



## From the editor

I have just returned from my annual leave which I spent in Denmark, where I was born. I arrived on Denmark's National Day when the debate was all about Danish nationalism and Danish values, which are about equality and protecting the well-known social welfare state and resultant high living standard (and high taxes), making the Danes the happiest people in the world. And, like Australia and other nations, with the recent inflow of migrants, they want to protect what they have created by toughening the eligibility criteria for a number of social benefits.

The Danish government is making it harder to become a Danish citizen both by increasing the "waiting time" for applying for citizenship and by introducing a new citizenship test (I passed, but only just!); they are extending the number of years one must live in Denmark before being eligible for the age pension and other social security payments; they are considering raising the age pension age but on a voluntary basis, so that for example if a person wants to continue working past the current age pension age, they can do so and then receive an increased pension once they do retire. And, of course, they are debating what to do with the huge inflow of migrants, legal or illegal.

Why am I telling you all this? Just some observations to show that the issues we are grappling with in Australia are the same issues that every other (Western) nation is grappling with. And some of these are covered in this issue of SuperTime. I hope you enjoy it.

Anne Willenborg

## From the Federal President

### SCOA Australia

SCOA Australia has now assumed all the functions previously performed by SCOA Federal Council. During the transition period, we were concentrating on the administrative details, rather than policy issues other than the changes to the taxation of superannuation, so we failed to notice that the ABS was planning some changes to the method of calculating the CPI. This is addressed below.

### Annual General Meeting

SCOA Australia's 2017 Annual General Meeting will be held in Canberra on **Tuesday 26 September 2017** at 10.30 am at the Ainslie Football Club, 52 Wakefield Avenue, Ainslie ACT 2602.

*Advocating for a secure retirement*

Published by  
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### Consumer Price Index (CPI) June Quarter 2017

- CPI increase for 12 months to 30/6/2017 was 1.9%
- CPI Increase for 6 months to 30/6/2017 was 0.7%
- CPI Increase for 3 months to 30/6/2017 was 0.2%

Further information can be found in the attached documents.

If you wish to nominate for election to the National Committee, please use the attached nomination form. If you are unable to attend the meeting in person, please use the attached proxy form to appoint someone to vote on your behalf (note, your appointed proxy must be a financial member of the organisation at the time of the AGM).

All nominations and other relevant material will be posted on our website at [www.scoa.asn.au](http://www.scoa.asn.au) in due course.

If you have any questions regarding the AGM, please contact Anne Willenborg by phone 02 6286 7977 or by email to [executive@scoa.asn.au](mailto:executive@scoa.asn.au)

### **No membership fee increase in 2018**

At its first meeting in May 2017, the new National Committee agreed not to increase membership subscription fees for calendar year 2018 (same as the membership year). One of the reasons for the recent restructuring of SCOA into one national organisation was the elimination of duplication and overlap and a consolidation of tasks and services in order to achieve economies of scale (and a healthy bank balance). SCOA Australia will revisit the issue of membership fees again in twelve months time.

### **The 2017/18 federal Budget**

The Budget has been kinder to retirees than the three previous Budgets. There is a summary of the measures most likely to be of interest to members on page 3.

### **Pensioner Concession Card restoration**

Legislation has now been passed to restore the Pensioner Concession Card to those pensioners who lost their eligibility on 1 January 2017 due to the change in the taper rate for the assets test.

Pensioners who lost eligibility on 1 January 2017 were given a non-income tested Low Income Health Card and, if they were over pension age, a non-income tested Commonwealth Seniors Health Card, to allow them to access hearing services from the Department of Health and the discounts and concessions offered by states, territories and private providers.

If you were sent a non-income tested Low Income Health Care Card, you will now be sent a Pensioner Concession Card from 9 October 2017. You can continue to use the Low Income Health Care Card

until your Pensioner Concession Card arrives in the mail.

### **Indexation—Proposal to update weights more often**

In July last year, the ABS released an information paper entitled “Increasing the frequency of Consumer Price Index Expenditure Class Weight Updates”.

That paper discussed the feasibility of annual updates using Household Final Consumption Expenditure (HFCE) data from the national accounts. At present, the class weights are updated every six years using data from the Household Expenditure Survey (HES). There was a call for public submissions, but neither SCOA nor ACPSRO was contacted.

Since the international standard, the International Labour Organisation (ILO) Resolution on CPIs, recommends that published level CPI weights be updated at least every five years, the ABS would ideally prefer to conduct a more frequent HES, but that would require additional funding. Note that for some product groups, HES data is already adjusted using other data to correct for known deficiencies in the HES data, such as under-reporting of alcohol and tobacco expenditure.



One of the drawbacks of updating the weights only every six years is that consumers may change their purchasing patterns due to changes in the relative prices of similar products.

This causes a problem called substitution bias. For example, there have been a number of occasions when cyclones in North Queensland have caused a shortage of bananas, leading to higher prices for

bananas, and a temporary increase in the CPI until the next crop of bananas is ready to pick. More frequent updating of the weights would help to reduce substitution bias.

The ABS has conducted an empirical assessment of the proposed change to annually reweight the CPI Expenditure Class (EC) weights using HFCE data from the period 2005 to 2015. Three different experimental HFCE series all reported slightly lower average annual household inflation measures than the CPI.

The ABS plans to update the EC level weights for the CPI and Selected Living Costs Indexes in the December quarter 2017. The principal data source for updating the weights in December quarter 2017 will be the 2015/16 Household Expenditure Survey (HES) data. They plan to update the expenditure weights annually each December quarter.

The principal data source for updating the weights for the next five years when there is no HES will be HFCE data from the national accounts. In those years, we can expect smaller increases in the CPI than if HES data had been used.

### **Indexation—Treatment of housing**

In April 2017, a Reserve Bank economist, Gareth Aird, drew attention to the fact that the CPI does not take into account increases in land prices, even though increases in land prices were a major cause of recent increases in house prices. Instead, the ABS uses new home purchases by owner-occupiers as a component of the index. Land prices are excluded because they don't fit the definition of a consumable good, or one from which households "directly derive utility or satisfaction".

