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## Consumer Price Index (CPI) September Quarter 2018

- CPI increase for 12 months to 30/9/2018 was 1.9%.
- CPI increase for 6 months to 30/9/2018 was 0.8%.
- CPI increase for 3 months to 30/9/2018 was 0.4%.

This means that CSS and PSS indexed pensions will increase by 0.8% on pension payday 3 January 2019.

## Message from the President

*President Peter Illidge's address to SCOA's Annual General Meeting in Brisbane on 30 October 2018.*

It's been quite a challenging year for SCOA. We have had many of those recently and they all culminated in our recent recommendation that SCOA would close its doors by the end of June 2019.

The National Committee had to confront the reality that, given the age profile of its members and the effect of consequent declining membership, we have run out of members and therefore funds to continue to operate. It has only been a matter of timing. Our present membership is ageing, and over the last ten years, paid membership has been falling by an average of around 11 percent each year. You do the maths yourself.

As membership falls drastically, income declines proportionally but expenditure falls only very marginally. SCOA was facing unsustainably large and escalating deficits. Add to this changing nature of public sector retirement schemes.

The old schemes, the CSS and PSS, have both been closed to new members for quite some time. All new government employees now join the PSS accumulation scheme. Members of this scheme live in "the real world" of a regular taxed superannuation scheme. You put money in and when you retire, what you see is what you get. There are no magic formulae or defined benefit pension for the rest of your life. These members are not really interested in the issues that SCOA has been focusing on for all these years, the main one being the indexation of our pensions.

SCOA has been doggedly pursuing fairer indexation for many, many years. We have tried all the tricks in the book. We have been banging on ministers' doors, we have written submissions, we have contributed to a number of Senate inquiries, in fact, we actually caused one to be set up; we have participated in round table and other discussions; we have organised campaigns, trying to get our members involved. The only victory we have had in respect of the indexation issue is that our pensions are now indexed twice a year.

And that was a good victory. But that was it.

And we should probably admit that in the current economic and political climate, any prospect of any significant indexation reform in the reasonably foreseeable future are pretty poor.

Put all these things together, and the National Committee had no option but to recommend that we wind up the organisation. It was not an easy decision to make and I understand that many of you are not happy about it.

I would like to thank all the members who made the effort to contact SCOA after our announcement, acknowledging the work SCOA has done on behalf of our members and expressing sadness at our closure. Some of you told us that you understand it was inevitable. Others said, what about us? Who will look after our interests? Who will keep us informed about our pensions? Who will tell us what the government of the day is up to?

Well, unfortunately, SCOA seems to be the only organisation concerned with the government's defined benefit superannuation schemes. Whether we like it or not, we are a dying breed and as far as I can see, no other organisation has the interest or capacity to continue to advocate on our behalf on things that matter to us, like for example the indexation issue.

Having said that, there are a number of organisations out there that look after age and retirement issues, for example National Seniors, Australian Independent Retirees and COTA, the Council on the Ageing. Some of you might already be a member of one or more of these. Of course, there is also a relevant umbrella organisation, the Australian Council of Public Sector Retiree Organisations (ACPSRO).

Our Rules prescribe that if, after we have wound up, we have any funds leftover, we must identify a like-minded organisation to hand over those funds to. We are currently looking at all this and will naturally keep you informed over the coming months.

How do you wind up an organisation?

As you might imagine, over the last number of years, as we watched the membership slip by between 8 to 10 percent each year, we have had many discussions at National Committee and

National Executive level about what to do, how to do it and when to do it. At first, we considered how to stop the membership slide, and when it became clear that we couldn't do that, the discussion became about how and when to wind up SCOA in an orderly manner.

It turns out we are required to engage a liquidator to assist with the task. We have done that and are now working with them to make sure we do everything we are required to do under the law.

It is important to note though, that the decision taken by the National Committee was to recommend that we close the organisation. The final decision is up the members of SCOA.

A special General Meeting will be held in Canberra in early June next year at which members will be asked to vote in favour or against a Special Resolution to wind up SCOA Australia, and also approve the like-minded organisation we will have identified by then as the recipient of any residual funds.

Do I think that members will vote in favour of closure? Yes, I do.

SCOA as we know it cannot survive. We are running out of volunteers, running out of members, running out of funds, running out of steam. At the AGM in Brisbane on 30 October, a new National Committee was appointed to manage the organisation during the remainder of time until next June. We called for nominations for election to the Committee in May. We didn't even receive enough nominations to fill all nine seats on the Committee.

