

# THE SUPERANNUANT

Newsletter of The Association of Public Sector Superannuants Inc.  
Formerly SA Superannuants Established 1927  
<https://www.pssuperannuants.org.au>

## Membership Applications/Renewals

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## From the President

**NEW SECRETARY** - In the February edition of *The Superannuant* we were still on the lookout for a person to take on the role of Secretary. We had not been able to get a volunteer from within the existing committee and were

contemplating a shuffle of roles in order to fill the position. However, shortly after that newsletter was



published, we were most fortunate to receive an application via Volunteering SA and SEEK from **Dianne Baron** who had recently retired from a management position within the South Australian Public Sector and was seeking a volunteer opportunity. Dianne brings a wealth of experience to the role and we are looking forward to working with her. You can read more about Dianne in the article in this edition of *The Superannuant*.

**HONORARY LIFE MEMBERSHIP AWARDS** - were granted to **Ian Beckingham** and **Peter Frick** at the A.G.M in February. Ian was recognised for his work as Guest Speaker co-ordinator, while Peter was recognised for his work as our Website Manager and Editor of *The Superannuant*. Both of these roles are critical to the ongoing successful operation of the Association. The effort that Ian and Peter put into the tasks is certainly appreciated.

**GET INVOLVED** – The Association of Public Sector Superannuants Inc. operates for the benefit of members. All the positions on the management committee are filled by member volunteers who take on a range of roles to make things happen on behalf of members. The honorariums paid annually are a small financial reward in recognition of the roles, but in no way compensate for the time and effort of that committee members. Please consider getting involved by joining the management committee. It's easy, just speak with me or any member of the committee at a general meeting, phone or email us for information.

**MEMBERSHIP** - While we attract a few new members from the annual mail out of brochures, the personal approach is important. Many of us know someone with a background in the public sector who may not be a member of PS Superannuants. When you get the chance, please take time to talk to them about the benefits of membership. There is strength in numbers, and we want to celebrate our centenary as an organisation in 2027 with a big membership list.

**VICTORIAN SUB-COMMITTEE** - Mike Evans and I went to Melbourne for the day on 30 April to attend the inaugural meeting of the Victorian Sub-committee. We were welcomed by John Barrett and his team and were impressed with the number of members who attended the meeting in person and via Zoom. Membership numbers are slowly increasing in Victoria and general meetings are rolling out now that venues have been decided on. A full report appears later in this edition.

**GUEST SPEAKERS** – we have been fortunate to have been entertained and informed on a wide range of topics by very interesting and engaging guest speakers at our general meetings over the

years. Ian Beckingham is always on the lookout for guest speakers, so if you know someone you would like to hear on a topic that would interest us all, please pass on the details personally either at a meeting, by phone, or via email.

**RECOGNITION FOR A JOB WELL DONE** – Later in this newsletter there is an article about our own **Barry Grear AO**, who has been recognised by the Justices of the Peace Association for his 50 years of service as a Justice of the Peace. On behalf of PS Superannuants, I add our congratulations to Barry for his service to our community. Keep up the good work Barry.

**ANZAC DAY** – fell on a Monday this year and as a result we moved our general meeting to the 2<sup>nd</sup> of May. Anzac Day is an important national day and a very good reason for us to shift our meeting date. It's a day for us all to remember and honour the sacrifices made, and still being made, by our service personnel and their families. **"Lest we forget"**

*James Vandenberg President*

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**Disclaimer:** Readers should not act, or refrain from acting, solely on the basis of information in this newsletter, but should consult the relevant authorities and advisers

## Next Meeting

Meetings are held at 1:00 pm, at Mead Hall, Flinders Street Baptist Church, 65 Flinders Street Adelaide. Please book for each meeting you are attending

online:

<https://forms.gle/BM3meto2xchfJAsv5>

or email [apssuper1927@gmail.com](mailto:apssuper1927@gmail.com)

Unfortunately, our original guest speaker for the 30th May meeting had to cancel due to ill health and instead we have Kym Thalassoudis, PhD, President, Astronomical Society of South Australia who will speak on Exploring the Universe from the Suburbs.

Astronomy is the oldest and most accessible of all the sciences. Anyone can look up at the night sky and explore its many wonders using their eyes, binoculars, or a telescope.

