

**"Remember! The first line on the envelope address shows your financial status"**

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Website: [www.sasuperannuants.org.au](http://www.sasuperannuants.org.au)

August/September 2010

# THE SUPERANNUANT

Newsletter of the South Australian Government Superannuated Employees Association Inc  
Trading as S.A. Superannuants. *Established 1927*

## Address Membership Applications/Renewals to:

The Membership Officer, S.A. Superannuants, P.O. Box 348, Modbury North, SA 5092  
(08) 8264 4146. E-mail: [raywen@bigpond.net.au](mailto:raywen@bigpond.net.au)

## Address General Correspondence to:

The Secretary, S.A. Superannuants, P.O. Box 568, Torrensville, S.A. 5031.  
(08) 8352 6504. E mail: [cosme@senet.com.au](mailto:cosme@senet.com.au)

## From The President

Governance in all its forms needs to be regularly reviewed and updated in democratic societies like ours. When Governments fall behind in this area, we citizens are invariably the losers. We saw this occur in South Australia during the long years of the Playford Government. As a result ordinary citizens were disenfranchised in many aspects of their lives. We can all remember the reforming Dunstan period; the changes that flowed from those reforms took control away from a select few and returned it to ordinary citizens.

I have a feeling that we are again dropping off the pace. One example is the governance structure under this state's Superannuation Acts. Little change has occurred to that structure over the last 25 years or so. Compared with other States and the Commonwealth, our governance arrangements are archaic. Super SA is a business unit within government with members of the Super SA board having no legal responsibility or power to keep members' interests paramount.

SA Governments have chosen to be exempt from Federal superannuation legislation. Other states have also chosen exemption but, unlike SA, they are subject to their State's Trustee Act. **Why is SA so far behind?**

Our arrangements need to be formally reviewed, with input from external experts and us, the people who have invested millions of dollars in these super funds.

*Peter Fleming*

**CPI Change:** The Adelaide Consumer Price Index increase for December 2009 – June 2010, was **1.33%** and this same adjustment will be made to Super SA pensions from October, 2010.

## Speaker Program for General Meetings:

Venue: Pilgrim Centre, 12 Flinders St  
Adelaide

Meetings commence 1 p.m.

**September - November, 2010**  
(Speakers and topics subject to change)

**September 27: Ray Buttery:** "When the war came to Australia". Ray will be at the hall at 12.45 p.m. with a display of books and charts.

**October 25: Emeritus Professor Alaric Maude:** "Should we be concerned about Australia's population growth?"

**November 29: Geoff Patrilli:** Director, G. Patrilli & Co. "The Patrilli story."

*Followed by end-of-year social mixer*

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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.

### **Nominations for the 2011 Committee**

The 2011 Annual General Meeting will be held on Monday 28 February 2011 and details will be published in the January/February 2011 issue of *The Superannuant*.

In accord with the constitution adopted at the 2010 Annual General Meeting members wishing to nominate for the Committee must advise the Secretary of their intention to do so in writing, or by e-mail, by 21 January 2011. The names of all people seeking election to the 2011 Committee will be published in a notice received by members with, or in, their January/February newsletter.

*Ray Hickman*

### **Dependent Spouse Tax Offset**

Members who are taxpayers and eligible to claim a dependent spouse tax offset (DSTO) have the option of receiving this offset fortnightly.

The DSTO is worth a maximum of \$2,243 and can be claimed by a taxpayer who has an income less than \$150,000 p.a. when his/her spouse has an income less than \$9,254 p.a. The tax offset that can be claimed reduces by \$1 for every \$4 of spouse income above \$282 p.a.

To claim the DSTO on a fortnightly basis you should contact Super SA, or the tax office, and request them to send you a copy of the Australian Taxation Office form *NAT5072 Withholding declaration - short version for Senior Australians* which you will have to complete and return to Super SA. Where a person eligible to claim the DSTO does not claim it on a fortnightly basis it is collected on completion of the person's annual tax return.

*Ray Hickman*

### **Travel on Great Southern Rail Services**

Members are probably aware that substantial concessions are available for holders of Pensioner Concession Cards or Commonwealth Seniors Health Cards (CSHC), for travel on services operated by Great Southern Rail, namely The Indian Pacific, The Overland and The Ghan. For example, the full adult fare for travel on the Gold Service of The Ghan between Adelaide and Darwin, or *vice-versa*, is \$1973, whereas Pensioners and CSHC holders may travel on this route for \$1357. These prices, and those below, applied in May and might have changed since.

