



Welcome to **scoaaustralia**

As many of you know by now, in late February, my colleague, Peter Hocking, decided to leave SCOA and pursue a different career as a pastoral caregiver at an aged care facility here in Canberra.

Peter joined our small team in August 2013 and I must say, it has been a joy and a pleasure working with him. Over the last almost four years, we have had a lot of fun and bantering and robust discussions about SCOA and retirement and all sorts of other issues.

Sometimes we agreed, sometimes not, but it was always fun. Having run his own business for many years before ending up behind a computer, Peter brought with him a lot of common sense in how to do things; of course his wife was assisting him so that explains some of it!

On behalf of all SCOA members and volunteers, I'd like to wish Peter a very happy and fulfilled future. I am sure he will be stirring things up a bit at that aged care facility. And, Peter, if you are reading this, please come and volunteer when you have a spare minute.

Arlene Wilkinson has replaced Peter in the role of Office Manager. Please join me in welcoming Arlene to SCOA. You can read more about Arlene on page 4.

And the word of the day, *"Don't envy people who have everything. Maybe they haven't paid for it yet"*.

I hope you enjoy this issue of SuperTime.

Anne Willenborg

From the Federal President

By the time you receive this newsletter, many changes will have taken place. SCOA Australia is now the national body representing all members of SCOA.

At its 6 March 2017 Annual General Meeting, members of the ACT Branch voted to dissolve the Branch and join SCOA Australia. This decision was ratified at a Special General Meeting on 3 April 2017.

On 30 April 2017, the ACT Branch was dissolved and, in accordance with its rules, its assets were transferred to SCOA Federal Council, which in turn was dissolved and its funds transferred to SCOA Australia.

Advocating for a secure retirement

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Consumer Price Index (CPI) March quarter 2017

- CPI increase for 12 months to 31/3/2017 was 2.1%
- CPI Increase for 6 months to 31/3/2017 was 1.0%
- CPI Increase for 3 months to 31/3/2017 was 0.5%

As a result, CSS/PSS indexed pensions will be increased by 1.0% on pension payday 6 July 2017.

It was also necessary to make some further changes to the rules of SCOA Australia, to remove references to Federal Council, and to improve their clarity and precision.

These changes were approved by a Special General Meeting of SCOA Australia held in Sydney on 15 March 2017.

These changes to the structure and the finances of SCOA have involved a great deal of extra work for our Treasurer, Tom Dent, and the paid staff in the National Office (formerly called the Federal Office), our Executive Officer, Anne Willenborg and former Office Manager, Peter Hocking and, after Peter's departure, our new Office Manager, Arlene Wilkinson.

In addition, Bob Steins and John Blount helped with the changes to the SCOA Australia rules. I am sure that you will all join with me to thank them for all their efforts.

Indexation update

On 4 April 2017, Richard Griffiths, the President of our peak body, ACPSRO, met with Senator Katy Gallagher, Shadow Minister for Small Business and Financial Services, to ask for her assistance in obtaining better indexation of our Commonwealth superannuation pensions. John Coleman (ACPSRO's Vice President) and I accompanied him.

We told Senator Gallagher that the present government had already tried to introduce CPI indexation for the age pension, in spite of the fact that years of CPI indexation of our superannuation pensions had quite clearly demonstrated the inadequacy of the CPI for pension indexation. Richard said that we were "the canary in the coal mine".

ACPSRO are currently looking at the possibility of a staggered introduction of wage-based indexation, based on either age (for example those over 75) or income (those with superannuation pensions of less than, say, \$10,000 per annum).

At a recent ACPSRO meeting, I suggested that \$15,000 per annum would be affordable.

Ten percent cap update

Correspondence with the Department of Human Services is continuing, even though they have made it quite clear that they have no plans to change the present grossly unfair arrangement.

Taxation update

Following feedback from members, I have written two more articles for this issue of SuperTime. See page 3.

We have also posted some very useful information on our website.

Aged care changes

There have been more changes to aged care. The means testing changes from 1 January 2017 are described on page 3. The home care changes from 27 February 2017 are summarised on page 5. Those changes were designed to provide more consumer choice and less regulation.

Concerns about the NBN rollout

Some members are concerned about the slow rollout of the NBN. Others are unhappy with the government's plans to remove access to existing ADSL landline phones and Internet some months after the NBN has become available in their area, and have suggested that Internet service providers should be required to provide more information to help people to decide which option they should choose.

Internet billing

Members have raised concerns about the move to Internet billing. Some businesses now charge customers an additional fee for providing paper invoices, so you may prefer to save money by asking for Internet billing. A drawback of switching to Internet billing is that your email filter might incorrectly decide that your bill is junk mail.

Time for another member survey

SCOA Australia is considering holding another member survey. Federal Council conducted a postal survey in 2006, and another online survey using Survey Monkey in 2011.

In the past, we have asked for basic demographic information, information about your income and assets, Commonwealth superannuation pension(s), other Centrelink pensions and allowances, as well as information about home ownership. We also asked you to help us to decide on our priorities for future action.

Recently we have mainly concentrated our efforts in the areas of the income and assets tests for the age pension and the various proposals for changes to the taxation of superannuation.

