law Society can refer you to lawyers with expertise in retirement village and aged care contracts. Call (02) 6274 0300 or visit www.actlawsociety.asn.au

MoneySmart

The publication 'Financial Decisions at Retirement: How to make the most of your money and avoid costly mistakes' can help you identify the financial issues you need to consider when you make a lifestyle or accommodation change. Download it at files.moneysmart.gov.au/media/ieahjoad/financial-decisions-at-retirement-old-branding.pdf or call 1300 300 630.

My Aged Care

My Aged Care is the entry point for aged care services in Australia. It has information about available aged care services, assessment and access to services, and what to do if you have concerns about aged care issues. It also has an online estimator. Call 1800 200 422 or visit www.myagedcare.gov.au

Aged Care Quality and Safety Commission

The Aged Care Quality and Safety Commission assesses and monitors the quality of care and services. Its role is to protect and enhance the safety, health, well-being and quality of life of people receiving aged care. Call 1800 951 822 or visit the website www.agedcarequality.gov.au

NDIS

You can apply to be in the NDIS if you are under 65 years. Call 1800 800 110 or visit www.ndis.gov.au

Medicine Wise

Gives consumers information about prescription, over the counter and complementary medicines. Download the app or visit www.nps.org.au for more information

Retirement villages

For information about the retirement villages in the ACT, call Access Canberra on 13 22 81 or download a printable version of 'The Retirement Villages Handbook – an information handbook about the Retirement Villages Act 2012' at files.accesscanberra.act.gov.au/legacy/2708/Retirement%20villages%20handbook.pdf

Veterans' Home Care Program

Provides low level home care services to eligible veterans, and war widows and widowers. Call 1300 550 450 to arrange an assessment for services or visit www.dva.gov.au



November 2024

OCTOBER

28
MONDAY

OCTOBER

29
TUESDAY

OCTOBER

30
WEDNESDAY

OCTOBER

31 Halloween
THURSDAY



1

Diwali, Festival of Light (Hindu Calendar)

FRIDAY

2

SATURDAY

3

SUNDAY

DID YOU KNOW?

The Australian Human Rights Commission has a webpage that promotes positive stories about older people. It recognises the important and diverse contribution of older Australians to society, and aims to counter stereotypes about ageing. Join in the discussion at humanrights.gov.au/our-work/age-discrimination

November 2024



4

MONDAY

5

TUESDAY

6

WEDNESDAY

7

THURSDAY



8

FRIDAY

9

SATURDAY

10

SUNDAY

DID YOU KNOW?

Residential aged care providers, including services run by religious organisations, must not discriminate in the way they provide their services. This means that they cannot discriminate on the grounds of sexuality, gender, identities or expressions.

November 2024

11

Remembrance Day

MONDAY

12

TUESDAY

13

WEDNESDAY

14

World Diabetes Day

THURSDAY



15

FRIDAY

16

SATURDAY

17

SUNDAY

DID YOU KNOW?

Beyondblue is an independent not-for-profit organisation that aims to increase awareness of depression, anxiety and related disorders. It has a free booklet called *Anxiety and Depression in Older People*. Download or order copies at www.beyondblue.org.au or call 1300 224 636.

November 2024



18

MONDAY

19

TUESDAY

20

WEDNESDAY

21

THURSDAY



22

FRIDAY

23

SATURDAY

24

SUNDAY

NOTES

December

On the road

Driving can be an important way to stay mobile and independent. Many older people drive safely because they have years of experience behind the wheel. However, driving can also be a challenge when age starts to affect vision, hearing, memory and physical ability.

Licences for older drivers

When you turn 75 you must have a medical examination every year to keep your licence, no matter what type of licence you have.

Licence holders who are 70 years of age or older that hold a public vehicle licence are required to have an annual commercial medical assessment and driving assessment relating to the authorisation they hold, for example a taxi or bus.

For more information about older drivers, the 'ACT Older Drivers' Handbook is available at COTA ACT or on the Access Canberra website.