### **Centrelink issues**

Some time ago I wrote to the Minister for Human Services, Alan Tudge, about the inadequacy of the phone book entries for Centrelink, and made some suggestions for improvements. The new phone books have now been released, and I was pleased to see that it is now much easier to find the relevant phone numbers.

A Senate Committee has recommended the abandonment of the controversial "robo debt" scheme for recovering "debts" owed by Centrelink clients, saying that it "lacked procedural fairness". This happened after the Commonwealth Ombudsman had found that the scheme was treating some clients unfairly.

### **Changes to taxation of superannuation**

Some members have received letters from the Commonwealth Superannuation Corporation (CSC) about the introduction of the \$1.6 million transfer balance cap.

There seems to be some confusion about the date for calculation of the cap. The gross salary that had to be multiplied by 16 was the gross salary at 30 June, which included the CPI increase of 1%. The CSS and PSS websites also say that the date for the cap calculation for existing pensioners was 30 June. The timing of the payment of the CPI increase is determined by the legislation for the CSS which has not been changed (that is how the CPI increase was applied last year).

Annette Barbetti

## **The 2017/18 federal Budget**

By Annette Barbetti

### **Restoration of pension cards and one-off energy assistance payment**

Those retirees who lost their pension cards on 1 January 2017 due to the change to the age pension assets test taper rate will now be issued with a new pension card to restore some of the benefits lost. They will also keep their Commonwealth Seniors Health Cards. They will not get the one-off energy assistance payment (see below). Note that if they later become eligible for a part age pension (when they have run down some of their assets), they will have to re-apply for the age pension.

There will be a one-off energy assistance payment to recipients of the age pension and disability support pension, as well as veterans, on 20 June 2017. These measures were contained in the *Social Services Legislation Amendment (Energy Assistance Payment and Pensioner Concession Card) Act 2017*.

Comment : SCOA welcomes these measures. However, we will have to continue to lobby for a more realistic assets test taper rate to encourage people to save for their old age.

### **The Future Fund**

Budget Paper No. 2 says that the government has decided that drawdowns from the Future Fund will not commence in 2020/21, and the government will decide next year whether drawdowns will occur in 2021/22.

However, the government has also announced that it will delay drawing down from the fund until at least 2027 (see [www.futurefund.gov.au](http://www.futurefund.gov.au)), to allow the Future Fund to grow to cover the cost of all unfunded liabilities.

At present, the Future Fund has assets of nearly \$130 billion, compared to the latest estimate of the unfunded superannuation liabilities of around \$169 billion.

Up to now, the Future Fund has delivered a return of 7.7% per annum. The government recently announced that it intends to reduce the objective of the Future Fund by 50 basis points to CPI plus 4 or 5% per annum.

Comment : SCOA welcomes the decision to defer drawdowns from the Future Fund.

### **The NDIS and the Medicare levy**

The government plans to increase the Medicare levy by half a percentage point from 2.0% to 2.5% of taxable income from 1 July 2019 to ensure that the National Disability Insurance Scheme (NDIS) is fully funded. Other tax rates that are linked to the top personal tax rate, such as the fringe benefits tax rate, will also be increased.

The government also plans to increase the Medicare levy low-income threshold for singles, families, seniors and pensioners from the 2016/17 financial year. The increases are in line with the CPI. For single seniors and pensioners, the threshold will be increased to \$34,244.

The family threshold for seniors and pensioners will be increased to \$47,670 plus \$3,356 for each dependent child or student. Legislation to increase the Medicare levy is still being developed. The ALP would like to see higher Medicare levy low-income thresholds.

Comment : While SCOA welcomes to increase in funding for the NDIS, we do not think that those who are too old to benefit from the NDIS should be expected to help pay for it.

### **First home super saver scheme**

The government will encourage home ownership by allowing future voluntary contributions to superannuation made by first home buyers from 1 July 2017 to be withdrawn for a first home deposit along with associated deemed earnings. Concessional contributions and earnings that are withdrawn will be taxed at marginal tax rates less a 30 percent offset. When non-concessional earnings

are withdrawn, they will not be taxed, however, it is expected that the earnings will be taxed at the taxpayer's marginal tax rate less 30%.

Up to \$15,000 per year and \$30,000 in total can be contributed within existing caps on concessional and non-concessional contributions. Withdrawals will be allowed from 1 July 2018 onwards.

Both members of a couple can take advantage of this measure (but it is not clear what would happen if one member of a couple had previously bought a home).

Legislation to implement the proposal has yet to be introduced.

Comment: This measure could be helpful to those nearing retirement and wanting to buy their first home.

### **Limit plant and equipment depreciation for landlords**

Investors who purchase plant and equipment for their residential property after 9 May 2017, will be able to claim a deduction over the effective life of the asset. However, subsequent owners of the property will be unable to claim deductions for plant and equipment purchased by previous owners of the property.

### **New bank tax**

The new bank tax will apply only to banks with liabilities of at least \$100 billion. It will apply to the Commonwealth Bank, the National Australia Bank, Westpac, ANZ and the Macquarie Bank. It will be calculated quarterly at 0.015 percent, giving an annual rate of 0.06 percent.



The Australian Bankers Association says that the cost will come from either the customers or the shareholders. However, the government hopes that competitive pressure from the smaller banks not affected by this measure will discourage the banks



from lowering the interest that they pay to depositors or raising the interest rates that they charge borrowers. So it looks as if shareholders will receive smaller dividends. Note that the proposed levy will not deliver franking credits to shareholders.

Comment: It is not yet clear how this measure would be applied.

### Medicare Benefits Schedule

- Bulk billing incentives for general practitioners will be indexed from 1 July 2017;
- Standard consultations by general practitioners and specialist attendances will be indexed from 1 July 2018; and
- Specialist procedures and allied health services will be indexed from 1 July 2019.

In addition, from 1 July 2020, indexation will be introduced (for the first time since 2004) for certain diagnostic imaging items. However, Health Department figures released after the Budget show that 113 GP benefit items, including chronic disease management, will have their indexation frozen until July 2020.