We are still lobbying for better indexation of our Commonwealth superannuation pensions, widening our area of concern to include other examples of inappropriate use of CPI indexation that might adversely affect our members. Recently we helped to persuade the government to abandon its attempt to index the age pension by the CPI.

We will continue to ask for a review and more appropriate indexation of the age pension allowance for non-home owners (at present indexed by the CPI, it is clearly inadequate).

How the NDIS affects older people and carers

The rollout of the NDIS has resulted in State and Territory funding for people with disabilities being used to support those eligible for assistance under the NDIS, while funding for disabled people over 65 is greatly reduced or, in some cases, taken away altogether.

Those most likely to be affected are those over 65 with hearing loss and eye problems. Often such problems do not arise until after 65. Carers groups are also complaining that the NDIS does not cover the needs for carers, such as their need for respite from their caring responsibilities.

Centrelink issues

In the last issue of SuperTime, I asked members to let us know if they had been contacted about alleged welfare overpayments. No SCOA member has contacted us so far. But apparently some age pensioners have been targeted (Canberra Times).

While monitoring the “robo-debt” situation, I noticed that the White and Yellow Pages entries for the Department of Human Services (which includes Centrelink) are quite inadequate. For example, the Canberra phone book does not even have an entry for Centrelink. Moreover, the pension card has no phone number on it (although there is a phone number on the Commonwealth Seniors Health Card). I have written to the Minister asking that these deficiencies be rectified.

Annette Barbetti

Corrigenda to tax article in the February 2017 SuperTime

1. What happens if you have a CSS or PSS pension of more than \$100,000?

In the example, the person had a PSS pension of \$130,000, with \$50,000 funded and \$80,000

unfunded. The example could have been more clearly explained. In trying to reduce the word count, I accidentally got the \$5,000 and \$3,000 figures the wrong way around.

The situation is at present that the tax offset on the \$80,000 is 10% of that, or \$8,000.

In the brave new world past 1 July 2017, they first calculate your total pension as follows:

Total pension = \$50,000 + \$80,000 = \$130,000.

Then they say that your total pension is over \$100,000, and you can't claim the 10% tax offset for that part of your pension that exceeds \$100,000.

Therefore you can't claim a tax offset for the last \$30,000. There is a new rule that the tax-free part of your pension should be counted first, so that the last \$30,000 all comes from the taxable part of your pension.

This means that your tax offset is 10% of (\$80,000 — \$30,000) = \$50,000. That gives you a tax offset of only \$5,000, so you have lost \$3,000 of your original tax offset.

2. CSS or PSS pensioner with account-based pension or SMSF

If you are below age pension age, assets in the pension phase are counted in the assets test for pensions such as Newstart and the Disability Support Pension, but assets in the accumulation phase are not. Once you reach age pension age, assets in the pension phase and the accumulation phase are counted in the assets test for the age pension.

Annette Barbetti

Aged care means testing changes

The old scheme

For those who entered aged care before 1 July 2014. This scheme is described in a booklet that you can download from <https://agedcare.health.gov.au/aged-care-reform/reforms-by-topic/information-booklet-on-fees-for-home-care-packages-and-residential-aged-care-for-people-entering-care>

Change from 1 January 2016

After 1 January 2016, if aged care residents paid towards their accommodation by daily accommodation payment (DAP) or daily accommodation contribution (DAC) and rented out their home, their home's asset value and any rent they received were not counted in the income and

assets test for the age pension. The means testing for the aged care accommodation was different from the means testing for the age pension. For the aged care means test, the house had a capped value of \$159,631 and the rent was exempt from the income test.

Changes from 1 January 2017

As well as the changes to the assets test for the age pension, for those paying either the DAP or the DAC, the house still had a capped value of \$159,631, but the net rent was now included in the aged care means test.

For further details, go to <http://www.myagedcare.gov.au/aged-care-homes-costs-explained/means-tested-care-fee>

Annette Barbetti

Transition to retirement pension changes

Once you reach your preservation age (between 55 and 60, depending on your date of birth), and you are in an accumulation fund, you can start a Transition to Retirement (TTR) pension while you are still working (full time or part time, or even casually).

Under the rules applying until 30 June 2017, the earnings of your fund will be tax-free, you will receive a 15% tax rebate if you are under 60, and once you turn 60, you will not have to pay any tax on your pension income. You are allowed to withdraw between 4% and 10% of your money each financial year, but you are not allowed to withdraw money as a lump sum.

See also www.moneysmart.gov.au

From 1 July 2017, there are new rules for TTR pensions. The tax exemption for pension fund earnings financing TTR pensions will be removed, and the earnings will be taxed at 15%. In addition, the annual concessional contributions cap will be lowered to \$25,000.

These changes mean that the tax advantages of starting a TTR pension will be reduced or even eliminated altogether. If you are still working and are thinking of starting a TTR pension, you should seek advice from a taxation advisor.

There are now many people who are still on TTR pensions even though they are eligible to receive a retirement pension.

Up to now, people have had little incentive to convert their TTR pension to a retirement pension as

soon as they reached a “full condition of release”, such as retiring from work, becoming permanently incapacitated or turning 65. Some people may have assumed that once they have reached a full condition of release, their TTR pension will be automatically ceased and restarted as a retirement pension, but the new legislation does not say that. Superannuation industry experts have told the government that this issue must be cleared up.

