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Published by
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Consumer Price Index (CPI) December Quarter 2018

- CPI increase for 12 months to 31/12/018 was 1.8%.
- CPI increase for 6 months to 31/12/2018 was 1.0%.
- CPI increase for 3 months to 31/12/2018 was 0.5%.

Message from the President

We are now on the home run before the recommended closure of SCOA Australia at the end of June. So, this is the last of what I would describe as a “regular” edition of SuperTime. The next issue will come to you, in paper format, in the first week of May and will contain all the detailed information you need to make an informed choice and cast your vote for or against closure at the special General Meeting to be held in Canberra on Monday 3 June 2019.

But there are a few things we must attend to before then. And there are some things I would like to draw to our members’ attention as well.

In early September 2018, we informed you that National Committee would recommend that SCOA Australia be wound up at the end of June 2019 due to a continuing drop in members and therefore a continuing drying up of income and funds to keep the organisation afloat. We offered a number of reasons why we had to make that decision.

In response to the announcement, we have received a number of messages from members who are, understandably, not happy with the thought of a disappearing SCOA. Some have been critical of the National Committee; some have suggested that we “just get some more volunteers” and “just recruit some more members”.

Some have suggested we adopt a different model for example by “going completely digital”, communicating with members and relevant stakeholders entirely via email and through social media. Some have pointed out that there are hundreds of thousands of current CSS and PSS pensioners “out there” and many more to come as they retire in increasing numbers; these are our target group and we should approach them and get them to join SCOA.

I would like thank all the members who gave us their feedback and thoughts, positive as well as negative. Let me assure you, we have tried to attract more volunteers and to recruit new members till we were blue in the face. Our constant calls for volunteers to come forward have been met with an almost deafening silence. As I told you at the Annual General Meeting in Brisbane last October, we didn’t even get enough nominations to fill the whole National Committee.

Special General Meeting

At the special General Meeting on 3 June 2019 you will be asked to vote in favour of or against the recommended closure. Under our Rules, we need 75% of votes in favour of the Special Resolutions for them to pass. If you are thinking of voting against the Special Resolution to close SCOA, please be prepared to step forward and take over the reins.

Nearly all the office bearers and members of National Committee have indicated to me that they will step down from the National Committee and terminate their association with SCOA after 30 June. They are all volunteers and have dedicated many, many years of their lives to contribute to SCOA and our efforts to improve the retirement conditions of our members.

All three National Office staff have also indicated that they too will leave SCOA. So, whatever the outcome of the vote on 3 June, SCOA will then exist in name only and it will be a huge task to keep the organisation going.

Indexation campaign

In the November 2018 issue of SuperTime, we launched our last indexation campaign together with ACPSRO and attached a sample letter asking you to personalise it and send it to your local Member or Senator. We know that many of you did because you told us so, and we thank you for your efforts. Unfortunately, your repeated pleas for a fairer pension indexation again fell on deaf ears.

There has been no acknowledgement that since the inception of our defined benefit schemes in 1922, the government undertook to maintain the purchasing power of our, for the vast majority of our members, very modest pensions, but since the 1990s have cynically and deliberately refused to do that without actually admitting openly what they were doing. Consequently, since that time our pensions have been, and continue to be severely eroded.

As a last ditch effort to get them to listen to us, with this issue of SuperTime, we have sent a personalised letter to every single Member of the House of Representatives and every single Senator as follows:

Dear [name of MHR or Senator]

The enclosed issue of SuperTime is the last issue of SCOA's quarterly newsletter you will receive. There will be one more sent to our members in May but it will contain only information about the impending closure of the organisation by the end of June 2019.

Yes, SCOA Australia Incorporated is closing its doors, just four years short of its 100th birthday.

SCOA was established in 1923 to represent the interests of government employees in their retirement. Over the years we have pursued a variety of issues to achieve better living conditions in retirement for these people, the main one being fairer indexation of our pensions. We have approached successive governments in many different ways. We have lodged submissions to many Senate Committee and other hearings as well as in relation to new legislation and measures that impacted negatively on our members. We have participated in round table discussions, participated in the annual pre-Budget submission process; we have met and corresponded with ministers and their advisers and senior departmental officials.