We have been operating "against the wind" for a long time. We have not achieved the fair indexation we wanted, and on other issues, for example the 10% cap (on income that can be exempted from the age pension income test), the current government told us in no uncertain terms that they had no intention of changing the legislation; they wouldn't even grandfather it.

Our biggest disappointment is that the government, any government, did not want to listen to us. We have never asked for special treatment. All we wanted was to be treated equally to all other senior Australians.

We are about to launch another indexation campaign, this time jointly with the Australian Council of Public Sector Retiree Organisations (ACPSRO), see page 6.

Some of you may think it is a bit odd to do that not long after we have announced that we will be winding up.

Well, we didn't want to go out with a whimper. We wanted to give it one last crack and what better time to do it than in the lead up to the next federal election which must be held no later than 18 May next year.

Policy is developed from the ground up, up through the political party machinery, and often the deciding factor in developing policies is not money or fiscal impact, but more importantly, how are the voters going to react to it. This is why we ask you to contact your local Member or Senator because, strangely enough, they get really interested in hearing from their constituents when an election is looming. It is likely that there will be a changing of the guard after the next election, so it's not too early to get started.

Let's not go quietly. Let's all get on board and see if together we can stir our parliamentarians up and get them to sit up and pay attention.

And finally, I would like to take this opportunity to thank the many people who have contributed to SCOA over so many years. All the volunteers who kept the former state branches going, engaging with members locally, advocating on behalf of SCOA.

All the volunteers who gave their time so generously to make sure that the information we provided to our members was timely and accurate.

All the volunteers who assisted many of our members with their Comcare cases or their taxation or super issues or helped them sort out their dealings with Centrelink or the tax office or the Commonwealth Superannuation Corporation.

And all the members who continued to support SCOA through their ongoing membership. Who simply wanted SCOA to continue, to have SCOA as a companion in their retirement, a friend they could rely on.

We tried. We did our best. In the end, development and new ways defeated us.

Still, we have more to be proud of than to regret.

Thank you all.

Peter Illidge, President

## Thank you to Barry Schafer

After many years of contributions to SCOA Australia, and its predecessor, the Superannuated Commonwealth Officers Association (Federal Council), Barry Schafer decided not to stand for re-election to the National Committee at last week's Annual General Meeting.

Barry Schafer worked with CSIRO for over 40 years before retiring in 2002, and has been involved in SCOA since retiring, firstly as a member, then on the Victorian committee since 2005, where he served as the President for 4 years and was the Victorian Federal Councillor until the formation of SCOA Australia. He became a member of SCOA Australia's National Committee when the former Victorian Branch closed and members transferred to SCOA Australia in 2015.

Barry has decided the time has come to retire properly and is planning to do some serious travelling.

On behalf of SCOA, I would like to thank Barry for his commitment to the work of SCOA and wish him and his family a happy retirement and safe travels.

## No changes to your CSS or PSS pensions

Following the announcement in early September that SCOA would close by June 2019, we received many phone calls and emails from concerned members who believed that this would mean the end of their CSS or PSS pensions as well.

To assure you all, the recommended closure of SCOA Australia **in no way whatsoever impacts on the CSS or PSS pensions**. You will continue to receive your pension payments every fortnight from the CSC as per usual.

SCOA Australia has nothing to do with the payment of your pensions. The Commonwealth Superannuation Corporation (CSC) is responsible for the management (i.e. the investment of the funds) and administration (i.e. the payment of pensions) of all the government's defined benefit pensions.

These include ADF Super, CSS and PSS, DFRDS and Military Super and the "baby" amongst them, the PSSap, the accumulation scheme that was established in 2005 for all new government employees after the last of the defined benefit schemes (PSS) were closed to new members.

## Annual General Meeting

The 2018 Annual General Meeting (AGM) was held in Brisbane on 30 October 2018 with 35 members in attendance. SCOA was represented by the President, Peter Illidge, the Vice President, John Blount, and Executive Officer, Anne Willenborg.

The AGM heard reports from the President (see President's report in this newsletter) and accepted the audited financial statements tabled by the President in the absence of the Treasurer.

A new National Committee was appointed to manage the affairs of the organisation until closure on 30 June 2019 as follows:

- Peter Illidge, President
- John Blount, Vice President
- Tom Dent, Treasurer
- Anne Willenborg, Ex Officio Secretary
- Alan Raftery, Member
- Bob Steins, Member
- James Vandenberg, Member
- George Szykarski, Member

At its meeting on 31 October 2018, National Committee agreed to also appoint Queensland member Peter Baker as a member of the Committee. The 2018 Annual Report and audited financial statements can now be viewed on SCOA's website.

