



From the President

First up

It's that time of year again, the time when we ask you to renew your membership of SCOA Australia. Your renewal invoice is enclosed with this issue of SuperTime.

Some of you have paid a couple of years in advance but you will still have received an invoice. This is because the system (that is our database) generates an invoice for all members. If you have already paid up for next year and beyond, your invoice should say "zero payment due" and a date showing your current "paid to" date.

We work hard to avoid any errors, however, should you detect some, please report these to our Membership Secretary, Arlene Wilkinson. Send her an email to scoaustralia@scoa.asn.au or call her on 02 6286 7977.

For everybody else, we very much hope that you will continue to support SCOA Australia by renewing your membership.

Send us a cheque, make a deposit in our bank account (either direct via the Internet, or by visiting your own bank, our bank account details are on the invoice), or, even easier, use our new BPAY facility. SCOA's Biller Code and your Customer Reference Number are printed on your invoice.

Please renew your membership and together we can look forward to another exciting year.

SCOA Australia Annual General Meeting

SCOA Australia held its first Annual General Meeting (AGM) as a national organisation on 26 September 2017 in Canberra, hosted by all current National Committee members. Some 65 members were in attendance.

The AGM heard reports from the President (see following President's report) and the Treasurer, and a new National Committee was elected for the next twelve months.

Treasurer Tom Dent thanked all those who had been involved in the restructuring of the organisation into one national organisation, SCOA Australia. The process had, at times, seemed very complex, in particular from the Treasurer's financial records perspective; but, said

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Consumer Price Index (CPI) September Quarter 2017

- CPI increase for 12 months to 30/9/2017 was 1.8%
- CPI Increase for 6 months to 30/9/2017 was 0.8%
- CPI Increase for 3 months to 30/9/2017 was 0.6%

Tom Dent, cool heads had prevailed and all tasks had been done in an orderly fashion.

All existing National Committee members were re-elected, as was former Federal Councillor (South Australia), James Vandenberg. On behalf of SCOA Australia, I am delighted to welcome James Vandenberg as a member of our national decision making body.

The new National Committee now comprises the following:

Annette Barbetti, President
 Peter Illidge, Vice President
 Tom Dent, Treasurer
 Anne Willenborg, Secretary *ex officio*
 Barry Schafer, Member
 Bob Steins, Member
 George Szykarski, Member
 James Vandenberg, Member
 John Blount, Member

President's report

Some Successes During the Past Year

Together with other retiree organisations, we have been successful in persuading the Federal Government to abandon their attempts to pass a number of previously announced "Budget repair measures".

These included:

- Increase in PBS co-payments and safety net thresholds;
- Changes to the Medicare safety net;
- Reducing the pensions of former migrants travelling overseas for more than 6 weeks; and
- Changes to diagnostic imaging and pathology bulk billing incentives.

I have also managed to persuade the Minister for Human Services, Alan Tudge, to undertake a review of his department's phone book entries. It is now much easier to find phone numbers for Centrelink and other departmental services.

SCOA's New National Structure

I have been very busy attending meetings during the past year. At SCOA Australia's Annual General Meeting on 29 November 2016, the members of SCOA Australia approved a number of changes to the SCOA Australia rules as requested by the former

Victorian Branch. The former NSW Branch had also agreed to those changes.

The Annual General Meeting of the ACT Branch, held on 6 March 2017, agreed to a motion to wind up the ACT Branch. A Special General Meeting of the ACT Branch was held on 3 April 2017 to confirm that result. SCOA Federal Council and the ACT Branch could then be dissolved on the same day.

The newly elected SCOA Australia committee had met for the first time on 8 December 2016. Its main purpose had been to approve the new set of rules for SCOA Australia following the dissolution of SCOA Federal Council. The new set of rules contained changes to allow SCOA Australia to carry out certain functions previously carried out by SCOA Federal Council. The new rules were approved at the Extraordinary General Meeting of SCOA Australia to be held in Sydney on 15 March 2017, which I attended.

SCOA Federal Council ceased to exist at midnight on 15 May 2017. On the following day, SCOA Australia took over all the functions of SCOA Federal Council and appointed a National Executive to carry out those functions previously carried out by the former Federal Executive.

SCOA's Website

In late May we began a major overhaul of SCOA's website. Some parts of it had not been updated for over a year, updates having been accorded lower priority during the move to the national structure. I was concerned at the low level of traffic on the website. I spent most of June doing the necessary research and maintenance and had a long list of updates ready to be uploaded by mid-July. The website is now fully up-to-date.

Taxation of superannuation

During the past year, members have shown a great deal of interest in the changes to the taxation of superannuation. Many of them said that the Government has discriminated against former Commonwealth public servants by treating them in the same way as those whose superannuation pensions are not subject to tax.

In late 2016, SCOA was invited to make a submission to the Senate Economics Legislation Committee's inquiries into *Treasury Laws Amendment (Fair and Sustainable Superannuation) Bill 2016* and *Superannuation (Excess Transfer Balance Tax)*

Imposition Bill 2016. Our submissions, asking for a higher transfer limit due to the taxation of our pensions, have been posted on our website.

Unfortunately, our recommendations were ignored and those pieces of legislation were passed without significant amendment, with effect from 1 July 2017.

On 14 November 2016, we were also invited to make a submission to the same committee's inquiry into the provisions of the *Superannuation (Objective) Bill 2016*, with a due date for submissions of 31 December. Since our peak body, ACPSRO, made a submission on behalf of all its members, SCOA did not make a separate submission. The ACPSRO submission can be seen on the SCOA website. That Bill is still before the Parliament.

