

supertime

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Consumer Price Index (CPI) December Quarter 2017

- CPI increase for 12 months to 31/12/2017 was 1.9%
- CPI Increase for 6 months to 31/12/2017 was 1.3%
- CPI Increase for 3 months to 31/12/2017 was 0.6%

scoa australia news

President steps down

In early January, Annette Barbetti informed SCOA Australia's National Committee that she would be stepping down from her role as the President of SCOA Australia and as a member of the National Committee, due to a number of recurring health issues. Annette's resignation was effective immediately.



Stalwart doesn't begin to describe Annette Barbetti and her contribution to the organisation over a very long time, both at local ACT level and federally and nationally. Over the many years Annette has been associated with SCOA, she has held the posts of President and/or Vice President of the (former) ACT Branch as well as President and/or Vice President of the former Federal Council. She was instrumental in the establishment of SCOA Australia and has served as the President since its inception in February 2013.

Annette Barbetti has brought considerable knowledge and expertise to SCOA in the areas of Commonwealth defined pension indexation and taxation, and, more recently, all manner of age and retirement related issues such as the age pension, the Commonwealth Seniors Health Card, the ever changing rules regarding home care packages, supplementary payments to low income pensioners, carers' issues and many, many others. As you all know, Annette always contributed in a significant way to the quantity and high quality of items published in this newsletter. Her knowledge and skills in these areas will be missed.

Annette Barbetti is a life member of SCOA Australia and will remain as a member of the SCOA Australia ACT local committee.

Our thanks and best wishes go to Annette Barbetti from everyone at SCOA Australia.

Peter Illidge, President

Peter Illidge appointed as SCOA Australia's new President

Following the resignation of Annette Barbetti, at a National Committee meeting held in early January, Peter Illidge was unanimously appointed as SCOA Australia's new President.

Peter is a long standing member of SCOA, having served as the President of the former WA Branch.



Peter was a driving force behind the establishment of SCOA Australia. He became a member of SCOA's National Committee in September 2016, and was elected as the Vice President at the Annual General Meeting in November 2016.

It is befitting that he has now taken the reins.

John Blount appointed as SCOA Australia's new Vice President

Following the appointment of former Vice President Peter Illidge to the role of President, John Blount, a member of SCOA Australia's National Committee, was appointed as the new Vice President and a member of National Executive.



John Blount enjoyed a long career in the Department of Foreign Affairs followed by a full time Member of Australia's Refugee Review Tribunal until 2006. From 2010 until 2015, John was a part time member of the Review Tribunal.

John Blount joined SCOA in 2009 and has served as the President of the former ACT Branch, as well as the ACT Federal Councillor and was elected as a member of the SCOA Australia National Committee in 2016.

Lifetime award for Merv Hazell

SCOA Australia has awarded a Life Membership to Merv Hazell, a long standing member of the former Queensland Branch, former Federal Councillor and Federal Vice President, and a founding member of SCOA Australia.

When SCOA Australia was established, the members of the former Queensland Branch were the first to join the new organisation and Merv Hazell



became a member of the first SCOA Australia Executive Committee back in 2013.

Over the years, Merv has contributed enthusiastically to the work of SCOA in general and in keeping members happy and engaged. Even a bout of ill health didn't stop Merv from still engaging with our Queensland members.

Congratulations and please keep up the great work.

Notice of General Meeting to adopt rule amendments

Late last year, it became clear to the National Committee that more amendments to the SCOA Australia Rules were necessary.

The amendments are in relation to the nominations for and the election of office bearers and members of the National Committee.

Enclosed with this issue of SuperTime is a **Notice of a General Meeting** to be held on **Tuesday 10 April 2018 in Adelaide** to seek approval from members to the amendments, the details of which are set out in the document entitled "Special Resolutions" attached to the Notice of the meeting.

Also enclosed is a proxy form for your use if you are not able to attend the meeting in Adelaide.

If you have any questions regarding any of the above, please contact the Executive Officer by phone 02 6286 7977 or email executive@scoa.asn.au

BPAY success

Late last year, SCOA introduced BPAY just in time for this round of membership renewals. The introduction of BPAY has been very successful. Since mid November 2017, in the first three weeks of processing membership renewals, BPAY was used for 24% of payments.

We hope that more of you will use this payment method in future, it will help to keep our cost down.

If you have any questions about how to use BPAY, just call National Office on 02 6286 7977 and we will be happy to assist.

general news

SCOA's 2018/19 pre-Budget submission

SCOA has lodged its 2018/19 pre-Budget submission.

SCOA is making the following recommendations :

- The government should ensure that all Commonwealth and Defence superannuation

pensions are indexed by an index that reflects movements in street prices.