### Contributing the proceeds of downsizing to superannuation

The government will allow a person aged 65 or over to make a non-concessional contribution of up to \$300,000 from the proceeds of selling their home from 1 July 2018. These contributions will be in addition to those currently permitted under existing rules and caps and they will be exempt from the existing age test, work test and the \$1.6 million transfer balance cap for making non-concessional contributions.

The measure will apply to a principal residence owned for the past ten or more years, and both members of a couple will be able to take advantage of this measure for the same home (but it is not clear what would happen if only one member of the couple had lived in the house for more than ten years).

Comment: Note that the additional contribution to superannuation will still be counted in the assets test for the age pension. The tax advantages of being able to put more money into superannuation are far less than the reduction in age pension entitlement due to more assessable assets. However, this measure may be attractive to self-funded retirees with considerable superannuation assets.

### Abandoned previously announced Budget repair measures

The following measures have been abandoned because the Parliament did not pass the relevant legislation:

- 2014/15 and 2015/16 proposals to increase Pharmaceutical Benefits Scheme co-payments and safety net thresholds;
- 2014/15 Budget measure “Simplifying Medicare safety net arrangements”;
- 2015/16 Budget measure “Australian Working Life Residence—tightening proportionality requirements”; and
- 2015/16 MYEFO measure titled “Medicare Benefits Schedule—changes to diagnostic imaging and pathology services bulk billing incentives”.

The working life residence measure would have reduced the point at which work residency rules would apply from 26 weeks to 6. It would have reduced their pension rate by 1/35th for every year below 35 a non-Australian born pensioner has lived in Australia, and would have reduced pension supplements. Note, however, that the 2014/15 proposal to increase the age pension age to 70 has not been dropped, even though it has failed to pass the Senate.

### Pension residency

From 1 July 2018, people not born in Australia will need to have 15 years of continuous Australian residency before becoming eligible for either the age or disability support pension, unless they have 10 years of continuous Australian residency with five of those during their working life, or 10 years continuous residency without having received an activity tested income support payment for a cumulative period of 5 years.

Comment: If migrants reach age pension age before they have satisfied the above criteria, will they be able to receive any form of pension at all?

### A CSS or PSS pensioner concession card?

In May 2017, we wrote to the Commonwealth Superannuation Corporation (CSC) asking if they intended to again issue CSS and PSS pensioners with a pension card that would entitle them to the same concessions as recipients of the age pension, e.g. for visits to the GP.

We have received a letter from the CSC saying that “CSC has no current plans to introduce a pensioner card for its members”. Instead, CSC suggests that “members attending medical appointments may wish to provide their practitioner with a copy of their six-monthly CPI pension notification when making enquiries around bulk-billing”, however, adding that “this would not necessarily guarantee them access to a bulk-billing arrangement”.

## Downsizing

By Annette Barbetti

At present, there are not enough houses for sale to keep up with demand, and house prices have risen so much that many people feel that they are being priced out of the housing market. It is often suggested that older people could help by downsizing to smaller homes, but, for various reasons, not all older people want to downsize.

There are both advantages and disadvantages of moving to a smaller home. The advantages of moving to a smaller home are less housework, less gardening (or maybe no gardening at all), lower utility costs, less need for maintenance, and lower rates.

The disadvantages of moving to a smaller home are the costs involved in moving house (stamp duty, legal expenses, interest on a bridging loan, removal expenses, possibly renovations to make the new property more age friendly), reduced ability to accommodate visiting relatives, and, if you have a part age pension, the loss of some or all your age pension due to the assets test taper rate and the unrealistically low limits on the amount of assets that you may own.



If you have to move to another town or suburb to find suitable accommodation, you may find it more difficult to keep in touch with friends or relatives.

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Another reason to keep the family home is to leave it to your children, since many of our middle-aged children are still renting because they cannot afford to buy a home of their own.

The disadvantages of remaining in a larger house are higher utility charges, increasing maintenance needs (leaking roofs, rusting gutters, sagging ceilings, leaking bathrooms, worn-out carpets, etc.), and, perhaps, the cost of hired help to clean the house, mow the lawns, and maintain the garden.

The advantages of remaining in a larger house are that you have enough room to mind grandchildren, entertain your friends, and pursue your hobbies. You may also have enough room for exercise equipment to keep fit.

## Retirement villages

By Annette Barbetti

Retirement villages offer an accommodation and lifestyle alternative aimed at people over 55 years of age who want to be part of a community. Typically they offer accommodation and services designed to cater for the needs of older people.

These days most retirement villages, even those run by non-profit organisations, are managed on a commercial basis to produce a surplus or profit for the operators. One of the ways in which the operators make a profit is by charging a departure

fee or exit fee when a resident leaves the village permanently.

The terms and conditions applicable can be many and varied, for example, some departure fee structures let the resident keep at least part of any capital gain, but others do not.

In Australia each State and Territory has its own retirement village legislation that regulates the operation of retirement villages, and defines what is and what is not a retirement village.

The reason for this is that when you buy into a retirement village you are basically buying an interest in property.

Property law is a matter for each State and Territory and also varies between the States and Territories.

The legislation can be quite complicated because it has to contend with several different legal structures and several departure fee structures. Issues relating to aged care are matters that involve the Commonwealth as well the States and Territories.

### Management Agreements

Each village will have a form of Management Agreement. Among other things, the agreement will say who is responsible for service charges, refurbishment and capital replacement costs, security of tenure and credit risk.

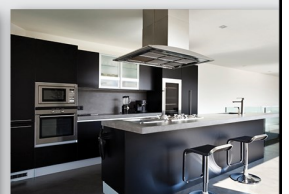


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## Financial Considerations

Residents may be required to pay:

- An initial entry fee when they move in;
- Rent and/or recurring service charges during their stay and perhaps beyond; and
- A fee called a “departure fee”, deferred management fee or exit fee when they leave.

The prices that you will pay will depend on the particular legal structure of the retirement village.

## Why you need legal and financial advice

If you are thinking of entering a retirement village, you should take the legal documentation and see a solicitor and a financial planner or accountant.

There are 2 main reasons for this. Firstly, to ensure that you know whether you will be able to afford it.