Before the 1 July 2017 deadline, some SCOA members received letters from the Commonwealth Superannuation Corporation (CSC) about the introduction of the \$1.6 million transfer balance cap. Some other members received letters from the ATO. There was some confusion about the value of the gross CSS or PSS pension to be used when calculating the transfer balance.

The gross pension at 30 June 2017 had to be multiplied by 16.

For Commonwealth superannuants, the gross pension at 30 June included the CPI increase of 1% for the March quarter. The CSS and PSS website said that the date for the transfer balance calculation for existing pensioners was 30 June, but failed to explain that the timing of the payment of the CPI increase was determined by the legislation for the CSS and the PSS, which had not been affected by the changes to the taxation of superannuation.

Many SCOA members had erroneously believed that the 1% increase did not come into effect until the first payday in July, because that was when they first received the increase. However, Commonwealth superannuation pensions are paid in arrears.

Details of the proposed legislation to allow downsizers to contribute up to \$300,000 to their super are now available on the Parliament House website at http://www.aph.gov.au/Parliamentary_Business/Bills_Legislation/Bills_Search_Results/Result?bld=r5960

On 25 August 2017, the Minister for Financial Services, Kelly O'Dwyer, said that the Government would not be making any further changes to the taxation of superannuation.

Indexation

There has been a resurgence of interest in the indexation of pensions in ACPSRO. It is becoming increasingly obvious that CPI indexation is inadequate, not only for our superannuation pensions, but also for other pensions such as Newstart, and allowances, such as the housing allowance paid to Age Pensioners who do not own their own home. I have dealt with these and other related issues in the Indexation Update on page 4 of this newsletter.

10% 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. The Department of Human Services assumes that all defined benefit pensions with a tax-free percentage greater than 10% have a contribution from pre-1 July 1983 service.

SCOA has pointed out that the vast majority of PSS members, and some younger CSS members, were not members of the public service before 1 July 1983 and had in fact purchased all of their tax-free pensions using their own contributions. The Department replied that the ATO does not have access to data that could be used to verify whether that is in fact the case.

However, the ATO could have used the Public Service Commission's APSED database for that purpose. It contains data about all current and former Commonwealth public servants, including the date when they first joined the public service. Prompted by SCOA, Senator Katy Gallagher submitted a question on notice asking why APSED had not been used. The Minister for Human Services, Christian Porter, said that APSED was not used because it would have only been useful for CSS and PSS pensioners. I followed up that answer with a letter asking him to reconsider that decision and to be fair to CSS and PSS pensioners with no pre-1983 service, but the department's reply said that they did not wish to discuss the matter any further.

According to Minister Christian Porter's reply to a Parliamentary Question by Tasmanian MP Andrew Wilkie (Independent, Denison), it appears that special consideration may be given to some contributory funds. TASS is trying to have its RBF superannuation scheme classified as a contributory fund.

Worker's Compensation

Recently Parliament amended the Safety, Rehabilitation and Compensation Act to allow workers to continue to receive worker's compensation until they were eligible to receive the Age Pension. The earlier version of the Act had said that Age Pension age was 65.

Here is a link to the new Act: http://www.aph.gov.au/Parliamentary_Business/Bills_Legislation/bd/bd1617a/17bd102

SCOA has been asking for this change for several years.

Membership fee increase for 2018

With this issue of SuperTime, you would have received an invoice to renew your membership of SCOA Australia. You will see that the amount payable to renew your membership for 2018 has increased by \$2 for all categories. This is in contrast to what we told you earlier this year when we said that the fees would not go up in 2018.

We regret this, but unfortunately we have no choice, and here is why.

Many of you will know that our membership has been steadily declining over the last many years. Unless we make more of an effort to recruit new members from among our friends and former work colleagues, there is a real possibility that we will reach the "point of no return" in the next 3-4 years.

We would like to keep SCOA Australia running for a lot longer than that, if possible, but we need a reasonable number of members (a critical mass) in order to keep the pressure on the government and make them listen to us.

And, at its recent meeting, the National Committee decided to hire an additional part-time staff member to work fifteen hours per week in the National Office. This person will assist with the administration of the office, updating the membership database and the website, and perform other duties as required from time to time.

So, all up, we decided it was considered necessary to increase the membership fee by \$2 across all categories.

Please renew your membership as soon as possible.

Wishing you a Merry Christmas & Happy New Year.

Annette Barbetti

Indexation update

By Annette Barbetti

In July last year, the Australian Bureau of Statistics (ABS) released an information paper titled "Increasing the Frequency of Consumer Price Index Expenditure Class Weight Updates". That paper discussed the feasibility of annual updates using Household Final Consumption Expenditure (HFCE) data from the National Accounts. At present, the class weights are updated every six years using data from the Household Expenditure Survey (HES). There was a call for public submissions, but neither SCOA nor ACPSRO was contacted. The ABS has now decided to follow the recommendations of that paper (available on the ABS website).

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

One of the drawbacks of updating the weights only every six years is that consumers may change their purchasing patterns due to changes in the relative prices of similar products. This causes a problem called substitution bias.

For example, there have been a number of occasions when cyclones in North Queensland have caused a shortage of bananas, leading to higher prices for bananas, and a temporary increase in the CPI until the next crop of bananas is ready to pick. More frequent updating of the weights would help to reduce substitution bias.

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

The ABS plans to update the EC level weights for the CPI and the Selected Living Costs Indexes in the December quarter 2017. I assume that this means that the weights for the Pensioner and Beneficiary Living Costs Index (PBLCI) will be updated at the same time.

The principal data source for updating the weights in December quarter 2017 will be the 2015-16 Household Expenditure Survey (HES) data. The ABS plans to update the expenditure weights annually each December quarter.

