

# Manual for Executive Committee Members March 2024

A reference for present and future SA Superannuants' Committee members, observers at Committee meetings, volunteers, and all members of the Association.

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## 1. Honorary Life Members

Honorary Life Members: Clive Brooks, Michael Evans, Raymond Hickman, Frank Morony, Vic Potticary, Peter Fleming, Max Jahn, Christine Venning Peter Frick.

## 2. Names and brief bios of Committee members and observers

### Duties - Executive Committee Members

Executive Committee members are of two groups. The first one is those selected at the AGM to designated and defined officer positions as set out in the APSS constitution. The second group of committee persons are those with duties specified by the Executive Committee from time to time.

### President / Treasurer - Dr Michael Evans

Has two degrees in Chemistry and a Diploma in Education. Worked as a chemist for 20 years then as an education researcher for 15 years. Retired in 2014. Lived in South Australia since

1972. Joined SA Superannuants 18 years ago and shortly thereafter became a committee member then Treasurer. Interested in classical music, carpentry, computing, playing cards, social secretary of a walking group and records keeper for a book club.

### **Secretary - Barry Grear AO**

Barry retired in 1997 after a career of 44 years in the South Australian Public Sector and continued actively on a number of statutory and community service boards which included the Stormwater Authority and the State Disaster Relief Fund. At retirement in 1997, Barry was General Manager of the Planning Division of Housing and Urban Development having worked in TAFE, Agriculture, SA Water, SAIT, Monarto Development Commission and the Public Service Board. In 1983 Barry was given the responsibility for the management of the distribution of the public appeal funds following the 1983 Ash Wednesday bushfires. In 1985, he was awarded a Member of the Order of Australia (AM) for bushfire recovery and other community services. Barry's involvement in the Institution of Engineers, Australia, has been extensive. In 1989 he was president of the SA Division and was National President in 1997/98. He was President World Federation of Engineering Organisations (WFEO) 2007 - 2009. In the 2001 Australia Day Honours, Barry was made an officer of the Order of Australia for service to the engineering profession, particularly through the Institution of Engineers Australia, and in the area of education, and to the community through sporting, church and emergency services.

### **Membership Officer Don Campbell**

Don Campbell is our National Membership Officer. His election underlines the association's emerging broader outlook outside of South Australia as he will conduct his role from his home state, Victoria. Don is married and has family living in the USA.

He retired from the Commonwealth Public Service after 34 years of experience. Don is a former Returning Officer with the Australian Electoral Commission and has worked on Democracy and Governance projects overseas in ten different countries. He was selected to the Australian Civilian Corps for deployments overseas and he is a current roster member with RedR Australia where he spent three months deployed in the Solomon Islands. He has a Bachelor of Business in Public Administration (with Distinction) from RMIT University.

He is currently an Area Coordinator with Emergency Management, providing emergency ministry during times of crisis.

He is involved with his local church as Property and Safety Officer where he has prepared several successful grant applications.

Don enjoys contact with our members as National Membership Officer whilst supporting the Victorian Sub-committee of PS Superannuants. He was recently asked to convene a subcommittee to be known as the APSS Advisory Group, developing relationship with the Commonwealth Superannuation Corporation, for the mutual benefit of both organisations and potentially shared clientele.

### **Guest Speaker Coordinator - Ian Beckingham**

Originally from New Zealand - "the Mainland of South Island". After graduation from Otago University trained as a secondary teacher (maths and science). Moved with wife and young family to South Australia where my wife took up a lectureship at Flinders University. Taught at one close country school (Murray Bridge) and then various metropolitan state schools. Branch

Secretary of the Norwood High School Australian Education Union. Retired in 2007 after 43 years as a teacher and since then completed training in Aged Care (Certificate IV). Since retirement maintained an interest in public education, economic and political issues, re-started piano lessons, caught up with reading, trying to lower golf handicap and listening to chamber music. Involvement with SA Superannuants firstly as a committee member and for the last 4 years responsible for organising guest speakers for the monthly general meetings.