Kym will provide a short introduction to the Astronomical Society of South Australia and how anyone can locate and observe the many celestial objects in the night sky. He will describe some of the astronomical equipment often used by amateur astronomers, including advanced imaging telescopes, and conclude by showing several photographs of celestial objects taken from suburban Adelaide.



Kym enjoys a life-long passion for Astronomy & Space with several interests including celestial cartography, Astronomy outreach and most recently Astro-imaging. Since January 2000 Kym has published The Evening Sky Map each month at [www.skymaps.com](http://www.skymaps.com) to help sky watchers worldwide discover the wonders of the Universe. Prior to retirement in early 2019, Kym was employed for 30 years as a Rocket Propulsion Scientist at the Defence Science & Technology Organisation.

## Membership Officer's Report

It has been a hectic time lately enrolling lots of Victorians into our ranks, as well as the usual renewals from our existing members, but the reward is that we now have around 1600 full

members and about 160 partner members on our books.

The sad story is that 70 full members and 10 partner members have not renewed for this year by 30th April. I will be sending them a final renewal notice enticing them to stay with us.

When sending fees through a bank transaction please be sure to tell the teller to PUT YOUR SURNAME FIRST and then initials on the payee information. Don't let them put "superannuants", as that title takes up too much of the room in the allowed length of the notice line and I then don't know from whom the payment comes.

*Max Jahn Membership Officer*

## Concession Cards

At the inaugural meeting of the APSSVic, I was asked if I would prepare a paper for the newsletter about concession cards. There are many cards available for pensioners, and the rules about who is eligible for them are complex, so I attempt here to give the major cards that are of interest to our members, and to give references so you can follow up those that interest you.

### Pensioner Concession Card.

This is the card likely to provide the benefits for most APSS members. It is subject to an income test and an assets test. Benefits include cheaper medicines that are listed on the Pharmaceutical Benefits Scheme, typically \$6.30 instead of \$30.00, a refund for medical costs when you reach the Medicare safety net limit, help with hearing services, and help with mail redirection with Australia Post. Other, state-based concessions may apply, vehicle registration may be discounted in part or in full (but not any compulsory insurances). In SA a council rates concession has been replaced by a Cost-of-Living Concession, a lump sum paid into your bank account once per year.

### Commonwealth Seniors Health Card.

The major advantage of this card is that there is no eligibility asset test, although there is an income test (around \$90,000 for couples), therefore if you cannot get a Pensioner Concession card because your assets are too great, you may still get a CSHC. This entitles you to cheaper medicines that are listed on the Pharmaceutical Benefits Scheme, typically \$6.30 instead of \$30.00, and a refund for medical costs when you reach the Medicare safety net limit.

This card was introduced to help drought affected farmers who had low incomes but whose assets were too great to qualify for a Pensioner Concession card. Depending on your state or territory government you may get concessions on gas, electricity, water or council rates, health care costs, including ambulance, dental and eye care, and public transport costs (which you will probably get anyway with your Seniors card).

### Seniors Card.

This is a State based card, and its most valuable concession is for travel on public transport, the SA, Victoria, and the ACT seem to give the same concession, free transport in off-peak periods, weekends and public holidays, and reduced fares (~50%) at other times. The card also gives discounts for purchases; these change so you need to watch the appropriate website for your state. In SA you can have new benefits emailed to you. It does not give concessions on gas, electricity, water, or council rates. To be eligible you must be 60+ years old and work less than 20 hours a week in SA and the ACT and less than 35 hours in Victoria.

To investigate further try these links:

<https://www.sa.gov.au/topics/care-and-support/concessions/concession-finder>

This is excellent; it has pictures of various cards (including PCC and CSHC) with clickable links to the associated websites.

<https://www.seniorsonline.vic.gov.au/seniors-card>

<https://www.actseniorscard.org.au/>

*Michael Evans Treasurer*

## APSS Executive Team launches Victorian members' first meeting

APSS Executive Committee members, President James Vandenberg and Treasurer Michael Evans officially launched the Victorian branch of APSS at the first meeting of APSS Victorian members today. Guest speaker for this occasion, James Vandenberg, spoke to the 33 members attending of his experience as a member of the Commonwealth Public Service, which led to his joining the Superannuated Commonwealth Officers Association (SCOA) when he retired. James became a leader of the SA Branch of SCOA and ultimately a delegate to the SCOA National Executive team. Upon SCOA's demise in South Australia he and many other SCOA members joined the SA Superannuants organisation. SA Superannuant's membership



has grown to around 1700 in South Australia and Victoria.