Secondly, to ensure that you fully understand the legal conditions of the contract and its implications with particular emphasis on the effect on you and costs to you, both legally and financially, if you decide that you want to leave.

There may also be other matters in the contract that may affect you due to limitations on use of the property and its possible disposal if you were to die. It is best if are fully aware of such issues before you sign any contract.

For further information, see [http://www.itsyourlife.com.au/retirement\\_villages\\_legislation.asp](http://www.itsyourlife.com.au/retirement_villages_legislation.asp)

This website provides links to retirement village legislation in all Australian States and Territories.

## BPAY is here

By Anne Willenborg

You asked. We listened. BPAY is here.



Next time you renew your membership of, or join SCOA Australia, you can make the payment using BPAY.

SCOA Australia has been given a unique Biller Code and every SCOA Australia member has been allocated a unique BPAY customer reference. These details will appear on the renewal invoice that we will send to you later in the year.

If you have still not renewed your membership for 2017 and would like to use BPAY to do it, just give us a call on 02 6286 7977 and we can give you all the relevant information over the phone.

BPAY is easy to use, the cost for SCOA is less than accepting credit card payments, and most of all, the unique customer reference number allows us to easily identify the member who made the payment.

Any questions, just give us a call on 02 6286 7977 or send an email to [nationaloffice@scoa.asn.au](mailto:nationaloffice@scoa.asn.au)

## Claiming SCOA membership fee as a tax deduction

By Tom Dent

### Eligibility

The Australian Taxation Office's Class Ruling 2003/76 sets out the conditions for when a SCOA membership fee can be claimed as a deduction.

You are able to claim fees in full in the following circumstances:

- Where you have a single (ordinary) membership; or
- Where you have a contributor's widow(er) membership.

If you have joint membership and your spouse/partner is not a Commonwealth or Territory superannuant, or is not a Comcare client, then you



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In addition to saving \$\$\$ on the joining and annual membership fees, as a Qantas Club member, you'll have access to many exclusive benefits only available to Qantas Club members, benefits that aim to make your travels just that little bit more comfortable. For more information about the benefits of the SCOA Corporate Qantas Club Scheme, see [www.scoa.asn.au/qantas-club/](http://www.scoa.asn.au/qantas-club/) or contact SCOA Qantas Club coordinator, Alan Raftery, by email at [Qantas@scoa.asn.au](mailto:Qantas@scoa.asn.au) or mobile 0408 850 535.



can claim on the single (ordinary) membership fee. The balance of the joint membership fee is not deductible by the relevant member or his/her spouse/partner.

Where a joint membership is held and **both members** covered by that membership are joint recipients of Commonwealth/Territory superannuation pensions and/or Comcare payments, each can claim half the joint membership fee.

#### Please note

If you are not in receipt of a superannuation pension and/or a compensation payment from Comcare, you cannot claim SCOA membership fees. Deductibility of these fees will need to be determined having regard to your individual circumstances. Members in this situation should therefore seek advice from their taxation adviser or the Australian Taxation Office.

#### How to claim

When completing your annual tax return using **the paper form**, SCOA members who satisfy the eligibility criteria outlined in Class Ruling 2003/76 should claim their membership fees in accordance with the advice received from the Taxation Office each year; the section relevant to this claim is to be found in the **Tax Return for Individuals for 2017 (Supplementary Section)** covering “Other Deductions” (**Section D15 Label J**).

If you are submitting your tax return online, go to **MyGov** and access the ATO online services, where you will find the relevant software for submitting your return. You will find **Section D15 Label J** where one can claim the SCOA subscriptions as long as the above eligibility criteria is satisfied.

## Are you entitled to more UK age pension?

We have received the following information from British Pensions in Australia Inc.

If you have worked in the UK and are now fast approaching UK pension age (women 64, increasing towards 66, and men 65, likewise increasing towards 66 by March 2019), there may be a chance of you achieving a part UK age pension or even increasing the part UK age pension you receive. To achieve an increased UK state pension requires you to pay further voluntary contributions into the UK's National Insurance State pension scheme and for many of us expats this opportunity is a worthwhile investment, with an interesting and reasonable ROI and payback period.

Although in most cases this additional income, to which you may be entitled, partially reduces an Australian state pension, such extra retirement income is generally considered as worth having, because, in most cases, even if an extra \$100 per month income from abroad reduces a Centrelink pension, this reduction is by just \$50, leaving you ahead by at least \$50 per month.

Meanwhile BPIA's main role is to work diligently towards achieving fair and equal, regular annual UK pension indexing, to be applied to all UK's expatriate pensioners' pensions, irrespective of in which country each UK's pensioner is now living.

There are possibly five strategies by which this UK, long standing frozen pension issue is being pursued. Some current work is reliant on the actions of an international legal challenge, whilst today, even more action is being promoted by our political lobbying activities and the establishment of the all Party Parliamentary Group for frozen pensions to carry our argument for UK pension up-ratings for all UK pensioners.

While the UK's Brexit negotiations are about to get more serious, it does appear as if us expat frozen pensioners may discover an opportunity to enforce some regulation changes and thus improve the lot of us expats based on indicated pension regulation changes for the thousands of UK pensioners who are Europe based UK expat pensioners.

More information, including details of how to apply for voluntary contributions, is available from the non-profit volunteer association British Pensions in Australia Inc., phone 1300 308 353, or write to BPIA, PO Box 474, Edgecliff NSW 2027, or visit [www.bpia.org](http://www.bpia.org) or email [bpia@people.net.au](mailto:bpia@people.net.au)

*Jim Tilley, President BPIA Inc.*

## I will never retire again

*By Brian Robertson*

I retired in 1998 from the NT Department of Education while still a mere 63 years of age. It wasn't voluntary. I had organised a 2 year leave of absence to take on a consultancy in Solomon Islands, and devil for punishment that I was, I stayed on for four years. The Department didn't like that, and gave away my position!

The first think was where to retire? We'd had enough of the tropics by this time and decided on Brisbane, the perfect retirement climate and houses at that time much cheaper than in Darwin. I had no time to get bored. A contact from Pearson

Education (publishers) who I'd met through previous work in PNG persuaded me to write books for South Pacific schools. I have never been so busy.