See also <https://www.ato.gov.au/individuals/super/super-changes/change-to-transition-to-retirement-income-streams/>

One option would be for people with a TTR who are eligible to receive a retirement pension to commute that TTR pension and start a new retirement pension.

However, if they currently have a Commonwealth Seniors Health Card (CSHC) that was grandfathered after the changes to the CSHC income test in January 2015, they might no longer be eligible for the CSHC if they do that, because their new retirement pension would be included in their income for CSHC income test, under the social security deeming rules.

Annette Barbetti

SCOA Australia's 2017 Annual General Meeting—early notice

The first Annual General Meeting of SCOA Australia as the national organisation will be held in Canberra on **Tuesday 26 September 2017**.

The formal Notice and other relevant material will be distributed with the August 2017 issue of SuperTime.

Welcome to Arlene Wilkinson

Please join me in welcoming Arlene Wilkinson as our new Office Manager.

Arlene comes to SCOA with several years' experience in office management, including financial reporting, budgeting and membership and database management.



She surely needed and deployed all those skills and kept her cool when she was thrown in at the deep end as we entered the home stretch before SCOA Australia became a national organisation. All that is now behind us and we have returned to what we describe as a normal work load.

In addition to working closely with Tom Dent on all things financial, Arlene is also the Membership Secretary and ready to take your calls.

Anne Willenborg

Home care changes from 27 February 2017

The government has announced a number of changes to the home care arrangements, effective from 27 February 2017.

There are three main changes:

- 1) Funding will follow the consumer to give people more choice;
- 2) A consistent national system to prioritise access to home care will be established; and
- 3) There will be a streamlined process to approve providers of home care.

Overview of the key changes:

What is not changing:

- Existing home care consumers will continue to receive the same services as before;
- No changes to current fee and income testing arrangements;
- Claims and payments will still be made through the Department of Human Services Aged Care Payment System;
- Home care subsidy and supplements will continue to be paid to approved providers, not directly to consumers;
- Approved providers must continue to meet relevant quality and accreditation standards;
- The total number of home care packages across the country will still be capped.

The table opposite provides a summary of the current arrangements and the new arrangements. See also to www.myagedcare.gov.au

After 27 Feb 2017	Previous arrangements
Funding for home care to follow consumer.	Home care places allocated to approved providers of home care through a competitive process.
Consumers can change providers and take their home care package with them.	Home care packages were not portable; if you left a provider, they kept your money.
Aged care assessment teams approve consumers for home care at the level of a specific package, 1, 2, 3 or 4.	Consumers approved for home care in broad bands, level 1/2 or level 3/4.
My Aged Care will manage a consistent national system for assigning home care packages.	Eligible consumers needed to find a provider with an available home care package at the right level.
The approval process for providers will be streamlined.	The old system had 53 mandatory criteria. Providers found it to be a long and difficult process.
Approved providers of residential care and flexible care will be able to add home care without going through the full approval process.	There was duplication; approved providers of residential care and flexible care were forced to go through a full approval process to add home care.
Approved provider status will no longer lapse after two years.	Approved provider status lapsed after two years if the provider did not hold an allocation of places.
Approved providers will no longer have to apply for home care places and can adjust the services they provide to meet consumer demand.	Approved providers were restricted to a set number of home care places.



Thinking of joining the Qantas Club, or already a member and need to renew your membership. Why not do it through the SCOA Corporate Qantas Club Scheme?

As a member of SCOA, you can join the Qantas Club or renew your Qantas Club membership through SCOA at a discount.

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/ or contact SCOA Qantas Club coordinator, Alan Raftery, by email at Qantas@scoa.asn.au or mobile 0408 850 535.

Big Brother's watching you

Australia's metadata retention scheme came into effect on 13 April 2017. Parliament passed the relevant Act two years ago, allowing Internet service providers (ISPs) time to set up their systems to keep and store the required information generated by customers calling, texting or using the Internet.

When the legislation was before the Parliament, people asked questions about exactly what the term "metadata" meant. It means all the information surrounding the content of anything you do online. It does not include the actual content of the messages that you send in an email or text message, or say over the phone. It records where you sent the message from, when you did it, to whom you sent it, and how often you did it.

The ISPs must collect the information for the government. At the time that the legislation was introduced, it was estimated that it was going to cost Australian ISPs \$400 million a year, or \$16 per customer per year, assuming the costs will be passed onto consumers. The government provided grants of nearly \$130 million to ISPs to help them to comply with the requirements of the Act, but the grants were not finalised until September 2016. Some ISPs are asking for an extension of time.

The purpose of the metadata retention policy was to assist terrorism-related investigations. The Attorney-General has broad discretion to decide who can be permitted to access the metadata. The Attorney-General, George Brandis, said, "metadata is the basic building block in nearly every counter-terrorism, counter-espionage and organised crime investigation". However, the president of the Law Council of Australia, Fiona McLeod, said that she had "grave concerns" about the possible extension of the powers.

The government launched a review into whether the metadata retention scheme could be used in civil cases, such as divorces, or to combat Internet security problems. The deadline for submissions was 13 April 2017. The outcome of that review was a statement from the federal government that it would not allow civil litigants to access the metadata.