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

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

We told Senator Gallagher we were concerned that the Abbott 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*”.

At its recent Annual General Meeting, ACPSRO considered 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) as outlined in a paper tabled at the AGM by John Coleman.

ACPSRO decided to adopt neither of those options. Instead, ACPSRO decided to continue to seek the same indexation as the Age Pension.

On 1 June 2017, I went with Geoff Henkel (ACPSRO) to a meeting with Holly Dorber (Superannuation Adviser to the Minister for Revenue and Financial Services, Kelly O’Dwyer) to discuss issues relating to the indexation of public sector superannuation pensions and other relevant matters.

On 29 August 2017, Richard Griffiths, Geoff Henkel, John Coleman and I met with Duncan Loydell, Political Adviser in the Office of Senator Mathias Cormann, the Minister for Finance.

At that meeting, we asked for fair indexation of Commonwealth superannuation pensioners and members of the military MSBS scheme.

Dealing with Centrelink

We have received the following from a SCOA member

I have reached the conclusion that Centrelink doesn’t just use a complex computer system. It is a computer system. There is a difference.

In the first, managers make decisions, using computers to process complex tasks far faster than any human being can do. However, in Centrelink, the whole system revolves around what their computers are programmed to do. Computers rule! Centrelink administers; it doesn’t manage.

I have reached this conclusion after dealing with Centrelink for a long time, and noting how it fails to handle the unusual. I would rather have nothing to do with them. However, Centrelink is designed to be like the insurance company in the movie “The Rainmaker” that always rejected the first three attempts at any claim, in the belief that most people will give up and go away.

Our saga with Centrelink began in October 2014 when (aged in our 70s) we made paper-based applications for part age pensions. We were surprised when pensions were granted as we thought we exceeded the limits.

However, our calculations showed it would be a borderline case, so we thought we should leave it to the umpire to decide.

Our main agenda was to register our details with Centrelink in case our financial circumstances “went south”, as happened in 2014 to a couple of my friends whose spouses were put into aged care homes. Centrelink does not give their reasons for such a determination: a single sentence is all we were given.

In 2014, the current online system did not exist, so it was not easy to scrutinise what data they had on you. It’s now much more transparent (for those who are computer literate).

On being granted part age pensions, our Commonwealth Seniors Health Cards (CSHCs) (from 2005 and 2008 respectively) were cancelled, and we began receiving very small part-pensions, about \$290 in total over the next 22 months.

Then, in August 2016, our pensions were abruptly cancelled. Data matching with ATO had revealed a discrepancy in my wife’s superannuation income. We had declared it correctly in our application, but a Centrelink employee had failed to enter a small

income stream into one of their computer programs. Partly because we were naïve, and partly because the system was not transparent enough at that time, we had not noticed it. If that person had entered the data correctly, we would not have been granted part-pensions.

In September 2016, my wife and I wrote a letter to Centrelink offering to pay back all the part-pension monies we had received if they would reinstate our CSHCs. We had discovered that the eligibility criteria for CSHCs had changed.

If we tried to apply as new CSHC applicants, we would not be eligible. Centrelink did not reply to that letter, or even acknowledge it. We paid full costs for our script pharmaceuticals from there on, and resolved to have nothing more to do with Centrelink.

That situation would have remained except for a demand in April 2017 from Centrelink for payment of \$3,467, an amount over ten times what we had received as part-pensions! After a time, I was able to work out what their computer (or an untrained operative) had done. It was not the sort of mistake that an informed human manager would have made. I “saw red”, and resolved to correct the error.

We lodged a formal appeal, which was resolved a few weeks later in our favour by a Centrelink Authorised Reviewing Officer (ARO). Our CSHCs were to be reinstated, backdated to when they started. The \$3,467 debt was cancelled and, in fact, Centrelink was found to owe us a small sum!

However, apart from the “debt” cancellation, those decisions made little difference. None of the other decisions have been implemented. We did receive CSHCs in the mail a couple of weeks later, only for the computer to cancel them soon after.

Two separate, low-level Centrelink staff members looked at our file notes, and agreed that a mistake had been made. They made some notes of their own, and euphemistically called it “a computer event”. They would not give us any more information, and declined to give the contact details of anyone who could. One even said that he hoped he would not upset the CSHC Department by sending them our request to be told what was going to happen.

Our Federal MP agreed to have a staff member make enquiries on our behalf. The representative has regularly emailed us as to what she has found. However, I have observed that, on one occasion, she was fed information in writing that is clearly in breach of Human Services’ own rules.

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When I was a Head of a Department, I would not have allowed that to happen. Then “Senior CSHC Members” met, and informed the MP’s representative that we should have back-dated CSHCs. That “decision” was exactly what their own ARO had made two months previously. They said the matter would be rectified within two weeks.

At the time of writing this article, this has not happened. It appears that it does not matter what Centrelink staff decide. The Centrelink computer rules! Even if our situation is resolved eventually (as I hope), I am still submitting this article for inclusion in SuperTime, as there are lessons in it for other Centrelink clients. If nothing happens when you have played the Centrelink game, contact your Federal Member. The MP’s staff can obtain access to Centrelink staff while you cannot. If they are given an incorrect answer, as in our case, the MP can always “seek clarification”.

You might feel angry, as I do. However, you must be persistent, and be prepared to expend much time in the fight. Take a book every time you go to a Centrelink office. It’s a good time to catch up on that novel that you were given last Christmas. Never be impolite to the (low-level) staff who will eventually see you. The staff you will see are usually willing to help you, but have no authority and possibly limited or no training in your issue. They are merely conduits to a computer program. In fact, it is

likely that you will know more on your issue than they do. Department of Human Services’ Fact Sheets are an excellent source of information.