In 2020 SA Superannuants executive was approached by a small group of members of the former SCOA Victoria to consider former SCOA members in Victoria joining SA Superannuants as a “Victorian Branch”. Recognising an opportunity to grow and gain more strength in numbers, SA Superannuants changed its name to the “Association of Public Sector Superannuants t/a PS Superannuants” and opened its membership to retired public sector superannuants resident in all Australian states and territories. James thanked the Victorian ex SCOA group members who worked to facilitate the opportunity for former Victorian SCOA members to join PS Superannuants.

**The next PS Superannuants Victorian Meeting will be held on 29 June 2022. At the South Melbourne Community Centre No. 1 Ferrars Place, Cnr Ferrars Pl. and Park St. South Melbourne. Commencing at 1.00PM. Victorian Members, please note the new venue location - access by Tram No1 in Swanston Street, Melbourne, alight at tram stop 26. The topic "How YOU can advise Local Government on issues concerning older persons" will be discussed with speakers Freda Erlich, Chair of Older Persons Advisory Committee OPAC) and Cathy Horsley Team Leader Community Building both of City of Port Phillip.**

Victorian members can get further meeting information or give feedback by emailing [apssuper1927.vic@gmail.com](mailto:apssuper1927.vic@gmail.com)

## Introducing our new secretary Dianne Baron

Dianne comes to us with extensive experience across Government/TAFE SA and industry within senior leadership, management, and strategic project management roles, with these skills and abilities transferable across industry and business context.



This experience is further supported by an initial industry-based customer service career, apprenticeship, and self-employment, where she developed sound business and financial

acumen, strategic planning, and a true customer service ethos.

Dianne is a creative visionary, exceptional leader and manager who consults and engages stakeholders to develop and achieve significant organisational outcomes and business improvement processes through Project Management and Quality Service Frameworks that achieve a client centric focus.

Dianne’s previous roles have included, Director of Education Services TAFE SA, The South Australian Training Advocate and most recently as the Manager Quality and Risk South Australian Skills Commission.

Dianne retired from the South Australian Public Service in January 2022 and continues to work regularly for HAYS Recruiting.

## Covid Support Line

The Older Persons COVID-19 Support Line provides information and support for Older Australians, their relatives, carers, friends, or supporters on 1800 171 866, Monday to Friday between 8:30am to 6pm AEDT (excluding public holidays)

## Congratulations Barry Grear

In the March edition of THE HONORARY MAGISTRATE there was an article about the presentation of a certificate for 50 years of continuous service as a Justice of The Peace to Barry Grear AO.



In part the item reads

"Barry was appointed as a Justice of the Peace in 1971 when he was Head of the Levels Campus of the SA Institute of Technology (now the University of South Australia.) Every day he helped students with their documents. In 1974, Barry oversaw the Monarto site of the new city with JP services operating out of his office. From 1978 until his retirement in 1997, he was on-call for JP services and since his retirement he has volunteered at the Campbelltown Council. The Association of Public Sector Superannuants offers Barry our heartiest congratulations for his wonderful service."

## Website news

Apart from the Superannuant which goes out three times a year, the only other means we have of communicating with members is through e-mail. Recently this has proven to be unreliable for those members whose ISP is Big Pond as over two thirds are being barred from delivery by Big Pond which is classifying them as spam. Most providers give their subscribers the option of deciding the validity of e-mails by sending suspicious emails to a spam folder. This does not seem to occur with Big Pond which unilaterally bounces them back to us. We eventually get them delivered through a painstaking process of sending only a few at a time, but with some 200 Big Pond users this cannot continue. Big Pond subscribers may choose to communicate their dissatisfaction at this process to Telstra as they cannot be sure that they are getting all of their e-mails particularly from a G Mail account. We have worked around this dilemma for the time being by setting up an e-mail presence from within our own internet domain. You will notice that e-mails are now arriving from

[info@pssuperannuants.org.au](mailto:info@pssuperannuants.org.au). So far this is working although who knows for how long? While on the subject of e-mails members are still encouraged to provide us with an e-mail address and to also advise us if their address is ever changed.