If you don't have access to the internet and would like to see these documents, please send us an email to [scoaaustralia@scoa.asn.au](mailto:scoaaustralia@scoa.asn.au) or give us a call on 02 6286 7977 and we will send you a copy.

## Special General Meeting

The letter you all received in early September informing you that the decision had been made to wind up SCOA Australia by 30 June 2019, also informed you that a Special General Meeting would be held in March 2019 to put the Special Resolution to wind up to members for a vote.

SCOA has sought legal advice regarding the winding up of the association, and in order to comply with a number of legislative requirements in this regard, the date of the Special Meeting has been changed. It will now be held in **Canberra on Monday 3 June 2019.**

The Notice of the meeting along with ballot papers for those members who are not able to attend the meeting in person, and all other relevant information, will be sent to all financial members with the May 2019 issue of SuperTime. Please see following item and attached Notice To All Members.

If you have any questions, please do not hesitate to contact National Office on phone 02 6286 7977.

## No fees payable for 2019

As part of the decision to close the organisation by June 2019, National Committee also determined that the annual membership subscription for the year commencing 1 January 2019 be set at \$0.00. Therefore members have not received an invoice for subscription fees for 2019.

More details in the attached Notice to Members.

## We have received the following letter from long time SCOA member, Geoff Henkel

The SCOA letter of 5 September 2018 on terminating SCOA was a bombshell with serious implications. There are some 6,000 members and it should be feasible to provide ongoing representation with a slimmer organisation and address recruitment through CSC via an incoming government shadow minister.

I think SCOA ought to consult with members and see if there is a way of continuing, even though there has been serious Council consideration. A



century or bust! There are many retiring CSS and PSS personnel that would have an ongoing need for SCOA. The number in the CSC 2016/17 Annual Report are:

CSS

- 5,787 contributing members
- 4,836 deferred members
- 107,278 pensioners

PSS

- 78,911 contributing members
- 100,429 deferred members
- 48,122 PSS pensioners

I would suggest:

- Survey members on options and re-seek office bearers on a necessary basis.
- The government will probably change in May 2019; so approach the ALP Shadow Finance Minister for support to again send out recruitment brochures to retiring CSS and PSS people; argue the privacy excuse and promote SCOA as the paramount retiree organisation for defined benefit superannuants.
- Increase dues, significantly if necessary.
- Approach CPSU for help, perhaps as a new division.
- Reduce Canberra staff.

- Are there volunteers in Canberra to do the work of handling of national membership etc.?
- SCOA WA cannot be left as the only going concern, but their modus of operation may be suitable.

*The comments and suggestions have been noted by the National Committee and will inform our considerations over the next 6-8 months.*

## The 2018 PAYG summary and tax offset debacle

As many of you know, there were some problems with the information, or rather lack of information in this year's PAYG summaries that you received from the Commonwealth Superannuation Corporation (CSC) in early July.

Confusion and misinformation was all around and SCOA sent a strongly worded letter to the ATO pointing out the many problems this had caused for our members. In mid-September we received updated information from the ATO which was promptly posted on our website and sent to members with an email address. The information included useful instructions on how to lodge your tax return, whether online through MyTax or on paper.



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There were also instructions for those members who had to lodge an amended tax return.

The ATO apologised for the confusion and told SCOA that they had heard the message from members loud and clear. They also informed us that they have created a section on the MyTax platform where people can access information about the \$1.6 million Transfer Balance Cap. All the information and links can be found on SCOA's website <https://scoa.asn.au/24-september-2018-information-from-ato-about-the-2018-payg-statements/>

If you do not have access to the internet, just call National Office on 02 6286 7977, and we will post the information to you.

## Last chance to make a difference

*By John Coleman, ACPSRO*

SCOA has been battling for many years to have your pension indexed so that it keeps up with everyday real shop prices. Commonwealth superannuants have been treated like second class Australians relative to other senior Australians for too long.

In addition to policies affecting *all* retirees, like the extension of the Age Pension qualifying age to 67, exclusion of those over 65 years from the NDIS and the gradual tightening of the Age Pension income and assets tests, there have been special measures targeting public sector retirees, like:

- the retention of the CPI to index your pensions, despite its being dropped for most other income-setting methods;
- the tightening of the non-assessable amount of your pension that doesn't count as income for the Age Pension, i.e. the 10% cap, (previously 50%).

It's time those affected told MPs that they've had enough. They were elected to represent you but they've let you down by refusing to. Three Senate inquiries all said you are being treated unfairly. And remember, you're not asking for special treatment or some new/additional benefit – all you're asking for is a fair go so that you live your life in retirement on equal terms with all other senior Australians.

