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## In this issue

- Message from the President
- Notice of 2018 AGM
- Death of former Federal Council President Gordon Johnson
- Changes to CSC 2018 Payment Summary
- Aged Care Quality and Safety Commission
- Your health records online
- Australian Council of Public Sector Retiree Organisations
- Scams and unsolicited offers
- Age pension thresholds and limits
- Local committees updates

## Consumer Price Index (CPI) June Quarter 2018

- CPI increase for 12 months to 30/6/2018 was 2.1%.
- CPI increase for 6 months to 30/6/2018 was 0.8%.
- CPI increase for 3 months to 30/6/2018 was 0.4%.

## Message from the President

Hello all! I hope winter is going well for you and that you have all availed yourself of the government's unusual largesse and had your flu shots. I have been laid low myself for a couple of weeks this winter but my GP assures me that given my age, it could have been far more serious if I hadn't had my shot.

We have continued our visits to anyone we think can help us with our core issues of indexation and taxation of PSS and CSS pensions. We have also employed an experienced researcher who is helping us with background material. We are becoming more aware that policy is not generally made in party rooms of cabinet but in a host of other venues. By the time a policy gets to somewhere in the Parliament it has been well prepared and is ready for endorsement.

We are also being reminded that an appeal to social justice or fairness rarely works in approaching a political party. The deciding factor is rarely even money or fiscal impact. It's the impact on the voter that counts. Although we were always vaguely aware of this rather cynical but pragmatic state of affairs, our research on how other issues have got up has reminded us.

Going forward with all this, we are going to need the support of a handful of volunteer members in all the States and Territories. We are developing a program of visits. However, we will not expect volunteers to cold canvass politicians. We have developed some briefing material and guidelines and in any case our office will coordinate and organise any visits. We are working on identifying those politicians who should be able to help the SCOA issues. I will do my bit in Western Australia.

It has been suggested that we write to both the Prime Minister and the Leader of the Opposition asking for their attitude to CSS and PSS pension taxation and indexation. For instance, do they recognise there is an issue with taxation and indexation that at the least is inconsistent or at worst blatant cynicism knowing that if the Federal Government prevaricates long enough, we will all die off having never received the pensions we are entitled to. I am working on a suitable draft to take to our National Committee.

On a completely different but related issue, I had a call from two of our more senior members (no names but both in their 80s) asking firstly about phone scams and secondly about passwords. They both had computers and were IT literate through their grandchildren. So I thought I would pass on the advice I have been given.

If a caller says they are from the ATO, Telstra, Centrelink, Microsoft, your local town council or a lottery, or an insurer saying you have had a car accident and is entitled to a refund, be suspicious. Unsolicited calls from these organisations are most unusual. Take their number, ask for the name of the individual making the call, check the number with the real organisation's number and if it is different, ignore the call. If they call again, tell them you know it's a scam and hang up. If the scam call is from the ATO, get them to quote your TFN. Of course they can't.

Only pay by credit or debit card over the phone if you know the organisation, like your power or gas supplier where you have the details on an official invoice. For anyone else, use bank transfer and only if you are satisfied the invoice is genuine for a service or article you have actually received.

Code breaking has come a long way from the days of Bletchley Park during WW2. A medium sized computer with a suitable program can crack an 8 letter single case password which has something like 180 billion possibilities in less than a minute. Using upper and lower case, digits and symbols makes it harder for the cracker but it can be done with just more computer power. What makes it easier for the cracker, however, is what made breaking into the German Enigma Machine at Bletchley Park possible, the use of common words like family or pet names, suburbs or towns, even birthdates. (A lot of German coding clerks even used swear words as their key word indicators, that's passwords really, to their undoing. The very bright men and women at Bletchley Park were on to them in a flash).

The solution is not necessarily to change the password regularly (incidentally, "password" is not a good password) or have one that is a nonsense combination of letters, digits and symbols that is hard to remember, but a phrase of three or four words that you can easily remember. Throw in a symbol or two, a digit or so and a word in another language. It should be safe enough to use on all

your important logins. For less important logins you can use something simpler. And don't write passwords down anywhere near a computer. Inside the broom cupboard maybe, where it is not easily seen. And make sure you have a good, regularly updated internet security program installed on your computer. See also page 6.

Finally, and for all of those in other States, as a West Australian, thank you for the recent extra GST bail out. WA has rarely if ever been able to pay its way and relies on handouts from other States, mainly NSW and VIC, to get by. WA politicians seem most unwilling to acknowledge this, so I will.

Keep well this winter. We need you to stay alive and healthy.

*Peter Illidge, President*

## Notice of 2018 Annual General Meeting

Notice is hereby given that the 2018 Annual General Meeting will be held on **Tuesday 30 October 2018 at 10.00 am** at the Brisbane City Council Library Community Room, Ground Floor, Brisbane Square, 266 George Street, Brisbane.