### **Communications Manager - Peter Frick**

Graduated from Wattle Park Teacher's College following a two-year course in 1967. Did the Education Department shuffle for three months until settled at Virginia Primary School. Studied after hours at various CAEs and eventually got a Diploma in Education. Secured a Half Time Release Scholarship and gained a Bachelor of Education at Salisbury CAE. Locum Tenums Principal at Virginia for six months, appointed to Wasleys Primary School in 1978. Appointed Principal of Sandy Creek Primary School in 1984. Became heavily involved in improving the lot of small schools including the establishment of the Barossa Small Schools Network and the Barossa Small Schools Resource Centre. Helped to establish a world class Cultural Exchange Program with a Japanese sister school in 1997 which continues until this day, seeing annual visits to Sandy Creek by Japanese classes and a biannual visit to Japan for Sandy Creek year five, six and seven children. Strongly involved in the development of Information Technology at Sandy Creek as well as representing small schools on the SA Primary Principals Association Information and Technology Group. Retired in 2007. Interests include Genealogy, writing family history and children's books, I.T. drinking Red Wine and supporting Central District Football Club.

### **Committee member - Dr Ray Hickman**

Ray went to Findon High School before entering Adelaide Teachers College and Adelaide University as a bonded teaching scholar. On graduation he taught at Pt Augusta High, then Norwood High before a three-year stint at the University of NSW where he completed a Ph. D in chemistry. Then followed three years teaching at St Peter's College before an appointment to Salisbury CAE, then Sturt CAE where he taught teacher education and nursing students. Sturt CAE became part of Flinders University and Ray worked there until retirement in 1995. In retirement Ray completed the Diploma of Superannuation Management offered by the Association of Superannuation Funds of Australia and he relies upon this training for his work carried out on behalf of the Association. He enjoys reading poetry and the accounts of early Australian exploration as well as American history, particularly the Indian wars and the Civil War.

### **Committee Member - Dr Keren Wicks**

Trained as a special education teacher. Graduated from Flinders University with a Bachelor of Special Education Degree. Taught special classes in metropolitan and country SA - one notable being the Magill Reform School before it closed. Resigned from the Education Department and went to the UK. Taught in special schools across the UK as well as various other jobs. A memorable one was tour guide at Eileen Donan Castle in Scotland and living in the castle for 6 months. After four years returned to Australia and taught special classes at schools in Mansfield Park and Payneham. Returned to the UK and spent two years teaching English as a second language at Reading Comprehensive School while my husband was studying at Reading University. Returned to Australia and taught for several years in the school at Regency Park Centre for Crippled Children as it was then called. This was followed by stints at Gepps Cross

Special School and Kensington Centre. During this time, I completed my PhD - "Teaching the art of living - The Development of Special Education Services in South Australia 1915 - 1975" at the University of Adelaide. I retired from the Education Department as Principal of Kensington Centre, and I was invited to work as a special education consultant for AISSA - Association of Independent Schools. Since retiring I have enjoyed learning to play Mahjong, becoming a member of a Book Club, travelling to see friends in the UK and lunching a lot.

### **Committee member- Jim Rhodes**

#### **Observer - Eileen Pritchard**

Attended Woodville High School and prior to working in the SA Government in 1971 was in comptometriste / accounting - clerical work and pawn broking (1969-70). In 1971 completed the SA Government "In-service social work course" - Diploma of Social Work. From 1972 to retirement in 2010 practise in generic social work with the last 20 years working in the specialist area of Child Protection and investigating allegations of child abuse. When working in the Port Adelaide DC was a PSA representative for a few years. An advocate for body and mind well-being I organised Corporate Cups in the west until my retirement. Great fun and results! Whilst a hockey player I was a member of the South Australian Women's Hockey Association (SAWHA) Executive Committee. Represented South Australia as a player 1960-76 and Australia 1963-71 (Vice Captain 1970-71). Played in the International Federation of Women's Hockey Association (IFWHA) world tournaments in 1967 (Germany) and 1971 (New Zealand) and in 1970 was in the Touring Team (TT) to the UK and South Africa. In 2000 was awarded the Australian Sports Medal for contribution to Australian sport. Six years ago, took on a new challenge - golf, which continues to provide enjoyment to this day.