*Peter Frick Web site Manager*

## Advisory Group

This group, referred to in the February 2022 issue of *The Superannuant*, was formed in September 2021. It has now met twice and will meet for a third time in late May 2022. It is anticipated that the group will then meet two or three times more in 2022. Meetings are conducted via ZOOM with participants located in several different states. The main aim of the group is to facilitate more effective representation of the interests of people in receipt of defined benefit superannuation pensions that are substantially, or entirely, paid from an untaxed source. Examples of such pensions are the Commonwealth's CSS and PSS pensions along with pensions paid by the South Australian and Tasmanian Governments. The characteristics setting these pensions apart from account-based pensions, are:

- that they remain taxable income for a lifetime, and;
- at least 90% of each pension is counted in the age pension income test.

The challenge for organisations representing people in receipt of these untaxed-source pensions is to ensure that differences between the pensions and all other superannuation pensions are taken account of in development of Government policy. Members of the Advisory Group include people who serve on the Executive Committees of the following organisations.

- Association of Public Sector Superannuants (PS Superannuants)
- Tasmanian Association of State Superannuants (TASS)
- Superannuated Commonwealth Officers Association, West Australia (SCOAWA)
- Australian Council of Public Sector Retiree Organisations (ACPSRO)
- Council of State Retirees Associations Victoria (COSRAV)

COSRAV represents members of Victorian defined benefit schemes that are taxed-source

schemes. The COSRAV presence on the Advisory Group is important because taxed-source defined benefit pensions share important characteristics with those that are untaxed-source. For example, both categories of defined benefit pension:

- Have low estate values
- Are valued in the same punitive way for transfer balance cap purposes
- Have at least 90% of their gross value counted in the age pension income test

The Advisory Group is not a formal group having powers of its own. It is a discussion group that shares views on various, agreed matters and reports to PS Superannuants through the person its Executive Committee has appointed as Convenor. Other individual members of the Advisory Group report back, as they see fit, to the organisation with which they have a connection. Nothing the Advisory Group does, or produces, restricts the right of any of the organisations listed above to represent the interests of its members as it sees fit.

However, the hope is that, through discussions held by the Group, and feedback on those discussions to interested organisations, future representations to government on the interests of people relying on untaxed-source pension income will be more coherent than in the past. This remains to be seen, but Advisory Group members are currently optimistic.

The reports made to the PS Superannuants Executive Committee, after each meeting of the group, can be read on the *Matters of Interest* page of our website.

*Ray Hickman, Advisory Group Convenor*

### **Super SA Update: Applying for a spouse pension March 2022**



Super SA is pleased to advise that their Member Centre at 151 Pirie Street, has **re-opened** following temporary closures due to our COVID-safe measures.

Now that they're available to assist **you in person**, they have reverted to their original process for spouse pension applications.

This means that they are no longer accepting supporting documentation (like marriage or birth certificates) in advance. If your spouse or partner wishes to apply for spouse entitlements, they will need to provide the required documents at the same time as submitting their application. A spouse application can only be made after the death of the member.

It's important to note that documents supplied to them will need to be certified within six months of application.

These requirements form part of reforms introduced by the Commonwealth Government in relation to anti-money laundering and counter-terrorism financing (AML/CTF) for those claiming super entitlements. The application form outlines what's required and is available on their website at [supersa.sa.gov.au](https://supersa.sa.gov.au). Simply enter 'Superannuants Application for Spouse/Putative Spouse Entitlements' in the search function or ask them to send it to you.

If you have any questions, please get in touch.

They welcome you to make an in-person appointment during their regular hours.

Simply call **1300 369 315** or email to book a time.

As always, they're committed to ensuring the health and safety of members and staff. Please note that masks are required to be worn when you visit, and hand sanitiser is available upon entry.

**ARAS**



ARAS presented an Information Session for members at the General Meeting on 28 March 2022 about the Rights of Older People.

ARAS has been supporting older people in South Australia to uphold their aged care and human rights since 1990 and are funded by the Department of Health, National Aged Care Advocacy Program and Office for Aging Well.

ARAS Key Service Areas are Residential Care, Community Care, Elder Abuse Prevention,

Retirement Village, Aboriginal Advocacy and Aged Care System Navigator.

If you require more information about accessing their services, need help to access aged care services at home, or just want to understand how they may be able to Advocate for you or someone you know – just give them a call on (08) 8232 5377 or toll free on 1800 700 600.