Under Rule 26 (2), in addition to any other business that may be transacted at the meeting, the business of the Annual General Meeting is:

- a) To confirm the minutes of the last Annual General Meeting and of any General Meeting held since that meeting; and
- b) To receive from the committee reports on the activities of the association during the last financial year; and
- c) To elect members of the committee, including office-bearers; and
- d) To receive and consider the statement of accounts and the reports that are required to be submitted to members under s. 73 (1) of the Act.

In the May 2018 issue of SuperTime, SCOA Australia called for nominations for election to be an office bearer of the association or for a position as a member of the National Committee. By the deadline of 30 June 2018 (SCOA Rule 15 (2)), SCOA had received a number of nominations that does not exceed the number required, so no election is

required. The appointments of those nominating will be confirmed at the Annual General Meeting in Brisbane on 30 October 2018.

In addition, as there are no special resolutions to be considered at this meeting, a proxy form has not been provided.

However, if some of you want to have your vote recorded, for example accepting the Treasurer's report and financial statements and audit report, please call the National Office on 02 6286 7977 and we will send one out to you.

If you have any questions, please call the Executive Officer on 02 6286 7977 or send an email to [executive@scoa.asn.au](mailto:executive@scoa.asn.au)

## Death of former SCOA Federal Council President Gordon Johnson

One of SCOA's long-time supporters, Alfred Gordon Johnson, died recently at the age of 95.

Gordon Johnson's involvement with SCOA began in 1984 when he was instrumental in establishing the ACT Branch under the former Superannuated Commonwealth Officers Association Federal Council structure. He subsequently became the President of SCOA's Federal Council and over the next thirteen years worked tirelessly on a wide range of SCOA interests ranging from successfully achieving full reversal in November 1989 of the 2% cut in public sector pensions imposed by the government in October 1986, and improved eligibility for reversionary pensions and attempts to improve the indexation of pensions.

Gordon stepped down from the SCOA President's role in 1997 but didn't stop there, quite the contrary. He went about setting up the Australian Council for Public Sector Retiree Organisations (ACPSRO), an umbrella organisation with members including SCOA, the Defence Force Welfare Association and eight similar organisations across Australia. See page 5.

Gordon Johnson finally retired at the age of 80 but remained active and enjoyed many more years of travelling around the globe with his wife.

*Vale Alfred Gordon Johnson.*

## Changes to your CSC payment summary

Many members contacted SCOA in early July 2018 after they received their payment summary from the Commonwealth Superannuation Corporation (CSC) and discovered that the amount usually showing the 10% tax offset was not included in this year's payment summary.

When SCOA became aware of this, we immediately contacted the CSC and received the following information:

So that your 2017-18 tax return is easier to complete, the Australian Taxation Office (ATO) has made some changes to what is reported on PAYG summaries—these changes apply to all superannuation funds, not just CSC. This means some of the information about your pension that used to be displayed on your summary is now reported directly to the ATO.

In particular, your tax offset amount has already been reported to the ATO and is not included on your statement. The offset will still be applied to your pension, but now the ATO will calculate your offset and ensure that you still enjoy its benefit.

The specific changes depend on your age.

### If you are 60 or older:

- The ATO no longer requires the tax offset to be shown on the statement—we have already reported this amount to the ATO so you do not need to enter it yourself when completing your tax return.
- Your payment summary includes more information, including tax-free amounts. You may not have seen this information on your summary before, but it does not change the amount of tax you pay.

### If you turned 60 last financial year:

- You will have received two payment summaries, one covering the time up until you turned 60, and one for the period after that.

### NOTE

Some people have been asking for a replacement PAYG statement that includes the offset amount.

However, because of the new ATO requirements, we aren't able to issue a statement that shows the offset amount.

More information about these changes and why they were made is available on the ATO website at [www.ato.gov.au](http://www.ato.gov.au) or by phoning 13 28 61.

You may also wish to explore Tax Ruling LCR 2017/1 with explanations of some recent law changes affecting CSS and PSS pensions. The Tax Ruling can be accessed at <https://www.ato.gov.au/law/view/document?DocID=COG/LCR20171/NAT/ATO/00001>

## Aged Care Quality and Safety Commission

On 18 April 2018, the federal government announced significant changes in relation to aged care which, it was said, would ensure that Australians in the aged care system are better cared for, through raising the quality benchmarks that homes must meet.

Aged care regulation, compliance and complaints handling will be brought together in a new and independent Aged Care Quality and Safety Commission.

The establishment of the Commission is in response to the "Review of National Aged Care Quality Regulatory Processes" by Kate Carnell and Professor Ron Paterson in 2017, set up by the Minister for Aged Care, Ken Wyatt, after the failures at the Oakden Older Persons Mental Health Service.

The review found that the current aged care regulatory framework is fragmented and does not adequately provide the assurance the community expects and recommended consolidating Australia's aged care oversight powers into a single independent Commission.

Minister Wyatt stated that "The unified new Commission will be a responsive, one-stop-shop to prevent failures, highlight quality concerns and have them quickly rectified".