### **3. 2024 Committee Member list.**

All members may be contacted by e-mail at [apssuper1927@gmail.com](mailto:apssuper1927@gmail.com)

<b>President &amp; Treasurer</b>	Michael Evans (Dr)
<b>Secretary</b>	Barry Grear
<b>Membership Officer</b>	Don Campbell
<b>Guest Speaker Coordinator</b>	Ian Beckingham
<b>Communications Manager</b>	Peter Frick
<b>Assistant Secretary</b>	Vacant
<b>Committee Member</b>	Lindsay Oxlad
<b>Committee Member</b>	Jim Rhodes
<b>Committee Member</b>	Keren Wicks (Dr)
<b>Committee Member</b>	Ray Hickman (Dr)
<b>Observer</b>	Eileen Pritchard

## 4. Acronyms and Terms

Below is a list of acronyms and terms that you will run across in papers and reports and some of the conversations in Committee meetings.

**SCOA** - Superannuated Commonwealth Officer's Association.

**ACPSRO** - Australian Council of Public Sector Retiree Organisations.

**TASS** - Tasmanian Association of State Superannuants.

**EISS** - Electricity Industry Superannuation Scheme.

**LITO** - Low-income tax offset.

**LAMITO** - Low- and middle-income tax offset.

**SAPTO** - Senior Australians and Pensioner Tax Offset.

**10% tax offset** - this is the tax offset that people aged 60 and over can claim on their untaxed pensions.

**Constitutional protection** - some superannuation schemes run by State Governments do not have to pay tax on the contributions they receive or on the earnings of investments. They are referred to as untaxed sources. Most South Australian schemes are constitutionally protected. When benefits are paid the recipients must pay additional tax compared to members of schemes that have paid tax (taxed sources).

**SIS Act** - Superannuation Industry (Supervision) Act or SIS - the Federal government legislation under which all private sector superannuation schemes operate.

**EPSSS** - exempt public sector superannuation scheme. Most state government superannuation schemes (whether taxed or untaxed) are not subject directly to SIS and regulation by APRA (Australian Prudential Regulation Authority) and ASIC (Australian Securities and Investment Commission).

**HOGAS** - Heads of Government Agreement on Superannuation. This is an agreement signed by the Commonwealth Government and all State Governments which has the State Governments committing to run each EPSS in accord with 'the spirit and intent of SIS'.

**Account-based pension** - common example is an allocated pension. The pension is paid from an account that the account holder is able to cash in at any time. These pensions are subject to both the asset test and income test when eligibility for an age pension payment is determined.

**Defined benefit pension** - pension paid for life and calculated taking account of years of service and salary at retirement. May be cashed in under strict conditions.

**Defined benefit lump sum** - lump sum calculated from years of service and salary at retirement.

**Superannuation Guarantee** - the level of superannuation contribution that employers are required to pay on behalf of employees.

**Commutation** - the conversion of an income stream (pension) into a lump sum.

**Actuarial review** - an investigation conducted every three years into the financial condition of every defined benefit scheme.

**Concessional contributions** - contributions made by salary sacrifice or on which a tax deduction is made.

**Non-concessional contributions** - contributions made from after-tax income or savings.

**Asset-test exempt** - defined benefit pensions are exempt from the asset test when a person's eligibility for age pension is assessed.

**SAGSF** - South Australian Government Superannuation Federation.

**MTAWE** - Male Total Average Weekly Earnings.

**CPI** - Consumer Price Index.

**SSS** - Triple S is the superannuation scheme for SA public sector employees since 1994.

**SMSF** - Self-managed Superannuation Fund.

## 5. CONSTITUTION

The Constitution may be found by [clicking here](#).

## 6. Organisations to which we are affiliated or are members.

6.1 **SCOA - the Superannuated Commonwealth Officer's Association** decided to close down on 30 June 2019. SA members of SCOA looking for a new home spoke with the Association to see if it would be possible for their former members to join us. After examination by a working party from the Association's Executive Committee and two SCOA representatives, the Executive Committee recommended constitutional changes which were unanimously agreed at the 2019 AGM, to make it possible for members of schemes such as the Commonwealth Superannuation Scheme and the Commonwealth Public Sector Scheme to join our Association. Approximately 210 of the Association's 1,700 members are retired Commonwealth officers.