One of the biggest obstacles to us convincing governments to fairly index our pensions is that they claim that the existing method, the CPI, is fair because they simply don't/won't understand the technicalities of the term "inflation".

To correct this SCOA and the Australian Council of Public Sector Retiree Organisations, ACPSRO are joining forces to demonstrate to MPs and journalists why the CPI is a most unfair way to adjust pensions. Look at the details on the SCOA website, at <http://www.scoa.asn.au/acpsro/>

SCOA and ACPSRO have jointly agreed to conduct a campaign leading up to the coming federal election that will further our work to have MPs understand how Commonwealth superannuants have been treated most unfairly compared to other senior Australians. The Campaign will also seek to demonstrate to the major parties the potential electoral opportunities in agreeing to provide fair pension indexation. However no amount of lobbying by SCOA and ACPSRO will influence MPs unless they hear from voters – we've learnt this in the past and the politicians have told us so themselves.

## Play your part now

It's therefore crucial that you play your part in this campaign by signing and sending the enclosed letter to your local MP regardless of what party they belong to or whether they're an independent. We'll ensure that MPs know how many voters are affected by this issue – it's not only voting retired government employees who are affected, but also their voting spouse/partner.

MPs can be influenced if they hear from enough concerned voters – they'll do nothing if we're silent!

Another most important way you could contribute to this campaign is to meet with or phone your local MP and speak with him/her or one of their staff in their electoral office – taking your spouse/partner is always a good idea as they're also affected and they vote!

We suggest you make the following points:

- You're tired of being treated like a second class Australian.

- You're not asking for some new or additional benefit, you just want to be treated on equal terms to all other senior Australians.
- The CPI is not a relevant index due to the way it is calculated where Australian Bureau of Statistics consider any perceived improvement in the quality of the item against the increased cost. This perceived increase in the quality outweighs the increased cost so it appears that the item has not increased in cost by much. This helps to keep the CPI increases under control.
- The age pension is indexed by the CPI or the MTAW, whichever is the higher. This is much fairer; why can't our pensions be indexed the same way.
- The 2015 Budget measure known as the 10% Cap was ostensibly to stop a few defined benefit pensioners with pensions approaching \$100,000 from also drawing a part age pension.
- These retirees would have suffered only a very small drop in income due to the loss of their very small part age pension. Instead, the main effect fell on thousands of public sector retirees on very modest retirement incomes. Some reversionary pensioners with total retirement incomes of \$30,000 to \$35,000 lost almost 10% of their income.
- The Parliament didn't debate this because everyone was in a hurry to rise for the 2015 winter recess.
- Your local MP was elected to represent you and you expect them to demonstrate they will do that.

This will be the last opportunity we have to win fair indexation for you before SCOA winds down next year so we hope you'll pitch in and play your part in this important campaign.

We'll give it our best shot and hope you'll do the same.

If you need to find out which electorate you reside in, and who your local Member is, you could go to the Electoral Commission's website at <https://check.aec.gov.au/>.

Or call the Electoral Commission on **13 23 26** and ask them to give you the information.

## New Prime Minister's change of heart regarding the age pension age

In early September, newly elected Prime Minister Scott Morrison announced that his government would drop the policy to increase the age pension age to 70. The policy was part of the very unpopular Abbott/Hockey federal Budget in 2014 and had been stalled in the Senate since then.

The previous Labor government had already put legislation in place to gradually increase the age pension age from 65 to 67 by 2023. This gradual increase is continuing, but in announcing his new policy, the Prime Minister said that was as far as it would go and it would stay at 67.

SCOA welcomed the announcement in a press release issued on the day of the announcement. Then Acting President John Blount said that our members are already doing it tough; having to wait another three years to access the extra income of a part-age pension would have made life even more difficult for many future CSS and PSS pensioners.

You can read the press release on our website. Go to <https://scoa.asn.au/welcome-news-on-age-pension-age/>

## Government drops plans to change the composition of superannuation boards

Legislation to change the composition of industry superannuation boards, to include more independent board members, has been shelved by the newly installed Morrison government after it became clear the legislation would not get through the Senate.

Instead, the government has announced it will focus on consumer protection with priority given to legislation that amalgamates low balance super accounts, makes insurance in super optional for young workers and bans exit fees.

There will also be possible jail time for employers who fail to make super contributions for their workers and jail sentences for superannuation trustees who fail to look after their members' best interest.

SCOA welcomes this changed focus.

## Your PSS or CSS online account

Some members may have received a message in early September from the Commonwealth Superannuation Corporation (CSC) letting them know that their online member account was no longer accessible.