For further information, go to <http://www.abc.net.au/news/2017-04-13/metadata-retention-scheme-deadline-arrives/8443168>

Annette Barbetti

Sign the petition to raise the age pension above the poverty line

Change.org is running a petition regarding the adequacy, or not, of the age pension. The petition was started by an Australian age pensioner in late 2016 when she found it increasingly difficult to survive on nothing more than what the age pension provides.

The amount of the age pension is below the poverty line, and the petition asks for an independent tribunal to set the age pension, above the poverty line, without any political interference.

At the time of preparing this, more than 25,000 people had signed the petition.

It is hoped that 100,000 people will sign the petition, which will then be delivered to Prime Minister Malcolm Turnbull, and Opposition Leader Bill Shorten.

To sign the petition, go to <https://www.change.org/p/raise-the-aged-pension>.

NOTE: SCOA is not party to any aspects of the petition, nor do we have any involvement with Change.org.

Anne Willenborg

Never retire

As most of you are retired, you must have a story to tell about how you have experienced retirement. What did you do? Did you have a plan of what you were going to do, or did you just wake up one morning realising that you didn't have to get out of bed and to work in a rush? Did you travel? Did you volunteer? Did you sell the house and sail around the world?

Why not share your story with your fellow SCOA members? Your story might inspire other retirees to do something they hadn't even thought about.

Using language fit for print, email your story to me at fedexec@scoa.asn.au

We have received the following account from Mike Lennon, former President of the former WA Branch.

I meet people all the time who comment that they cannot wait to retire, relax, spend time on the golf course, fishing, etc. I tell them, forget it, keep on working, it's harder when you retire.

For instance, your house is getting on (in our case 50 years old), so there are taps to maintain, painting to be done, gardens to be maintained. That little tree that you bought 20 years ago has now grown into a cousin of a sequoia. The new fire standards require masses amount of pruning and cutting down, and that's on the home front.

Once retired, you are fair game for volunteer organisations that feel that having worked 40 hours a week for 40 years, you should be able to work 60 hours a week for their organisation without feeling any pain.

In my case I got trapped into joining the Bush Fire Service. Moral: never stop at a sausage sizzle on a Saturday morning, they are a trap. I have now been in the Bush Fire Service for 17 years. I am in a large Brigade, some 85 members, which means there is a lot of work behind the scenes, in addition to leaping out of bed at 2 am to go to Bullsbrook or other foreign places to assist in putting out a fire that some numbskull thought was a good idea.

There are some benefits, though, mixing with younger people, teaching them skills, assisting communities in times of need, keeping fit. I have been to Broome, Margaret River, Lower Hotham, Lancelin and Parkerville to name a few exotic places.

Lastly, in those post working years I was also a bit slow to say "no" and got caught up with SCOA,

where I spent some 12 years assisting that dedicated group looking after the interests of retired public servants.

So when I meet people who say they would love to be retired like me, I tell them, keep working, it's an easier life and you get paid.

Actually, the truth is I love retirement, but you got to be involved.

Mike Lennon, Volunteer

What to do when you retire

As you can see from Mike Lennon's item above, it's not all plain sailing to be a retiree. I decided to retire in 2008, and once I had made the decision, I began thinking about what I would do.

There was one thing I wanted to do which was to learn how to paint. I did that and also volunteered for the Smith Family and a number of other organisations, until one day somebody asked me if I had heard of an organisation called SCOA, as they were looking for volunteers.

I had, and so in 2011, I started volunteering for SCOA, at first the ACT Branch and soon after in Federal Office. After nearly a year of volunteering, I found myself employed by SCOA. And here I am.

For some people, it can be hard even to think of what they might be interested in, to occupy



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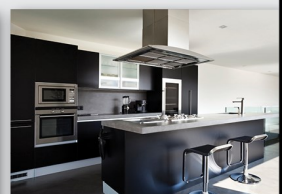
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themselves and try to live a fulfilled life. If you are void of ideas, here is one. It's called "meet-up" and it might just provide some inspiration.

What would you like to do? Start a movement? Learn to cook? Train for a marathon? Build a mobile app? Join a movie group? Learn photography? Hike a mountain, or learn a new language?

Head to the website at <https://www.meetup.com/en-AU/> and start exploring. You will be, as I was, surprised to see just how many people there are "out there" doing so many different things. And I would be even more surprised if there was not something that caught your eye and interest.

Anne Willenborg

Changing address, or going overseas? Don't forget to tell the Electoral Commission

Every time you move, you must update your address on the electoral roll or your name could be removed and you will be unable to vote. Did you know that at the federal election last July, around 800,000 people had not enrolled to vote. Don't let that be you.

You are eligible to enrol for your new address if you have lived there for at least one month. The Electoral Commission's website offers a couple of different options for you to update the information on the electoral roll.

The easiest way is to do it online.

Go to <http://www.aec.gov.au/enrol/change-address.htm>, click on the large CHANGE YOUR ADDRESS link in the middle of the page and follow the instructions.

If you don't have access to the Internet, you can pick up the relevant form from the Electoral Commission, or, much easier, any Australia Post outlet, Centrelink or Medicare office.