Last, but most importantly, computer programmers and their advisors cannot plan for every contingency, not matter how hard they try. I know, because I was one of them for a time. I think it is of concern that there are generations of public servants who do not realise that a computer program does not manage. It administers what it is programmed to do, albeit very efficiently. The Public Service needs humans to manage, and they are often in short supply in some Departments.

So be prepared to query outcomes from Centrelink. As a result of our experiences, my wife and I will be making a written application each year for the re-issue of our CSHCs (when, eventually, we get them back). Our hope is that our action will force a human to make a decision. We do not trust a computer to decide, as it might have been programmed inadequately.

SCOA Australia Member

And still regarding Centrelink

Did you know that Centrelink runs free Financial Information Services Seminars all over Australia?

The seminars cover a wide range of topics, for example :

Great deals for members at **The Good Guys**

As a valued Union Shopper member you can now get exclusive access to a new online shopping site with The Good Guys Commercial. You will be able to see 'live' discounted pricing on the entire The Good Guys range – that’s great deals on over 4,000 products! And you will be able to make your purchases online – **saving you time and money.**





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- Aged care fees and charges
- Estate planning for older Australians
- Centrelink and carers
- Hope equity loans for Seniors
- Investing for retirement
- Investing with safety
- Retirement realty and investment choices
- Running your own super fund
- Salary sacrifice
- Understanding property investments, and
- Understanding shares.

Further details including dates, time and venues and the topic of the seminars can be found on Centrelink's website at link <http://www.humanservices.gov.au/FIS>

There is an individual page for each state or territory, and we have uploaded a link to all the individual states' and territories' programs on the relevant Local Committee pages on our website.

You can find your local committee page under the CONTACT US tab at www.scoa.asn.au

To book a spot, call Centrelink on 136 357, or email fis.seminar.bookings@humanservices.gov.au

Please do not call SCOA Australia to make a booking.

Unclaimed money—is some of it yours?

More than \$1 billion of unclaimed money is sitting dormant in forgotten bank accounts, life insurance policies, shares, superannuation accounts and other

investments, according to the Australian Securities and Investments Commission (ASIC).

Bank accounts that have not been accessed or activated for seven years, or superannuation accounts with a balance of less than \$6,000 or that have been inactive for five years or more, are considered dormant.

Banks and superannuation funds and other relevant financial institutions must transfer such money to the ATO where it is kept safe until someone claims it.

Why not try and find out if some of that is yours?

If you think you may have some lost super, go to <https://www.ato.gov.au/forms/searching-for-lost-super/> and download the form to claim it. Send the completed form to the ATO, PO Box 3578, Albury NSW 2640.

If you do not have access to the Internet, call the ATO in Albury on 13 28 69 for assistance.

If you think you may have some dormant money, go to ASIC's MoneySmart website at <https://www.moneysmart.gov.au/tools-and-resources/find-unclaimed-money>. Simply start by typing in your name and follow the prompts.

If you do not have access to the Internet, call ASIC's Info line on 1300 300 630 for assistance.

Source: <https://www.moneysmart.gov.au/>

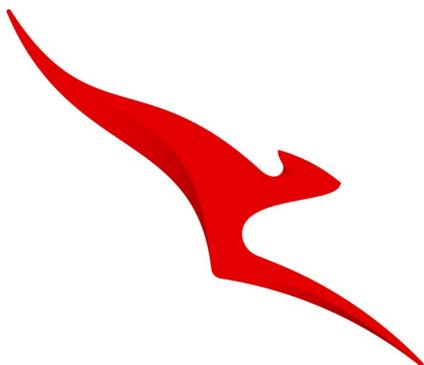
Bugger downsizing

We have received the following from a SCOA Australia member.

This is a response to the "Downsizing" article in the August issue of SuperTime.

Downsizing is the process where someone who is retired (or near retired) sells their large family home

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. 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 call Alan on mobile 0408 850 535.

in an inner city area and moves to a cheaper, smaller house “further out”. The government has deemed this desirable because it frees up inner city family homes for workers. They have put concessions in place so that pensions are not penalised by the (sometimes obscene) amounts of money which suddenly appear in retirees’ bank accounts

Annette Barbetti’s article “Downsizing”. (SuperTime August 2017) covered the nuts and bolts of “downsizing” but missed two important “social factors”.

- A) The move will give you a significant cash injection; and
- B) You can have a serious improvement in lifestyle. You don’t need to be near work any more—you can live where you like.

The move will almost certainly put a significant amount of money in your bank account. If you are moving out of inner Sydney or Melbourne to a newer house in a country town, then it is conceivable you could have a surplus of some \$500,000 or more. If this is put into a superannuation annuity then it can double your weekly income. A rough guideline would be \$1 a week (for life!) for every \$1,000 you can add to your fund. It can also be cheaper to live, making the pension go even further.

From 1 July 2018, you can add \$300,000 from the sale of your current home, when you downsize to a smaller residence, to your super account. If there are two of you, you can each add \$300,000.

Live in a really nice spot.

Many retirees consider that a major benefit of retirement is the freedom to travel, thousands of grey nomads trundling around the country can’t be wrong! If you have a spot you like to travel to, why not consider living there? Few of us will willingly live in a dirty, noisy, concrete dominated environment. Most would prefer more open space, more trees, less traffic, less noise, less pollution.

The sea change is a common decision, so common that it has pushed up the price of beachside locations near big cities. A tree change offers many of the sea change benefits without noisy crowds in summer.

