

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



Inflation winners and losers – with high inflation impacting on the price of everything, the big **winners** include banks, major airlines, energy companies, and supermarkets proudly reporting huge profits. Other winners are the

CEOs and managers of the big companies, many of whom take home obscene salaries and bonus payments.

The losers in the main are the ordinary folk in our society who struggle to cope with the increased cost of home mortgages, rent (if you can find somewhere suitable), food, electricity, gas, health insurance, fuel for the family car, and other basic necessities.

Those of us who receive a defined benefit superannuation pension are shielded somewhat from the price rises by having our DB pensions increased through the indexation of our pensions via the CPI reviews every six months – 3.6% in December 2022 and 3.3% in June 2023. Without those increases we would obviously be far worse off financially. On the other hand, if our DB pensions were indexed in the same way as Age Pensions are, we would be better off.

Our Strategic Plan – continues to be rolled out as we strive to ensure the future and direction of PS Superannuants. Phone calls to a random selection of members has commenced with the

purpose of finding out expectations of members, and we look to recruit members to take on positions on the management committee in Adelaide and on the sub-committee in Melbourne. You might get a call from one of the team asking for your views. Even if you don't get a call, please think about taking on a position. We have already had success from our advertising more widely for volunteers when we welcomed Jim Rhodes to our committee in Adelaide. Jim has a background in accounting and management at the Commonwealth and SA State level.

The Superannuant – our regular newsletter is distributed in hard copy and via email. You can reduce postage and print costs, while reducing our carbon footprint, by opting to receive The Superannuant electronically. Just let us know if you want to try a change.

General Meetings – taking the lead from our sub-committee people in Melbourne, thanks to Peter Frick our Communications Manager, our general meetings in Adelaide are now being video recorded and include guest speaker presentations. You can have a look at the vision from our Adelaide and Melbourne meetings on our website if you would like to catch up.

Our Finances – will be improved with a proposed increase in membership fees for 2024, however as Treasurer **Mike Evans** said in the previous newsletter, we would appreciate donations from members to top up our operating account.

Guest Speakers -thanks to the efforts of **Ian Beckingham** and **Peter Fleming**, we have locked in Adelaide guest speakers through to March 2024. The impressive list includes a variety of interesting speakers from wide

backgrounds who freely give their time to entertain and inform us. I encourage you to make the effort to come to the general meetings in Adelaide or in South Melbourne to hear the guest speakers and to catch up with colleagues.

THE VOICE - at the start of our meetings I take the time to acknowledge the traditional owners of the land on which we meet and pay my respects to elders past and present. I consider this a small but significant act of respect for our indigenous population. Speaking personally, **I will be voting YES at the forthcoming VOICE referendum.**

James Vandenberg

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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



Our next meeting will be at 1pm Monday September 25th where our guest speaker will be Brenton Gear. Brenton Gear is the Director, Green Adelaide in the Department for Environment and Water.

His background training as a geographer, working in regional South Australia in wetland restoration and park management, leadership within Aboriginal

community engagement and oversight of key environmental policy programmes.

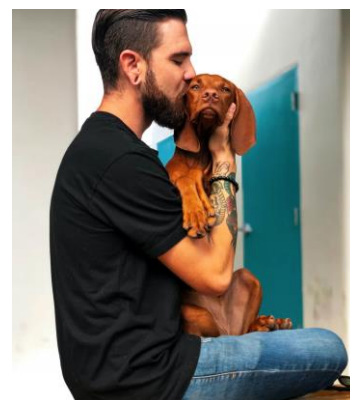
Green Adelaide is a landscape board that has been formed to provide leadership for urban sustainability and climate resilience. Brenton's role is leading the organisation that supports the board to deliver key priorities related to greening, urban water management, rewilding, nature education and coastal management.

Future Speakers and Meeting Dates

October 2023

Jennifer Howard from Safe Pets Safe Families.

Topic: "Working with people and pets in crises to improve outcomes and reduce the occurrence of surrender, animal abuse, neglect and euthanasia".



