Issue 54 **January 2019**

THE SUPERANNUANT

Newsletter of the South Australian Government Superannuated Employees Association Inc.
Trading as SA Superannuants Established 1927 www.sasuperannuants.org.au

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From the President

I hope that all members had a pleasant Xmas and will now enjoy a successful New Year.

We will begin the year with a most interesting AGM. Our Guest Speaker will be Tom Rogers, the Commonwealth Electoral Commissioner. Tom was sourced for us by one of our members Andy Becker, a former State and Commonwealth Electoral Commissioner.

We will be seeking approval from the meeting to agree to some important constitutional changes. On several occasions I have reminded members that with our declining membership it is becoming difficult to fill Officer and Ordinary Member positions on our Executive Committee. The average age of our committee members is 78 years. These changes to membership eligibility will enable us to expand our membership and hopefully attract Committee members. At this AGM we will gain a new Committee member and welcome back a former member. This will not be enough. The constitutional changes will open the door for former SCOA members to join our Association. This is explained in more detail elsewhere in this edition of the newsletter and on our website.

At the end of 2018 members of the Executive Committee had a useful meeting with the Treasurer, Mr Rob Lucas. The main discussion was about possibilities for changing the taxation status of part or all of our pensions from untaxed to taxed source income. The Treasurer was made aware of our policy on such a conversion, particularly the right for any member to decline such an offer and remain under present arrangements. Mr Lucas said that he would like to look at comparable schemes in other States such as Tasmania and NSW and meet with us again in early 2019. He will also be taking advice from the Treasury and from Super SA. In the meantime we have continued gathering more information of our own, including some relevant legal advice.

It will be an interesting year. I look forward to discussing these matters with you at the AGM.

Peter Fleming

SPECIAL SPEAKER

The Australian Electoral Commissioner
Tom Rogers
topic:
"Commonwealth Electoral Commission- functions & recent changes"

February 25th AGM meeting
1pm
Pilgrim Centre
(our usual place of meeting)
An opportunity not to be missed.
All the way from Queensland.

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Speaker program 2019

Meetings commence at 1.00 p.m. at the Pilgrim Centre, rear of 12 Flinders Street, Adelaide.

Speakers and topics subject to change without notice.

Feb 25: Tom Rogers, Australian Electoral Commissioner, “*The Commonwealth Electoral Commission functions & recent changes.”*

March 31: Peter Owen Director, Wilderness Society, SA, “*The Murray Darling Basin”.*

April 29: Arthur Davies, retired academic, *" Two Iron Ladies, Margaret Thatcher & Angela Merkel – their lives & legacy.”*

May 26: Brian Thom, retired Gawler Counsellor**,** “*Experiences in the Role”.*

Current CPI Change for 2019

The CPI change that will be made to our pensions in April is 0.80%

A salesman convinced a lady to have her windows double-glazed.
In the sales pitch, he told her,
“They will pay for themselves in 12 months”.
When sent the bill, she refused to pay.
“The salesman said they would pay for themselves.”
When it went to court, the judge agreed with the lady.

Constitutional Changes to Widen Membership Eligibility

The Superannuated Commonwealth Officers Association (SCOA) closed down its State offices some years ago because of declining membership and has since operated on a national basis. SCOA has now decided to wind up its organisation on 30 June 2019 because of declining membership and insufficient funds to maintain its Canberra office. Some members (about 15) of SCOA in South Australia have kept meeting informally once a month over lunch. This group has two delegates (James Vandenberg and Alan Raftery) to the national organisation. When it was decided that SCOA would close this group discussed what they might be able to do in the future and what organisation they could recommend to the 800 SCOA members resident in Adelaide. From those discussions I was invited to join a lunch meeting and talk about the possibility of them being able to join SA Superannuants. This led to us establishing a working party of some members of our Executive Committee and two SCOA delegates.

The working party agreed that there is a lot of common interests between SCOA members and our members. Not only do we both receive superannuation pensions but many of us are on part age pensions and have strong interests in such matters as Care Packages, the Commonwealth Seniors Health card entitlements and Residential Care facilities. Like SCOA we also have the problem of an ageing membership and difficulty in obtaining volunteers to serve on our Executive Committee. We agreed that it would be to our mutual advantage to change the Membership sections of the SA Superannuants Constitution so that retired commonwealth public servants would be eligible to join our Association.