Only to be ignored at every turn and/or told to be grateful for our lifelong pensions. One is tempted to think that it has been a tactic intentionally adopted by successive governments; stall and ignore them as long as you can and eventually most of them will give up and go away. Well, many of our members did give up after many years of a modest retirement, either moving into an age care facility or they simply died. As our members disappeared, so did SCOA's main source of income and we have no other choice than to wind up.

In the lead up to the 2013 federal election, then opposition leader, Tony Abbott, promised that if elected, his government would change the indexation method for some military pensioners. The Coalition government was elected and in 2014 the indexation method was changed for retired military personnel *but not for former civilian public servants*.

SCOA does not understand the rationale for this discrimination. Surely, former military personnel did put their lives at risk, in the traditional sense; they were in the trenches and on the battlefields although both trenches and battlefields look very different in 2019.

But so did their civilian counterparts and often on a more regular basis. For example the police,

firefighters and nurses as well as school teachers and even certain government agencies' front offices (like Centrelink) who are frequently visited upon by anguished, angry and aggressive clients who struggle to survive on the meagre age pension and other benefits provided by the government.

The following table shows income brackets for CSS, PSS, 1922 and PNG pensions. As the table clearly shows, just under 78% of these pensioners survive on incomes of under \$50,000 p.a.; the median pension is approximately \$32,000.

GROSS ANNUAL PENSION	NUMBER OF PENSIONERS	% OF TOTAL	CUMULATIVE % OF TOTAL
0 - \$9,999	13,457	8.49	8.49
\$10,000 - \$19,999	27,824	17.56	26.05
\$20,000 - \$29,999	34,513	21.78	47.83
\$30,000 - \$39,999	27,473	17.34	65.17
\$40,000 - \$49,999	19,839	12.52	77.69
\$50,000 - \$59,999	13,867	8.75	86.44
\$60,000 - \$69,999	8,865	5.59	92.03
\$70,000 +	12,628	7.97	100.00
TOTAL	158,466		
MEDIAN PENSION	\$32,000		

This is hardly "fat cat territory", a term that is frequently used to describe the presumed luxurious living standards of retired bureaucrats.

As an example, SCOA's own research shows that someone who retired in January 1990 and now receives a gross fortnightly PSS or CSS pension of \$1,500, is *behind by \$719 each and every fortnight* due to the inadequacy of the CPI as an indexation method. This is no way to treat senior Australians, the government's own former employees, in a nation that prides itself of the "fair go" mantra.

It is also short-sighted and bad economy as retirees on higher incomes would not only not burden the government's age pension budget but indeed contribute significantly to the economy in general.

As we have said many times, SCOA has never asked for special treatment. All we want for our members, former government employees, is that they are treated on equal terms as all other senior Australians.

SCOA Australia is an apolitical organisation. We are not aligned with any political party or any unions, and we do not advise or encourage our members to vote one way or the other at election time.

However, there is no doubt that many of our remaining members, and many of the CSS and PSS pensioners in general, are extremely unhappy with the lack of interest shown by successive governments in the wellbeing and welfare of the government's own former employees.

As the next federal election draws near, you may like to consider the issues I have raised in this letter and ponder what you might be able to do, should you be re-elected, for the thousands of government retirees to improve their living conditions in retirement. Statistics suggest that these people will be around for another 40 years or so.

They vote.

Thank you for your consideration.
Yours sincerely, Peter Illidge, PRESIDENT

Perhaps they will pay attention now.

Peter Illidge, President

Information from Commonwealth Superannuation Corporation

In early January SCOA received a number of queries from our members about the timing and delivery method of communication from the CSC regarding some aspects of their PSS or CSS pension payments. We approached the CSC and have received the following information:

10% tax offset communication

CSC determined appropriate members for a targeted communication as the tax offset would not apply to all pension members. Not all pension members received this communication as for some it would have generated questions and possibly advice costs which were unnecessary. As with all communications, members received it via their established preference of email or hard copy. Information was also provided on the CSC website.