The CSC has informed SCOA that the message was sent to members who had not utilised their online services for more than three years. The email from CSC requested these members to log in to continue their online access. Access for those members who did not utilise this option would be disabled from 21 September 2018.

Members who change their minds would need to contact CSC and sign up for online services once again.

## Trying to get your money back

Thank you to one of our members for the following anecdote:

Reading your article on Unsolicited offers and scams article in the August 2018 issue of SuperTime, prompted me to tell you of my experience claiming "Unclaimed Monies" from the moneysmart web site in 2014.

After much publicity on TV about how to find lost money, I decided to visit [www.moneysmart.gov.au/tools-and-resources/find-unclaimed-money](http://www.moneysmart.gov.au/tools-and-resources/find-unclaimed-money) web site.

Sure enough, there was a policy for \$1,400 in my name but unfortunately I didn't have any paperwork to prove it was mine. The address given was one I lived at over 25 years ago!

So I followed the steps to download the information into an email. Contacted the finance office, filled forms out, proved who I was, etc. and after 4-6 weeks had the money put into my bank account – no fees.

However, on the morning of personally lodging the forms I received an unsolicited letter from a firm indicating I had "unclaimed money". No other details were given, and for a fee they would follow it up. I showed this to the staff at the finance office

and they didn't know how they got my current address as they had been trying to locate me too.

If any members happen to receive these unsolicited letters re finding money check out the moneysmart website first. Be wary, be very wary!

## Website has been given a facelift



Several months ago, a decision was made to give the website a facelift. The work was done in conjunction with a general overhaul of our server and reconfiguration of other IT services, including phasing out the use of Lync for video conferences. The job is now complete; the website has been migrated to a different server and we are now using Skype instead of Lync for our video conferences.

The pages on the website have been consolidated but we have tried to keep the layout as close to the old one as possible so you shouldn't have any problems finding what you are looking for. If you do, just give us a call on 02 6286 7977 and we can assist you.

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

## ACT local committee

*By John Blount, Vice President/ACT local convenor*

### Next ACT members' meeting

The next ACT members' meeting will be held on **Monday 3 December 2018, 10:30am to 12:00 noon** at the Southern Cross Club, Woden.

Dan Steiner from the Australian Shareholders Association (ASA) will be talking about investing in shares. His presentation will be of interest not only to those who trade or invest in shares (or who are interested to do so), but also those who, for



one reason or another, have simply ended up with parcels of shares.

The presentation will touch on the inner workings of the corporate world and how the multi-million dollar salaries paid to CEO's are determined, as well as the company monitoring role of ASA and its actions to support retail (mum and dad) investors by education and by taking action to counter the sway of the big funds on influencing companies.

Dan Steiner will also discuss some of the scams that are inflicted on unsuspecting shareholders, as well as talk about the current ALP proposal regarding the return of excess franking credits on dividends and its potential to reduce the income of some retirees.

Refreshments will be provided.

### **ACT committee convenor's report**

By now, all members should have received Peter Illidge's letter concerning the anticipated closure of SCOA Australia (and therefore its local committees, such as in the ACT) at the end of June 2019. Further details about the proposed arrangements will appear in subsequent issues of SuperTime.

This is a very regrettable but not unforeseen development. The inexorable pressure of demographics and finances over a number of years have made this inevitable at some point; it has only been a matter of timing. Various strategies, including the creation of SCOA Australia as a national body, have slowed but failed to reverse this trend.

Our present membership is ageing, and paid membership is falling by around 11% p.a.

For many the public sector is no longer a life-long career and the changing nature of public sector retirement schemes, from the old CSS and PSS, has apparently diminished interest by many public servants in our core concerns. Nor, for a number of years, have we enjoyed the past situation, in the ACT at least, where active public sector union members (principally from the old ACOA) were almost seamlessly transitioned to SCOA membership.

All of this has been reflected in the persistent and increasing difficulty in filling voluntary positions at all levels, including on the ACT local committee. The sad fact is that in recent years, age, infirmity and circumstance have taken a crippling toll on the ACT committee, and efforts to recruit replacements have not succeeded in filling the gaps thus left; other states are in worse plight. Across the organisation, a heavy and increasing burden falls on the shoulders of a handful of committed members. The present situation has become unsustainable.

As membership falls, so does income, yet the expenses of running the organisation do not diminish proportionately. Nor do repeated fee increases assist member retention.

I would like to express my appreciation for your loyal support for SCOA. We didn't get what we wanted on indexation, but SCOA has achieved a great deal for members over the years and, I believe, helped forestall even more vehement attacks on our rights, so our efforts have, I think, been worthwhile.