We decided to present the following changes to the Annual General Meeting on 25 February 2019: Section 3.2 currently is worded "To be eligible to join the Association, a person must be in receipt of or be eligible to receive a pension or an annuity from the South Australian Fund or such other South Australian public sector fund as might from time to time be recommended by the Executive Committee and approved at an Annual General Meeting".

We recommend that Section 3.2 be changed to, "*To be eligible to join the Association, a person must be in receipt of or be eligible to receive a pension or an annuity from a Commonwealth or South Australian Government Superannuation fund or such other public sector fund as might from time to time be recommended by the Executive Committee and approved at an Annual General Meeting or a Special General Meeting*".

There will be a new sub-section 6.4, such as, "*Members who were formerly members of the Superannuated Commonwealth Officers Association and retired public servants (post 30June 2019) may stand for positions of officer or ordinary member of the Executive Committee. However, these numbers for the time being should be restricted to a maximum of four members of that Committee or such number as may be determined by the Executive Committee from time to time*".

The existing sub-section 6.4. shall become sub-section 6.5, sub-section 6.5 shall become sub-section 6.6., sub-section 6.6. shall become sub-section 6.7. and there should be a new sub-section 6.8 as follows: *"The Executive Committee may from time to time create Standing Sub-committees. The Annual General Meeting must be informed of the existence of such sub-committees and their terms of reference*".

Your committee has invited the SCOA group that meets informally each month to join our general meetings from February to June 2019 as guests.

If any member wishes to discuss the suggested amendments to our constitution prior to the AGM, please feel free to contact me 82951832/ peterfleming8@bigpond.com, or phone our Secretary Christine Venning on 83394871.

The above information has also been placed on our website. *Peter Fleming*

Never be afraid to try anything.
Remember,

amateurs built the **ark**,

professionals built the **titanic**.

Our committee is
happy to welcome **both**.

Superannuation Federation Report

At the November meeting of the Superannuation Federation there were only 5 delegates present: Peter Fleming and Christine Venning were our delegates.
Dascia Bennett and Patrick Macavaney from Super SA reported that Bill Griggs has been elected to the Super SA board. All appointments have been approved by Cabinet. There are two more board meetings for 2018.

Tony Keenan and Mike Grdosic (Head of Strategy) reported that Kevin Crawshaw was no longer on the board. Rob Paterson has been re-appointed.

Ten years after the GFC, the economy is growing stronger led by the US. Interest rates are very low. October 2018 was a volatile month. However interest rates are up to 2%.

It costs $300,000 to run the elections and only 16000 voted. The call centre is back to normal. Annual reviews have been posted to defined benefit pensioners.

Ambulance officers want the option to leave the defined benefit scheme for the Triple S.

In the Upper House there is a bill for choice of fund. The Super SA board is in favour in principle. It’s the last fund in the country for a mandated membership. It was agreed that the unions affiliated with the Federation formulate a response to choice of fund legislation to be forwarded to the Treasurer.

It was agreed that Leah York, Bill Hignett and Rob Bonner be on the subcommittee. It was agreed to defer the constitutional issue to the next meeting. *Christine Venning*

Letter to the Editor/Secretary

For information about My Health Record and the option to opt out by telephone, if chosen.

There is a number to ring - 1800 723 471.

Medicare number and personal details such as date of birth and name will be requested.

There may be a wait during a busy time.

The website for information and to opt out on line is www.myhealthrecord.gov.au.

Claire Withers

Support for Carers

Opinion Piece by Richard Hearn,
Chief Executive Officer Resthaven

Staying at home for as long as possible is a key aspiration for many Australians. As time passes, support may be needed to enable this. There is a huge diversity of caring roles, from family members to paid carers. Anyone can care for a family member, so it is of immense importance that we recognise and respect the valuable role of family carers.

Carers Australia Inc. (www.carersweek.com.au) acknowledges that carers make an enormous contribution to our community and the national economy - to the tune of around $1 billion per week.

As people age, they may find themselves increasingly frail, or with early signs of dementia, and reduced ability to perform everyday tasks. As well as seeking support from family or friends, who may then become 'family carers', a consultation with the doctor is recommended.