If you care to look, you will find that many country towns have enclaves of “lifestylers” living in near new houses, on the town outskirts. These are (largely) retirees who want a tree change but with some of the benefits of towns, hospitals, supermarkets, entertainment, at a price they can afford.

Of course, this all depends on individual family circumstances. But if your family is no longer in need of frequent contact and you have no strong ties in the city, then consider the change. You could be financially, socially and environmentally better off. (And the town you move to will enjoy the extra income you provide).

My story? Bugger downsizing!

I watched too many episodes of the UK TV show “Escape to the Country” and ended up exchanging my sixty year old, very run down, 2 bedroom house in suburban Adelaide for a near new, 4 bedroom house with a five bay garage and 3.5 acres of garden and trees on the outskirts of Naracoorte in the state’s South/East.

My only problem is that I no longer want to go “grey nomading”. It’s too nice at home.

Pension windfall for former UK resident

We have received the following from the President of the British Pensions in Australia organisation, Jim Tilley. The article is reprinted with the permission of National Seniors.

A former UK resident, now retired in Australia, has been awarded a lump sum of \$100,000 and a pension of \$750 a month from Britain’s Department of Work and State Pensions.

Jim Tilley, from British Pensions in Australia (BPiA), said the woman had discovered she was entitled to the UK pension she should have requested 27 years ago.

“Recently she has received a considerable back payment of more than \$100,000 from the UK”, Mr Tilley said. “Moreover, she will now be provided with a regular four weekly UK pension payments of more than \$750”.

Jim Tilley said there were likely to be other former UK residents who may also be entitled to UK pensions, which may be backdated. “Many British expats in Australia are unaware that they left behind this potential entitlement when they headed overseas to live”, Mr Tilley said.

Many people who were probably entitled to a non-means tested British pension often declined to apply because they mistakenly believed they were required to know their UK National Insurance Number and provide “copious details” of their work history.

The impact on the means-tested Australian Age Pension varied from 40 cents to 50 cents in the dollar received from the UK, depending on when the Australian pension was first provided, he said.

For further information, call 1300 308 353, or go to BPIA's website at www.bpia.org.au

Please do not contact SCOA Australia.

Union Shopper again

All SCOA Australia members are entitled to access the huge discounts offered by Union Shopper.

SCOA Australia first introduced these benefits to our members back in 2012, and yet, it seems that most of you are not aware of the potential savings.

Union Shopper has provided the following highlights of member usage in the 2016/17 financial year:

- Members spent over \$187 million on cars and over \$7.1 million on electrical purchases
- Union Shopper has increased their gift card range from three to 32, with members now also receiving digital gift cards directly to their smartphone devices
- Union Shopper now provides members with a 24 hour online electrical service where members are enjoying savings of up to 31% off retail pricing, with over 4,000 products available
- Union Shopper can help members with substantial savings off their energy and gas bills
- Union Shopper has exclusive arrangements with a number of other business houses including the Good Guys Commercial website providing up to 31% off retail pricing; National car servicing arrangements with Kmart Tyre & Auto; Amart Furniture; Deluxe Linen; Motor Market service (union-owned); and UBook Direct (exclusive deals for members on accommodation).
- Union Shopper offers savings of up to 10% off gift cards from major retailers including David Jones, BCF, BBQs Galore, Myer, Priceline, Event Cinemas, Rebel, Super Cheap Auto and many others.

How does it work?

Get all the details together of the goods or services you wish to purchase. Then call Union Shopper and say you are a member of SCOA Australia. Tell them what you want. Union Shopper will let you know where you may be able to get the same thing cheaper, or give you the details of one of the other businesses that offer great discounts to Union

Shopper members. For more information and a phone number to call Union Shopper, see the ad on page 7 in this newsletter.

Please do not call SCOA Australia.

Please Like us on Facebook



SCOA Australia launched its page on Facebook back in May 2017. We have some followers and some members who have Liked us but not as many as we had hoped or would have liked.

If you have access to the Internet, why not head to SCOA's page on Facebook and participate in the debate. What do you think of the page? What do you think of SCOA? What should we be doing differently? Let us know.

Go to <https://www.facebook.com/scoaaustralia/>. If you are already "on Facebook", log in and then search for SCOA Australia Incorporated.

Then Like us.

New superannuation bills September 2017

Three new Bills were introduced to Federal Parliament on 14 September 2017:

Superannuation Laws Amendment (Strengthening Trustee Arrangements) Bill 2017;

Treasury Laws Amendments (Improving Accountability and Member Outcomes in Superannuation Measures No. 1) Bill 2017; and

Treasury Laws Amendments (Improving Accountability and Member Outcomes in Superannuation Measures No. 2) Bill 2017.

All the changes in these Bills are good changes for our members and for superannuation fund members in general. The content of the first of the Bills had been before Parliament before the last election, and the CPSU had advised me that they had no objection to it.

The Bills were referred to a Senate inquiry, and SCOA has made submissions supporting them. However, in the submission regarding the third Bill in the above list, we reminded the Senate that more could be done to rectify the injustices perpetrated on our members by some of the previous legislation. You can download or read SCOA's submissions on our website at <http://www.scoa.asn.au/submissions/>

If you do not have access to the Internet, give us a call on 02 6286 7977 and we can send you a copy.

Annette Barbetti

scoaustralia local committee updates

ACT Local Committee

John Blount, local convener

Email: scoa.act@scoa.asn.au

Phone: 02 6286 7977

Although the local ACT Committee of SCOA Australia was initially composed of those persons elected to the ACT Branch Committee at the Annual General Meeting earlier this year, minus a couple of retirements, ill-health has further reduced our numbers.