### 6.2. **Australian Council of Public Sector Retiree Organisations (ACPSRO).**

ACPSRO is the peak council for organisations representing retired civilian and military public sector workers from Commonwealth, State and Territory governments. The number of persons represented by its grass roots organisations is approximately 700,000.

When their dependants are taken into account the people it is speaking for number about 2 million Australians or about 8% of the population. On matters of common interest, the members of ACPSRO ask their President to approach government on their collective behalf.

ACPSRO continues to pursue improved indexation through press releases and lobbying of MPs. Although some MPs have conceded that the present indexation (CPI) is inadequate the fact that improved indexation would be very expensive is always raised as a reason for not doing anything about it.

The Superannuated Commonwealth Officers Association (SCOA), a major member of ACPSRO, caused a shock when it announced that it would cease to exist after June 2019. This potentially has severe implications for ACPSRO. Options discussed have been ACPSRO also closing or accepting individuals as members instead of remaining a peak organisation as at present. ACPSRO has chosen to continue in its present form for another year and then to review its situation.

### **6.3. Council of the Ageing South Australia (COTA SA).**

COTA SA is an older people's movement run by, for and with older people. It represents the aspirations, interests and rights of 633,000 older South Australians and is part of a national federation that began in SA in 1957. It uses peer support and co-design methodologies, providing a platform for older people to be the drivers and shapers of the products, programs, services, research and technology that they use.

More than 100 volunteers support its work and it is actively involved in well over 200 seniors clubs and networks throughout SA. It works closely with partner organisations such as the Multicultural Communities Council SA, LGBTI Health Alliance, SA retirement Villages Association and the SA Residential Parks Residents Association to reach the rich and wide diversity of older South Australians.

COTA's vision is that ageing in Australia is a time of possibility, opportunity and influence, and its mission is to advance the rights, interests and futures of Australians as they age.

COTA's values are respect, diversity, collaboration and integrity.

## **7. Association web page**

The association maintains a web site at <https://www.pssuperannuants.org.au/> It is managed by the Communication Manager Peter Frick. At least once per year, preferably in May the web site manager changes the password to the Member's Portal and informs the membership by e-mail of this change. From time to time the association provides content which the web site manager will add to the web site. The web site was designed by Icarus Web Designers who when needed can be approached for specialist technical support.

The web site is hosted by Hosting Bay Australia (<https://secure.hostingbay.net>) who also maintain the web site's domain name. Renewal of both the domain name and hosting services needs to be done every two years.

### **Keeping the Website up to date and useful (procedure adopted July 2020)**

1. Each Committee member keeps an eye on the website, thinking of
  - a. any new material that might be added,
  - b. what existing material should be removed or updated,
  - c. any useful changes to website structure or presentation,

and advises The Communication Manager

2. Material written or produced outside the Association may be linked to or reproduced on the website, where there is a clear benefit to members, and the independence or standing of the Association is not compromised.

3. It is recognised that technical, security or other urgent website issues may require immediate action, at the discretion of the Website Manager.

## **8. Digital Storage (The Cloud)**

The association maintains an online account with Google ([google.com.au](https://www.google.com.au)) often referred to as The Cloud. This is a free account while the storage remains below 15Gb. Within this original account (created before the association went national) can be found a Drive Account and Google Forms. The secretary and the web site manager have the discretion to use the e-mail service for outgoing mail. All substantive e-mails sent or received by the executive are stored in yearly folders within this account. This filing can be done by the secretary but in the first instance is usually carried out by the web site manager.

The drive account contains all of the associations documents which come before the web site manager who uploads them and stores them in appropriate folders.

It is essential that all secretarial, financial and Membership records are stored here to provide back up security for the association.

Google forms provide an online membership renewal and new membership application service. Google forms can also be used to create Member Surveys by the web site manager at the request of the executive.

Access to the cloud is currently afforded to: The President, Vice President, Treasurer, Research Officer, Membership Officer and Secretary. Each year these officers are provided with a new password to maintain the integrity of the account.

## **9.E-Mail Accounts**

When the association went national it created a new e-mail identity in Gmail ([apssuper1927@gmail.com](mailto:apssuper1927@gmail.com)). This is our official advertised e-mail address. Office bearers are encouraged to use this account when sending e-mails on the association's behalf. If e-mails are sent from the office bearer's personal account, then they should be Bcc'd to the association account so that they can be appropriately filed.