There are many rewards in caring for someone you know well. It involves a closeness, love and responsibility within the relationship, and support is often freely given. However, as a person's need for support becomes more complex, it can impact on the carer's life as well. Caring can be exhausting, yet many are reluctant to seek support.

Maintaining their support network of friends and family, and looking after themselves by taking a break from time to time is critical to a carer's wellbeing.

Support for carers is available. Day and overnight respite offers a break from the caring role, while ensuring there is appropriate support being given to their loved one. Respite is available, for a couple of hours, to several days, staying overnight, with 24 hour support. Respite services provide personalised care and meaningful activities according to each person's individual preferences. Carers have peace of mind in knowing that regular, daily routines are maintained.

These services are invaluable for carers who may need a refreshing break, or just need some time out to catch up with family and friends. Community respite services are available in centre-based respite cottages or in a person's own home. Respite is also available for eligible seniors in residential aged care homes. I encourage people to utilise respite services when and as needed.

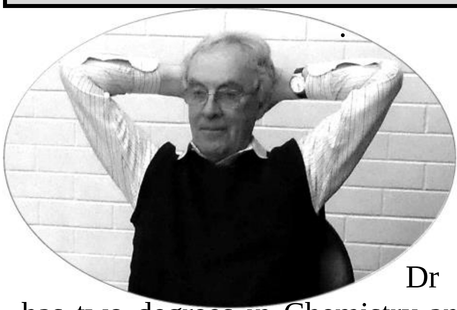
Of critical importance in supporting people in their aspirations to stay in their own home is the need for the government to give priority to the 121,000 people assessed for, but not receiving, support at home through a Home Care Package at the level for which they have been assessed. Most people on the waitlist have high care needs and the wait period is more than 12 months. This is unacceptable. I encourage those who share my concerns, to raise them with their local federal politician.

About Resthaven:

Resthaven offers the full range of aged care services, from a little help at home through the Commonwealth Home Support Programme, Levels 1-4 Home Care Packages, Restorative Care Packages, and private services that don't require an ACAT assessment, to 24/7 residential aged care and respite accommodation throughout metropolitan Adelaide, the Riverland, Murraylands, Fleurieu Peninsula, Gawler and lower Barossa, and throughout the Limestone Coast of South Australia. For details visit www.resthaven.asn.au or phone 1300 13 66 33.

Resthaven's Community Respite Services support carers of older people in their own homes, in centre based care and respite cottages, including extended day and overnight respite. Details call 08 8198 2060. *Julie Johinke*

Our Treasurer, Michael Evans



Resting at a committee meeting.

Dr Michael Evans has two degrees in Chemistry and a Diploma in Education. He has worked as Chemist for twenty years, then as an Education Researcher for fifteen years. Michael retired in 2014. Lived in South Australia since 1972, he joined SA Superannuants 11 years ago, shortly thereafter becoming a committee member and then treasurer. Interests are classical music, carpentry, computing, and playing cards. He is social secretary of a walking group and record keeper for a book club.

CPI versus Age Pension Indexation

Our Super SA pensions are indexed twice-yearly (April and October) to changes in the Consumer Price Index for Adelaide. The age pension is indexed via a more complex arrangement. According to an Australian Parliament publication most government social security pensions, including the age pension are, "*indexed twice each year (on 20 March and 20 September) by the greater of the movement in the CPI or the Pensioner and Beneficiary Living Cost Index (PBLCI). They are then 'benchmarked' against a percentage of Male Total Average Weekly Earnings (MTAWE).*

The combined couple rate is benchmarked to 41.76 per cent of MTAWE; the single rate of pension is set at 66.33 per cent of the combined couple rate (which is equal to around 27.7 per cent of MTAWE). 'Benchmarked' means that after it has been indexed, the combined couple rate is checked to see whether it is equal to or higher than 41.76 per cent of MTAWE. If the rate is lower than this percentage, the rates are increased to the appropriate benchmark level."