Textbooks as you probably know, are usually written by groups of three or four who are all familiar with the subject. It was great fun. We all worked on our own with frequent meetings and even the occasional trip to PNG. It was the ideal retirement situation, an occupation with little or no responsibility, great colleagues, related to my previous career and yet completely different and not a care in the world. The books at that time had little competition but good times don't last forever. I don't know where the PNG schoolbook money is going these days, but I don't see much.

Eventually, I persuaded myself to have a go at writing "real books".

Five Mile Press published the first one in 2012. It was *Digger's Story*, a biography of a prisoner of war of the Japanese. He was a neighbour.

I followed this with a book about living in a retirement village, written with a friend, also newly retired. *Riotous Retirement*, published by Agneau Press, is a series of short stories about what is not supposed to happen in a retirement village.

We were worried about people in our retirement village complaining about what we had written but we needn't have been. We did have complaints but all from individuals asking why they were not included in the book!

Ringwood Publishing in Glasgow is about to publish *A Gordon For Me*. This is a memoir about my two years national service in the Gordon Highlanders in Cyprus mostly in 1955 and 1956.

Visit <http://agordonforme.com> if you'd like to find out more.

I also volunteer through the QLD RSL Forest Lake Sub-Branch although as you are probably aware, like the NSW RSL, we are a little scandal plagued at present. Writing is a fantastic way to spend your time and I can thoroughly recommend it.

I have decided never to retire again!

## Removal of the Energy Supplement

By Annette Barbetti

SCOA Australia has lodged a submission to the Senate Standing Committee on Community Affairs on the *Social Services Legislation Amendment (Ending Carbon Tax Compensation) Bill 2017*, objecting to the proposed removal of the Energy Supplement for new welfare recipients from 20 September 2017, arguing that it would mean that their age pension would be \$14 per fortnight, or \$365 a year, less than that of those already receiving the age pension.

From 1 July this year, ACT electricity bills will increase by 18.95% or about \$333 per year for a typical household, while ACT residential natural gas bills will increase by 17.3% or about \$247 per year on average. Origin Energy has made similar price increases for electricity in South Australia and New South Wales.

SCOA Australia opposes this legislation because the prices of gas and electricity are now higher than they were before the carbon tax legislation was repealed, and other living costs have increased.

This measure would cause unnecessary hardship for elderly people with little or no ability to earn extra money to support themselves.

You can read the full submission on our website at <http://www.scoa.asn.au/wp-content/uploads/2017/07/20170706-Community-Affairs-Committee-re-removal-of-energy-supplement.pdf>

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## scoaaustralia local committee updates

### ACT local committee update

**John Blount, local convener**  
**Email:** [scoa.act@scoa.asn.au](mailto:scoa.act@scoa.asn.au)  
**Phone:** 02 6287 3024

Now that SCOA has transitioned from a federal organisation, SCOA Federal Council, based on membership of separate Branches, to a unitary national body, SCOA Australia, we all are members directly of the national body.

SCOA nationally continues to draw heavily on ACT based officers, including President Annette Barbetti and National Committee members John Blount and Bob Steins (all three of whom are members of the ACT local committee), as well as Treasurer Tom Dent and Executive Officer Anne Willenborg.

SCOA Australia has provided the ACT committee with a full range of delegations as well as an ample budget covering our office and activity requirements for 2017/18.

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As previously reported, the new ACT local committee of SCOA Australia is composed of those persons elected to the ACT Branch Committee at the AGM earlier this year, minus a couple of retirements.

The committee is pressing ahead with local activities and concerns, including the ACT budget and our recruitment program (on which we report separately), as well as our ongoing speakers program.

Given the changes in the formal structure, our quarterly members meetings with guest speakers are now just that; they are no longer formal general meetings under ACT Branch Rules. The only difference members will see is less formal business.

Although our Holder office remains open for the time being, members are reminded that enquiries or contact on anything other than local events and activities should be directed to the National Office of SCOA Australia. See contact details on page 15.

### Upcoming ACT members' general meeting

**Tuesday 26 September 2017 from 10.30 am, Ainslie Football Club, 52 Wakefield Avenue, Ainslie ACT.**

There will be a special presentation at the SCOA Australia AGM (see notice on page 1 as well as attached documentation).

Paul Linden, Director, Home Care Policy and Design, Home Care Reform Branch, Department of Health, will provide a presentation on the aged home care reform package announced earlier this year.

### ACT Budget 2017/18

ACT local committee representatives attended the ACT budget "lock-up" on 6 June 2017 and a subsequent community briefing on 8 June 2017.

Although much of the budget affects members only as ACT citizens rather than as seniors, some items of particular interest included:

Existing pensioner concessions for water and electricity are replaced from 1 July 2017 by a combined water/electricity concession available to all pensioners, whether they rent or own. (This was in fact foreshadowed in the 2016/17 budget).

As the combined rate of \$604 is less than the sum of the two previous concessions, this means that pensioners who rent are now up to \$178 better off, while pensioners who are homeowners are up to \$246 worse off.

Details at [http://www.assistance.act.gov.au/adult/utilities/energy\\_concession](http://www.assistance.act.gov.au/adult/utilities/energy_concession) and

[http://apps.treasury.act.gov.au/\\_data/assets/pdf\\_file/0009/869985/Factsheet-Concessions.pdf](http://apps.treasury.act.gov.au/_data/assets/pdf_file/0009/869985/Factsheet-Concessions.pdf)

The six month trial of free MyWay travel for seniors outside of peak hours will be extended from 1 July 2017 for a further six months.

There is to be a 6 months trial in the inner North of a "flexible bus service", targeted at seniors card holders over 70 or with mobility issues as well as those with a disability or in residential aged care. (There is already such a service in Belconnen).

Full details at <http://www.transport.act.gov.au/getting-around/accessible-transport-options>

A number of initiatives in, for example, health, have a particular relevance for older persons, for instance, the extension of nurse-led walk-in centres and large capital expenditure for the upgrade and refurbishment of the Acute Aged Care ward at Canberra Hospital.