The new Commission will commence from 1 January 2019 and will bring together the functions of the Australian Aged Care Quality Agency, the Aged Care Complaints Commissioner

and the aged care regulatory functions of the Department of Health.

The government announced that the new Commission will develop a transparent ratings system, showing how individual nursing homes perform against Aged Care Quality Standards. Providers will start being measured against new and much more consumer focused standards on 1 July 2019 and the results will be able to be compared on the [My Aged Care](#) website.

The new Commission is to have a Chief Clinical Advisor who will provide advice to the Commission, particularly on complex clinical matters, and will deal in part with the misuse of physical and chemical restraints. The Commission will also consult with the sector on the introduction of a Serious Incident Response Scheme.

These changes have been welcomed by advocacy bodies for older Australians which will be monitoring the effectiveness of these arrangements.

## Your health records on line

The media, print, paper, social, has been full of it recently so this is merely a reminder.

For some time, a process has been underway to upload every Australian's health records to an online portal known as My Health Record. The process and ongoing management of the system is in the hands of the Australian Digital Health Agency (the Agency).

According to the Agency, the system has strong safeguards in place to protect the health data and is subject to some of the strongest legislation in the world to prevent unauthorised use. It is supported by the medical health sector who believe that having everybody's health records online and easily accessible will deliver better health outcomes for patients and their treating doctors and specialists.

Nevertheless, others have raised questions regarding the privacy of such information and a number of associated risks including hacking of the database; the information falling into the wrong hands or used to prevent people from taking out life and other insurance policies.

Every Australian will be offered a My Health Record unless they choose not to have one. So, if you have any concerns about your health record being online, you have the opportunity to OPT OUT from 16 July to 15 October 2018.

If you do not want your health record online, you will be able to opt out by visiting the My Health Record website at <https://www.myhealthrecord.gov.au/for-you-your-family/howtos/opt-out> or by calling 1800 723 471 for phone based assistance.

For more information, go to [www.digitalhealth.gov.au](http://www.digitalhealth.gov.au)

## Helping older Australians into work

The government has announced the establishment of the Career Transition Assistance (CTA) program to help older workers develop new, in-demand skills for today's labour market.

Initially, ten organisations have been selected to deliver the program in five employment regions in Ballarat (Victoria); Somerset (QLD); Central West (NSW); Adelaide South (SA); and Perth North (WA). The locations were chosen to reflect a range of labour market conditions and because they cover both metropolitan and regional areas and also have a sufficient number of mature age job seekers.

The program is part of the government's Mature Age Employment Package announced in the 2017/18 budget. It will commence on 2 July 2018.

For more information visit [www.jobs.gov.au/career-transition-assistance](http://www.jobs.gov.au/career-transition-assistance) where you can also find a complete list of the organisations offering the service.

## Australian Council of Public Sector Retiree Organisations

*We have received the following from John Coleman, former President of SCOA (Federal Council) and SCOA's representative on ACPSRO's Board*

As SCOA's representative on ACPSRO, I have been asked to write this article about what ACPSRO

does and more importantly, the relevance of that to you as a member of SCOA. Some of you may remember that I have held various positions with SCOA in the National Office in Canberra since 2002 until about two years ago. My passion for social justice and more particularly for fair pension indexation is as strong as ever, and that is why I took up a position on the ACPSRO's Committee several years ago and am happy to represent SCOA on that Committee.

ACPSRO is a peak organisation that has as its members Commonwealth and Military, State and Territory public sector retiree organisations. Like SCOA, it is a not for profit, non-political organisation. Its Committee meets monthly in Canberra. The number of people represented by its grass roots organisations is in excess of a million when dependants are included.

The founding father of ACPSRO was the late Gordon Johnson who with two other colleagues founded the ACT Branch of SCOA in 1984. He later became SCOA's Federal President. In 1997 Gordon resigned as the National President of SCOA and formed ACPSRO, acknowledging the need for a bigger, louder voice to represent issues affecting former public sector employees. See page 3.

Due to its relevance to all public sector superannuants, pension indexation remains the highest priority for ACPSRO. After many years of lobbying by ACPSRO and its member organisations, ACPSRO decided that success with the indexation campaign was unattainable until there was a basic awareness and understanding across the whole community, including the Parliament, that the CPI was a most unfair way to adjust any income if the recipient's standard of living relevant to the rest of the community wasn't to slide backwards.

ACPSRO has come to realise that, as there is generally little public empathy for public servants, either working or retired, indexation needed to be pursued in a far wider community context. CPI indexation does affect many other Australians such as Newstart recipients as well as many wage earners.

ACPSRO has changed its strategy to gathering information about the extent of quality adjustments that are made by the Australian Bureau of Statistics (ABS) to the CPI, which



severely compromise its ability to report the real ship prices we are all obliged to pay.

A joint ACPSRO/SCOA Freedom of Information request to the ABS revealed that the extent of quality adjustments far exceeded our expectations. Credible estimates of the extent of CPI quality adjustments are in the order of 1 to 1.5% p.a. The compounding effect of that is clearly significant.