- The taper rate for the age pension income test should be reset to the former rate of forty cents in the dollar, and the taper rate for the age pension assets test should be reset to the former rate of \$1.50 per \$1,000 of assets.
- CSS and PSS pensioners with no pre-1983 service should be exempted from the provisions of the Social Services Legislation (Defined Benefit Income Streams) Act 2015, since both CSS and PSS are contributory funds.
- Fairer taxation of Commonwealth superannuation pensions.
- Retirees aged over 65 should be able to transfer funds into superannuation, at the prescribed contribution levels, without having to satisfy any work test; and the age limit for non-compulsory contributions (currently 75) should be removed.
- The PBS safety net limits for single persons aged over 65 should be 65% of the PBS safety net limits for couples or families.
- The rent assistance payment for renters receiving the age pension should be increased to a more realistic level, and should in future be indexed by an index related to actual rental costs rather than to the obviously inadequate CPI.
- The Department of Human Services' "robo-debt" system should be replaced by a properly designed system with appropriate human oversight.
- Medicare should cover dental procedures.

You can read the full submission on our website. Go to <http://www.scoa.asn.au/submissions/>

Indexation

Recently, the Canberra Times has published letters from Richard Griffiths, the National President of our peak body, ACPSRO (Australian Council of Public Sector Retiree Organisations), saying that CPI indexation is not enough to maintain one's standard of living. These letters have been posted on ACPSRO's page on SCOA's website.

ACPSRO has arranged a meeting with the ALP Shadow Minister for Families and Social Services, Jenny Macklin, in early February 2018. The topics will be CPI, fairer indexation and the 10% cap issue.

A new indexation fact sheet

SCOA Australia has prepared a one-page indexation Fact Sheet that can be accessed on the indexation

page of the SCOA Australia website.

This updates the previous Fact Sheet and provides more detail about the CPI, including the fact that the quality adjustments to the CPI follow an international standard that has been in place since 2003.

Since then, there have been some minor changes in the Australian CPI basket of goods and services, but the method of performing quality adjustments has not changed.

We are currently preparing a more comprehensive document for the website to provide a more technical explanation for those who would like more information about the CPI.

17th Series CPI

The 17th Series of the Consumer Price Index (CPI) will be introduced for the December quarter 2017, with a release date of 31 January 2018. The Selected Living Cost Indexes, including the Pensioner and Beneficiary Living Cost Index (PBLCI), will be released on 7 February 2018.

The ABS (Australian Bureau of Statistics) released an information paper about the 17th Series of the CPI on 6 November 2017. See the Australian Bureau of Statistics website at www.abs.gov.au

The information paper said that the 17th Series review is a minor review, consisting of an update of the Expenditure Class (EC) weights in line with the latest Household Expenditure Survey, and "a simple examination of structures and methodologies".

Next December, the ABS will implement annual re-weighting of the EC weights as described in the November 2017 issue of SuperTime. There have been only small changes from the EC weights for the 16th Series CPI.

Answers to some questions about the CPI

Q: Why do we want to have our pensions indexed to the highest of the increases in the CPI, the PBLCI and MTAW, rather than just to increases in MTAW?

A: Although increases in wages do lead to increases in retail prices that in turn lead to increases in the adjusted prices used in the CPI, many of the goods used in this country have to be imported, and changes in exchange rates have in the past led to increases in the prices of imported goods before the resulting increase in wages.

Wage increases are based on expected movements in the CPI, but wage agreements often span a period of several years, so they may take a while to catch up with changes in exchange rates.

Q: Why don't we just ask the government to change the way it calculates the CPI?

A: The Australian government does not tell the Australian Bureau of Statistics (ABS) how to calculate the CPI. The ABS calculates the CPI using the international standard developed by the International Labour Organisation (ILO) in 2003, since the main purpose of the CPI is as a measure of pure price inflation, for use as an economic indicator and for making international comparison. It is not suitable for wage and salary adjustment, because it does not allow for price changes other than those due to pure price inflation.



Q: Is there another index that could be used to measure increases in the cost of living?

A: Australia could in theory produce a Retail Price Index that measures changes in actual retail prices. Unfortunately, the ABS does not retain the actual retail prices, and only keeps prices adjusted for quality change. It is curious that we have no way of knowing how much living standards are changing.

Q: Why not use the PBLCI?

A: Although some politicians believe that the PBLCI is a more appropriate index than the CPI, in practice it tracks the CPI fairly closely. That is not surprising, because it uses the same quality adjusted prices as the CPI.

Furthermore, the weighting pattern of the PBLCI assumes that everyone has access to pensioner concessions for rates, pharmaceutical benefits, etc. However, many of our members cannot access the full range of pensioner concessions.