The following link http://www.aec.gov.au/Enrolling_to_vote/overseas/index.htm#short contains more information about what to do if you are going overseas for just a short period of time, or going overseas to live and work for longer periods.

You will need to provide evidence of your identity. You can use your driver's licence, Australian passport number or have someone who is enrolled confirm your identity. Please note that the AEC cannot accept any other forms of identification, such as 18+ or Proof of Age cards.

Source: <http://www.aec.gov.au/enrol/form.htm>

..... and your bank

You should also let your bank know if you are going overseas, even for just a short period.

As we all know by now, we can't do much without either the ATO, Centrelink, our Internet provider or banks know what we are up to and where. The banks know it every time we make a withdrawal from our bank account or charge our credit card.

If your bank doesn't know that you are now in wonderful Paris, and sees an attempt to charge your credit card, they may get suspicious and block the transaction. You won't be able to buy what you were about to.

So, if you tell your bank before you go, they know to expect the overseas charges and you have the green light to go ahead (but be wary of the fees!).

Anne Willenborg

As I get older

I, like most people, complain about getting old. It hurts everywhere and I can't do the things I used to do. However, there are some upsides; I am much wiser and smarter than before.

And, a couple of days ago, I came across the following, which shows what many of us have probably realised:

1. I talk to myself, because sometimes I need expert advice.
2. My people skills are just fine. It's my tolerance of idiots that needs work.
3. The biggest lie I tell myself is, "I don't need to write that down, I'll remember it".
4. When I was a child I thought naptime was punishment. Now it's like a mini-vacation (my favourite ☺).
5. The day the world runs out of wine is just too terrible to think about.
6. Wouldn't it be great if we could put ourselves in the dryer for ten minutes and come out wrinkle-free and three sizes smaller?
7. "Getting lucky" means walking into a room and remembering why I'm there.

Sounds familiar, anyone?

Anne Willenborg

local committee news

A new set of Rules for SCOA Australia

A General Meeting was held in Sydney on 15 March 2017 to adopt a new set of Rules for SCOA Australia.

A notice of the meeting was included in the February 2017 issue of SuperTime; the Notice together with other relevant documentation as well as the recommended new Rules were available on our website from early February.

Seventeen members attended the meeting in Sydney and following a discussion about the proposed new Rules, and the future of the organisation, members adopted the new Rules unanimously.

The new set of Rules are available from the website. Go to <http://www.scoa.asn.au/scoa-australia/>

If you do not have access to the Internet, give us a call on 1300 600 996 and we will send you a copy in the mail.

Anne Willenborg

Visit to the Northern Territory—mark your diaries

SCOA Australia last hosted a members' general meeting in Darwin in June 2015. With the many changes that have taken place since then, we thought it was about time that we have another meeting in the Top End.

So, we have made arrangements for another members' general meeting to be held on **Wednesday 19 July 2017 at 10.00 to 1.00 pm at COTA (large meeting room), Spillett House, 65 Smith Street in Darwin.**

SCOA Australia President, Annette Barbetti, will address the meeting on the recent restructuring of SCOA and talk about what the future may hold for our organisation.

Under the new structure, the former incorporated branches have been replaced with local committees which operate under delegation by the National Committee. Local committees have been established in all states and territories except the Northern Territory.

The local committees are the point of contact between members locally and the national

organisation and the idea is that they continue the work of the former branches, e.g. arrange meetings and events and any other opportunities for SCOA members to get together and discuss topics of common interest.

SCOA Australia has local committees in all States and the ACT but not the Northern Territory. We would be delighted if we could also establish a local committee there.

If someone is interested, you should know that the local committee will receive full secretariat support and assistance from the staff in National Office, and all expenses are paid by SCOA Australia. Please discuss this further with Annette at the meeting in July.

We will send you a letter closer to the date to remind you and hope that you are able to attend. If you have any questions, give me a call on 1300 600 996.

Anne Willenborg

Thank you for your donations

Many of our members regularly include donations to SCOA when renewing their membership. You should know that SCOA Australia is not registered for gift deductibility status with the Tax Office, so unfortunately you are not able to claim any donations on your tax return.

You can claim part or all of your membership fee. The details are printed on your receipt.

As you know, SCOA's only income is from membership fees and we are extremely grateful for any extra funds our members contribute.

Anne Willenborg

Drum roll and the winner is:

In the February 2017 issue of SuperTime, we ran a campaign to get our members to make sure that we have their current email address. We offered five \$100 shopping vouchers (Woollies or Coles) as an incentive.

Thank you to all those who responded. As a result of the campaign, we now have email addresses for nearly half of our members. The five winners have all received their prize and were all very grateful.

And even if we are not running any competition, at least for now, if you have not yet given us your email address, we would be so grateful to have it on

record. It makes life so much easier and saves us a lot of money.

Anne Willenborg

SCOA ACT

Annual General Meeting

SCOA ACT's Annual General Meeting was held on 6 March 2017, attended by some 90 members.