Last year concessional travel on Great Southern Rail services was extended to include holders of State and Territory Seniors Cards. Although not as generous as those mentioned above, they represent a savings of about 25% off the standard adult fare. For travel on The Ghan between Adelaide and Darwin the Seniors concession fare is \$1492. In addition to holding a State Seniors Card, it is necessary to also obtain a Great Southern Rail Seniors Card. Application forms for such cards may be obtained by phoning Great Southern Rail on 13 21 41.

*Mike Duff*

### **Federal Election 2010**

Prior to the election date being announced the Association had written to every member of Parliament setting out a number of proposals for change to retirement income policy. Each of these proposals was presented as being likely to attract support from the recipients of defined benefit superannuation pensions. The proposals were:

1. The withdrawal rate for the age pension income test to be moved back to 40 cents.
2. The allowable income for the income test to be increased by 50%.
3. Untaxed-source pensions to be exempt income for the Medicare Levy and for Commonwealth Seniors Health Card purposes.

OR

The income cut-out for eligibility for the Commonwealth Seniors Health Card to be increased to \$100,000 for couples, \$70,000 for single people with these amounts indexed to CPI.

4. Non-superannuation income to be taxed separately for people in receipt of untaxed-source pensions after age 60.
5. Age pension income to be tax-exempt.
6. Improved indexation for Commonwealth superannuation pensions and an undertaking from the Commonwealth to compensate any state Government that follows suit.
7. Foreign pensions being paid to people aged over 60 years to be eligible for a 10% tax offset on the taxable amount.

Our letter was sent on behalf of all affiliates of the *Australian Council Of Public Sector Retiree Organisations*. The proposals 3. and 6. are related to commitments given by the Coalition which said that if it was elected it would index the cut-out incomes for the CSHC and change the indexation for military pensions from the current CPI indexation to the same indexation as applies for the age pension.

The Coalition's commitment on military pensions was qualified by a statement that it was being made to reflect the unique nature of military service. Consequently it was not intended to flow automatically to the Commonwealth's civilian pensions. It was not even intended to apply to all military pensions. There are two main military superannuation schemes: *Defence Forces Retirement and Death Benefits Scheme (DFRDB)* and *Military Superannuation and Benefits Scheme (MSBS)*. Both of these schemes pay pensions but only the pensions of the DFRDB were to get improved indexation.

The Coalition move is seen by the organizations representing the Commonwealth's civilian superannuants as the first crack in the major parties' long-standing opposition to improved indexation arrangements for any Commonwealth super pensions.

During the election campaign the Premier, Hon Mike Rann MP wrote to the new Prime Minister, Hon Julia Gillard MP expressing concern that the Federal Government had made no move to improve indexation of military superannuation pensions. Mr Rann's letter claimed that military pensions were inferior to other comparable superannuation pensions in respect of their indexation arrangements, the requirement for a member contribution, the rate of accumulation of the pension and the reduced pension receivable by a surviving spouse.

As soon as we became aware of the existence of this letter, and had a copy of it, the Association wrote to Mr Rann to let him know that all these "disadvantages" of military pensions are also features of Super SA pensions.

The Labor party made a commitment to improve the work bonus. Currently the work bonus allows for only **half of the first \$13,000 p.a.** of employment income to be counted in the age pension income test. The proposed change was for **none of the first \$6,500 p.a.** to be counted. For people with employment income of \$13,000 p.a. or more there is no difference between the two arrangements. But where employment income is less than \$13,000 counting none of the first \$6,500 p.a. is better. For example when \$10,000 is earned then, under the current arrangement, \$5,000 is counted. Under the proposed arrangement the amount counted is \$10,000 - \$6,500 = \$3,500 and the person will get an extra \$750 p.a. age pension.

Labor also committed itself to go back to an annualised income to determine age pension payments. Last year's age pension reforms had introduced fortnightly determination of income and this was punitive for people earning income over a short period.

For example where a couple earns \$6000 in a six week period, and no other income for the rest of the year, they are now being assessed in the six week period as having a fortnightly income of \$2,000. The work bonus reduces the amount of fortnightly income to \$1,750 but this is still about \$1,500 above the allowable fortnightly income of \$256 for a couple receiving a full age pension. So for this six week period the couple would have their age pension reduced by half of \$1,500 = \$750 for a total detriment of 3 x \$750 = \$2,250 p.a.