November 2023



Tim Reeves. Historian (Adjunct Research Fellow, University of South Australia), Author, including "The Death of Dr Duncan". Topic: "The death of Dr Duncan".

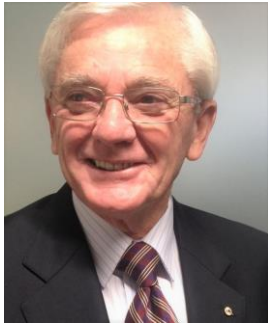
February 2024 (AGM)

Chris Schacht. Former South Australian Senator, Commonwealth Parliament of Australia. Business Consultant (mainly China)

Topic: "China - the Communist Party, trade, foreign affairs and the relevance of AUKUS".



March 2024



Vincent Monterola AM. Former CEO of SA CFS and Deputy Chairman of CFS Board. Topic: "Emergency Management, including fire prevention, fighting and recovery. Special reference to climate changes and

changing fire behaviour".

Ian Beckingham Guest Speaker Coordinator

Assistant: Peter Fleming

Membership Officer Report



Hi there members,
We are constantly working to update our Membership Register and I appreciate your help with this.

We are undertaking a pilot survey of members' interests and their availability to assist the Committee to function

efficiently, and a by-product has been to check Members details. This has been very productive on both counts.

Recently I had a member ask how they could let us know their updated details. There are several ways. You can fill in the form if you receive the hard-copy Newsletter and post it to us. Another simple way is to go onto our website to the "How to Join & Renew Membership" page, then click on the Renewing Members link. Please complete all details as requested and press Submit. We will then send you an acknowledgement in the following days. Do this whether you are renewing your membership or just updating your details. If just updating your membership, when you get to the payment method just click on one of these options (we plan to give a third option of Updating our Records) before pressing Submit.

Finally, to maintain our strength and influence as an Association, please help us to grow our PS Superannuant's membership by letting your friends and former colleagues know of the benefits of joining our National Organisation of retired public sector superannuants. Share our website (<https://www.pssuperannuants.org.au/>) with them - or send me an email with their name(s) and email or phone number.

Don Campbell Membership Officer

Communications Manager's Report

As an association we are mindful of the challenge of getting our message across to all our members. We now have members across Australia especially since the influx of our Victorian colleagues. As well as this many members are unable to attend General meetings for a variety of reasons. Recently we began filming General meetings giving access via the member's Portal on our website. The first attempt at this was Grant Lock's presentation in July. At the time of writing over 100 members have viewed this. We plan to continue this practice; however, it will always depend on the speaker's approval to film. We also arrange Zoom access to our executive meetings enabling attendance remotely which is a necessity given that we now have executive members from Victoria. Indeed, this facility should make it easier for any member to offer to serve the executive even if they cannot physically be at meetings.

Both innovations, however, depend on us having an e-mail address for you. While we will continue to service those members not online it is not possible to give them the same high-quality access as the online members receive. Please, if you have an e-mail address let us know so that we can serve your needs better. **Contact us at apssuper1927@gmail.com.**

Peter Frick Communication Manager

Advisory Group Convener Wanted

Interested?

Please contact James Vandenberg President for a chat.

T: 8242 1601

M: 0407 795 163

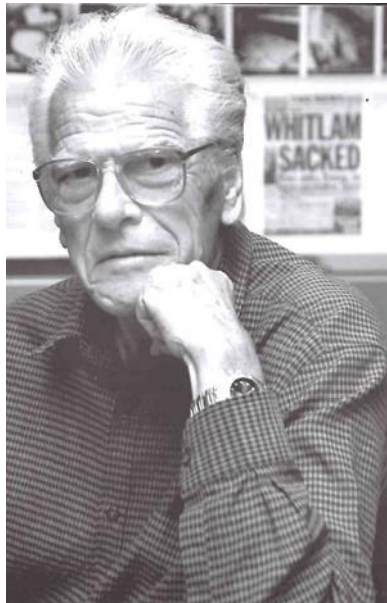
E: apssuper1927@gmail.com



Vale Comrade Vic, 11/6/1931-1/7/2023.