The information provided was general in nature given CSC is not aware of other pension sources which some members may have available to them.

CPI confirmation

In November 2018 information was provided to members that CSC would be changing the delivery method from hard copy to electronic. This is to reduce the timeframe for members to receive this information along with reducing the risk of lost mail which included personal information of the member. All members are provided with options either online or via contact with CSC. The response to this has been positive with only a small number of members who reflected disappointment with this change.

Communication timeframe differences

With some members receiving electronic communication and others still receiving their information via hard copy, CSC understands there will be variances in the timeframes of information receipt. In all cases CSC puts effort into supplying the information in a timeframe which is reasonable along with ensuring the information is accurate and understandable.

In the case of the December CPI communication the difference from the last emails being sent to the last of the letters was 7 days, however CSC understands this does not take into account the delivery timeframe of Australia Post.

The calculation of reversionary benefits in relation to the \$1.6 million Transfer Balance Cap

This issue was brought to light in early 2018 and SCOA raised it with then Minister Kelly O'Dwyer at a meeting with her office in February.

The issue is that when a primary pensioner dies, the reversionary benefit, for the purpose of the \$1.6 million Transfer Balance Cap (TBC), is calculated based on the primary pensioner's full pension, although the reversionary pension, as we all know, is only 67% of that. Had the calculation been made on the actual amount (67%), many people would not be caught in the \$1.6 million TBC trap.

In February last year, we were told that the government was aware of this "anomaly", also known as an "unintended consequence", indeed had been aware of it since the commencement of

the \$1.6 million TBC in July 2017, and was working hard to find a resolution.

SCOA has since made several attempts to find out what, if anything, the government has done to resolve this anomaly, however, as of late January, still no information is available. In October 2018, SCOA wrote to the Treasurer, the Assistant Treasurer and ACT Senator Zed Seselja, who as the Assistant Minister for Treasury and Finance, is the responsible minister. We have received no response from any of them and recent phone calls to Senator Seselja's office have also yielded no results.

This issue is but one example of the way the government has ignored SCOA and it is the more regrettable as, with only ten more sitting days in February, time is running out to do something about it. In all likelihood, Australia will have a different government after the next election, and someone will have to start all over again explaining the issue and hoping that someone will pay attention and do something to correct it.

National Seniors

Part of the wind-up process now underway at SCOA is to identify one or more like minded organisations as the recipient(s) of any residual funds, and also as a potential new "home" for our members when we close our doors on 30 June 2019. There are a number of organisations representing older and/or retired Australians. One such organisation is National Seniors.

National Seniors do not specifically focus on what for many years has been SCOA's number one issue, i.e. the indexation of our pensions. But they do advocate on many other issues of importance to people over 50, some of which might also be of relevance to you, for example travel insurance for the elderly which can sometimes be difficult to obtain.

At the moment, National Seniors are campaigning in the areas of energy affordability, pension poverty, better housing and better options for downsizing, in particular for older retirees; improvements in the quality of aged care and the implications of Labor's proposed removal of refundable franking credits.

Go to www.nationalseniors.com.au and have a look for yourself. We will provide further details about National Seniors and other relevant like-minded organisations in the May 2019 issue of SuperTime.

Facebook page taken down

SCOA's page on Facebook has been taken down. We created the page a few years ago at a time when statistics told us that the highest new uptake of Facebook users was in the over 65 year olds demographic. That's great, we thought. That's us, we thought.

We wanted to use the platform as a forum for discussion and a tool to recruit new SCOA members. Alas, it was not to be.

Over the years we have only managed to gain less than fifty friends or followers with only two people ever leaving a comment on our page. So, as part of the winding up tasks now underway in National Office, it was decided to take the Facebook page down now. It's gone.

BPAY gone too

Also as part of the closing down process, the BPAY facility which we introduced also some years ago, has been terminated and is no longer available. It was only intended to be used for the payment of membership subscriptions, and as SCOA will not be collecting any further membership fees, we have terminated this facility as well.