Q: Why has wage growth been so slow in developed economies since the Global Financial Crisis?

A: Economists are still trying to work out why this has happened. They tend to blame it on a lack of confidence on the part of both employers and

employees.

It has also been observed that the relationship between the unemployment rate and wages (the so-called Phillips Curve) has been breaking down.

This is probably because fewer "employed" people are working as many hours as they would like (the international standard says that you are employed if you are in paid work for at least one hour a week).

Q: Why has wage growth been so slow in Australia in the last four years?

A: As well as the CPI, the ABS also produces the Selected Living Cost Indexes (SLCI) for four household types: employee, age pensioner, other government transfer recipient, and self funded retiree.

In addition, it produces the Pensioner and Beneficiary Living Cost Index (PBLCI) that combines the age pensioner and other government transfer recipient households.

Trade union officials apparently believe that they should use the Employee Selected Living Cost Index to measure increases in their living costs, because it is based on the expenditure patterns of wage and salary earners. However, they do not seem to be aware that the prices have been adjusted for quality improvements, and thus do not reflect the prices that workers actually pay.

Superannuation—downsizing legislation

The new downsizing legislation will come into effect from 1 July 2018. It will allow people over 65 who have owned their home for ten years or more to sell it and contribute up to \$300,000 of the proceeds into their superannuation fund without having to meet the work test. You can read a more detailed report about the new arrangements on page 9.

Using superannuation for first home deposit

Legislation to allow people to use their superannuation to save for a deposit for their first home has also become law.

After 1 July 2018, they will be able to access voluntary superannuation contributions made to their superannuation fund after 1 July 2017, including associated deemed earnings (the current deemed interest rate is 4.78% per annum), to purchase their first home.

Each person can contribute up to \$15,000 a year and \$30,000 in total. Contributions can be either pre-tax concessional contributions or post-tax non-

concessional contributions. The contributions will count against the applicable super caps.

For further detail, go to https://www.aph.gov.au/Parliamentary_Business/Bills_Legislation

Proposed welfare cutbacks might affect availability of volunteers

There is another Bill before Parliament, the *Social Services Legislation Amendment (Welfare Reform) Bill*, containing a number of measures designed to make it more difficult to get welfare.

At present, people on Newstart aged 55 to 59 can satisfy the work test by doing 30 hours of voluntary work per fortnight, but this Bill would require them to do at least 30 hours of work per fortnight, of which at least 15 hours must be paid work.

People aged 55 to 59 experience age discrimination and would be forced to waste a great deal of time applying for jobs that they are unlikely to get, and charities and seniors' organisations would find it more difficult to find enough volunteers. A person aged 55 to 59 takes an average of 73 weeks to find another job.

The government is having discussions with the opposition parties and the crossbench senators, but they are facing opposition to this measure and some others in the same Bill, such as mandatory drug testing for some welfare recipients.

Centrelink communication

Centrelink has finally announced that it will no longer publish *News for Seniors*. That is not good news for those who do not have access to a computer.

Centrelink will now communicate with seniors through monthly *News for Older Australians* emails, recorded phone messaging and the media (radio and newspapers). They now use Facebook and Twitter as well.

For further details, including links to their Facebook and Twitter accounts, go to the Centrelink announcement at <https://www.humanservices.gov.au/individuals/news-for-seniors-magazine>

Centrelink staffing

Centrelink has also announced that it plans to outsource work to 1,000 staff from a labour hire firm.

While it has been obvious for some time that Centrelink has been understaffed, it would be more appropriate to hire ongoing staff and train them

properly to help to avoid the errors that currently plague their systems.

See details of our submission to a recent inquiry in digital delivery of government services on page 8.

Changes to British pension transfer rules

The following has been provided by BPiA.org.au.

Recent changes to the British pension system mean that Australians who have worked in Britain must now be aged at least 55 before they can transfer their pension savings to Australia. Previously they could transfer them at any age. Britain has also barred Australia's biggest super funds from accepting transfers.

Moreover, with regard to the UK State pension, about which many British expats and other nationalities who have worked in the UK know very little, British Pensions in Australia [BPiA.org.au] can be contacted to help such SCOA members discover if they may be eligible to apply for and achieve some additional retirement income from the UK. Furthermore, although the UK State pension is currently frozen, BPiA is working with UK expats in Canada and the Caribbean [visit www.pensionjustice.org] to challenge the UK's unfair approach to pension policy, at the forthcoming Commonwealth Heads of Government Meeting in London in April 2018.

In this respect, BPiA's Chairmen met with Malcolm Turnbull, on 12 January to outline the reasons for Australia to take action to force the UK government to modify its State pension policy, so that all UK pensioners' pensions are unfrozen and provided equally and fairly hereinafter.