We are urgently in need of members who can spare a couple of hours a month to assist us in running the Committee and its ACT activities and recruitment.

Now that all membership and administrative issues and general queries are dealt with directly by the National Office at Pearce, we have closed our separate ACT office at Holder from the end of October 2017. However, we are “keeping the lines” open until the end of the year, so enquiries or contact (by post, email or telephone) on ACT issues and activities will still reach the ACT Local Committee using the contact details shown on page 15.

The ACT Committee continues to be active, including with recruitment, regular members’ meetings with guest speakers, and representations to ACT authorities on relevant issues. For example, we have just responded to an invitation by the ACT Chief Minister to provide submissions in relation to preparations for the next ACT budget. The submissions will be available on our page on the website in early November. Go to <http://www.scoa.asn.au/act-localcommittee/>

Those members of the ACT Local Committee who are also members of SCOA’s National Committee also ensure ongoing engagement with national policy and relevant issues.

John Blount, Chairman

Aged care services at home

Some 65 ACT members attended a presentation at the SCOA Australia Annual General Meeting at the Ainslie Football Club on 26 September 2017 by Michelle Watkins (Director, Ministerial and Operations Support Section, Aged Care Operations Branch, Commonwealth Department of Health).

Michelle provided an informative presentation about the content, structure and administration of Commonwealth programs for aged care in one’s own home, with particular emphasis on the aged home care reform package announced in February this year, which made significant changes to the way aged care can be accessed in one’s own home.

Further information can be accessed at <https://www.myagedcare.gov.au/> or <https://www.myagedcare.gov.au/help-home> or by phone 1800 200 422.

Complaints or problems can be taken up with the Aged Care Complaints Commissioner (see <https://www.myagedcare.gov.au/quality-and-complaints/aged-care-complaints-commissioner>) as follows:

Online to agedcarecomplaints.gov.au

Phone 1800 550 552 or

In writing to

Aged Care Complaints Commissioner

GPO Box 9848 in your capital city and state or territory.

SCOA Australia ACT’s recruitment program

SCOA is a volunteer organisation that relies on our numbers growing. Every member should try to recruit one new member every year. If you still have contacts back where you worked, tell them about SCOA. Sometimes word of mouth is the best way to get people on-board. The application form is available online here <http://www.scoa.asn.au/join-scoa/>

Tell people of all the good that we do and the achievements that have been gained over the years.

The SCOA Australia ACT local committee has an extensive recruitment program with stalls at shopping centres scheduled for the next 6-8 months across Canberra. Dates and information about venues are set out below and are also available on the ACT local committee page on the website at <http://www.scoa.asn.au/act-localcommittee/>

These also provide excellent opportunities for present members to talk to ACT local committee members.

SCOA ACT recruitment program for shopping centre stands 2017/18 (generally from about 8.30 am to about 1.30 pm):

Thursday 9 Nov 2017: Ainslie Shops
 Thursday 23 Nov 2017: Curtin Shopping Precinct
 Saturday 25 Nov 2017: Tuggeranong Festival event
 Thursday 7 Dec 2017: Dickson Shopping Precinct
 Thursday 18 Jan 2018: Jamison Plaza
 Thursday 1 Feb 2018: Southlands (Mawson)
 Thursday 15 Feb 2018: Charnwood Shops
 Thursday 1 Mar 2018: Lanyon Market Place
 Thursday 15 Mar 2018: ACT Seniors EXPO
 Thursday 29 Mar 2018: Chisholm Shops
 Thursday 12 Apr 2018: Gungahlin Marketplace

If you would like to get involved, please contact me by phone 02 6254 5990 or email airie@tpg.com.au

David Gorell

*Recruitment and Promotions Coordinator
 SCOA Australia ACT Local Committee*

Seek help when required

On 1 October this year, I lost one of my closest work mates. We had known each other since around 1980, and we both were married on consecutive weekends in 1984. We both studied at the old Sydney Technical College in a branch of mechanical engineering. I came to Canberra in 1980 and he followed a few years later when he completed his course. He went on and studied one or two courses at University and rose up through the ranks. We both had kids along the way.

Just over three years ago, his 25 year old daughter was killed in a car accident the day after her birthday. The couple and their other daughter were devastated, and they were not able to cope very well with their loss. They both retired from work in June last year under the 54/11 option. A month later they went on a month's holiday to Europe. He returned to work as a contractor about four months after leaving work.

He found life very difficult. On the 1 October he committed suicide. I have not been told what he did and if he had sought any counselling. But what I want to say here is that if you are finding life difficult, please seek help from a reputable source. Many men find it difficult to talk about their problems, and feel as though they are failing if they admit to having some problems. It is a very reasonable thing to seek out help at any time.

With most of us, we know that one day we are going to have to cope with our parents dying, but how can

you be prepared for a child being taken from you. I went to a funeral a few years ago where a child had died at 6 weeks. It is the saddest thing I have ever experienced—also seeing the small white coffin.

Another workmate of mine had one of his daughters die from a medical condition at about the same age back in 2001. He also took a long time to get over it, but he is finding it hard to fathom out how our other friend could take his own life.

So, don't be afraid to seek out some help if the need arises.

Call Lifeline's 24 hour crisis line on 13 11 14 or beyondblue support service on 1300 22 46 36.

David Gorell

ACT flexible bus service

Details of a flexible bus service for Canberra residents who have limited access to other public transport options can be found at <https://www.transport.act.gov.au/getting-around/bus-services/accessible-transport-options>

CTP discount for ACT over 50s

APIA offers a pre-paid EFTPOS Card to the value of \$75 for all ACT residents over 50 when they nominate APIA as their Compulsory Third Party provider with their 12 months registration.