We have also had some modest success in relation to seniors' concessions and age related issues in the ACT. We certainly have more to be proud of than to regret.

### **September 2018 members' meeting**

On 3 September 2018, around seventy members attended a presentation at the Ainslie Football Club by a representative of the Commonwealth Superannuation Corporation (which looks after our CSS and PSS super), Ms Scarlett McKone. Ms McKone also provided a lengthy question-answer session which was of great interest to those present.

A copy of Ms McKone's PowerPoint presentation has been provided to all members for whom we have email addresses, and copies are available from the National Office on request.

The ACT convenor, John Blount, also provided information about the anticipated closure of SCOA Australia in June 2019, further information about which is included elsewhere in SuperTime.

## Early Notice – Members’ meeting March 2019

A members’ meeting will be held on **Monday 18 March 2019 from 10.30 am** at the Southern Cross Club in Woden.

A representative of Goodwin Retirement Homes will provide a presentation for ACT members and answer questions.

This will cover issues relevant to retirement homes generally (including the regulatory framework) and not just those specific to Goodwin Homes.

Refreshments will be provided.

## NSW local committee

*By Terry Fawl, NSW local convenor*

### Members’ meeting in September

Eleven members met at Burwood RSL Club on Monday 3 September 2018.

We had received apologies for fifteen members who also provided topics for discussion including taxation and indexation and, of course, the anticipated closure of SCOA Australia in June 2019.

Members were concerned regarding the recommended closure and resolved that if and when SCOA Australia finally closes, NSW members will hold a final meeting, a “wake” if you like.

Following the meeting, members adjourned to the restaurant for lunch and held a toast to members both past and present.

## QLD local committee

*By George Szyllkarski, QLD local convenor*

### Members’ lunch in Brisbane

Nine Queensland members joined me for our informal get-together on 18 September in Brisbane. We had a nice lunch and a few beers, very good discussion, a very pleasant occasion.

## Next informal meeting

There was no informal lunch in October as SCOA Australia’s Annual General Meeting was held in Brisbane on 30 October 2018. But I am very happy to continue to host these get-togethers, and so I will be waiting for you to join me again on the third Tuesday in November, i.e. **Tuesday 20 November 2018 at the Paddington Tavern, 186 Given Terrace in Paddington.**

I look forward to seeing you all there. I am sure we will have a lot to talk about then.

## SA local committee

*By James Vandenberg, SA local convenor*

### September’s General Meeting in Adelaide

Some twenty members attended our General Meeting held in Adelaide on 10 September 2018. We had no less than three guest speakers from SA Ambulance who entertained and informed us about their organisation and its activities and services here in South Australia. Members engaged in the presentation and put several questions to the representatives.

After morning tea, we spent some time discussing SCOA matters including the proposal to close the organisation at the end of the financial year. Members were disappointed but accepting of the decision and the realities involved.

### Informal members’ meeting in October

In October, ten of us gathered at the Metropolitan Hotel for our regular second Tuesday of the month “buy your own lunch and drinks” meeting including nine SCOA members and our guest, Peter Fleming, President of SA Superannuants.

Peter had heard about plans to close SCOA Australia and he came along to tell us about SA Superannuants, an organisation looking after the interests of retired State public servants in South Australia. His organisation has existed since 1927 and currently has some 1,600 members.

After Peter left the meeting we discussed ongoing SCOA matters including the recent letters to the Treasurer Josh Frydenberg on a range of issues.

National Committee's recommendation to close the association will be put to the members at a Special General Meeting to be held in 2019. Further information about this will be included in future issues of SuperTime.

## VIC local committee

*By John Barrett, VIC local convener*

### Members' meeting in September

Twenty three members attended our members' meeting in Melbourne on 4 September 2018. We were lucky to have secured a representative from the Royal Society of Victoria who provided a very interesting run down of the history of the Society.

It was quite a revelation to all of us present to see how central the Society has been in many of the significant events in Victoria's history and to see that a society in which Redmond Barry and Baron von Mueller were active in the 19<sup>th</sup> century continues its work into the 21<sup>st</sup> century. Indeed an enthralling presentation.