The following were elected to the SCOA ACT Branch Executive Committee:

- President, John Blount
- Vice President, Annette Barbetti
- Treasurer, Wal Collins
- Secretary, Rob Hanna
- AS (Recruitment), David Gorell
- AS (Correspondence), Bob Steins
- AS (Research/Compensation), Ian Buchanan
- Federal Councillor, John Blount
- Ordinary Committee Members, Trevor Smith, Peter Barker, John Richmond

It was resolved unanimously (notice having been published in the February 2017 issue of SCOA News), that:

Having regard to the understandings reached between the SCOA ACT Branch and SCOA Australia as detailed in the exchange of letters of 9 and 15 August 2016 (published in the November 2016 SCOA News):

1. The SCOA ACT Branch be dissolved with effect from 30 April 2017;
2. SCOA ACT Branch members transfer to SCOA Australia as at that date; and
3. All assets of the SCOA ACT Branch be transferred to Federal Council.

The guest speaker, Nerida Cole, Managing Director of the Financial Advisory Division of Dixon Advisory, provided a presentation covering aspects of the recently legislated changes to superannuation and actions available to superannuants as a result of these changes.

She answered questions from the floor and remained after the meeting for face-to-face discussion with interested members.

A copy of the presentation slides was subsequently emailed to all members who had provided their email address to SCOA ACT.

John Blount, SCOA ACT

SCOA ACT Special General Meeting 3 April 2017

The Special General Meeting, notice of which had been published in the February 2017 issue of SCOA News), was called in accordance with provisions of the SCOA ACT Branch Rules requiring dissolution resolutions to be confirmed at a subsequent general meeting. Approximately 88 members were in attendance.

The resolutions passed at the AGM (see previous item) were confirmed unanimously.

A number of SCOA ACT Awards were announced:

- Bob Steins, Life Membership
- Bert Blink, Meritorious Service Award
- John Blount, Meritorious Service Award
- Rose Harker, Meritorious Service Award
- Kylie Pryde, Meritorious Service Award
- Yve De Britt, Certificate of Appreciation
- David Gorell, Certificate of Appreciation
- Marie Sweet, Certificate of Appreciation

The guest speaker, Daniel Blackman, a superannuation expert and founder of financial planning firm, Blackman Financial Advisory, provided a presentation covering aspects of the recently legislated changes to superannuation and in particular how they related to defined benefit recipients. He answered questions from the floor and remained after the meeting for face-to-face discussion with interested members.

A copy of the presentation slides was subsequently emailed to all members who had provided their email address to SCOA ACT.

John Blount, SCOA ACT

ACT Branch transition to SCOA Australia

Members of the ACT Branch of the old SCOA Federal Council structure are now members directly of our national organisation, SCOA Australia. ACT members will over the past few months have seen detailed

information in SCOA NEWS about the circumstances and negotiations leading up the historic transition from the ACT Branch to SCOA Australia.

Essentially, SCOA nationally is transitioning from a federal organisation, SCOA Federal Council, based on membership of separate Branches, to a unitary national body, SCOA Australia, where we will all be members directly of the national body.

Although demographics and finances are factors, the essential underlying issue is that we are increasingly tight on human resources and there is at present an enormous duplication of effort at Branch level.

Other Branches have effectively folded into the national body largely because they no longer had the active volunteers to fill office holder positions and keep the structure going.

With the dedicated efforts of a small group of people, the ACT has fended off this danger for some years, but age and illness is taking its toll. It is clear that it will not be long before the ACT Branch is simply unable to operate as at present.

Detailed understandings, formulated to ensure that the ACT retains its distinctive character and activities and an appropriate degree of autonomy, were set out in an exchange of letters between the ACT Branch and SCOA Australia in August 2016.

Some significant elements of these understandings included:

- An on-going elected ACT local committee.
- Provision for appropriate funding for the ACT local committee within the SCOA Australia budget, including the necessary resources for the continuation of the present recruitment program in the ACT.
- The existing office facilities of the SCOA ACT Branch to continue to be available (and funded) for the time being, subject to review on the basis of the ACT local committee's own experience and assessment of its requirements.
- Provision for effective communications by an ACT local committee with its ACT members, both through SuperTime and the capacity to send out bulk emails to present ACT Branch members as well as to other members who might wish to receive communications from the ACT local committee.
- The present practice of regular general meetings of ACT members to continue, organised by the ACT local committee with appropriate support

from National Office as necessary.

- An ACT local committee would be free to take up specific ACT issues with local authorities (and communicate to ACT members about them), including active engagement with relevant ACT bodies such as COTA ACT.

The ACT Executive Committee subsequently resolved unanimously to recommend to members to dissolve the Branch structure within the old Federal organisation and that members move to the new national, unified organisation, SCOA Australia. Detailed information about what was proposed, the reasons for it, and the implications, were canvassed in detail in successive issues of SCOA NEWS.

The resolutions adopted without dissent at the well-attended Annual General Meeting on 6 March 2017, and confirmed at the subsequent Special General Meeting on 3 April 2017 (as required by Branch Rules), provided for the formal dissolution of the Branch and the transfer of its members to SCOA Australia as at 1 May 2017.

Provisions in the Rules made it most straightforward to transfer the assets to Federal Council in the first instance, as Federal Council planned to dissolve itself once the ACT became the last Branch to leave Federal Council, and would in turn transfer all its assets to SCOA Australia.

The restructure means that the ACT Branch Committee will be replaced by a SCOA Australia ACT local committee, with essentially the same people as at present, and hopefully some new faces as well, as some of our older office bearers try to step back from the present commitment and workload.