### Changes to age eligibility for ACT Seniors Cards

From 1 July 2017, the eligibility age for new applications for an ACT Seniors Card will increase to 61 years. This follows an announcement in the previous (2016/17) ACT budget, where the eligibility age for the ACT Seniors Card will be gradually increased to 65 years by 1 July 2025. The change in eligibility age will not impact current Seniors Card holders.

The table below outlines the age increases until 30 June 2025.

Year	Eligibility age
2016	60 years
After 30 June 2017	61 years
After 30 June 2019	62 years
After 30 June 2021	63 years
After 30 June 2023	64 years
After 30 June 2025	65 years

### June 2017 ACT members meeting—Elder Abuse

Around 40 members attended the ACT quarterly members' meeting on 5 June 2017 at the Southern Cross Club in Woden.

John Blount provided an update on the ACT local committee and SCOA Australia President, Annette Barbetti, reported on national developments.

Our guest speaker was Sonia Di Mezza, Deputy CEO of the ACT Disability, Aged and Carer Advocacy



Service (ADACAS), who spoke about “Elder Abuse Awareness”. Her informative presentation explained the scope and nature of elder abuse, the signs to look out for, and organisations that can help an older person facing elder abuse. Copies of the material have been provided to members by email. Financial abuse and misuse can be significant. The Australian Law Reform Commission’s report on elder abuse, released on 15 June 2017, has recommended streamlining laws, a national survey and guidelines for banks. See <http://www.abc.net.au/news/2017-06-15/report-a-once-in-a-lifetime-opportunity-to-stop-elder-abuse/8618768>

### ACT hospital inpatients survey

The Health Care Consumers Association ACT are currently working with Canberra Hospital to review their Inpatient Guide. The Inpatient Guide is a booklet, provided in hard copy and also available on the ACT Health website, that provides information for consumers, carers and family about what to expect when you are staying overnight in Canberra Hospital.

The survey is designed to capture your thoughts on what matters to you in regards to information you are provided with as an inpatient at Canberra Hospital. They would welcome your contribution and completion of the five questions.

Please access the following link : <https://www.surveymonkey.com/r/InpatientGuide>

### Opportunities for ACT members to improve memory and decrease dementia risk

Do you experience memory problems? Do you want help to live a more active and healthy lifestyle?

The Centre of Research on Ageing, Health and Wellbeing (CRAHW) at the Australian National University is trialling a new program targeting people who experience cognitive problems in day to day life (e.g. problems with memory or concentration etc.). This program will provide knowledge on ageing, memory problems and dementia, and the importance of exercise, diet and keeping your mind active to decrease dementia risk.

They are seeking adults aged 65 + who:

- Experience memory problems in day to day life;
- Are not participating in an ongoing lifestyle change program;

- Have internet access and computer at home and fluent English language skills;
- Are without a diagnosis of Alzheimer's or another form of dementia;
- Are without major mental or physical problems which would prevent you from taking part in a lifestyle change program; and
- Are prepared to make lifestyle changes to improve your health.

If you would like more information or would like to take part in the research, please email [bblmci@anu.edu.au](mailto:bblmci@anu.edu.au) or call Mitchell McMaster on 02 6125 6351.

### Sessions for Seniors at COTA ACT

COTA (Council of the Ageing) ACT coordinates a series of free sessions for seniors on various topics out of their office at the Hughes Community Centre. Free advice is available on a range of issues including:

- Legal (excluding Wills and estate planning);
- Police issues;
- Elder abuse;
- Advance care health planning;
- Aged care and retirement services;
- Housing options;
- Changes in vision and sight.

Sessions are by appointment only. To find out session availability and book, please contact COTA ACT on 02 6282 3777.

## Recruitment ACT

*By David Gorell*

Ongoing recruitment is an important and necessary part of SCOA. To achieve this, we need to have our name known out in the community.

We already have recruitment drives around Canberra at most of the mid-sized shopping centres on superannuation paydays over the warmer months of the year.

We need to get our name out to the new retirees from the federal and state and territory departments. We all have ex-work colleagues who we may keep in contact with.

Get out there and tell these people about all the good that SCOA does.

We also drop the application forms at various places around the city. Some are available at the Belconnen Community Services Office in Belconnen, and they will be available at the ACT library locations.

I know how hard it is to get people involved. Let me tell you that I have tried with many acquaintances who used to work in the state and federal departments, and they are just not interested.

Many say that they just do not have the time.

I have recently started a new campaign visiting the many retirement villages around Canberra, with some information in hand and leaving a number of recruitment forms, and asking the staff to point any interested parties in the direction of our website.

I hope to have canvassed all of the retirement villages by the end of our cooler months.

We need to be targeting those who are just going into retirement.

To do this, we need to contact the HR areas of the federal and state and territory departments, and ask them to inform upcoming retirees of our existence and what we can do for them.

This is a daunting task which will take a huge effort, but it is a possible place for some huge numbers of new members.

I have been retired for two years and I did hear of SCOA in the lead up to my retirement, and this was through a flyer available from COTA.

The easiest way of gaining new members is for every member to actively seek out and recruit one new member every year. It may be difficult at times, but we will all be winners with more members.

The application form for membership is available on the SCOA website at [www.scoa.asn.au](http://www.scoa.asn.au)

We also need younger blood on our ACT local committee.

Most of our committee members are in their 70s, and one of our recent active members is now 86 and a bit too old to continue in all his roles.

Finally, we need the help of some volunteers for our membership drives at the Canberra shopping centres. Even if we only get one additional person offering for each location.

You will not be alone, as we have committee members available. Just contact me on 02 6254 5990 if you are able to help out, and I will let you know our time table.

## NSW local committee

**Terry Fawl, local convener**

**Email:** [scoa.nsw@scoa.asn.au](mailto:scoa.nsw@scoa.asn.au)

**Phone:** 02 9743 2667

## QLD local committee

**George Szykarski, local convener**

**Email:** [scoa.qld@scoa.asn.au](mailto:scoa.qld@scoa.asn.au)

**Phone:** 07 3379 1215

## SA local committee

**James Vandenberg, local convener**

**Email:** [scoa.sa@scoa.asn.au](mailto:scoa.sa@scoa.asn.au)

**Phone:** 08 8242 1601

As advised in the latest edition of SuperTime, Alan Raftery has decided to step down from his role as convenor of the SCOA Australia SA local committee. He will retain his role as the National coordinator of the Qantas Club.