Driving offences and fines

For most traffic offences the penalty is a fine and/or loss of demerit points.

Common examples are speeding, parking offences and driving without a licence. For more serious driving offences, your licence can be suspended, or you can be charged with an offence and be required to attend court, or both. If you receive a fine you can:

- pay the fine outright
- dispute liability
- apply to pay the fine by instalments
- ask for more time to pay
- ask for the fine to be withdrawn or waived
- see if you are eligible to be placed on a 'Work and Development Plan' which allows you to pay a reduced or no amount. For more information, visit: www.accesscanberra.act.gov.au/s/article/traffic-and-parking-infringements-tab-work-and-development-programs

If you need further information on fines, visit www.accesscanberra.act.gov.au/s/article/traffic-and-parking-infringements-tab-overview or Traffic & Parking Fines - Canberra Community Law

You can also seek advice from Canberra Community Law by phoning (02) 6218 7900 or visiting canberracommunitylaw.org.au

Have you been in a car accident?

At the scene:

- **STOP**

Drivers involved in a motor vehicle accident must stop at the scene.

- **IS ANYONE INJURED?**

Your first priority is to determine if someone was injured. If so, you must phone an ambulance and the Police. You must call the Police if a motor vehicle involved in the accident is obstructing traffic and cannot be moved. In the ACT, Police will not attend accidents unless there are injuries that require medical attention or motor vehicles require towing.

• **EXCHANGE PERSONAL DETAILS**

You and the other driver must exchange personal details. This includes the names and addresses of both drivers as well as vehicle registration numbers.

If you are not the owner of the vehicle involved in the accident, you should provide the name and address of the owner.

You should also ask if the other driver is insured, and exchange insurance details.

- Never admit liability for the incident or enter into any negotiations without discussing the situation with your insurance provider or a lawyer. This means do not say that it was your fault or say that you are sorry for what happened.
- Before you continue your journey, assess the damage and decide if it is safe to drive.

You should also:

Take pictures of the accident

Using a phone is a good way to do this. Remember that you should not endanger yourself or others whilst doing this.

Identify possible witnesses

Make sure to get their names and contact details.

Contact your insurance company

There will be steps for you to take to lodge a claim, and it is best to get advice regarding what to do as soon as possible.

In the ACT, you must report any motor vehicle accident to Police within 24 hours, unless the police attended the scene. This can be done online here: forms.act.gov.au/smartforms/servlet/SmartForm.html?formCode=1021

Claiming damages

If you are not insured and you believe the other driver is at fault, send a letter of demand requesting payment. You can contact Legal Aid ACT on 1300 654 314 if you need assistance drafting a letter of demand.

Received a letter of demand?

If you receive a letter of demand, you should, if you are insured, provide a copy of the letter to your insurer. Do not respond to such a letter without the approval of your insurer. If you are uninsured for property damage, you should consider obtaining legal advice.

If you decide to respond to the letter of demand, always write 'without prejudice' on any correspondence that is addressed to the owner of the other car, especially if you are making an offer of compromise.

This limits your letter being used in court as evidence if the matter ends up in court.

Negotiation

It is preferable to try to reach an agreement by negotiation as litigation can be time consuming, costly and the outcome uncertain.

Going to Court

If negotiations fail, you can file a claim in the ACT Civil and Administrative Tribunal (ACAT) if your claim is less than or equal to \$25,000. If your claim is more than \$25,000, you must bring your claim in the ACT Magistrates Court.

Car insurance

If you are insured, you can choose to claim on your insurance policy. If you make a claim, you may have to pay an excess if you were at fault and may lose your no-claim bonus.

There are two main types of insurance for property damage:

- **Comprehensive insurance** covers damage to your own car and damage to other cars and property—whether you caused the accident or not.
- **Third party property** insurance usually only covers damage you do to other cars and property. However, if the other driver is at fault and not insured, you can sometimes claim (often up to around \$5000) for damage to your own car depending on your insurance company or the policy you have.