Further information can be accessed via their website: [www.sa.agedrights.asn.au](http://www.sa.agedrights.asn.au)

## Federal Election Matters

### Commonwealth Seniors Health Card (CSHC)

One of the PS Superannuants requests, made in our 2022-23 pre-budget submission, to the Federal Government was for income limits at which eligibility for this card cuts out to be substantially increased, or removed altogether.

The Government recently announced that, if re-elected, it will increase these income limits from \$57,761 p.a. to \$90,000 p.a. for singles and from \$92,416 p.a. to \$144,000 p.a. for couples. For account-based superannuation the amount of an account balance does not count directly to determine eligibility but is deemed to obtain an income amount that does count. Under current deeming rates, if the proposals are acted on, the asset amounts at which CSHC eligibility is lost will be about \$4.2 million for singles and \$6.5 million for couples. The Labor party has said, if it is elected, it will make the same changes as those the Government has proposed.

**Employment income and age pension:** National Seniors Australia has a campaign going for employment income of age pensioners to be exempt from the income test. This would, in the first instance, be for a trial period during the current labour shortage difficulties.

PS Superannuants has expressed its support for this proposal.

*Ray Hickman*

## Joining and Renewing

### Fees and How to Pay

#### ANNUAL:

**\$20**

#### LIFE:

Under 60 yoa **\$360**

60 to 65 yoa **\$290**

66 to 70 yoa **\$210**

Over 70 yoa **\$170**

#### Partner FEES

#### ANNUAL: LIFE:

**\$8      \$75**

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

E-mail: [maxwjahn39@gmail.com](mailto:maxwjahn39@gmail.com)

#### b) **Bank transfers and 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 to a life membership, notify a change of address and supply an e-mail address.

#### **Joining & renewing online**

If you receive The Superannuant by downloading a digital copy from the Association website, you can click on the link below in that digital copy to open the relevant page of the website. Choose online: New Members, or online: Renewing Members as appropriate.

<https://www.sasuperannuants.org.au/how-to-join/>



## Member's Details and Payments

### Existing Members

Our records show your details as:

**Members may locate this information inside their mailed hard copy or at the bottom of the e-mail for those who receive the Superannuant by e-mail link**

**Please indicate errors or changes by post or by e-mail**

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.....

**New Members:** Title..... Gender.....

First Name .....

Last Name.....

Postal Address Throughout May in South Australia, history and heritage lovers, collectors and enthusiasts can gather in city streets, local museums, community halls, pubs, cemeteries and historic homes to be a part of South Australia's History Festival.

.....  
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Year of Birth.....

Home phone.....

Mobile phone.....

New and Renewing members

Payment amount \$.....

**Purpose of payment** (tick relevant box)

- ☐ Renew annual membership
- ☐ Life membership
- ☐ Change annual to life
- ☐ Partner Annual Membership
- ☐ Partner Life Membership

**Newsletter**

☐ by post ☐ email

Email address

.....@.....

Signature .....

Date .....

## The Superannuant

Each hard copy of our newsletter The Superannuant costs upwards of \$3 an issue for printing and postage. If you currently get a hard copy delivered to your letter box, please consider changing to an electronic copy. It will reduce our operating costs reduce our carbon footprint.

If you prefer to get a paper copy of the newsletter delivered to you, would you be happy to pay extra in your annual subscription to continue to receive a copy in the mail?

On the topic of electronic newsletters, do you like the current two column layout or would you prefer a single column layout when reading the newsletter?

Let's have your thoughts on these questions via email to [info@pssuperannuants.org.au](mailto:info@pssuperannuants.org.au)

or drop a line to PS Superannuants, GPO Box 2036 Adelaide 5000

## COTA Agenda for Government

COTA Australia has released its Agenda for Government from Older Australians \* Policy Recommendations for the 47th Parliament \*

Council on the Ageing (COTA) Australia, the peak body and leading advocate for older Australians, has released its Agenda for the next Government and Parliament on the needs of older Australians.

The agenda covers 12 public policy areas and includes 37 recommendations for the 47th Parliament of Australia. This wide-ranging policy agenda sets out opportunities to improve the lives of older Australians for whomever forms government, and the 47th Parliament as a whole.

The key public policy areas that need to be addressed include aged care; retirement income; health; elder abuse; digital inclusion and social inclusion, among others.

For more information go to [www.cota.org.au](http://www.cota.org.au)