Let me say a big thank-you to Alan for all his hard work on behalf of SCOA members in South Australia. In addition to his role on Federal Council he has worked tirelessly keeping us informed on SCOA issues and arranging meetings big and small in Adelaide over the last few years.

I consider it important that we maintain a local committee so that interested members can meet in a casual setting from time to time in order to exchange views and express opinions on SCOA issues.

Following an approach from our President Annette Barbetti I have accepted appointment as Local Convenor of the SCOA Australia SA Local Committee. I look forward to catching up with as many of you as possible and making sure that we maintain an active and vibrant local committee in South Australia.

### Local committee meetings

In early June, I hosted a luncheon meeting of interested members in South Australia. Only a handful of members attended but it is hoped that with time, the numbers will increase.

The meeting discussed a number of issues including the recent changes to superannuation and taxation.

We also talked about SCOA Australia as a national organisation and how we can keep members active and interested in what SCOA is doing.

It was agreed that luncheon meetings could be held on a regular basis, say once a month or so to talk about relevant issues, and to enjoy the fellowship.

We meet at Aces Bar & Bistro in the Central Market Adelaide. Buy Your Own lunch (Aces has a great lunch menu at reasonable prices).

The next lunch meeting is at 12noon on **Tuesday 10 October 2017**. All welcome. RSVP to James Vandenberg by 2 October, please.

It was also agreed that we should arrange a members' general meeting ahead of the SCOA Australia Annual General Meeting which will be held in Canberra on 26 September 2017.

A local general meeting will provide an opportunity to discuss relevant matters of interest in a social setting. It was suggested that a guest speaker be organised from the Centrelink Financial Information Service.

### Upcoming members' general meeting

A Members General Meeting will be held **at 10.00 am on Monday 4 September 2017 at the Pilgrim Hall next to the Pilgrim Church, 12 Flinders Street, Adelaide.**

The guest speaker will be from **Centrelink Financial Information Services**, who will speak to members **about means testing, recent super changes and the potential impacts, and also the changes to the assessment of defined benefit income streams.**

We will allow time for questions from members.

Refreshments will be served at the conclusion of the meeting. For catering purposes members should call James Vandenberg on 82421601 or email me on [scoa.sa@scoa.asn.au](mailto:scoa.sa@scoa.asn.au) by August 24 2017.

I look forward to seeing you all at the meeting on 4 September.

*James Vandenberg*

## TAS local committee

**Bernie Harrington, local convener**

Email: [scoa.tas@scoa.asn.au](mailto:scoa.tas@scoa.asn.au)

Phone: 03 6244 5923

## VIC local committee

**Chris Baulch, local convener**

Email: [scoa.vic@scoa.asn.au](mailto:scoa.vic@scoa.asn.au)

Phone: 0409 003 732

### Upcoming members' general meetings

- Tuesday 5 September 2017 at 1.00 pm
- Tuesday 5 December 2017 at 1.00 pm

All meetings are held at Level 1, Scotch Church, 156 Collins Street, Melbourne. Please contact Chris Baulch for further details.

## WA local committee

**Peter Illidge, local convener**

Email: [scoa.wa@scoa.asn.au](mailto:scoa.wa@scoa.asn.au)

Phone: 0439 411 890

## STOP PRESS! Report on members' meeting in Darwin

I hosted a meeting for SCOA's NT members in Darwin on 19 July 2017. The meeting was held at COTA's Darwin office, and was attended by seven SCOA Australia members.

I told the members what SCOA Australia had been doing lately, and explained that we would like to have a local contact person in Darwin. Unfortunately, although two people expressed an interest, one thought that he lived too far out of town, and the other has yet to retire, so we are still looking for someone to take on that role.

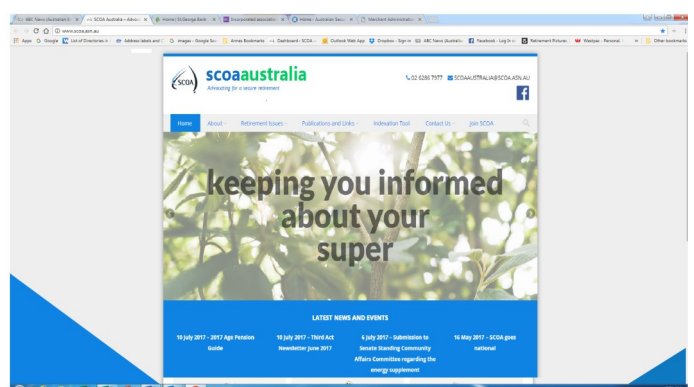
Please note that National Office offers a full range of secretariat support to the local convener. If you were not at the meeting, if you are interested, please give Anne Willenborg a call; she can tell you what the role is all about. Call her on 02 6286 7977.

SCOA Australia members mentioned several areas in which they hoped to see some improvement, such as the high cost of dental care, and the need for more thought to be given to the needs of carers in the My Aged Care home help program. Concerns were also raised that assessments are sometimes done over the phone by people who do not necessarily understand local conditions, rather than face-to-face.

The meeting ran for over two hours and I felt that it went quite well. I think that we ought to organise another meeting in a couple of years' time. I would like to thank the members who made the effort and COTA for their assistance.

*Annette Barbetti*

**Have you been on our website recently? Check it out at [www.scoa.asn.au](http://www.scoa.asn.au); there is also a link to our new Facebook page.**





## SCOA Australia Incorporated

Following the dissolution of the Superannuated Commonwealth Officers Association (Federal Council) Inc., SCOA Australia has taken on all the functions and responsibilities of Federal Council as a not for profit volunteer organisation working to enhance the well-being of retired Government employees and their dependants. SCOA Australia influences Government in policy areas such as superannuation, health, taxation, concessions and aged care, and works to improve retirement conditions for our members.