ACPSRO has been meeting with MPs to initiate a discussion with the Parliament, and hopefully the media, about the shortcomings of the CPI as an income indexation tool, and as a first step to break down the myth that it measures the movement in the real, everyday prices we all pay.

Our mantra to MPs is that we live in a country where the Parliament doesn't even know the real cost of living, as measured by actual prices we all pay. That should surely create interest in the Parliament and the media, fingers crossed.

A recent meeting between our President and Greens Senator Siewert resulted in her promising to raise the issue in the Parliament.

ACPSRO's Tasmanian member organisation, the Tasmanian Association of State Superannuants, is soon to meet with Independent MP Andrew Wilkie to discuss with him the CPI's shortcomings as an income indexation tool and, more importantly, that Australia has no adequate measure of the real cost of living.

Recently, we have had several letters published in the Fairfax media refuting media articles which claim that the CPI measures living standards. Our letters have explained CPI indexation shortcomings in a much needed wider community context.

Back in 2014, ACPSRO strongly supported the opposition by a wide range of retiree organisations (both private and public sector) opposing the then Abbott government's announcement that it would use the CPI to index the age pension. Due to the widespread community opposition, the government dropped the proposal. This was a good example of having our indexation issue discussed in a far wider context than was done previously.

You might like to go to ACPSRO's page on SCOA's website at <http://www.scoa.asn.au/acpsro/> and read some of the many documents available.

## Are you paying to receive paper bills?

Don't. Many consumers are not aware that they may be eligible to receive paper bills without paying a fee if they have a need to do so.

It turns out that many companies offer exemptions from fees and charges associated with paper bills and members of the community who don't own a computer or without access to the internet and those who rely on receiving their bills in paper form are encouraged to contact their various providers and request an exemption.

The exemptions may be available to consumers who are seniors, registered for a concession, receive income support for example the age pension, or for a range of other reasons.

A number of consumer protection agencies across Australia recently launched an education campaign to encourage consumers to stop paying unnecessary fees to receive paper bills and you can read more about the campaign and find out if you are eligible for an exemption on the [Australian Consumer Law](#) website.

## Unsolicited offers to buy your shares

This article is a warning of a scam that can cheat you.

By way of a hypothetical example, assume that a couple, Fred and Marge, inherit a small parcel of shares from Marge's father's estate. These shares are in a well-known Australian company and they have no other shares. They also have no interest and knowledge of the share market.

One day, out of the blue, they receive a letter offering to buy their shares. The letter informs them they do not need to open an account with a stock broking firm, nor will they have to incur any expenses. All they need to do is sign and return an enclosed authorisation and a cheque will be posted to them. So easy!

The offer is entirely legitimate and in time Fred and Marge do receive a cheque for the promised amount.

Where is the scam? The price offered to Fred and Marge is well below the current market price. Had Fred and Marge sold their shares through a stock broker, even after the broker's commission they would have received significantly more.

Unfortunately, there is nothing illegal in making unsolicited offers. Lists of shareholders can be obtained from public companies and the scheme operators can make a tidy sum out of unsuspecting shareholders.

If you receive such an offer and you are unsure, seek advice from your accountant, approach one of the several broking firms in your city or contact an organisation like the Australian Shareholders Association or Australian Investors Association. You can also check the current price of shares in the newspaper or online at [www.asx.com.au](http://www.asx.com.au)

Further information can be found on the government's ASIC site at <http://asic.gov.au/about-asic/contact-us/how-to-complain/unsolicited-or-unexpected-offers-to-buy-your-shares/>

## Age pension thresholds and limits

This information replaces the table which used to be included at the back of this newsletter. The information is also available and will be kept up to date on SCOA's website at [www.scoa.asn.au](http://www.scoa.asn.au)

The current basic age pension is \$826.20 per fortnight for a single, \$622.80 each for a couple. It is adjusted (indexed) twice a year in September and March. Eligibility for the age pension is determined through an assets test and an income test.

The assets test limits are indexed once a year on 1 July and the cut off limits depend on a person's marital status and whether the person is a home owner or not.

The income test is adjusted twice a year with the cut off limits for singles or couples for the full pension or a part pension indexed in concert with the age pension in September and March.

To see the tables at SCOA's website go to <http://www.scoa.asn.au/health-and-aging/>

See also the Department of Human Services website at <https://www.humanservices.gov.au/individuals/services/centrelink/age-pension#group-125>

## ACT local committee

### Next members' meeting

The next ACT members' meeting will be held on **Monday 3 September 2018 from 10.30 am** at the Ainslie Football Club. A representative of the Commonwealth Superannuation Corporation (CSC, which looks after our CSS and PSS super), Ms Scarlett McKrone, will provide a presentation for ACT members and answer questions.

Refreshments will be provided.

### ACT committee convener's report

Our local committee has continued to meet monthly at the National Office.

The ACT committee's annual recruitment program has now broken for the winter and will resume in September.

We met with the ACT Shadow Minister for Seniors, Urban Services and Heritage (Nicole Lawder) on 26 April 2018, flagging a range of concerns and meeting with a sympathetic hearing.