Before this arrangement was introduced (with last year's reforms) the couple could have earned their \$6,000 without it having any effect on their age pension entitlement. The \$6,000 would have been treated as having been earned over an entire year at the rate of \$231 per fortnight which is less than the \$256 p.f. income that can be received before age pension starts to decrease. *Ray H*

### Indexation of Super SA Pensions

If military superannuation pensions are indexed on the same basis as the age pension, and if this then flows on to the Commonwealth's civilian superannuation pensions, then the Association will press the state government to do the same for Super SA pensions.

Some years ago we wrote to the State Treasurer Hon Kevin Foley MP to foreshadow a scenario like the one outlined in the previous paragraph. His response was an emphatic statement to the effect that the Government would not be making any change to the pension scheme that made it more expensive. We should not be too critical of our Government here. In the writer's opinion there will not be a single state government (Labor or Liberal or whatever) that will just roll over and improve indexation of state superannuation pensions because the Commonwealth has done so for its own superannuation pensions. **The state governments have a good reason for being reluctant to do this.**

For every additional dollar of superannuation that the Commonwealth pays to one of its superannuants who is an age pensioner at least 50

cents flows back to it in the form of a reduced age pension payment. If the person is a taxpayer another 21.5 cents flows back as tax and medicare levy. For many people aged between 60 and age pension age the Commonwealth recovers 21.5 cents in tax and for those aged less than 60 it recovers 31.5 cents in tax (people aged less than 60 cannot claim the 10% tax offset for untaxed source pensions).

Should a state government improve indexation of its superannuation pensions, without compensation from the Commonwealth for doing so, then, for every additional dollar the state outlays, up to 71.5 cents will go straight to the Commonwealth. This is why, in our communication with Federal MPs prior to the Federal election, we sought compensation from the Commonwealth for state governments that improve indexation of their superannuation pensions. **Without this a state government that matches a Commonwealth move will simply be paying part of the Commonwealth's costs for improving its own pensions.**

An interesting part of the indexation scene is that South Australian parliamentary pensions are indexed in exactly the same way as our pensions. The Commonwealth parliamentary pensions, on the other hand, are indexed, not just to ordinary wages, but to federal parliamentary salaries. This raises the following question: If the Commonwealth improves indexation for the superannuation pensions of its ordinary employees how long will it be before South Australian parliamentarians start giving serious thought to bringing their pensions into line with the federal pensions?

This might work in our favour but only if we remain alert for any attempt to improve the indexation of parliamentary pensions without making an improvement to ours. The following item illustrates that MPs are quite capable of supporting an improvement for themselves only.

*Ray Hickman*

### **Super Increases Proposed for State MPs**

The Treasurer, Hon Kevin Foley MP, has announced that MPs who are currently in the Parliamentary accumulation scheme (those elected at and after the 2006 state election) and who receive the standard 9% of salary as an employer-funded superannuation contribution,

will have this contribution increased to 15.4%. This has the support of the Opposition. (Who said that Labor and Liberal never agree on anything?) The argument for this change (endorsed by Government and Opposition) is that it will only cost \$250,000 p.a. and the increased contribution is needed to bring state MPs in line with their federal counterparts.

The argument points out that corresponding federal MPs also had their superannuation contribution increased from an initial value of 9% to 15.4%. It is argued that the same change is needed for state MPs to ensure that the state parliament can attract high quality people as MPs. Without this increased material reward for service in the state parliament all these high quality people will just go into the federal parliament. This is the story according to both Government and Opposition. The real story is:

Federal MPs had their super increased from 9% to 15.4% to bring them into line with ordinary Commonwealth employees who get 15.4%. Ordinary state government employees get 9%. A fair-minded person might argue that state MPs should not be seeking 15.4% until this is being paid to the state's ordinary employees.

But this would cost rather more than \$250,000 p.a. and both parties will no doubt agree that the larger amount is more than the state can afford.

No mention has been made of the fact that State MPs in the parliamentary accumulation scheme are already getting considerably more than just the 9% contribution that ordinary State Government employees get. State MPs are getting a free invalidity and death benefit of up to five times annual salary (about \$700,000). **Federal MPs do not have this cover.** If an MP or spouse has to make a claim for this money the decision whether or not to pay rests with the Parliamentary Superannuation Board and this consists of three members, two of whom are MPs, with the other person nominated by the Government (i.e. by MPs). If the Board approves the claim it is paid for from Government revenue.

Ordinary people can only dream of dealing with an insurer like this, who does not ask you to pay premiums and lets your mates decide whether or not your claim will be paid. To purchase such cover from a real insurer would use up a good

part of 9% of salary. All the death and invalidity insurance that ordinary state government employees have they must pay for themselves.