On 1 July 2023, Association

stalwart Victor Milton Potticary left on that journey from which no traveler returns. Vic was born in 1932 during the great depression and was one of five children when, in 1937, his father, a railway worker at Pt Pirie, died suddenly. Vic's



mother moved the family to Goodwood Park from where he attended Goodwood Primary School then Adelaide High.

Vic left school for employment as an apprentice compositor with the *Co-operative Printing and Publishing Society*, an organization which printed the communist newspaper '*Tribune*'. He became, and remained, a staunch supporter of socialist causes both at work and in ordinary life. While Speaker's Corner was being held in Botanic Park on Sundays Vic thoroughly enjoyed attending and, occasionally, doing a bit more than just listening. However, his political preferences never influenced the service he rendered to the Association.

Vic married Audrey in 1953 and their son Malcolm was born in 1955. Audrey and Malcolm both pre-deceased Vic. Audrey was, herself, an activist who played a prominent part in the '*Save our sons*' campaign against conscription during the Vietnam war. Vic was not backwards in coming forward to let people know that ASIO, at one time, had files on each of them. This was something seen by both as a badge of honor.

In 1975, Vic commenced work at the South Australian Government printing office. He joined the *Public Service Association (PSA)*, and the *Printing and Kindred Industries Union (PKIU)* along with the *Australian Labor Party*. The PKIU later became part of the current *Australian Manufacturing Workers Union (AMWU)* which, in 1999, bestowed on Vic an *Award of Merit* for 52 years' service to the printing industry. In 2007, SA Unions published the book '*Movers and*

Shakers' which was a collection of '*stories of activists who have made a difference in South Australia*'. Vic was one of those activists.

2007 was also the year in which this Association conferred Honorary Life Membership on Vic for his service as Vice-President, Secretary and for his contribution to production of *The Superannuant*. Anyone who relied on Vic was never disappointed or let down. He was always there to assist in getting the job done.

All those who knew, and admired, Vic take comfort from the thought that he is now reunited with Audrey and Malcolm.

Ray Hickman for the Executive Committee

Vic was secretary when I became treasurer in 2005, and he was a great help to me as I learned the job; he had a thorough knowledge of the Association's business, and of course he was very easy to work with. I visited Vic at his home several times for him to sign documents, and his wife Audrey was already very ill, but Vic never complained, and he obviously cared deeply for her. Vic was a lovely man, a pleasure to work with, and I feel privileged to have known him.

Michael Evans, treasurer.

Victorian Branch Report

All members nationally are invited to the next Victorian PS Superannuants (APSS) meeting being held this month on Wednesday 27 September 2023, starting online at 12:30pm AEST (Melbourne) time - 12.00pm in South Australia.

Our Guest Speaker is Alwin Gallina.

Topic: Aged Care - New ways to provide it.

Alwin has worked in hospitals for most of his career, including extensive experience as the CEO at several regional hospitals, each of which included providing an aged care service in their community.

His most recent experience has been as a Management Consultant to a large residential aged care facility in Geelong, prior to and post the Covid era.

Alwin can explain the range of Aged Care services available and their costs, from residential aged care to the community level, plus give insight into the issues which individual retirees and their families face as their need for support increases with age.

If you are visiting Melbourne or you are within commuting distance, we encourage you to attend our meetings in person. Please send us an email (address below) for the details of catering arrangements, as we are starting our luncheon at 12.30 PM.

Our Meeting Venue is: -

**South Melbourne Community Centre
Corner Park Street & Ferrars Place, South
Melbourne, Victoria**

As our topics have wide interest, we make meetings accessible to regional and interstate PS Superannuant members to join us online via Zoom.

Full details of this meeting and our future guest speakers are available on the PS Superannuants website just click on the Victorian Branch tab.

To register online and notify your wish to attend via Zoom, and to register your questions for either of our next 2 meetings click on the link.

<https://forms.gle/wvrLv2ggz9zQv9Da9>

in the Victorian Branch tab for you to submit your questions prior to 20 September 2023. You will receive an invitation and the link to join our Zoom meeting in your email Inbox.