All the other Branches have already folded into the new national structure, with the exception of Western Australia which, in February 2016, decided to go it alone.

The ACT Committee will no longer have the time-consuming work of membership administration or handling finances and accounts, which will now be done centrally rather than in each Branch. Nor will it produce the present separate SCOA NEWS, which instead becomes a substantial dedicated section within the professionally presented *SuperTime*. This will be supplemented by regular notices and updates by email to those members who have provided us with their email address, over 60% at present.

It is important to note that after 1 May 2017, all enquiries concerning membership and renewals should be directed to the National Office rather than

to the present ACT office. There will be a transitional period until the next annual renewal notices are sent out by SCOA Australia towards the end of 2017. For all other matters, the ACT office at Holder remains open and staffed by our volunteers.

Although the ACT continues to have direct input into the important national issues, such as superannuation and taxation (especially as key national officers are still ACT people), our own scarce human resources will be able to focus more effectively on ACT issues.

As you are aware from our newsletters, we have been particularly active, and reasonably successful, in recent times in this area. The ACT local committee will continue to focus on your local issues, with a heightened capacity to do so.

The new ACT committee as from 1 May 2017 will be composed initially of those persons elected to the ACT Branch Committee at the recent Annual General Meeting. The committee will have to take its own decisions about its structure and method of working after it first meets in early May 2017.

However, a number of key elements were clearly set out in the August 2016 understandings, to enhance effectiveness and continuity. These are reflected in recommendations by the Branch Committee to the incoming ACT local committee (which will essentially be the same people, in the first instance).

These include the following:

- That the ACT local committee of SCOA Australia adopt the local nomenclature of “SCOA Australia ACT Committee”;
- That the SCOA Australia ACT Committee initially provide for the following office-bearers: Chairman, Deputy Chairman, Secretary, Finance Liaison Officer and Promotions & Recruitment Coordinator;
- That the above positions should in the first instance be filled by the corresponding office-bearers elected at the recent SCOA ACT Annual General Meeting, namely:

Chairman, John Blount

Deputy Chairman, Annette Barbetti

Secretary, Rob Hanna

Finance Liaison Officer, Wal Collins

Promotions & Recruitment Coordinator, David Gorell.

- That from 2018, a Chairman, Deputy Chairman, Secretary, Finance Liaison Officer and Promotions & Recruitment Coordinator, and up to 8 other committee members, be elected at an annual members’ meeting (with the co-option of additional members by the committee as required).
- That the SCOA Australia ACT Committee hold regular quarterly members’ meetings, featuring appropriate speakers.
- That it be noted that the present ACT Branch Rules provide a useful (if non-binding) guide on procedural matters for the SCOA Australia ACT Committee (subject to relevant SCOA Australia Rules).

Further information about the ongoing organisation, activities and priorities of the SCOA Australia ACT Committee will appear in these pages and on our page on the SCOA website on a regular basis.

The ACT office at Holder remains open and staffed by our volunteers.

John Blount, SCOA ACT

ACT concessions

The following information concerning the implications for ACT concessions of recent changes by the Commonwealth government to the eligibility criteria for the age pension was provided by the ACT Chief Minister to a member of the ACT Legislative Assembly, who passed it on to SCOA ACT:

“On 1 January 2017, the Commonwealth government changed the eligibility criteria for the age pension.

These changes mean some people will no longer be eligible to receive pension payments.

Pension eligibility determines access to several ACT concession schemes, including the Pensioner General Rates Rebate, the Fire and Emergency Services Levy Rebate, concessions for vehicle registrations and drivers licences.

ACT residents who become ineligible for a Commonwealth age pension as a result of the Commonwealth government’s changes will no longer qualify for these concessions.

The ACT government cannot maintain a system to assess people’s income and asset status. This means we must rely on the Commonwealth government to provide this assessment of concession eligibility.

Nevertheless, because the Commonwealth's changes have taken effect halfway through the year, the ACT government is offering a six months waiver of any additional rates charges. Pensioners who qualified for these rebates last year will continue to receive them until 30 June 2017.

I understand that the Commonwealth government has issued a Low Income Health Care Card to people who no longer qualify for a pension under the asset test. ACT residents who receive this card will continue to receive concessions on household utilities and public transport, as well as access to the Spectacles Subsidy Scheme".

SCOA notes that although ACT residents who become ineligible for a Commonwealth age pension will no longer qualify for free vehicle registration, the 10% discount for ACT Seniors continues to apply.

John Blount, SCOA ACT

Upcoming SCOA ACT Meetings

SCOA ACT Members' Meeting

Top of the Cross

Southern Cross Club, Woden

Monday 5 June 2017 at 10.30 am to 12.00 noon

Guest speaker: Sonia Di Mezza, ACT Disability, Aged and Carer Advocacy Service (ADACAS), on "Elder Abuse Awareness".

Sonia Di Mezza is the Deputy CEO of the ACT Disability, Aged and Carer Advocacy Service (ADACAS).

She will be presenting a session on Elder Abuse Awareness, which will focus on explaining what is elder abuse, the signs to look out for, organisations that can help an older person facing elder abuse and how older people can be supported.

The session will be of use to older people and people who work with, care for or support older people.