So, when our state MPs in the parliamentary accumulation scheme start getting their 15.4% of salary as a super contribution they will be well in front of their Federal counterparts and so far in front of ordinary state employees as to be out of sight. Consequently we should not assume that our pensions will be improved if MPs move to improve their own.

*Ray Hickman*

### **Age Pension – The Penny Drops at Last**

For more than a year after the Labor Government announced its age pension reforms the Association seemed to be the only organization that could see any downside to the reforms. We were alone in our attempts to draw attention to the adverse effects that the reforms would have on income-tested part age pensioners (including those of quite modest private means).

Now there is a sign that others are beginning to see what we have been talking about. The financial commentator Robert Gottliebsen has acknowledged that journalists were taken in by Government spin doctors spruiking the claim that the reforms were positive for everyone. In the *Business Spectator* on 10/8/2010 he wrote:

*I have just realised that I and other journalists have made a serious mistake. As a result of believing Canberra spin, we thought pensioners had been well looked after by the Labor government. Now, with the help of accountant Robert Parry, I have looked past the spin and discovered pensioners have been treated very badly.*

*I am not sure how many pensioners understand what is happening to them because all they hear from the government is that they are better off and the Opposition has not twigged to the effect of the structural changes.*

In a follow-up article on 13 August we read:

*I believe that the entire journalistic community can hang its head in shame for not picking up the government's sleight of hand that treated our pensioners so badly.*

On 16 August 2010 the Minister responsible for the 2009 age pension reforms, Hon Jenny Macklin MP wrote to the *Business Spectator* to dispute Gottliebsen's claim but the Minister's letter just contained the same old spin and

maintained the pretence that the age pension reforms have had no adverse effect on income-tested part age pensioners.

This approach to its age pension reforms of 2009 would not have done the Government any good at the recent election. It could easily become an increasingly heavy millstone around its neck. The situation is well described by a modified version of Abraham Lincoln's famous statement:

*"You can fool all the age pensioners some of the time and some of the age pensioners all the time but you can't fool all the age pensioners all the time."*

### **Letter writing by members**

The May/June Newsletter included an item which encouraged members to write to MPs about adverse effects they were experiencing as a result of the change in the income test withdrawal rate. It is very pleasing to report that a number of members did this.

Some members sent the Association a copy of the letter they had written and then a copy of the reply they had received from the MP. In two cases the Association wrote to the MP to correct claims they had made to the member.

It is crucial that people keep pressing their local members of parliament on the unfairness of last year's increase in the income test withdrawal rate from 40 to 50 cents in the dollar.

Both major parties will be looking for possible reasons for their relatively poor showing at the recent election and both will be alarmed at the move away from them to the Greens and Independents.

*Ray Hickman*

### **2009 Age Pension Reforms Grind On**

In the Tables on the next page the full age pension values used to calculate fortnightly part age pension entitlements of income-tested couples and single people in the transitional system is compared with the new system's full age pension value over the last year.

**What do the values in the tables tell us?** To be fair in answering this question we must acknowledge that last year's age pension reforms did **temporarily** improve all age pensions for all income-tested people who were already receiving a part age pension. Using the Government's own figures the improvement was \$527 p.a. for couples (combined) and for singles \$1,689 p.a.

The figures in the 'Gap' column of each Table are a good measure of the amount by which part age pensioners in the Transitional system have moved backwards from the initial improvement they received on 20/9/2009. All such couples have moved backwards, **compared to where they would have been without the reforms**, by  $\$19.80 \times 2 \times 26 = \$1030$  p.a. The net effect is that these couples are  $\$503$  p.a. behind where they would have been now without the reforms. For a single person the initial improvement of  $\$1,689$  p.a. has been followed by a grinding down of  $\$72.30 \times 26 = \$1,880$  p.a. for a net effect of the person now being  $\$191$  p.a. behind.

**Fortnightly Full Pension Rates  
(Each member of a Couple)**

Date	New System	Transitional System	Gap
20/9/09	\$506.50	\$504.70	\$1.80
20/3/10	\$528.50	\$512.30	\$16.20
20/9/10	\$539.80	\$520.00	\$19.80

**Fortnightly Full Pension Rates (Singles)**

Date	New System	Transitional System	Gap
20/9/09	\$671.90	\$624.90	\$47.00
20/3/10	\$701.10	\$634.30	\$66.80
20/9/10	\$716.10	\$643.80	\$72.30

**Who is still in the transitional system?** Couples with private incomes (for example a Super SA pension) above about  $\$17,000$  p.a. (combined) and singles with incomes above about  $\$23,000$  p.a. will still be in the transitional system. For people with incomes below these values the grinding down of the age pension component of their retirement incomes has now stopped. But there is a long way to go before it stops for everyone. It will only have stopped for everyone when the Gap has become about  $\$110$  p.f. for each member of a couple and  $\$150$  p.f. for a single person.