Questions for speakers are preferred in advance as our Guest Speakers will not be able to respond to questions after their presentations, which are scheduled to finish at approximately 3:30pm AEST. In your online registration form there is optional space for you to submit your questions to Guest Speakers.

Please Note: the Commonwealth Superannuation Corporation, your Commonwealth super fund - i.e. the SA Super equivalent, will be presenting at our Victorian meeting, on 29 November.

David Zakharoff, Manager Member Education, wants to know prior to our September meeting what Questions you have for the Commonwealth Superannuation Corporation staff to answer. Please bring your questions to our September meeting or complete the online questionnaire. (See above)

You may use the following email address for future APSS Victorian member communications.

APSSuper1927.Vic@gmail.com

Don Campbell Member Victorian Committee

Treasurer's Report



The Association's finances were discussed at length at the Strategic Planning Meeting, and it was agreed that some serious changes are essential to assure our financial future. At present our expenses are around \$20,000 p.a., (newsletter \$9,000; insurance \$4,000; hall hire \$2,600; honoraria

\$1,200; audit \$1,000; P.O.Boxes \$650; guest speakers \$400; ACPSRO, COTA \$200) whilst our income comprises annual membership dues and a small amount from our investments; we have ~400 financial annual members, at \$30 p.a. each this gives us \$12,000; our investment income has averaged \$2500 over the last 10 years. Clearly there is a large gap between our expenditure and income.

Possible measures we discussed to address this situation were:

We could produce two newsletters per year instead of three, this would save about \$3,000 p.a. However, the newsletter is the heart of the Association, and we already have difficulty fitting all the material we want to put out to members in three newsletters. Furthermore, this measure would only lessen, not solve, our financial problem.

We could make the newsletter online only, however we have newsletter email addresses for only 666 of our members, so we must print at least several hundred newsletters, so we would still have the costs of setting up the newsletter, halving the numbers printed would not halve the production cost. Also, many of our members, even those with email addresses, like to receive a printed copy.

We could charge for a printed copy of the newsletter; however, this would be unwieldy to administer, and in my view quite impractical.

As I noted above, the newsletter is the heart of the Association. It is the only contact we have with 90% of our members, and the fact that you keep supporting us shows you like the present arrangements. Therefore, I strongly support keeping the present arrangements for the newsletter.

The problem lies in the fact that a thousand of our members are life members and we receive no income from them. In view of our present

expenditures, we probably set our life fees too low, however the association is now very different from, and much more costly to run, than it was when these fees were set.

We believe it would be very unfair to annual members to try to reform our finances solely through increased annual-membership fees.

Therefore, I have proposed, and the committee has endorsed, two measures: first we will no longer offer new life memberships, and secondly, we will introduce an annual fee of \$15 for existing life members. I have spoken twice about this at general meetings and members have been very supportive, and no one has spoken out against it. Of course, only 50 or so members attend general meetings, and the wider membership may not be so supportive.

I do encourage members to contact me via the APSS website and give me feedback on these proposed changes. Assuming there is not a large number of members opposed to the changes, I will put a motion to the AGM in February and if this is passed the new fees will apply from that time. If the response from members is what I hope it will be, our income should at last exceed our expenditure, our financial future will be secure.

Michael Evans Treasurer

Strategic Planning Day Report

PS Superannuants is an Association owned by members and run by volunteers.

PS Superannuants is the only Association that represents retired public sector defined benefit superannuation recipients.

Please be advised that the Association is now facing a number of extreme challenges, these include reduced revenue at a time where running costs have escalated, low committee participation and declining membership.

In May 2023 the Executive Committee along with a number of members undertook Strategic Planning processes to determine the future of the Association. This process included undertaking a Strength, Weaknesses, Opportunities and Threats (SWOT) Analysis. The SWOT outcomes have since been prioritised and developed into 3 defined Priority Action Plans to address the immediate risk and threats to the Association.

These Priority Actions are aimed at Recruiting Office Bearers, Restructuring Association

Finances and increasing Stakeholder Engagement.