Members also discussed the recommended closure of SCOA Australia by June 2019 and passed a resolution as follows:

*This local meeting recognises that SCOA has secured improvements that benefit members of these schemes. The meeting is also conscious of fact that all changes implemented have resulted in benefits to members. Useful advice has been welcomed by members and example of this is the "Changes to your CSC payments summary" article in the August 2018 Newsletter page 3.*

*This local meeting resolve that the local convener advise the President and National committee that they are concerned that the closure of SCOA will result in there being nowhere for superannuants under the PSS and CSS schemes to approach for advice should our ex-employer attempt to alter the terms and conditions of our arrangements.*

*Before the decision to close is implemented we request that talks are opened with the peak bodies ACSPRO and COTA or similar organisations with a view to putting an arrangement in place to secure such protection.*

*The local convener is also asked to advise all other local committees via the conveners of this resolution."*

The Victorian local committee has been advised that the issues raised in the Motion are already under consideration and will be considered further by National Committee at its meeting to be held in Canberra on 31 October 2018 following the AGM in Brisbane on 30 October 2018.

### Next members' meeting

The next members' meeting will be held on **Tuesday 4 December 2018 at 1.00 pm** at the Waratah Room, 1<sup>st</sup> floor, St Michaels Building, 120 Collins Street in Melbourne.

A guest speaker will be arranged.

## WA local committee

*By Peter Illidge, WA local convener*

### Next members' meeting

Our next informal lunch will be on **Tuesday 20 November 2018 at 12.00 noon** at the Wembley Hotel, 344 Cambridge Street in Wembley.

There will not be any lunch during December or January, but we will gather again on Tuesday 19 February 2019 at noon at the same venue.

I look forward to catching up with you all.

## Join the Qantas Club through the SCOA 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.

For more information about the benefits of the SCOA Corporate Qantas Club Scheme, visit our website at [www.scoa.asn.au/qantas-club/](http://www.scoa.asn.au/qantas-club/) or contact our SCOA Qantas Club coordinator, Alan Raftery by email at [Qantas@scoa.asn.au](mailto:Qantas@scoa.asn.au)



Giving Back



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Offer ends 31 December 2018 and is available to Australian residents aged 18 years or above who are new COTA customers. To be eligible to receive a \$50 WISH gift card, you must purchase a new COTA Home, Car, Caravan & Trailer, Boat, Landlord or Travel Insurance policy by calling 1300 1300 50 and completing the COTA CTA available to address with a total premium of at least \$200. Offer only available to new policies and does not apply to existing policies or renewals of existing policies. Cannot be used in conjunction with any other offer, discounts and conditions available in this state or territory. Subject to terms, conditions and restrictions. Services (underwritten by Allianz) include: Home & Contents Insurance, Caravan & Trailer Insurance, Boat Insurance, Landlord Insurance, Travel Insurance. COTA Insurance is an authorized member of the SCOA. For more information, please visit our website. COTA Insurance is managed and managed by COTA Insurance (underwritten by Allianz) underwritten by Allianz Insurance and Membership Services (underwritten by COTA). Travel Insurance (COTA) is an authorized member of the SCOA. For more information, please visit our website. COTA Insurance is managed and managed by COTA Insurance (underwritten by Allianz) underwritten by Allianz Insurance and Membership Services (underwritten by COTA). Insurance policy is a contract and does not make any recommendation or give any opinion about the insurance. We do not provide any advice based on any consideration of your situation. Please read all policy or terms, conditions, exclusions and limitations apply. If you purchase a COTA insurance policy, we will receive a commission which is a percentage of the premium. We also receive a marketing allowance from Allianz which is a percentage of the total premium received on Home and Caravan and Trailer policies arranged by us with Allianz (including renewals). If the agreed premium exceeds \$, we will also receive a percentage of the profit which exceeds the agreed profit threshold for Home and Caravan and Trailer policies arranged by us with Allianz (including renewals) in each calendar year. See us for more details before any policy you wish to purchase.



**SCOA Australia Incorporated** is 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 the ACT, NSW, QLD, SA, VIC, TAS and WA.

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## National Committee

Peter Illidge, President  
John Blount, Vice President  
Tom Dent, Treasurer  
Anne Willenborg, Secretary *ex officio*  
Alan Raftery, Member  
Bob Steins, Member  
James Vandenberg, Member  
George Szylkarski, Member

## National Office

Anne Willenborg, Executive Officer  
Arlene Wilkinson, Office Manager/  
Membership Secretary  
Shelley O'Neill, Administration Officer

PO Box 107  
Mawson ACT 2607  
Phone 02 6286 7977  
Email [scoaustralia@scoa.asn.au](mailto:scoaustralia@scoa.asn.au)  
Website [www.scoa.asn.au](http://www.scoa.asn.au)

There is currently no local committee in The Northern Territory. If anyone is interested and/or willing to take on the role, please contact the Executive Officer by phone 02 6286 7977 or by email to [executive@scoa.asn.au](mailto:executive@scoa.asn.au)

## Local Committees

ACT Local Committee  
John Blount, Chairman/Convener  
Email [scoa.act@scoa.asn.au](mailto:scoa.act@scoa.asn.au)