The association also hosts an e-mail address from within its website ([info@pssuperannuants.org.au](mailto:info@pssuperannuants.org.au)) This is used by the communication Manager to send bulk e-mails to members such as The Superannuant and notices of meetings. This account is less likely to be considered a source of spam e-mail. It must however be restricted to sending a maximum of 200 e-mails per hour.

The communication Manager monitors all association e-mail accounts and forwards incoming mail to the appropriate officer.



## **10. Newsletter Protocol (adopted May 2020)**

### **Steps in the process**

1. The Communication Manager sets a deadline for copy and generates discussion with the executive committee as to possible copy.
2. copy is received by the Communication Manager who ensures that it is within the parameters set by the executive committee.
3. The communication manager places the copy into the Superannuant template
4. The Membership Officer is required to maintain a monthly update of the Membership Registry on the Google Drive Cloud Account. The Communication Officer generates a spreadsheet from the latest Membership Registry containing the names, financial status, partner status and e-mail address of each member who has elected to have the Superannuant delivered by e-mail.
5. Using this spreadsheet the Communication manager uses mail merge in MS Word to send out the Superannuant to those members who have elected to have e-mail delivery of the Superannuant
6. The Communication Officer generates a spreadsheet from the latest Membership Registry containing the names, financial status, partner status and postal address of each member who has elected to have the Superannuant delivered by post.
7. The Communication manager sends this spreadsheet to the printer along with the final draft of The Superannuant and liaises with the printer over newsletter dispatch by post to members and forwarding of 20 additional copies to the membership officer.

## **11. Association Assets**

The main and obvious purpose of the Association's financial reserves is to cover its running expenses, around \$10,000 p.a. for the newsletter alone.

However, there is another very important consideration – we have the funds to take legal action as a last resort if a dire situation arises to warrant this. For example, if our pensions were to be treated in the manner that the Electricity Trust Superannuation Scheme pensions were, that is they were forcibly changed without seeking each pensioner's consent, we would be compelled to take legal action. We believe that the Government, Treasury, and Super SA are aware of this, and that this awareness makes any similar attack on our pensions very unlikely.

The Association's policy on investment has been to keep its funds in safe investments, even though a more adventurous (and risky) investment policy might give better returns. The investments have mostly been in term deposits or similar (for example for many years we had money in the Commonwealth Bank Finance Corporation and Esanda Debenture Stock). We try to keep a balance between a good return (returns vary quite spectacularly on investment periods of less than one year), and not tying up our money for periods of more than one year. The one exception to our general practice has been our foray into Argo shares which began in

August 2008; this was undertaken only after more than a year of deliberations in committee and several consultations with members at general meetings. Despite a few periods when the values of our shares fell, they have in the long term been a good investment.

Our financial situation is audited each year, and a report is presented at each AGM, with members given a chance to ask questions. The audited report is available on our website.

Our financial reserves of roughly \$132,000 at May 2024 are, I believe, amongst the largest of any similar organisation in Australia. It should be remembered that a steadily increasing proportion of our members are becoming life members and these members are entitled to a newsletter and other services we offer for as long as the Association exists. As revenue from annual memberships declines, we must expect our reserves to decrease; with fewer than 450 annual members contributing a total of less than \$6,000 in annual fees this income hardly even covers the cost of the newsletter. A major reason that our financial situation appears so healthy is that many members have opted for life membership; each life subscription gives us a substantial boost, but is a one off and carries with it long-term cost obligations. Overall, in my opinion, the financial health of the Association is very satisfactory.

## **12. Current Activities**

The General Meetings of members is held at 1:00 pm on the last Monday of each month from February to November.

The Association's newsletter, "The Superannuant", is printed and posted three times a year to all members who prefer a paper copy. Each edition of the newsletter is also emailed to every member whose email address is known. The most recent newsletter is available at the Member's Portal of the Association's website. Back issues are publicly available at the website. A recent campaign to gather more members' email addresses has had some good success.

The Association's pre-budget submission for the Federal budget, and its submission to the Australian government's current major Retirement Income Review, can be read at the PS Superannuants website.