BPiA has helped hundreds of British expats achieve some UK State pension to enhance their retirement income.

Tax change to hit landlords

The *Treasury Laws Amendment (Housing Tax Integrity) Bill 2017* was passed in mid-November 2017. This new legislation means that owners of second-hand residential property (where contracts were exchanged after 7.30 pm on 9 May 2017) will be ineligible to claim depreciation on certain assets such as air conditioning units, ovens, cook tops, blinds, carpets etc.

However, if they buy new plant and equipment for the same property post 9 May 2017, they can still claim depreciation for those new assets added to the rental property based on the old depreciation rules.

This new legislation means an increased net assessable rental income (prior to tax) from these properties will

effectively increase the annual tax liability on property income when compared to the operation of the previous legislation.

There has been no change to the capital works rules. Those rules mean investors can claim a percentage of construction costs such as buildings or extensions, alterations, improvements to a building or structural improvements such as sealed driveways, fences and retaining walls. These costs can still be written off over 40 years.

If you purchased a second-hand investment property **before 7.30 pm on 9 May 2017**, there will be no change to your annual deductions, as you can continue to claim depreciation based on the previous rules.

This new legislation adds, yet again, an additional level of financial complexity, when considering the purchase of a future investment property and more complex annual return calculations.

Carers' issues

A number of members have concerns about the low priority given to the needs of informal carers. Many of us will become carers for our loved ones, or have already been carers.

Informal carers need respite care, and care packages should contain provision for that. Caring can be very demanding, and carers need a break occasionally so

that they can have a rest and pay more attention to their own health needs.

If informal carers cannot access suitable respite arrangements they will be more likely to put their loved one into aged care accommodation which would cost the government more in the long run. Informal carers should be consulted as part of the assessment process so that their needs can be recognised and taken into account.

Sometimes it is no longer possible to continue to keep one's elderly relative at home, and they must go into aged care accommodation. Family members will visit them regularly for social visits and to monitor the quality of care.

Many family members have concerns about that. They worry that some nursing homes do not have enough appropriately qualified staff to keep the residents clean, safe and well fed.

There should be mandated staffing ratios for aged care homes. There are staffing ratios for childcare centres but not for aged care homes.

Who owns your house?

There was a recent article in the news about an elderly person who had remarried and had signed over an "interest" in their house to their new partner.



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On the surface, this may seem like a proper thing to do.

However, it appears that the person signing over the “interest” did not understand just what they were doing and did not fully understand just what was being signed over. The problem arises because a person can hold various “interests” in real estate. The following deals with the main sort of interests a person can hold in an ordinary residential property.

Most people go to see a lawyer when they are buying or selling a house or other property but even then it would appear that not everyone is totally across just what is happening. If there are at least two people who are owners of a property, then the title deed will specify if they are “tenants in common” or “Joint tenants”. These are the most common types of interests in property that most people will come across during their lifetime. These are the two that will be dealt with here.

The term “tenants in common” means that each person has title to a defined percentage of the property, usually, when two people hold the property it will be half each. But it could be in different proportions.

When two people (or more) hold a property as “joint tenants”, however, they hold the property as an indivisible whole. The main effect of this type of holding is that on the death of either party to the joint tenancy, the property automatically transfers to the remaining holder(s).

From the news report, it seems that the person who signed over the interest to their new partner did not understand that by signing over to a “joint tenancy” with their new partner, they were automatically excluding their children from any future claim on the property.

On the death of either party, the property would automatically transfer to the remaining partner who could dispose of the property as they wish.

It is highly recommended that any transfer of property should be handled by an experienced lawyer and the person transferring the property has to ensure that they are fully cognisant with the full ramifications of just what is being signed over.

Make sure that you ask all and any questions that come to mind so that you are comfortable with what is being signed over. You can also contact an organisation such as the Citizens Advice Bureau (or similar agency), which could assist.

In the ACT, the Law Society has a free legal advice bureau which provides one free consultation for

people with legal problems but please note you are only permitted to use this free service once.

There may be a similar service elsewhere in Australia as well.

Comcare—what’s happening?

Comcare was established under the *Safety, Rehabilitation and Compensation Act 1988* (the Comcare Act).

It started operations on 1 December 1988. At the time, the stated main aim of the legislation was that it be seen as “beneficial” and be seen as a support for injured Commonwealth employees. Over the years since then, the ambit of the Comcare Act appears to have changed.

Nowadays the agencies that use Comcare are charged “premiums” and the parameters of what Comcare covers have become more limited, for example, Commonwealth employees are no longer covered for injuries while travelling to and from work. But then governments of all persuasions have tried to limit costs and outlays to the maximum extent possible.