You need to register with APIA first.

Information at <https://www.apia.com.au/ctp-insurance/act>

2017-2019 ACT Seniors Card discount directory

The 2017-2019 ACT Seniors Card discount directory is now available in Access Canberra Service Centres, ACT public libraries and COTA's office in Hughes.

The directory lists over 250 businesses offering discounts to ACT Seniors Card holders on a wide range of goods and services.

The directory can be viewed at <http://www.actseniorscard.org.au/>

Upcoming members' meeting

Monday 4 December 2017 at 10.30 am to 12.00 noon
Top of the Cross
Southern Cross Club, Woden

Guest speaker: Trish Low, Home Options Adviser, ACT Council of the Ageing.

Trish will talk about COTA, what it does and what

services it offers and its current activities and priorities in her particular area of expertise.

COTA ACT is an independent non-government organisation working to protect and promote the well-being, rights and interests of all older people in the ACT and is the peak organisation for all issues relating to older Canberra citizens. It provides a range of direct services (including administering the Seniors Card Directory and the ACT Seniors Card). COTA produces a number of publications, including a wide range of brochures on topics of interest to seniors. Refreshments will be provided.

I look forward to seeing you on 4 December.

John Blount

NSW local committee

Terry Fawl, local convener

Email: scoa.nsw@scoa.asn.au

Phone: 02 9743 2667

The NSW local committee has not arranged any members' meetings for a while. Given the modest attendance at the General Meeting held in Sydney in March, we have decided not to call another General Meeting this year and to consider the need for further meetings in Sydney.

The committee wants our members to help us decide this. To do so, we will arrange for a general meeting of members **to be held at Sydney in March 2018.**

By then, SCOA Australia will be one year old and it would be a good time for members to discuss the operation of SCOA Australia. The meeting could decide if further meetings are needed and if so, where should they be held and how often.

We could also discuss how the Local Committee can best operate. For example, the Local Committee could hold regular buy-your-own-lunch-and-beer meetings at a pre-arranged venue. All members could join the lunch and discuss SCOA, or superannuation or taxation or anything else that has absolutely nothing to do with SCOA. Think about this and let us figure it out together at a meeting next March.

Details of the meeting will be in the February 2018 issue of SuperTime and on the NSW Local Committee page on the website at www.scoa.asn.au/nsw-localcommittee/. Or call National Office on 02 6286 7977 for more information.

Terry Fawl

QLD local committee

George Szylkarski, local convener

Email: scoa.qld@scoa.asn.au

Phone: 07 3379 1215

Next members' meeting

The next members' General Meeting will be held on **Tuesday 21 November 2017 at 10.00 am at the Brisbane City Square Library Conference Room (the usual venue for our meetings).**

SCOA Australia's President, Annette Barbetti, will travel to Brisbane to address the meeting, and she will present a special award to long serving SCOA member, Merv Hazell. Refreshments will be available, and to assist with catering, please let me know if you will attend the meeting, by phone or email as above. I look forward to seeing you all on 21 November.

George Szylkarski

SA local committee

James Vandenberg, local convener

Email: scoa.sa@scoa.asn.au

Phone: 08 8242 1601

I am pleased to report that our General Meeting held on 4 September here in Adelaide was well attended with some 35 members along. The guest speaker was Darrell Bampton from Financial Information Services area of the Department of Human Services.

Darrell entertained and informed us on a range of matters relating to Age Pension entitlements and assessment, changes to the way income from superannuation is taken into account, deeming etc.

Judging by the questions from members, and from feedback since, there was a high level of interest in the topic. The Financial Information Service (FIS) hold seminars at various locations in all States, and can be contacted by calling 136 357, or via email at humanservices.gov.au/fis. There is also a link to the FIS programme in SA on the SA Local Committee page on our website at <http://www.scoa.asn.au/sa-localcommittee/>

Upcoming meetings

The SA Local Committee has decided to hold regular buy-your-own-lunch-and-beer meetings in Adelaide. They will be held **at 12 noon** on the **second Tuesday each month**, except in **January** (when everyone is away on holiday) and during **April and September next year**, when we will hold our General Meetings.

The lunch meetings will be held at the **Aces Bar and Tavern at the Central Markets, Adelaide.**

Members need to **RSVP** a day or two prior to the meetings so that we know whether to book a small table or a large table. Please send me an email at scoa.sa@scoa.asn.au or call me on 8242 1601.

For the lunch meeting on **Tuesday 14 November**, I will be overseas, and **Alan Raftery will host this one.** Please let Alan know if you will attend by email to Qantas@scoa.asn.au or phone 0408 850 535.

I look forward to catching up with you all over a sandwich and a beer.

The first General Meeting in 2018 will be held on Tuesday 10 April 2018 at 10.00 am at The Pilgrim Hall, 12 Flinders Street in Adelaide.

Another General Meeting will be held in September next year. Details of both General Meetings will appear in the February 2018 issue of SuperTime and will also be up on the SA Local Committee page on the website .

James Vandenberg

TAS local committee

There is currently no local convener in Tasmania (see last page). We would like to hear from someone willing to take on the role. Please contact Anne Willenborg on 02 6286 7977 if you are interested, willing and able.

VIC local committee

Chris Baulch, local convener
Email: scoa.vic@scoa.asn.au
Phone: 0409 003 732

Our last General Meeting attracted 24 members and they were treated to a presentation on scams from Consumer Affairs Victoria.

Scams are costing people \$180 million each year in Victoria and approximately \$300 million nationally. The speaker covered computer and door knocking scams in the areas of lotteries, romance, selling, investment and rentals.