Over the long term age pension indexation has outstripped CPI indexation by more than 1% p.a. and this has led the Association, and other organisations representing the interests of defined benefit superannuants, to seek age pension indexation for our pensions. The two indexation rates over the last several years have been much closer than previously. In 2018 the two CPI adjustments to Super SA pensions were 1.83% in April and 0.81% in October. The two adjustments to age pension were 1.47% in March and 0.96% in September. So Adelaide CPI indexation was actually better than age pension indexation in 2018. **However this is not likely to last.**

Ray Hickman

An Irish Proverb:

Count your blessings instead of your crosses;
Count your gains instead of your losses;
Count your joys instead of your woes;
Count your friends instead of your foes;
Count your smiles instead of your tears;
Count your courage instead of your fears;
Count your full years instead of your lean;
Count your kind deads instead of your mean;
Count your health instead of your wealth;
Count your blessings.

Speaker's Corner

In September members had the pleasure of listening to Alice Jarvis from the Legal Services Commission as she spent a considerable time explaining the necessity of wills, powers of attorney and advanced care directives.

A will is a legal document in which we set out our wishes and instruction for the distribution of our assets after death. The executive is tasked with ensuring your estate is distributed according to the will. It should include funeral arrangements. It can be updated with any change of circumstances. The executor can be any adult: relative, friend, beneficiary, accountant, lawyer or public trustee.

It is not advisable to write your own will or use a will kit. If it is not prepared according to strict legal rules it may be declared invalid and the court will decide how to distribute your estate. You also need to update your will if any circumstances change e.g. additional grandchildren.

Alice then went on to explain about probate. The executor has to satisfy the Supreme Court that it is the last will and testament of the deceased. If the estate is small then probate may not be necessary.

Alice then explained who can contest a will:
spouse, domestic partner of deceased spouse, children (natural, adopted, step, grandchildren), parents, siblings. The two usual grounds for contesting a will are: invalidity or inadequacy of provisions. There are also people who cannot contest the will: grandparents, uncles, aunts, nieces, nephews, cousins, friends or paid carers. Intestacy occurs when: there is no will, the will fails to properly dispose of all the assets, is not signed or witnessed, or is poorly drafted. These show the importance of having the will properly drafted.

In the next issue, advanced care directives will be discussed. *Christine Venning*

Read on a restaurant board in Hoi An, Vietnam:

"Happiness does not depend,
on what you have,
or who you are.
It solely relies on what you **think**.
Buddha".

Qantas Club

Join the Qantas Club now and save

You can join the Qantas Club or renew your Qantas Club membership through SA Superannuants at a discount. The Qantas Club offers that little bit of home away from home at the airport.

In addition to saving on the joining and annual membership fees, you'll have access to the following exclusive benefits as a Qantas Club member:

- **Unlimited access** to the largest lounge network in Australia and a host of international lounges. These include the Qantas Club, Qantas-operated international Business Lounges, associated and selected internationally including the Qantas Club, Qantas International Business Lounges, associated and selected partner lounges when travelling on an eligible ticket (1);
- A **complimentary guest visit** each time you travel (2);
- Access to **On Departure Upgrades** using Qantas Points on Australian domestic flights (3);
- **Additional checked baggage allowance** when travelling on Economy or Premium Economy and **dedicated check-in** on Qantas flights (4); and
- Discounts on **Qantas Meeting Rooms** in Australia (5).

Join the Qantas Club now for only $690.18 ($442.80 for a one year membership + $247.38 joining fee), or save even more with a two year membership. Applications welcome any time during the year.

For more information or to join the Qantas Club today, please contact our Qantas Club coordinator Alan Raftery by email to qantasclub73@gmail.com
or call Alan on Mobile 0408 850 535.

Prices are current as at 15 August 2017 and subject to change without notice.

TERMS AND CONDITIONS

(1) Qantas Club membership and access is subject to the Terms and Conditions of the Qantas Club. Qantas Club members may access a Qantas Club when their next flight the same day has a QF or JQ flight number on their ticket. Partner and associated lounge access is subject to various conditions of entry. Qantas Club members may access Qantas operated International Business Lounges during lounge operating hours when their next onward flight that day is with Qantas with a QF flight number. Qantas Club members will also be welcomed at the Emirates Business Lounge in Dubai and the American Airlines Admirals Club© in London (Heathrow) when their next onward flight that day is with Qantas with a QF flight number.

(2) If you're flying domestically on Qantas, QantasLink or Jetstar within Australia, and on Jetstar within New Zealand, you may bring one guest to join you in a Qantas Club lounge. When visiting an international Qantas Club lounge, you are able to invite one guest each time you visit. Both you and your guest need to be travelling together further that day on the same flight.