For income-tested people commencing age pension after 20/9/2009 there is not a gradual grinding down of their age pension. **They copped their reduction in one big hit.** *Ray Hickman*

**Centrelink's News for Seniors Magazine**

The Winter 2010 issue of *News for Seniors* contains details of the rates and thresholds for the Transitional System. This is the first time these details have appeared and their publication

goes some way towards meeting the Association's request, made in writing to Centrelink earlier this year, for people in the transitional system to be given enough information to see clearly what effect this is having on them.

We will be writing to Centrelink again to let them know that the additional material in *News for Seniors* is a step in the right direction. But we will make it clear this is not a substitute for every person in the transitional system being told that they are in it and being given the amount of age pension they would receive in the New system.

**Speaker's Corner**

Esther Landles, Waste Education Officer for the Marion, West Torrens and Holdfast Bay Councils was the guest speaker at the August meeting.

After a short video illustrating the work of the recycling plant, Esther took members through what could/could not be recycled and most importantly *why*.

Plastic bottles can be recycled but not their lids (technology and machinery can't handle them). Cartons, cans and bottles need rinsing out as in hotter weather the smell can be overpowering. What do you do with a can lid? Put it inside its can and scrunch the top of the can so it can't fall out. Please, please, please do not put cartons, bottles etc inside a plastic bag. Leave them loose.

Esther then went on to the difficult-to-get-rid-of items. Batteries from hearing aids to cameras to cars can be recycled at a Battery World store. Check your phone book for the one nearest you. Mobile phones come under the catchy title of Mobile Muster - this collection system is found at Council offices, libraries and some shops. Just make sure all your details are wiped and the SIM card is taken out. For each kilogram of phones a tree is planted.

Changeover from analogue to digital television will cause disposal issues. Keep an eye out for your council's **e-waste** days. Any gadget run by battery or electricity can be disposed of.

*A couple of hints from Esther*

- If you shred envelopes etc to avoid identify theft, put the shredded paper in a paper bag and then into your recycling bin.

- Aluminium foil should be scrunched into a ball – minimum size 5cm in diameter. Loose pieces fly away and create their own problem.

One final point – make sure your bins are at least 30 cm apart on collection day and one metre from fixed points like cars, letter boxes, stobie poles.

More information about recycling can be found at [www.zerowaste.sa.gov.au](http://www.zerowaste.sa.gov.au).

Peter Fleming, our President, said in his vote of thanks he had never witnessed a meeting where so many questions had been asked. It's good to know our Committee is ensuring speakers at our meetings are relevant and knowledgeable.

*Christine Venning*

### **Income Charges in Low Care Facilities**

It is unclear whether recipients of a defined benefit superannuation scheme are better or worse off compared to those receiving account-based pensions when it comes to income charges in Low Care Facilities(Hostels).

There is a basic daily fee and also a daily income tested fee. Income tested fees are calculated at 5/12<sup>th</sup> of total assessable income over the income tested fee thresholds per fortnight.

Specific information is available from the Department of Health and Ageing at 1800 500 853 and there is a Residential Services hotline at Centrelink 1800 227 475.

Members have raised issues where the financial arrangements for a spouse needing high care influenced eligibility for the Commonwealth Seniors Health Card; also over capital gains tax having to be paid all in the one year as assets were converted to cash for the accommodation bond.

*Claire Withers*

### **2010 Executive Committee**

*President:* Peter Fleming

*Vice-President:* Clive Brooks

*Secretary:* Vic Potticary

*Assistant Secretary:* Kevin Crawshaw

*Treasurer:* Michael Evans

*Membership:* Ray Hickman

*Speaker Coordinator:* Peter Fleming (acting)

*Committee Members:*

Arnulf Anders, Claire Withers.

Three positions vacant

### **Fees And Their Payment**

**Fees:** Annual = \$10. Member for Life: age under 60 = \$200, age 60-65 = \$160, 65-70 = \$110, over 70 = \$90.

**a) When Do Annual Fees Become Due?** New members joining before 30 June as annual members are financial until 31 December of that year after which another annual fee is payable. New members joining after 30 June are financial members until 31 December of the following year. This long first year of membership is seen by the Executive Committee as a reasonable compromise to avoid a person having to pay two annual fees less than six months apart.