No more Comcare assistance

As SCOA is closing down as from 30 June 2019 this, unfortunately, also means that SCOA will no longer be here to assist members who may require assistance in their dealings with Comcare.

As there has been a slow diminution in the number of members asking for assistance, SCOA can only hope that this is due to Comcare taking a more client-friendly approach but that seems to be unlikely.

Meanwhile, at the same time, there have also been changes at the SCOA end as well. The number of people available to assist has gone

down from three to one. This is yet another indicator of our aging membership.

Unfortunately, anecdotal accounts seem to suggest that Comcare is, if anything, taking a much harder line with people who have been injured in the workplace and is starting to act more like a private insurer rather than acting like it is there to administer "beneficial" legislation. ACT members will be aware that the ACT government is leaving Comcare and will outsource the administration of claims to a "third party provider" from 1 March 2019. As several members have already indicated that they had heard of plans to privatise Comcare, this may be the first indication.

SCOA would just like to let members know that it is extremely sorry that this is yet another service which will cease.

And there are changes to the SCOA Qantas Club corporate scheme



Changes have also been made to the SCOA Qantas Club corporate scheme. From 1 July 2019, the scheme will be known as the SA Superannuants Qantas Club Scheme (TBC). Alan Raftery will continue as the administrator of the scheme. You can contact Alan by email at qantasclub73@gmail.com or mobile 0408 850 535. Further information will be available from www.sasuperannuants.org.au.

But you can still access Union Shopper

SCOA entered into an arrangement with Union Shopper back in 2012 allowing SCOA members to access the organisation and get huge discounts on purchases of just about anything. Are you thinking of buying a new fridge or dish washer or car or travel somewhere, just collect all the details of what you want to buy and ask Union Shopper to see if they find the exact same thing for you at a lower price somewhere else. In most instances, we are told that they can. Several members have told us in recent months that they saved between \$4,000 and \$5,000 on a new car.

So the association with Union Shopper will remain in place until SCOA closes its doors at the end of June 2019.

And if you liked Union Shopper and would like to continue using them

After SCOA closes in June 2019, you can no longer use your SCOA membership to access Union Shopper but if you wanted to continue to shop through Union Shopper, all you have to do is join a union that would be suitable for you. If, back in the days when you were employed as a public servant, you were a member of the federal CPSU, you could now re-join the CPSU as an associate member for an annual fee of less than \$30. There are different rules for state branches of CPSU so you need to check those locally.

See also ACT local committee convenor's report opposite.

But on the bright side, the government has announced a work test exemption for recent retirees

In December 2018, the government announced that regulations to give recent retirees an extra year to contribute to superannuation had been made by the Federal Executive Council. The work test exemption was announced in the 2018-19 Budget as part of the More Choices for a Longer Life package.

The regulations mean that from 1 July 2019, Australians aged 65 to 74 with a total superannuation balance below \$300,000 will be able to make voluntary contributions for 12 months from the end of the financial year in which they last met the work test.

Total superannuation balances will be assessed for eligibility at the beginning of the financial year following the year that they last met the work test. Once eligible, there is no requirement for individuals to remain under the \$300,000 balance cap for the duration of the 12 month period.

Existing annual concessional and non-concessional caps (\$25,000 and \$100,000 respectively) will continue to apply to contributions made under the work test exemption.

Individuals will also be able to access unused concessional cap space to contribute more than \$25,000 under existing concessional cap carry forward rules during the 12 months as well allowing those who use the work test exemption in the year they turn 65 to access arrangements for non-concessional contributions.

These individuals will be able to make up to \$300,000 in contributions from after-tax income, providing extra flexibility to get their affairs in order as they prepare for retirement.

ACT local committee

By John Blount, Vice President/ACT local convenor

Members' General Meeting

A members' General Meeting will be held on **Monday 18 March 2019 at 10.30 am** at the Southern Cross Club Woden, 92-96 Corinna Street in Phillip ACT. A representative from Goodwin Homes will give a presentation on retirement living.

Refreshments will be provided.

ACT committee convenor's report

The committee has maintained its activities as usual, including the quarterly members' meetings and a submission to the ACT government for its 2019/20 budget (see separate item below). We also made representations to the ACT government about aspects of proposed changes to ACTION bus services which had potential to adversely affect older Canberrans.