SCOA Australia is managed by a National Committee and a National Executive with local committees in all States and the ACT.

SCOA Australia's National Office in Canberra is staffed by two part time employees supported by volunteers.

### National Committee

Annette Barbetti, President

Peter Illidge, Vice President

Tom Dent, Treasurer

Anne Willenborg, Ex Officio Secretary

Barry Schafer, Member

Bob Steins, Member

John Blount, Member

George Szykarski, Member

### National Office

PO Box 107

Mawson ACT 2607

Phone 02 6286 7977 (local calls)

Phone 1300 600 996 (cost of a local call)

Email [scoaaustralia@scoa.asn.au](mailto:scoaaustralia@scoa.asn.au)

Website [www.scoa.asn.au](http://www.scoa.asn.au)

Anne Willenborg, Executive Officer

Members living in the NT should contact SCOA Australia, see above.

### How to contact SCOA Australia Local Committees

#### SCOA Australia

PO Box 107

MAWSON ACT 2607

P 02 6286 7977

E [scoaaustralia@scoa.asn.au](mailto:scoaaustralia@scoa.asn.au)

#### SCOA Australia NSW

Terry Fawl

Local Convenor

P 0412 649 337

E [scoa.nsw@scoa.asn.au](mailto:scoa.nsw@scoa.asn.au)

#### SCOA Australia QLD

George Szykarski

Local Convenor

P 07 3379 1215

E [scoa.qld@scoa.asn.au](mailto:scoa.qld@scoa.asn.au)

#### SCOA Australia SA

James Vandenberg

Local Convenor

P 08 82421601

E [scoa.sa@scoa.asn.au](mailto:scoa.sa@scoa.asn.au)

#### SCOA Australia TAS

Bernie Harrington

Local Convenor

P 0417 351 457

E [scoa.tas@scoa.asn.au](mailto:scoa.tas@scoa.asn.au)

#### SCOA Australia VIC

Chris Baulch

Local Convenor

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E [scoa.vic@scoa.asn.au](mailto:scoa.vic@scoa.asn.au)

#### SCOA Australia WA

Peter Illidge

Local Convenor

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Commonwealth Superannuation Corporation (CSC)	Australian Taxation Office	Centrelink	MoneySmart
For questions about your CSS and PSS pensions call CSC Administration on 1300 001 777 Or send an email to <a href="mailto:pensions@pss.gov.au">pensions@pss.gov.au</a> or <a href="mailto:pensions@css.gov.au">pensions@css.gov.au</a> as appropriate.	For inquiries about personal income tax matters, call the ATO's Personal Tax Info line on 13 28 61.	For questions about the Commonwealth Seniors Health Card, the Age Pension, Centrelink's Financial Information Service or other retirement related matters, call Centrelink on 13 23 00.	ASIC's MoneySmart website offers you tips and tools to help you make the most of your money. Go to <a href="https://www.moneysmart.gov.au">https://www.moneysmart.gov.au</a>

## 2017 Membership form

Please send the completed form with your payment to SCOA Australia, PO Box 107, Mawson ACT 2607.

Please tick one. ☐ New member ☐ Renewing

Member number (if applicable) \_\_\_\_\_

Please tick one.

- ☐ Single \$42  
☐ Joint \$60  
☐ Surviving spouse/partner \$30

Title \_\_\_\_\_ Surname \_\_\_\_\_

Given name(s) \_\_\_\_\_ Year born \_\_\_\_\_

Mailing address \_\_\_\_\_

\_\_\_\_\_ Post code \_\_\_\_\_

Phone / Mobile \_\_\_\_\_

Email \_\_\_\_\_

Name of spouse/partner \_\_\_\_\_

Where did you hear about SCOA? \_\_\_\_\_

Payment method

- ☐ Cheque ☐ Money Order  
☐ MasterCard ☐ VISA

Credit card number .....

Expiry ..... / ..... Amount \$ \_\_\_\_\_

Name on card \_\_\_\_\_

Signature and date \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

BPAY is also available. Please call SCOA on 02 6286 7977 to obtain the SCOA Biller Code and your Customer Reference Number.

### PRIVACY STATEMENT

SCOA may from time to time share your membership details with other SCOA Branches and SCOA's Federal Office in accordance with Australian privacy legislation.

## Age Pension rates and thresholds—to 20 Sept 2017

To 20/9/2017	Single/F'tnight	Couple/Fortnight
Max basic rate	\$808.30	\$1,218.60
Max pension supplement	\$65.90	\$99.40
Energy supplement	\$14.10	\$21.20
<b>Total</b>	<b>\$888.30</b>	<b>\$1,339.20</b>
Max allowable income for part pension	\$1,940.60	\$2,970.40
<b>Max allowable assets for part pension to 20/9/2017</b>		
Home owner	\$546,250	\$821,500
Non-home owner	\$746,250	\$1,021,500

## VOLUNTEERS WANTED

SCOA's National Office is staffed by two part-time employees. Apart from those, all SCOA's work is carried out by volunteers.

We need more volunteers.

If you have some special skills, expertise or spare time you would like to contribute, we would like to hear from you.

Please contact SCOA's SCOA Australia's National Office in Canberra by phone 02 6286 7977 email to [executive@scoa.asn.au](mailto:executive@scoa.asn.au)



## Please Like Us on Facebook



SCOA Australia now has a page on Facebook which we want to use as a site for discussion about all the issues which SCOA is focusing on, and hear your views on these. We have recently posted links to a guide to the new aged care rules and a guide to the age pension as well as links to other pages and groups on Facebook that you may wish to "Like" or "Follow".

If you are already "on Facebook", please find us and Like us and Share with all your friends on Facebook, and help to spread the word about SCOA Australia. Please join the debate. It doesn't have to be all about super and retirement; it can be about other things as well. Only rule is, be constructive in your criticism and keep a civilized tone. Our website at [www.scoa.asn.au](http://www.scoa.asn.au) will continue to be our main depository for news and information about all the issues we believe are important and relevant for your life in retirement.

See you all on Facebook!