Those changes which limit Comcare’s liability are (probably) the reason for the reports earlier this year that Comcare has actually shown a profit for the first time ever. Unfortunately, SCOA believes that this has come at the expense of what amounts to “unfair” treatment of quite a few of its “clients”. As one Comcare client said to SCOA, “*It really is no different now to any other insurance company*”. And the recent news reports about the way some insurers have been treating clients (where injured and sick people have been denied benefits) gives an indication of just how badly this can affect people.

A relatively recent change in Comcare’s operations has been the adoption of a set of guidelines called “*Clinical Framework for the Delivery of Health Services*”. All claims are now assessed against this framework.

The clinical framework is basically designed around the premise that every effort must be made to get an injured worker back to work as soon as possible. However, some people are so badly injured that this is not possible. So there needs to be other provisions made for such people.

The only mention of this in the framework is buried on page 14 where it states that “*....not all goals have to be related to return to work. Return to work may not be a realistic goal or there may be insurmountable barriers*



to return to work. In these circumstances treatment is clinically justified when it promotes independence, improves function and participation, or demonstrably prevents the person from significantly deteriorating from their current level of function”.

Having talked to quite a few Comcare clients over the years the need for “realistic goals” for badly injured persons seems to be often ignored as Comcare’s major efforts all seem to be aimed towards getting an injured person back to work in the shortest possible period or, if this is not feasible, trying to limit Comcare’s liability to the absolute minimum.

Overall, it is very hard to assess just how restrictive Comcare has now become as the evidence is basically anecdotal only. The one aspect that Comcare seems to overlook in dealing with its clients is that the clients are unwell and often are unable to “take Comcare on” unless they have either strong family support and/or the financial resources to fight a long and (probably) involved legal action.

It is likely that many people just give up because they are unable to face the prospect of long-term confrontation.

Finally, some advice to all Comcare clients who Comcare refers to a medico-legal specialist. Always, always take a family member or friend with you when you go to see the specialist and ask the family member or friend to take full notes during the consultation. It may be an idea to check that the specialist to whom you are referred is clearly aware of this before you attend for the consultation.

By having someone you know present, it will ensure that you have your own record of what precisely took place during the consultation and are able to make proper and informed comments in relation to the report provided by the specialist to Comcare. One SCOA member has personal experience of a case

where a medico-legal specialist stated that he saw the Comcare client without anyone else being present.

However, the member was able to counter that by stating that they were actually physically present in the room the entire time.

It is always important that you keep accurate and complete records of any discussions you have with Comcare and do not rely on Comcare to do this for you.

Aged Care Complaints Commissioner

People receiving aged care (and their families, representatives and carers) can raise any unresolved concerns about the care they are receiving from their service provider by contacting the Aged Care Complaints Commissioner on phone 1800 550 552. The service is free.

Further details are available at www.agedcarecomplaints.gov.au

Digital delivery of government services

SCOA Australia has made a submission to the Senate Finance and Public Administration References Committee in relation to the committee’s inquiry into the digital delivery of government services. The following is a summary of SCOA’s submission.

SCOA Australia is concerned that the government’s ability to deliver efficient and effective services to the Australian public using information and communications technology (ICT) is becoming increasingly restricted as a direct result of administrative process, rapidly evolving technology and government policy.

During the past twenty five years, successive governments have been outsourcing both ICT infrastructure and the development and maintenance of new ICT projects.

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 theory, this has been done to provide opportunities for the Australian ICT industry, but in most cases multinational firms have won the contracts.

As a result of outsourcing, the ICT knowledge and experience within government departments has been limited, and that has adversely affected the management of the outsourced contracts.

SCOA believes that the outsourcing should be wound back, and that there should be much more testing of ICT systems before they are let loose on the public.

Recent data-matching efforts in government departments have clearly demonstrated the need for a unique individual identifier like the social security number used in other countries, so that data about an individual can be matched without having to attempt to match on name, address, date of birth and other descriptive data.

SCOA supports the introduction of such an identifier, to be allocated to individuals from birth, as done for example in Canada.

SCOA also asked the government to recognise that there are Australians who are unable to use an automated process to interact with government. Systems should be developed to cater for such people.

Data security is another important issue. Data should be made available only to those with appropriate, legislated authority. Data should preferably be stored in this country rather than overseas.

Click on the link to read or download the entire submission <http://www.scoa.asn.au/wp-content/uploads/2017/10/Senate-inquiry-into-digital-delivery-of-government-services.pdf>

Downsizing contributions into superannuation

In December 2017, the *Treasury Laws Amendment (Reducing Pressure on Housing Affordability Measures No. 1) Act 2017* was passed that will, from 1 July 2018, allow the proceeds from downsizing your home to be contributed into superannuation.