Tuesday 26 September 2017 at 10.30 am

This meeting will be held in conjunction with SCOA Australia's Annual General Meeting.

Further information including venue, will be included in the August issue of SuperTime.

Monday 4 December 2017 at 10.30 am

Southern Cross Club, Woden

John Blount, SCOA ACT

ACT Recruitment

As of 23 March 2017, I have taken over from Trev Smith as the Recruitment Officer for the SCOA ACT local committee. The new role will be known as Promotions and Recruitment Coordinator.

We have two recruitment drives left for the warmer months of the 2016/17 program, these being a second visit to Cooleman Court on Thursday 27 April, and a visit to Gungahlin Marketplace on Thursday 11 May.

We will review how these past few months have panned out and revise a schedule for a recruitment plan commencing later in the year.

The Special General Meeting on Monday 3 April 2017 was a very successful event, for recruitment, with four new ordinary members, a new joint membership and one renewal.

David Gorell

SCOA Australia ACT contacts

Email: scoa.act@scoa.asn.au

Phone: 02 6287 3024

SCOA NSW

As members would know, the SCOA NSW Branch has now closed. As a result, the Branch Office has been vacated, telephone and computer disconnected and the PO Box North Strathfield closed.

The last Branch meeting was held in September 2016, and now, for the first time, a SCOA Australia meeting has been held in Sydney.

The SCOA Australia Special General Meeting was held in Sydney on 15 March 2017 to adopt a new set of Rules for SCOA Australia (see the President's report and report on page 9).

But this is not the end of members' meetings in NSW. As the SCOA Australia NSW local convenor, I participate in the SCOA Australia National Committee meetings and am able to influence the discussion happening at these meetings, and report back to our NSW members.

The local committee, with a budget and free of the shackles of deadlines and other legislative requirements, can call a members' meeting at any

time. I am sure we will have some of them in the next twelve months, and as usual, we shall do our best to arrange them all at our familiar venue at the Burwood RSL.

Please feel free to call me or Darlene anytime with any ideas or suggestions you may have to keep SCOA NSW alive and active.

Previously, many past and present members of the NSW Branch Committee have been noted for their efforts in the building and operation of the successful and harmonious former Branch over many years.

With so many good people involved over all this time, it is always difficult to name just one person in particular.

However, one member who deserves a particular mention for his assistance over and beyond the call of duty is the past Branch Assistant Secretary, Neil Williams.

Neil attended to the computer recording of members' fees, changes of address, changes of status, banking details and to the many enquiries from members.

He helped prepare the members' NSW Bulletin mail-out list for the mailing house and would attend the office to work one day a week often for eight hours.

Neil could be relied upon to attend more on days when the office was busy.

A man worthy of special mention.

Terry Fawl, SCOA NSW

SCOA Australia NSW contacts

Terry Fawl

Email: scoa.nsw@scoa.asn.au
Phone: 02 9743 2667

SCOA QLD

Please contact George Szykarski or Merv Hazell regarding upcoming SCOA QLD members' events.

SCOA Australia QLD contacts

George Szykarski

Email: scoa.qld@scoa.asn.au
Phone: 07 3379 1215

Merv Hazell

Email: Councillor.qld@scoa.asn.au
Phone: 07 3396 8663

SCOA SA

In early January, Alan Raftery stood down from the SCOA Australia National Committee and also resigned as the convener of the SCOA Australia SA local committee.

Former Federal Councillor, James Vandenberg, has kindly offered to step into the role of local convener for SCOA Australia SA. Welcome back to SCOA, James. James has indicated that he would like to call a members' meeting in the very near future. The details will be provided either in the next issue of SuperTime or on the SA page on the website.

SCOA Australia SA contacts

James Vandenberg

Email: scoa.sa@scoa.asn.au
Phone:

SCOA TAS

Please contact Bernie Harrington regarding the details of upcoming members' meetings or events

SCOA Australia TAS contacts

Bernie Harrington

Email: scoa.tas@scoa.asn.au
Phone: 03 6244 5923

SCOA VIC

Upcoming members' meetings

- **Tuesday 4 July 2017 at 1.00pm**
- **Tuesday 5 September 2017 at 1.00 pm**
- **Tuesday 5 December 2017 at 1.00 pm**

All meetings are held at Level 1, Scots Church
156 Collins Street, Melbourne

For further information, please contact Chris Baulch.

SCOA Australia VIC contacts

Chris Baulch

Email: scoa.vic@scoa.asn.au
Phone: 0409 003 732

SCOA WA

Please contact Peter Illidge regarding the details of upcoming members' meetings and events.

SCOA Australia WA contacts

Peter Illidge

Email: scoa.wa@scoa.asn.au
Mobile: 0439 411 890

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 has a National Office in Canberra, staffed by two part time employees.

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

Website 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

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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 _____ / ____ / ____

PRIVACY STATEMENT

SCOA Australia may from time to time share your membership details with SCOA local committees 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
Total	\$888.30	\$1,339.20
Max allowable income for part pension	\$1,940.60	\$2,970.40
Max allowable assets for part pension to 20/9/2017		
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 National Office in Canberra by phone 02 6286 7977 or send an email to fedexec@scoa.asn.au

If undeliverable return to:
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May 2017

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