In response to an invitation from the ACT Chief Minister, on 5 June 2018 we attended the community briefing/lock-up for the 2018/19 ACT budget, as well as on 7 June the ACTCOSS briefing on the budget and its implications.

In contrast to indications a couple of years ago that the curtailment of relevant concessions might be on the cards in a period of budget stringency, this budget sees a consolidation of concessions and some positive initiatives of benefit to seniors.

Although SCOA is but one voice among many in making ACT budget submissions, there is no doubt that the small additional weight we add is worthwhile and justifies the continuation of our modest efforts in maintaining contact with, and

making representations to, ACT government and politicians.

The ACT budget includes a number of measures relevant to issues specifically raised in the SCOA Australia ACT local committee budget submission to the ACT government.

- A short-term provision of \$1.598 million is made for NDIS transition, as a safety net for the most vulnerable “to provide emergency funding for people with disability with high and complex support needs not met by the NDIS”. Also relevant is the government’s decision to restore support (\$107,000 in 2018/19) to Self Help Organisations United Together (SHOUT), supporting self-help groups in the ACT.
- Free off-peak travel on public transport for seniors will be continued for a further twelve months. Also, the government will continue to operate a flexible transport system for passengers who currently have difficulties using fixed route public transport services.
- The existing bulky waste service for concession card holders will be continued for a further two years. Also, following the provision of green bins in Weston Creek and Tuggeranong, the rollout of green bins is planned for Belconnen in September 2018, followed by the remaining roll out across Canberra.
- We had also expressed concerns in relation to the impact of rates increases and the need to index the rebate cap for concessional rate payers. The government will expand the General Rates Aged Deferral Scheme by removing the income and unimproved land value thresholds; all property owners aged 65 and over with at least 75% equity in their home will be able to defer their annual general rates payments until such time as the property is sold. However, the rebate under the General Rates Concession for eligible households remains frozen at \$700.

Health provisions affecting seniors has also been a matter of continuing concern. Relevant budget measures include:

- A significantly increased provision (from \$1.173 million in 2017/18 to \$9.85 million in 2018/19) and subsequent years) to expand the *Hospital in the Home* service so that 3,000 people can be cared for in their own homes and through community health centres.
- Continued funding will be provided for the Older Persons Mental Health Treatment Service (initially funded as a pilot in 2017) providing additional mental health support in residential aged care facilities.
- The ACT government will provide \$500,000 over three years to the Health Care Consumers Association for initiatives to help patients, including the elderly, better navigate the health system.
- \$2 million is provided to develop a walk-in centre in the Weston Creek region, expected to open in 2019.

Other budget measures particularly affecting our members in Canberra include:

- The Pensioner Duty Concession Scheme will be continued for a further year; this assists eligible pensioners to move to more suitable accommodation by charging a concessional rate of conveyance duty.
- Existing pensioner concessions for water and electricity were replaced from 1 July 2017 by a combined water/electricity concession available to all pensioners, whether they rent or own. The combined rate of \$604 is now increased to \$654.
- A Seniors Rights Service will be established as part of the Legal Aid Commission to provide targeted services for older Canberrans who are experiencing, or are vulnerable to, elder abuse. (Although only \$100,000 is provided for 2018/19, rising to \$175,000 in 2019/20).
- An existing provision of \$80,000 for grants to organisations for initiatives for veterans and seniors will be split into two separate provisions of \$80,000 each for veterans and seniors.

John Blount, Chairman/Convener ACT



# Giving Back



## Insurance for a Cause

COTA Insurance is one of Australia's only not for profit insurance providers. Funds generated from COTA Insurance supports important COTA programs that can improve the health and wellbeing, social connectivity and participation of older people.

COTA Insurance was Australia's first, therefore most experienced, insurance specialist for older Australians.

Policies were developed in conjunction with globally respected insurance underwriters specifically with seniors needs in mind.

Over 13,000 Australians nationally are with COTA Insurance, supporting the cause.

Their expertise and quality cover makes choosing COTA Insurance, and the causes COTA supports, an easy decision.

Before you renew your insurance, call COTA and make the change that makes a meaningful difference today!

**Plus, especially for being a SCOA member, get a**

# \$50

**WISH Gift Card**

For each selected COTA Insurance policy you take out over the phone by 31 December 2018