From 1 July 2018, when those aged 65 and over sell the home they have owned for at least ten years, they may contribute up to \$300,000 from the proceeds of sale into their superannuation accounts—over and above existing contribution restrictions. Both members of a couple may take advantage of this measure, together contributing up to \$600,000 from the proceeds of the sale into superannuation.

This measure may, in particular, be beneficial to a spouse with a low balance in their superannuation account.

The downsizer contribution will not count towards the contribution caps or be affected by the total superannuation balance test in the year the contribution is made. Also, there is no requirement for the work test to be met.

However, the contribution will count towards the total superannuation balance and transfer balance cap, currently set at \$1.6 million. That means that you are unable to have more than \$1.6 million in your retirement (pension) account. Also, if, after making a downsizing contribution, your total superannuation balance exceeds \$1.6 million, you will not be able to make further non-concessional contributions.

It should be noted, however, downsizer contributions are not tax deductible and will be taken into account for determining eligibility for the age pension. Therefore, selling your home, which is exempt for the age pension asset test, may result in an increase in your assets and income for the purposes of income and asset test for the age pension resulting in a reduction in your age pension.

To be eligible to make a downsizer contribution to your superannuation fund, you must meet all of the following criteria:

- You are 65 years old or over at the time you make a downsizer contribution (there is no maximum age limit).
- The amount you are contributing is from the proceeds of selling your home where the contract of sale was exchanged on or after 1 July 2018.
- Your home was owned by you or your spouse for ten years or more prior to the sale.
- Your home is in Australia and is not a caravan, houseboat or other mobile home.
- The proceeds (capital gain or loss) from the sale of the home are either exempt or partially exempt from capital gains tax (CGT) under the main residence exemption, or would be entitled to such an exemption if the home was a CGT rather than a pre-CGT (acquired before 20 September 1985) asset.
- You have provided your super fund with the downsizer contribution form either before or at the time of making your downsizer contribution.

- You make your downsizer contribution within 90 days of receiving the proceeds of sale, which is usually the date of settlement.
- You have not previously made a downsizer contribution to your super fund from the sale of another home.

Before downsizing your home, you should seek professional financial advice as downsizing may affect your age pension, entitlement to the seniors health card or your ability to make further superannuation contributions as well as any other unintended consequences.

local committees updates

ACT local committee

John Blount, local convener

Email: scoa.act@scoa.asn.au

Phone: 0429 933 598

Apart from offering another interesting speaker, the next ACT members' general meeting on 27 March 2018 will be invited to endorse the ACT Committee membership, including (hopefully) some new faces.

We remain 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. Interested members are invited to contact me directly by email to scoa.act@scoa.asn.au.

Members are also welcome to attend our local committee meetings, which are held at 10.30 am on the second Tuesday of each month (except January) at the National Office in Pearce.

All membership and administrative issues and general queries are now dealt with directly by the SCOA Australia National Office in Pearce. We closed our separate ACT office at Holder at the end of November 2017. However, enquiries or contact (by post, email or telephone) on ACT issues and activities will still reach the ACT local committee using the contact details set out on page 13.

We have an interesting program of speakers lined up for quarterly members' meetings in 2018; we continue to monitor and make representations on ACT issues affecting our members; and our active recruitment campaign continues to attract a steady trickle of new members.

We solicit and welcome your input to enable us to continue to represent you effectively.

For more information about our meetings and recruitment program, go to <http://www.scoa.asn.au/act-localcommittee/>

COTA (ACT Council of the Ageing)

On a cold wet morning, some 41 ACT members attended a presentation at the Southern Cross Club in Woden on 4 December 2017, addressed by Trish Lane, Housing Options Advisor, ACT Council on the Ageing (COTA).

Trish provided a very informative and well-received presentation about COTA including not only its policy and advocacy work but also the benefits it offers for individual members, and was also able to provide information about COTA's work in relation to housing.

There was particular interest in the operation of the MyWay/Seniors Card.

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.

Further information is available at www.cotaact.org.au

ACT Seniors Information and Advisory Line 6282 3777

COTA (Council of the Ageing) ACT hosts a free Seniors Information Line that provides advice and referrals to anyone over 50, or friends, carers and family members of someone over 50.

They can look up information for enquirers, refer them to appropriate services, and/or provide them with information and services. If they do not have the answer to a query, they undertake to do their best to find it for you. Call 6282 3777.

Elder abuse

ACT members heard a very informative address in June from the ACT Disability, Aged and Carer Advocacy Service (ADACAS), which explained the scope and nature of elder abuse, the signs to look out for and organisations that can help an older person facing elder abuse. Financial abuse and misuse can be significant.