If the insurance company rejects your claim, you can ask them for an internal review of the decision. If you can't resolve the dispute with your insurer, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). Call 1800 931 678 or visit www.afca.org.au



Where to find more information

Insurance Law Service

A national information, advice and referral service that can help with questions about motor vehicle accidents and insurance. Call 1300 663 464 or visit financialrights.org.au/getting-help/insurance

Information

The 'Motor Vehicle Accident Problem Solver' on the Insurance Law Service website is an easy-to-use online tool for people who have been involved in an accident. You answer a few simple questions, and it gives you information about what to do in your situation. You can also get a sample letter to send to the other driver or an insurer. Visit mva.financialrights.org.au

Australian Financial

Complaints Authority (AFCA)
AFCA can help individuals and small businesses resolve complaints about a range of financial products and services, including car insurance. Call 1800 931 678 or visit www.afca.org.au

November 2024

NOVEMBER

25

International Day for the Elimination of Violence Against Woman

MONDAY

NOVEMBER

26

TUESDAY

NOVEMBER

27

WEDNESDAY

NOVEMBER

28

THURSDAY



December 2024

NOVEMBER **29**
FRIDAY

NOVEMBER **30**
SATURDAY

1 World AIDS Day
SUNDAY

DID YOU KNOW?

The Community Bus Service provides bus services for ACT seniors who are socially isolated because of lack of transport options. For more information, visit www.communityservices.act.gov.au/community/community_bus_services

December 2024

2

MONDAY

3

International Day of People with Disability

TUESDAY

4

WEDNESDAY

5

THURSDAY



6

FRIDAY

7

SATURDAY

8

SUNDAY

DID YOU KNOW?

Holders of a current Centrelink Pension or DVA Concession Card or DVA Gold Card are entitled to 100% fee discount upon the issue or renewal of a provisional or full licence.

December 2024

9

MONDAY

10

Human Rights Day

TUESDAY

11

WEDNESDAY

12

THURSDAY



13

FRIDAY

14

SATURDAY

15

SUNDAY

DID YOU KNOW?

Holders of a current Centrelink Pension Concession Card, DVA Pension Concession Card or Low income Health Care Card are entitled to 100% discount on registration fees. Visit: www.accesscanberra.act.gov.au/s/article/motor-vehicle-registration-and-renewal-tab-concessions

December 2024

16

MONDAY

17

School term 4 ends

TUESDAY

18

International Migrants Day

WEDNESDAY

19

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS



20
FRIDAY

21
SATURDAY

22
SUNDAY

NOTES

December 2024

23

MONDAY

24

Christmas Eve

TUESDAY

25

Christmas Day (Public Holiday)

WEDNESDAY

26

Boxing Day (Public Holiday)

Hanukkah begins

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS



27
FRIDAY

28
SATURDAY

29
SUNDAY

NOTES

January 2025

30

MONDAY

31

New Year's Eve

TUESDAY

1

New Years Day (Public Holiday)

WEDNESDAY

2

THURSDAY

SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS SCHOOL HOLIDAYS

**Other resources from Legal Aid ACT OPALS
are available in hardcopy and online from:**

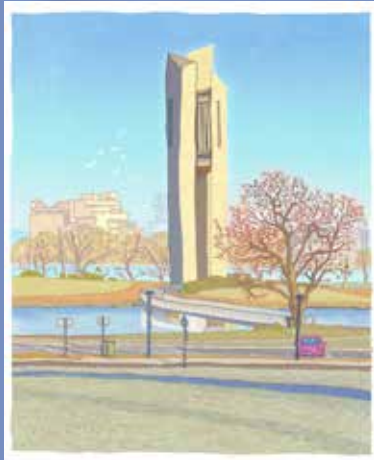
www.legalaidact.org.au/opals



Older Persons ACT Legal Service

Legal Aid ACT

FREE LEGAL ADVICE AND
SUPPORT SERVICES



IF YOU NEED HELP PLEASE CALL

1800353374