Conditions apply

**1300 1300 50**  
reference code: SCOA50

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Offer ends 31 December 2018 and is only available to Australian residents aged 18 years or above who are new COTA customers. To be eligible to receive a \$50 Woolworths WISH Gift Card, you must purchase a new COTA Home, Car, Caravan & Trailer, Boat, Landlord or Travel Insurance policy by calling 1300 1300 50 and quoting the code 'SCOA50'. Only available to policies with a total premium of at least \$200. Offer only applies to new policies and does not apply to existing policies or renewals or variations of existing policies. Cannot be used in conjunction with any other offer. Full terms and conditions available at [cota.com.au/giftcard](http://cota.com.au/giftcard). Example: Travel Insurance, Insurance and Membership Services Limited ABN 59-057 159 746, AR No 240235 trading as COTA Insurance, arranges these insurances as agent of the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 500 122 850, AFSL No. 234708. Pleasurecraft Insurance is issued and managed by Club Marine Limited ABN 12 021 588 347 AFSL No. 230956 as agent of the insurer Allianz. For travel insurance, Insurance and Membership Services Limited trading as COTA Travel Insurance (COTA) is an authorised representative (AR No 240235) for Caravela Special Risks The Limited (Caravela) ABN 61 123 083 174, AFSL Licence No. 240461, and is arranged and managed by Caravela and underwritten by certain underwriters at Lloyd's. Insurance and Membership Services Limited trading as COTA Insurance acts as a referee only and does not make any recommendation or give any opinion about this insurance. We do not provide any advice based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. If you purchase a COTA Insurance policy, we will receive a commission which is a percentage of the premium. We also receive a marketing allowance from Allianz which is a percentage of the total premium earned on Home and Landlord (excluding flood), Motor and Caravan and Trailer policies arranged by us with Allianz (including renewals). If the agreed premium threshold is met, we will also receive a percentage of the profit which exceeds the agreed profit threshold for Home and Landlord (excluding flood), Motor and Caravan and Trailer policies arranged by us with Allianz (and certain renewals) in each calendar year. Ask us for more details before we provide you with any services.

## Discontinuation of APIA rebate on ACT CTPI for seniors

ACT members may recall that SCOA has previously advised that APIA was offering a \$75 rebate on ACT Comprehensive Third Party Insurance for seniors who registered in advance with APIA.

It has now been brought to our attention that this has been discontinued. Enquiries to APIA confirm that this is the case; they now describe the rebate as a one-off offering “that was only for new CTP customers to APIA”, although this was never stated at the time. Nor has there been any announcement that we have seen concerning the discontinuation of the rebate.

Members may therefore have since opted for an APIA CTPI, or renewed with APIA, in the expectation that the rebate would be forthcoming. They may wish to consider other options in the future.

## June 2018 members’ meeting

On 4 June 2018 around 50 ACT members attended a presentation at the Southern Cross Club by Member for Fenner and Shadow Assistant Treasurer, Dr Andrew Leigh. Dr Leigh spoke about the recent federal budget and engaged in a lengthy discussion and Q&A session which was much appreciated by those present.

## Park’n Ride in the ACT

A member has noted that a retired person seeking to utilise Park’n Ride after the morning peak hour may find that there are no available parking spaces left; the ACT scheme has apparently been so successful!

This raises the question of whether some mechanism might be found (for example a small number of time limited spaces) to ensure that not all parking spaces are taken up by commuters in the morning and therefore occupied for the rest of the day.

We would welcome feed-back from members as to whether they have encountered this problem or would utilise Park’n Ride if there were available spaces during the day. Please contact SCOA ACT at [scoa.act@scoa.asn.au](mailto:scoa.act@scoa.asn.au)

## NSW local committee

### Next members’ meeting

The next NSW members’ general meeting will be held on **Monday 3 September 2018 at 11.00 am** at the usual venue at the Burwood RSL Club, 96 Shaftesbury Road, Burwood NSW 2134. At the meeting, we will discuss the format of future get togethers.

Members with an email address will receive an email reminder about a week before the meeting which will include further details regarding a potential guest speaker.

If you have any questions, please send me an email at [scoa.nsw@scoa.asn.au](mailto:scoa.nsw@scoa.asn.au) or call National Office in Canberra on 02 6286 7977.

*Terry Fawl, NSW Local Convener*

## QLD local committee

### Members’ meetings

Remember the good old days when lots of members showed up to our Queensland members’ general meetings. Fifty, sixty or even more of you.

Unfortunately, the number of members attending general meetings continues to dwindle, so instead of continuing with these big arrangements, the Queensland local committee has decided to try a different format, one that has been introduced in South Australia with great success and is being trialled in WA and NSW.

No more formal meetings. Instead, we will meet for an informal buy-your-own-beer-and-sandwich lunch on **the third Tuesday in every month at the Paddington Tavern, 186 Given Terrace in Paddington**. A bus runs past the front door, and off street parking is also available (although cars and beer don’t mix too well).

Spring is coming, the weather is warming up and being outdoors, the place is not very noisy so we can hear what we are saying. If we continue this way, we can find a different venue once the weather starts to get colder. More about that later.

Discussion can be about SCOA and for example the upcoming Annual General Meeting (which will be held in Brisbane on 30 October, so please mark your diaries), or we can talk about anything else.

So, I will be waiting for you at the **Paddington Tavern on Tuesday 18 September 2018 at 12.00 noon** for a bite and a chat.

*George Szyllkarski, QLD Local Convener*

## SA local committee

### Recent members' meeting

Seven SCOA Australia SA members attended the informal lunch meeting in Adelaide in May at the Aces Bar and Bistro.