A link was provided to the Australian Law Reform Commission's report on elder abuse, released on 15 June 2017, which recommended streamlining laws, a national survey and guidelines for banks.

Go to <http://www.abc.net.au/news/2017-06-15/report-a-once-in-a-lifetime-opportunity-to-stop-elder-abuse/8618768>

Further material is also available in a very user-friendly form in a November 2016 paper by the Australia Institute of Family Studies, "Abuse", which provides an overview of the prevalence and nature of elder abuse in Australia. Topics addressed include: what is elder abuse?; the prevalence and dynamics of elder abuse; risk factors and consequences; particular types of elder abuse; and disclosure and reporting; and prevention opportunities and frameworks.

It can be accessed at <https://aifs.gov.au/publications/family-matters/issue-98/elder-abuse>.

ACT Membership drive

The SCOA Australia ACT local committee has an extensive recruitment program with stalls at shopping centres scheduled for the next few 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 Recruitment program for shopping centre stands 2017/18 (generally from about 8.30 am to about 1.30 pm):

Thursday 15 February 2018, Charnwood Shops

Thursday 1 March 2018, Lanyon Shopping Centre

Thursday 15 March 2018, ACT Seniors EXPO

Thursday 29 March 2018, Chisholm Shops

Thursday 12 April 2018, Gungahlin Marketplace

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

Solar rebates for low income homes in ACT

In a recent submission to the ACT government, the SCOA ACT local committee stated that *"... having regard to both the imperatives of sustainable energy and the increasing cost of household electricity, SCOA believes that it would be beneficial for the ACT government to consolidate and expand its existing arrangements to promote domestic solar, including to meet the particular needs of older Canberrans, especially those who may not have the wherewithal to pay a substantial deposit up front"*.



There has now been some progress in this area. A new program to assist low income households install solar panels was launched in mid-December by the ACT government.

According to the ACT government, the program will help Canberrans living in low income households significantly reduce their energy by offering participants a rebate of up to 60% on costs for the supply and installation of a rooftop solar photovoltaic system with estimated savings of \$300 to \$900 a year.

The subsidy will also cover upgrades for a switchboard and smart meter if required. Participants will have access to an interest free loan to pay back the remaining installation costs over a three year period.

More information about the program can be found here: <https://www.actsmart.act.gov.au/what-can-i-do/homes/Actsmart-household-solar-for-low-income>

Next ACT members meeting

Ainslie Football Club, Wakefield Avenue, Ainslie

Tuesday 27 March 2018 at 10.30 am to 12.00 noon.

Vik Sundar, principal and Managing Director of Chamberlains Lawyers will provide a presentation on wills, powers of attorney and related issues.

Refreshments will be provided.

NSW local committee

Terry Fawl, local convener

Email: scoa.nsw@scoa.asn.au

Phone: 02 9743 2667

Next NSW members meeting

The next NSW members' meeting will be held on

Monday 5 March 2018 at 11.00 am in the Functions Room at the usual venue at the Burwood RSL Club, 96 Shaftesbury Road, Burwood NSW 2134.

There will not be a guest speaker and there is not a specific agenda for this meeting, rather an opportunity for members to have a general discussion about SCOA, what has happened and what does the future look like.

Please ask as many questions as you like and please come armed with ideas and suggestions.

Coffee and biscuits will be available before and during the meeting and members can "stick around" and enjoy lunch in the Bistro after the meeting.

If you have any questions, please contact Terry Fawl by email to scoa.nsw@scoa.asn.au

QLD local committee

George Szykarski, local convener

Email: scoa.qld@scoa.asn.au

Phone: 07 3379 1215

Next members' meeting

The next members' meeting will be held on **Monday 23 April 2018 at 10.00 am to 12.00 noon** at the usual

venue in the Community Meeting Room at the Brisbane Square Library.

Refreshments will be available. Please contact George Szykarski and let him know whether you will be attending by email or phone as shown above.

SA local committee

James Vandenberg, local convener
Email: scoa.sa@scoa.asn.au
Phone: 08 8242 1601

Next informal members' lunch

Fancy a sandwich and a beer with your local convener, James Vandenberg?

James and members of the local committee will be at the Aces Bar and Bistro located in the Central Market Adelaide City every second Tuesday in the month for an informal lunch get together with members. Why not join them?

The next lunch will be on **Tuesday 13 February 2018 at 12.00 noon** and the next one after that on **Tuesday 13 March 2018 at 12.00 noon**.

To see the dates for the remainder of the year, go to <http://www.scoa.asn.au/sa-localcommittee/> or contact James by phone or email as shown above.