Continuing annual members must pay the annual fee for every year of membership. An annual member who was financial until 31 December 2009 and pays the renewal fee in May 2010 is financial only to December 31, 2010 and not until May, 2011 or December, 2011.

**b) When paying by cheque or money order please send your payment to**

**Membership Officer**

**S.A. Superannuants**

**P.O. Box 348**

**Modbury North SA 5092**

**c) When paying by electronic funds transfer**

Please make sure that when the payment arrives in the Association account it is accompanied by your surname, initial and suburb. Otherwise we may not be able to recognize your payment.

Our Bank is **Bank SA** and other details are:

**BSB 105-900**

**Account number: 950313840**

**Account name: SA Superannuants**

**d) When making an in-person deposit into the Association's bank account** you must notify the membership officer (in writing or by e-mail) that you have done this and the date. This type of payment can be very difficult to assign otherwise.

**e) New members and payments by electronic funds transfer or in-person deposits**

If you are a new member paying by one of these methods please also send a membership application form to the Membership Officer so that your necessary details can be recorded.

To apply for membership of the Association, or renew your existing annual membership, or convert annual membership to membership for life complete the form on page 8.

✂ Cut this half-page section off

### **Membership Applications/Renewals**

Please provide at least your full name and address in the panel immediately below and then complete whichever of the other three panels applies to you.

**Surname**.....

**Given Name**.....

**Address**.....

.....

**Telephone**.....

**Signature**.....**Date**.....

### **Renewal of Annual Membership**

As my fee for renewal of annual membership

I have enclosed \$----- OR

I have made an electronic funds transfer of \$----- to the Association Bank Account OR

I have made an in-person deposit of \$----- into the Association bank account.

### **Changing Annual to Life Membership**

I am an annual member of the Association changing to membership for life. My date of birth is ..... As my fee for membership for life

I have enclosed \$----- OR

I have made an electronic funds transfer of \$----- to the Association Bank Account OR

I have made an in-person deposit of \$----- into the Association Bank Account.

### **New Membership Application**

I am applying for membership of the Association. The category of membership I require is.....(write annual or life)

**Date of Birth**.....(life applications only)

I have enclosed \$----- OR

I have made an electronic funds transfer of \$----- to the Association Bank Account OR

I have made an in-person deposit of \$----- into the Association bank account.

*Receipts will be sent for Life Membership Fees but members requiring a receipt for an Annual Fee must enclose a stamped self-addressed envelope.*

## **EVENTS**

**Amateur Theatre:** A member has given details of The Theatre Association of South Australia website (Adelaide Theatre Guide) [www.theatreguide.com.au](http://www.theatreguide.com.au), which lists amateur theatre productions in Adelaide for a four month period. Click on "What's On" for list of shows and then click on name of show for cost and booking details.

### **Art Gallery of South Australia**

Admission is free and guided tours are provided at 11 a.m. and 2 p.m. daily. An entry fee applies for certain exhibitions.

### **The Royal Institution of Australia (RiAus)**

Venue - The Science Exchange, Exchange Place, ADELAIDE. Telephone enquiries. 08 7120 8600 [www.riaus.org.au](http://www.riaus.org.au). Many events are free but bookings are essential.

### **South Australian Genealogy & Heraldry Society Inc.**

201 Unley Road, Unley SA 5061

Web site: [www.saghs.org.au](http://www.saghs.org.au). Tel: 8272 4222

This organization encourages pursuit of family history and allied subjects. Offers groups, e.g. Irish Special Interest Group, Germanic and continental European Research Group.

**Huguenot Society of South Australia Inc** was formed in 2006. [www.hugssa.org.au](http://www.hugssa.org.au) Telephone 8289 8489.

*Claire Withers*

## **Membership Matters**

### **New Members of the Association**

**Brian Hancock; Ian Walker; Angela Armsden  
Lorel Conry; Kevin Trowse; Ian Lambert**

### **Current Membership:**

**Annual 687; Life 918; Total 1,605**

**Unfinancial members:** at the time of sending out the May/June issue of *The Superannuant* there were about 190 of our annual members unfinancial. Each person was notified individually of this and about 130 renewed their membership.

The 60 members still unfinancial have been removed from the mailing list but their membership record will be retained for a reasonable time to allow for their easy return to the list of financial members if they renew membership in future. This happened with several members last year.

*Ray Hickman*