I reported on discussion with the National Committee on *Vale* notices and the \$1.6 million cap. The *Vale* notices will be included on the SCOA Victoria page on the website (<http://www.scoa.asn.au/vic-localcommittee/>) and will remain there for one month.

The Executive Officer has undertaken to include presentations on the \$1.6 million cap by financial

analysts on the website as well.

I also reported on items of interest from the National Committee including information from the President on a recent inquiry into the removal of the low income energy supplement.

There is also other legislation the President is monitoring which affects our members. SCOA recently lodged submissions into these. The submissions are available on the website here <http://www.scoa.asn.au/submissions/>

Members discussed concerns at the future of SCOA and a resolution was passed expressing concern on the reducing membership.

Upcoming members' meeting

Our next General Meeting will be held **5 December 2017 at Assembly Hall at 1.00 pm.**

Our guest speaker is a financial advisor from AMP covering superannuation issues.

I look forward to seeing you all at the meeting.

Chris Baulch

WA local committee

Peter Illidge, local convener
Email: scoa.wa@scoa.asn.au
Phone: 0439 411 890

Due to the continuing decline in membership, SCOA Australia may only have another few years left to do something about all the many issues we have been working on for so many years. Rather than sitting on our hands, the new National Committee has decided to have another serious, well organised, crack at it.

We have identified a number of core issues which SCOA will pursue on our own, for example the taxation and indexation of our pensions, as well as being able to provide you with really useful information.

SCOA will pursue other issues together with other likeminded organisations, for example access to the age pension and deeming rates, the value of your home and high energy costs, elder abuse, the NBN and the Medicare Levy, as well as digital delivery of government services.

I will be in touch with you some time in the next couple of weeks. I could get your ideas on these things and perhaps organise a date for a meeting for WA members sometime early in the New Year.

Peter Illidge

SCOA Australia Incorporated

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

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

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

National Committee

Annette Barbetti, President

Peter Illidge, Vice President

Tom Dent, Treasurer

Anne Willenborg, Ex Officio Secretary

Barry Schafer, Member

Bob Steins, Member

James Vandenberg, Member

John Blount, Member

George Szykarski, Member

National Office

PO Box 107

Mawson ACT 2607

P 02 6286 7977 (local calls)

P 1300 600 996 (cost of a local call)

E scoaaustralia@scoa.asn.au

www.scoa.asn.au

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

How to contact SCOA Australia Local Committees

SCOA Australia

PO Box 107
MAWSON ACT 2607
P 02 6286 7977
E scoaaustralia@scoa.asn.au

SCOA Australia NSW

Terry Fawl
Local Convener
P 0412 649 337
E scoa.nsw@scoa.asn.au

SCOA Australia QLD

George Szykarski
Local Convener
P 07 3379 1215
E scoa.qld@scoa.asn.au

SCOA Australia SA

James Vandenberg
Local Convener
P 08 82421601
E scoa.sa@scoa.asn.au

SCOA Australia TAS

Vacant
Please contact Anne Willenborg if you are interested in taking on the role of Local Convener.

SCOA Australia VIC

Chris Baulch
Local Convener
P 03 9331 6069
E scoa.vic@scoa.asn.au

SCOA Australia WA

Peter Illidge
Local Convener
P 0439 411 890
E scoa.wa@scoa.asn.au

SCOA Australia ACT

John Blount
Local Convener
P 02 6286 7977
E scoa.act@scoa.asn.au

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The Editor
PO Box 107, Mawson ACT 2607
P 02 6286 7977
E executive@scoa.asn.au

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

2018 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 \$44
- Joint \$62
- Surviving spouse/partner \$32

Title _____ Surname _____

Given name(s) _____ Year born _____

Mailing address _____

_____ Post code _____

Phone / Mobile _____

Email _____

Name of spouse/partner _____

Where did you hear about SCOA? _____

Payment method

- Cheque Money Order
- MasterCard VISA

Credit card number

Expiry / Amount \$ _____

Name on card _____

Signature and date _____ / ____ / ____

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

PRIVACY STATEMENT

SCOA may from time to time share your membership details with SCOA local committees in accordance with Australian privacy legislation.

Age Pension rates and thresholds—to 20 March 2018

To 20/3/2018	Single/F'tnight	Couple/Fortnight
Max basic rate	\$814.00	\$1,227.20
Max pension supplement	\$66.30	\$100.00
Energy supplement	\$14.10	\$21.20
Total	\$894.40	\$1,348.40
Max allowable income for part pension	\$1,956.80	\$2,996.80
Max allowable assets for part pension to 20/3/2018		
Home owner	\$552,000	\$830,000
Non-home owner	\$755,000	\$1,033,000

VOLUNTEERS WANTED

SCOA's National Office is staffed by three 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 Australia's National Office in Canberra by phone 02 6286 7977 or by email to executive@scoa.asn.au

STOP PRESS—farewell to Bernie Harrington, hello to Shelley O'Neill

It is with regret that I announce that Bernie Harrington has stepped down from his post as the local convener in Tasmania. Since September 2016, Bernie has communicated widely with members in Tasmania on a number of issues in particular dealing with Centrelink and the age pension. Unfortunately, due to health reasons, Bernie has recently felt it necessary to step down. On behalf of SCOA Australia, I pass on our thanks to Bernie for his efforts and wish him the best in the future.

Please join me in welcoming **Shelley O'Neill** as the new admin officer in National Office. Shelley will most likely be the friendly voice you will hear from now on when you call SCOA Australia. She has worked in the public service in Canberra for many years and is well versed in matters pertaining to the CSS and PSS and what SCOA does. Please welcome Shelley to Team SCOA. *Annette Barbetti*