## **13. Matters being pursued with the State Government**

13.1. On the death of a contributor a surviving spouse to receive a payment equivalent to the full pension continuing to be paid for a specified period, e.g. one month or two months. In the cases of the age pension and Commonwealth superannuation pensions when one member of a couple dies the survivor receives a payment to ensure that, for a specified period, his/her income is maintained at the same value as the couples' income prior to the death. The specified period is about fourteen weeks for both the age pension and Commonwealth superannuation pensions. With Commonwealth superannuation pensions the maintenance of income is achieved by making a lump sum payment to the surviving spouse which is equal to the difference between the full pension and the surviving spouse pension for the 14-week period.

13.2 Pension scheme taxation status - this has been of interest to the Association for many years. Members pay personal contributions from their after-tax income and in retirement receive pensions that are taxed as normal income with a 10% tax offset able to be claimed. Other income (including age pension) is added to the superannuation pension income and taxed at the marginal rate for the combined income. Most superannuation pensions are tax free

after age 60 and any other taxable income is taxed as if it is the only income. A detailed account of the difference between taxation arrangements applying to Super SA pensions (and Commonwealth public sector pensions) and most other superannuation pensions, and reasons for the difference, is set out on the 'Tax and Super SA pensions' page of the SA Superannuants website.

The Association is pressing the State Treasurer to investigate the possibility of allowing members to opt for a pension that is taxed on the same basis as most other pensions.

This is likely to require a person to accept a reduction in the pension to meet the tax cost to the scheme of making the change and so the Association's position is that this change must be voluntary for every member.

## **14 Matters being pursued with the Federal Government**

14.1 Relaxation of the work test on super contributions to allow fully retired people aged over 65 to save through the superannuation system.

14.2 Separate taxation of non-superannuation income or age pension income to become non-taxable income.

14.3 The valuation factor for defined benefit pensions in relation to the transfer balance cap to be age-related rather than the current value of 16 being applicable to all ages.

14.4 Indexation of Commonwealth pensions to be changed from Consumer Price Index (CPI) indexation only to the better of CPI and the Pensioner and Beneficiary Living Cost Index (PBLCI).

14.5 Where after-tax, personal contributions by themselves are sufficient to create a taxfree component for a defined benefit pension greater than 10% of the pension's gross value the 10% cap on the component of the pension not counted in the age pension income test should not apply.

## **15 Development of a relationship between the Association of Public Sector Superannuants (APSS) and Commonwealth Superannuation Corporation (CSC).**

### **Main Objectives:**

Create and maintain a channel for executive communications between APSS and the CSC at their organisational levels.

Foster a permanent partnership between APSS and CSC to enable:

Growth of APSS membership through APSS exposure to more CSC pensioner members and existing public sector employees.

Provide APSS with CSC membership data to determine if the APSS membership trends reflect CSC's pensioner cohorts.

To improve and broaden communications between both organisations through regular meetings and the sharing of resources. To the benefit of both organisations.

To provide CSC staff with questions which will assist them in their Help-Desk Roles

Share a broad understanding of CSC pension schemes through CSC education programs at APSS member meetings, CSC webinars and links to distribution of informative CSC materials.

To provide APSS members with up-to-date knowledge of the CSC's member assistance pathways.

Protecting the interests of all APSS Defined Benefit Pensioner members.

Assist APSS members who need help in communicating with the CSC when dealing with perceived inequities, anomalies and other queries relating to CSC defined benefit pension scheme members, and providing this feedback to the CSC.

## **16 APSS Advisory Committee**

To **monitor Laws, policy and Administration** for individual schemes, industry Superannuation (SIS), Taxation, and decision review bodies.

**Identify anomalies** in the superannuation environment and act with policy makers and administrators to quantify and mitigate these effects. Simplify the complexity of defined schemes anomalies to a level that supports full comprehension by stakeholders.

**Assist members** to understand their scheme and guide them to formal scheme or industry resources for assistance.

**Work with scheme administrators** to improve engagement, education and understanding of the schemes our members participate in.

The Advisory committee membership consists of Don Campbell (convenor), Peter Baker, Richard Clough and Ray Hickman