(3) On Departure Upgrades using Qantas Points are subject to capacity controls, and availability is limited and only available on Qantas operated flights with a QF flight number on the ticket. For more information, see Qantas Flight Upgrade Awards.

(4) Extra checked baggage allowance is only available on Qantas operated jet flights with a QF flight number on your ticket and varies by route and travel class. Piece, size and weight restrictions apply.

(5) Meeting room capacity varies by port.

Nominations SA Superannuant 2019

Present Nominations for the positions on the Association's Executive Committee:

President: Peter Fleming
Vice-President: Ray Hickman
Secretary: Christine Venning
Treasurer: Michael Evans
Membership Officer: Max Jahn
Assistant Secretary: vacancy
Guest Speaker Coordinator:
Ian Beckingham & Peter Fleming
up to 6 Committee members: 4 vacancies
Arnulf Anders, Barry Grear
Observers:
Eileen Pritchard
The constitutional provisions are given at
http://www.sasuperannuants.org.au/index.php?id=52

From your Membership Officer

"*You know*", many enjoyed my last article, and responded by renewing your 2019 annual fees. Some changed from annual to life memberships.
"*I know*", many did not renew immediately and 184 are still outstanding.

Membership fees are now overdue.

I hope this complimentary copy prompts you to pay your fees immediately. Receiving our publication will update your knowledge about our pension system and articles about the ever-changing aged situations, both political and social. I remind you of the words of a new member from the last newsletter, who suggested that politicians treat, *"...retirees as malleable cash cows*." Exciting changes to our association are curently being outlined.

The statistics are:

Membership: 1491, consisting of 1001 life members, 375 annual members (150 still due), and 115 partner members (25 still due).

There are 175 yet to pay for 2019. I always worry when such a large proportion of this organisation leave it to pay after expiration of membership. We could lose 12% of our people if we did not send you this newsletter and follow up later with reminder letters and emails.

The plea:

We are all volunteers, so what about helping me? Reduce my work load by getting your fees in now, saving the cost and time of follow-up letters and emails? Help the Association by remaining financial members.

Remember, our numbers make us,
"a force to be reckoned with."
Renew right now, before you forget.

Max Jahn

A man was walking along a beach when he came across a lamp partially buried in the sand.
He picked up the lamp and gave it a rub.
A genie appeared and told him he has been granted one wish.
The man thought for a moment and said,
"I want to live forever."
"Sorry," said the genie, "I'm not allowed to grant eternal life."
"OK, then, I want to die after a Labor government balances the budget and eliminates the debt."
"You crafty little bastard," said the genie.

Joining & Renewing

Fees And How to Pay

Current Fees:

Annual Member: $15, partner = $5.

Life Member: age under 60 = $270,

60-65 = $220, 66-70 = $160, over 70 = $130.

Partner Life Member = $50.

Receipts *will be sent for Life Memberships. Please include a stamped self-addressed envelope for others.*

a) Paying by cheque or money order

Please send your postal payment to:

Membership Officer
S.A. Superannuants
P.O. Box 348
Modbury North SA 5092

Email: pmjahn@bigpond.com

b) Bank transfers & personal deposits

Please make sure that the payment is accompanied by your name and suburb, ***and*** *please notify the membership officer of its date and sufficient details to identify you as the payer:*

Bank SA: BSB 105-900
Account number: 950313840

Account name: SA Superannuants

c) New members

When paying by one of these methods, please send a membership application form to the Membership Officer so that your necessary details can be recorded.

On the next page a form is provided for new members to join, and existing members to renew their annual membership, convert it to a life membership or notify a change of address.

Member Details & Payments

Existing Members
Our records show your details as:

Please indicate errors or changes:
....
....

Email address ....@.........................

New Members Title .... Gender ....
First Name Last name
____

Postal Address ______________________________
____

Year of Birth ....

Home phone ....

Mobile phone ....

New *and* Renewing Members

Payment Amount $......................
Purpose of payment (tick relevant box)

- ☐ Renew annual membership ($15 p.a.)
- ☐ Life membership (see scale page 7)
- ☐ Change Annual to Life (see page 7)
- ☐ Partner annual membership ($5 p.a.)
- ☐ Partner life membership ($50)

Email address

...................................@.....................................

Signature.................................. Date..................