As there was little new to report on SCOA matters, the conversation was mainly about travel and what people had been doing or what they planned to do on their upcoming holidays. One of our members, Phil Dutschke, entertained us with a movie, on his iPhone, of a Scottish Piper welcoming people off the local Steam Ranger tourist train as it arrived at the Strathalbyn station recently.

Aces Bar and Tavern tends to be pretty noisy around lunch time, and after a successful trial in July of a new venue, it has been decided that in future we will meet at the **Metropolitan Hotel located on the corner of Grote and Pitt Streets Adelaide.**

### Next members' general meeting

A General Meeting will be held on **Monday 10 September 2018 at 10.30 am at the Pilgrim Hall, 12 Flinders Street, Adelaide.**

Please check the SCOA Australia SA page on SCOA's website for further details about the General Meeting and the dates of the upcoming lunch meetings, or contact James Vandenberg by email to [scoa.sa@scoa.asn.au](mailto:scoa.sa@scoa.asn.au) or call National Office on phone 02 6286 7977.

## TAS local committee

Good news. The Tasmanian members can have a local representative again with Colin van den Hoff

having agreed to take on the role of Tasmanian local convener, initially for a period of six months.

The name sounds familiar? Not surprising. Colin van den Hoff is a former Federal Councillor and President of the former Tasmanian Branch and familiar with what SCOA is all about.

To get an idea of what members want in Tasmania, Colin van den Hoff is currently working with National Office to conduct a survey of all Tasmanian members regarding the forming of a local committee and members' interest in meetings, events etc. The survey will be sent to Tasmanian members by mail and email in the near future.

If you have some ideas for the local committee, or would like to offer your assistance to Colin, please contact Colin by email at [scoa.tas@scoa.asn.au](mailto:scoa.tas@scoa.asn.au) or call National Office in Canberra on 02 6286 7977.

## VIC local committee

*We have received the following from new VIC local convener John Barrett.*



Earlier this year I took over the role of Convener of the SCOA Australia Victorian local committee, replacing Chris Baulch. I worked for Medicare from 2004 until 2015, at first in their call centre ("Welcome to Medicare Australia, this is John, how can I assist you?"). After a while I moved to the auditing and compliance area and was also a CPSU delegate for most of my tenure there. I retired in 2015 and joined SCOA almost straight away.

In retirement I have been having the best time of my life.



My wife, Marjorie, and I did a grand tour of Europe in 2015, immediately after I finished work. We explored France, England, the Netherlands and Germany by tandem bicycle. We have had two more overseas vacations since then, while the tandem remained in our garage. I occasionally ride the tandem with a blind or vision-impaired rider on the back. I became a grandfather in 2016 and my daughter is expecting another baby in September this year.

I appreciate the assistance I have received from other Victorian local committee members, especially Chris Baulch, my predecessor in the role, and I look forward to becoming better acquainted with my fellow SCOA Australia members in the years ahead. Please contact me by phone on 0466 252 413 or send me an email to [scoa.vic@scoa.asn.au](mailto:scoa.vic@scoa.asn.au)

### June Members' General Meeting

Our General Meeting in June attracted 25 members with six apologies. This was the first meeting in a return to St Michael's, a venue we had previously used. It is our intention to continue meetings at St Michaels, being a better venue and slightly lower cost than Assembly Hall. It was also the first meeting chaired by the new local convenor, John Barrett.

Members welcomed Rosemary Cameron, Executive Officer from the Royal Historical Society of Victoria. Rosemary outlined the establishment of the Society in 1909, eight years after federation, and its growth. The objectives of the Society are the collection, organisation and publication of authentic historical records not only for Victoria but Australia as well. The Society is looking for more volunteers, having two paid staff. Rosemary pointed out that they do not have genealogy records, their records being of events, people and locations.

Two members were attending for the first time and were welcomed. A member raised the question how Centrelink regard income from trust accounts. General discussion followed on the, mainly, poor performance of Centrelink. Don Campbell reported on his visit to Adelaide to be present at the National Committee's general meeting there in April (the purpose of which was to get members' agreement to a number of rule changes). Barry Schafer provided comments on

the declining membership and the reasons for that. He added we need a way forward in the face of this situation.

### Next members' meeting

Our next meeting is **Tuesday 4 September 2018 at the Waratah Room, 1<sup>st</sup> floor, St Michaels Building, 120 Collins Street in Melbourne.** The meeting will commence at 1 pm and we have a guest speaker from the Royal Society of Victoria, Dr Douglas McCann (to be confirmed). There is a lift to the first floor and refreshments will be available.

*John Barrett, Local Convener*

## WA local committee

### Next members' meeting

Don't forget, Peter Illidge will be waiting for you to join him for an informal lunch at noon on **Tuesday 21 August 2018 at the Wembley Hotel, 344 Cambridge Street in Wembley.**

Please note, Peter will be away from late August until early October, so there will be no lunch meeting in Perth in September, but he will be back at the Wembley Hotel on **Tuesday 16 October.**

## Join the Qantas Club through the SCOA Qantas Club Scheme



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

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



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

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

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

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

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

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

Number of copies: .....