TAS local committee

In late October 2017, former local convener Bernie Harrington stood down from this role, due to health reasons. Bernie took on this role back in September 2016 and SCOA would like to thank him for his work and contribution during this period.

We have extended an invitation to all our members in Tasmania to take up the baton, but so far without success.

If you think you have what it takes to keep members engaged in Tasmania and be appointed as a delegate, authorised to operate on behalf of SCOA Australia, we would love to hear from you. You will receive full secretariat support from the staff in SCOA's National Office in Canberra.

Please call the Executive Officer in our National Office on 02 6286 7977 for further details.

VIC local committee

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

Our last General Meeting held 5th December, attracted 34 members who listened to representatives from Challenger Annuities explaining that annuities could

last a lifetime or for a set period. There is a move amongst current retirees to make the family home the bulk of any bequests and spend the balance on themselves. How long this would need to last depended on lifestyle, health and life expectancy, which has increased rapidly in the last 50 years. Residential care was also discussed at length.

A presentation was made to Bob Anderson for his contribution over 23 years as Treasurer of the former Victorian Branch. At its peak, Bob was dealing with 6000 Victorian members.

Two Issues raised and discussed were the indexation campaign and Supertime. On indexation there were several points of view ranging from it is time wasted, a Seniors CPI was needed and what effects keeping to the CPI has on members lifestyle. On Supertime there was a feeling that articles are complicated. Another suggestion was that airing issues in Supertime in simple language and leaving the complicated detail on the web site would be useful. Members interested could then access that detail.

Some members reported they had used BPay for their subscription and found it excellent.

Next members' meeting

Our next General Meeting will be held **Tuesday 6th March at 1pm**. Our guest speaker is from the RACV and they will be giving a presentation on Road Safety for Seniors. Refreshments will be provided and the venue is 1st floor Assembly Hall, 156 Collins Street, Melbourne.

For further information, please contact Chris Baulch as shown above.

WA local committee

Peter Illidge, local convener
Email: scoa.wa@scoa.asn.au
Phone: 08 9387 6094

Next WA members' get-together

Want to get together with SCOA Australia's WA representative and newly minted President, Peter Illidge?

Peter will be hosting a "buy your own sandwich and beer" lunch on **Tuesday 20 Feb at 12.00 noon at the Wembley Hotel 344 Cambridge St Wembley**, and invites you to join him to discuss all things SCOA; tell him what we do well or not so well, or come with ideas for future members' meetings, or talk about the cricket or anything else you wish. Any questions, please contact Peter Illidge by phone or email as shown above.

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.

National Committee

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

National Office

PO Box 107
Mawson ACT 2607
Phone 02 6286 7977
Email scoaaustralia@scoa.asn.au
Website www.scoa.asn.au
Anne Willenborg, Executive Officer

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

How to contact SCOA Australia Local Committees

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

SCOA Australia ACT
John Blount
Local Convenor
P 0429 933 598
E scoa.act@scoa.asn.au

SCOA Australia NSW
Terry Fawl
Local Convenor
P 0412 649 337
E scoa.nsw@scoa.asn.au

SCOA Australia QLD
George Szykarski
Local Convenor
P 07 3379 1215
E scoa.qld@scoa.asn.au

SCOA Australia SA
James Vandenberg
Local Convenor
P 08 82421601
E scoa.sa@scoa.asn.au

SCOA Australia TAS
Currently, there is no local convenor representing SCOA Australia in Tasmania.

SCOA Australia VIC
Chris Baulch
Local Convenor
P 03 9331 6069
E scoa.vic@scoa.asn.au

SCOA Australia WA
Peter Illidge
Local Convenor
P 0439 411 890
E scoa.wa@scoa.asn.au

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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.

Current age pension rates and thresholds

To 19/3/2018	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 20/9/2017

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

When next in Canberra, visit to the National Arboretum

The National Arboretum is a 250 hectare arboretum in Canberra, created after the area was burned out as a result of severe bushfires at Christmas 2001 and in January 2003 which destroyed 500 homes and killed four people. The landscape was left blackened and barren. The ACT government of the day believed the best way to recover the area was to establish an arboretum which today consists of around one hundred forests and several specialty gardens boasting threatened, rare and symbolic trees from around the world. The site has been planted since 2005 and includes ceremonial trees planted by visiting heads of government, kings and queens, princes and princesses and ambassadors and celebrities. It was officially opened in February 2013. After you have strolled through the Himalayan Cedar forest or the cork forest, and climbed all the way to the top and admired the wedge tailed eagle (made out of scrap metal) and taken in the spectacular views of Canberra, make your way to the visitors' centre and enjoy a coffee or glass of wine.

You can even get married there.