For the Association to meet Legislative obligations and operational requirements in 2024, a new Committee must be formed, and a new President, Vice President, Secretary, and Committee Members recruited before the end of 2023.

Currently the Association relies on the revenue gained through Annual Membership and any interest made on investments. The ever-increasing cost of postage and printing for the Superannuant, venue hire for meetings, technology investment, insurance and overall running expenses place the Association in a financial vulnerable situation. Therefore, the Associations finances must be restructured, and members will be consulted about this via a phone survey that is currently underway.

Results of the member consultation will be presented to the Committee in November along with all the outcomes of the Actions Plans. The Committee will then need to determine if it can meet its legislative obligations in relation to committee requirements for 2024. If Committee Nominations for 2024 can be confirmed, AGM Notifications will be activated as per standard procedures.

If the Association is not able to confirm a 2024 Committee at that time, as per Constitutional requirements members have until 5 pm 21 January 2024 to nominate for the Committee. Then if no further Committee Nominations are received the Secretary will seek direction from the President or the Committee and as a result - may call a "Special General Meeting".

Members are the Associations Key Stakeholders - as PS Superannuants is an Association owned by members and run by volunteers.

Participation on the Committee only takes a few hours a month and provides individuals a collegiate supportive environment – with no expectation that members are subject experts in superannuation but are interested in supporting the Association to continue operations.

Therefore, please consider nominating and getting involved.

The full Strategic Plan and associated presentation can be accessed via the Association website.

Dianne Baron Secretary

Critical E-Mail Issue

Your E-mail service from your Internet Service Provider may cease from November 30th.

If you have an email service with one of these service providers:

Providers Affected

AAPT	Adam	Chariot
Country Netlink	Grapevine	iiNet
Internode	IntraPower	Lebara Aust.
Netspace	Octa4	Origin Internet
Ozemail	Pipe Networks	RuralNet
Soul	TPG	TransACT
Westnet		

Then after November 30th you will have no e-mail service with this provider.

Your ISP may have offered you an option to transfer to “The Messaging Company” and retain your old address. However, after 12 months they will charge you for that service.

Alternatively, there are several free services including Gmail which the association uses that you could sign up to.

If you decide to have a new e-mail address with a new provider, then you must let us know the new address otherwise you will no longer receive communications from the association. Failure to inform us will also incur a significant amount of work for our volunteers.

Please act on this if you wish to remain in contact with us.

Peter Frick Communications manager

Joining and Renewing

Fees and How to Pay

ANNUAL:

\$30

LIFE:

Under 60 yoa **\$400**

60 to 65 yoa **\$350**

66 to 70 yoa **\$300**

Over 70 yoa **\$250**

Partner FEES

ANNUAL: LIFE:

\$10 \$100

Receipts will be sent on request. Please include a stamped, self-addressed envelope for postal receipts.

a) Joining & renewing online

Complete the appropriate forms at:

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

b) Bank transfers

Please make sure that the payment is accompanied by your name and suburb with sufficient details to identify you as the payer. Please also send a completed renewal or application form by post or e-mail

Bank SA: BSB 105-900

Account number: 950313840

Account Name: SA Superannuants

c) Paying by cheque or money order

Please send your postal payment with the renewal or application form to:

Membership Officer

S.A. Superannuants

PO Box 8202, Ferntree Gully, Victoria 3156

E-mail: apssuper1927@gmail.com

d) New and Renewing members

When not renewing or joining online, 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 this purpose if you do not use the online option. It can also be used to convert to a life membership, notify a change of address or phone number.

Member's Details and Payments

Existing Members

Our records show your details as:

New and Renewing Members:

Title..... Gender.....

First Name

Last Name.....

Postal Address

.....
.....

Year of Birth.....

Home phone.....

Mobile phone.....

E-mail

Department you retired from

.....

Payment amount \$.....

Purpose of payment (tick relevant box)

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

Newsletter

☐ by post ☐ email

Signature

Date

CPI Change

The Adelaide CPI change for the period 1 January-30 June 2023 was an increase of 2.37% and this change to Super SA pensions will occur in October 2023. CSS and PSS pensions increased by 3.3% in July.