### planning for and copng with bereavement

a guide to what to do, how to do it and when to do it  
before your spouse or partner or other loved ones die.



Name: .....

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BSB: 112-908

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



## General tax issues

The information on this page reflects the legislation as it currently stands. Please note, SCOA is not licensed to give financial advice. The information on this page is provided purely as information to our members. Where information has been provided on the basis of the 2017/18 tax year that means the government has not yet announced the figures for the 2018/19 tax year.

### 2018/19 Personal Income Tax Rates

Taxable income	Tax payable
\$0 – \$18,200	Nil
\$18,201 – \$37,000	Nil + 19cents for each \$1 over \$18,200
\$37,001 – \$90,000	\$3,572 + 32.5cents for each \$1 over \$37,000
\$90,001 – \$180,000	\$20,797 + 37 cents for each \$1 over \$90,000
\$180,001 +	\$54,097 + 45cents for each \$1 over 180,000

### Medicare Levy for 2017/18

The Medicare Levy is currently 2%, which includes a 0.5% component to cover costs associated with the National Disability Insurance Scheme (NDIS). There is no ceiling on the amount of levy payable by individual taxpayers.

For 2017/18, the Medicare Levy **low-income threshold for families** is \$37,089, and the additional amount of threshold for each dependent child or student is \$3,406. The full levy is payable when income exceeds \$46,361.

The concessional Medicare Levy **low-income threshold for individuals** is presently \$21,980; the full levy is payable when income exceeds \$27,475.

The Medicare Levy **low-income threshold for single Senior Australians** (applies to those eligible for the Seniors and Pensioners Tax Offset (SAPTO)) is \$34,758; the full levy is payable at the full rate of 2% when an individual's taxable income exceeds \$43,447.

The Medicare Levy **low-income threshold for family Senior Australians** (applies to those eligible for the Seniors and Pensioners Tax Offset (SAPTO)) is \$48,385; the full levy is payable at the full rate of 2% when an individual's taxable income exceeds \$60,481.

### Low Income Tax Offset (LITO) for 2018/19

LITO	From 1 July 2018 to 30 June 2019
Annual amount	\$445
Lower withdrawal limit	\$37,000
Upper withdrawal limit	\$66,667
Withdrawal rate per \$	1.5%

An effect of the full low income rebate is no tax is payable on the 2018/19 taxable income of \$20,542.

### **Seniors and Pensioners Tax Offset (SAPTO) for 2017/18**

This tax offset is available to both pensioners and self-funded retirees as long as they meet certain criteria. The “rebate income” used to assess eligibility for this offset comprises taxable income, reportable superannuation contributions, total net investment loss and adjusted fringe benefits.

*The SAPTO for the 2018/19 tax year has yet to be announced.*

#### **Single persons**

The maximum tax offset is \$2,230 and is reduced by 12.5 cents per dollar above the “rebate income” of \$32,279 and cutting out when the individual’s income reaches \$50,119.

#### **Couples**

For each partner of a couple, the maximum offset is \$1,602 and is reduced 12.5 cents per dollar above the “rebate income” of \$28,974; it cuts out when the partner’s income reaches \$41,790.

#### **Illness separated couple**

For each partner of a couple separated by illness, the maximum offset is \$2,040 and is reduced 12.5 cents per dollar above the “rebate income” of \$31,279; it cuts out when the partner’s income reaches \$47,599.

#### **Dependent Offsets**

The government abolished the former Dependent Spouse Tax Offset (DSTO) for all taxpayers from 1 July 2014.

#### **DICTO**

Eligibility for the Dependent (Invalid and Carer) Tax Offset (DICTO) from 1 July 2014 applies to taxpayers with a dependent who is genuinely unable to work due to a care obligation or a disability, who may be eligible for DICTO.

The test for satisfying the criteria for DICTO is very onerous; a dependent spouse with a disability must generally be receiving either a Social Security or Veterans’ Affairs pension or benefit, and the taxpayer must be receiving the Carer Payment.

The care receiver must have a disability that requires constant care, and the carer must apply to Centrelink to be assessed according to the “Adult Disability Assessment Tool” (ADAT). To make the assessment, Centrelink has two forms, one for the carer and one for the doctor.

The Carer Payment is means tested, against the same test used for the Age Pension.

If you need more information, see the fact sheet about Carer Payment and Carer Allowance at [www.welfarerights.org.au](http://www.welfarerights.org.au).

**SCOA Australia Incorporated** is a not for profit volunteer organisation working to enhance the well-being of retired Government employees and their dependants. SCOA Australia influences Government in policy areas such as superannuation, health, taxation, concessions and aged care, and works to improve retirement conditions for our members. SCOA Australia is managed by a National Committee and a National Executive with local committees in the ACT, NSW, QLD, SA, VIC, TAS and WA.

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## National Committee

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

## National Office

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

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

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

## Local Committees

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

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

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

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

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

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