NSW Local Committee  
Terry Fawl, Local Convener  
Email [scoa.nsw@scoa.asn.au](mailto:scoa.nsw@scoa.asn.au)

QLD Local Committee  
George Szylkarski, Local Convener  
Email [scoa.qld@scoa.asn.au](mailto:scoa.qld@scoa.asn.au)

SA Local Committee  
James Vandenberg, Local Convener  
Email [scoa.sa@scoa.asn.au](mailto:scoa.sa@scoa.asn.au)

TAS Local Committee  
Colin van den Hoff, Local Convener  
Email [scoa.tas@scoa.asn.au](mailto:scoa.tas@scoa.asn.au)

VIC Local Committee  
John Barrett, Local Convener  
Email [scoa.vic@scoa.asn.au](mailto:scoa.vic@scoa.asn.au)

WA Local Committee  
Peter Illidge, Local Convener  
Email [scoa.wa@scoa.asn.au](mailto:scoa.wa@scoa.asn.au)

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Commonwealth Superannuation Corporation (CSC)	Australian Taxation Office	Centrelink	MoneySmart
For questions about your CSS or 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 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="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>

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*SuperTime* is published by SCOA Australia Incorporated (ABN 20 315 946 727). All enquiries should be directed to The Editor, PO Box 107, Mawson ACT 2607, P 02 6286 7977, or by email to [executive@scoa.asn.au](mailto:executive@scoa.asn.au)

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## Do you have a copy of the SCOA Bereavement Book?

This handy booklet is for those people who wish to put their affairs in order in a way which may assist their spouse or other family members in the event of incapacity or death.

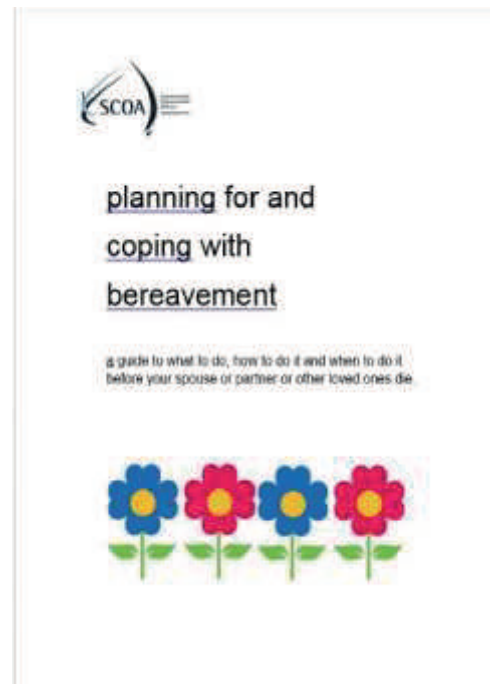
It is also for those who are responsible for making the necessary arrangements following the death of a loved one.

The book is free to SCOA members although you are asked to contribute \$5 for postage. Non-members can purchase the publication at a cost of \$15 per copy including GST and postage within Australia.

To order your copy, please fill in your details below, choose your method of payment and post the completed form back to us at PO Box 107, MAWSON ACT 2607.

You can also order directly by calling us on 02 6286 7977.

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BSB: 112-908

Account number: 486 014 006

If using direct deposit please note your name in the appropriate spot and post this completed form back to us as shown above.

## NOTICE TO MEMBERS

### No membership fees payable for 2019

Members will have received the President's letter dated 5 September 2018 in which he set out the reasons for the decision by the National Committee of SCOA Australia that SCOA Australia be dissolved on 30 June 2019. Present indications are that, under Rule 42.1 of the SCOA Australia Rules, a Special Resolution to this effect will be put to a Special General Meeting of SCOA Australia on 3 June 2019.

Under Rule 42.2, any funds remaining after dissolution must "be distributed to a non-profit or charitable organisation" and cannot "be used for personal gain by members". In order to make the best use of the funds that SCOA Australia has available, the National Committee has, by resolution under Rule 8.1, determined that the annual membership subscription for the year commencing 1 January 2019 is set at \$0.00. This means that there is no subscription fee payable on 1 January 2019 by members under Rule 8.3. The practical effect of this decision is that all members, who are financial members as at 31 December 2018, continue as financial members until SCOA Australia is dissolved as noted above. And therefore members have not received an invoice for subscription fees for 2019

This notice is issued to ensure that members are fully informed as to why members have not received any invoice for subscription fees for 2019.

If any member wishes to resign from SCOA Australia or their circumstances change in any way the National Office should be advised as soon as convenient.

November 2018



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