The range of local ACT matters of relevance to members in the ACT (albeit none of them relating to specific public service retiree superannuation or taxation issues) reminds us that much of the work we do at the ACT level (and the information we provide to members) relates to both specific and broader issues affecting ageing Canberrans more generally. This is an important point to bear in mind when considering how the gap created by the anticipated closure of SCOA Australia might be filled, in part at least.

For these kind of ACT issues, excellent work is undertaken by the Council on the Ageing (COTA) in the ACT. Those SCOA members who already

subscribe individually to COTA will be aware of the very useful and targeted material contained in both their periodical magazine and their e-newsletters and the work they do in responding to individual enquiries. There is a great deal of synergy between SCOA and COTA on the kind of issues the ACT committee deals with directly.

Policy work on superannuation and taxation issues is undertaken by the Australian Council of Public Sector Retiree Organisations (ACPSRO), but that is an umbrella organisation which does not have individual members and does not produce any regular publications comparable to those published by SCOA or COTA.

There is also potentially an important role to be played in relation to public sector retirees by the Community and Public Sector Union. However, although contributors are represented on the Commonwealth Superannuation Corporation Board by the National Secretary of the CPSU, the Union has not taken an active part in any of the recent campaigns or issues that have concerned SCOA and its members.

If you once belonged to the CPSU, you can re-join the CPSU as Associate Members for under \$30 per annum, and it may be that retirees joining the Union and directly voicing their concerns on these issues may impel the CPSU to be more active in relation to the retirement issues affecting its members.

It is a matter of deep regret that an ageing and declining membership has placed SCOA Australia in a position where it cannot responsibly continue to incur unsustainable, large and increasing deficits (notwithstanding that financial discipline has staved off the inevitable until now). But it is far better to leave with dignity at a time of its own choosing rather than in a state of collapse.

Consultations for ACT budget 2019/20: ACT committee submission

As part of the community consultations for the 2019/20 budget, the ACT committee provided submissions on a range of ACT issues of interest to its members. It was noted that at a Territory level, SCOA Australia concerns itself with issues relating to concessions, health and ageing.

The submission emphasised that budgetary pressures should not result in savings at the expense of some of the most vulnerable in our community. We believed that the ACT government, in considering the nature and mix of its necessary revenue measures, should have regard to the circumstances of older Canberrans and the undesirability of regressive revenue raising measures (such as recent changes to water pricing, reducing costs for large consumers while increasing revenue from residential users).

Specific issues raised included, but were not limited to, concessions generally, public transport, rates, utilities, home and community care, implications for SCT services arising from the NDIS, rubbish collection and mature age employment.

The full submission can be found on the ACT local committee page on the SCOA website at <http://scoa.asn.au/act-localcommittee/>

December 2018 Members Meeting

On 3 December, a representative of the Australian Shareholders Association (ASA), Dan Steiner, provided a well-received presentation to around 90 ACT members, touching on a range of issues of interest to those who trade or invest in shares (or who are interested to do so), with particular reference to the potential impact of proposals to restrict cash refunds of franking credits.

John Blount, Vice President/ACT local convener

NSW local committee

For any information about SCOA events in NSW in the coming months, please contact SCOA NSW local convener Terry Fawl by email at scoa.nsw@scoa.asn.au or by mobile 0412 649 337.

QLD local committee

By George Szyllkarski, QLD local convenor

Informal lunch meeting

Let's meet for an informal lunch on **Wednesday 13 March 2019 at 12.00 noon** at the Paddington Tavern, 186 Given Terrace in Paddington. I'll be waiting for you.

Members' last meeting in Brisbane

Our very last members' meeting will be held in Brisbane on **Wednesday 10 April 2019 at 10.00 am** at the usual venue at the Brisbane City Council Library Community Room, Ground Floor, Brisbane Square, 266 George Street, Brisbane.

We will not have a speaker at this meeting but given that it is just a few months before the end of SCOA as we know it, I am sure we will have lots to talk about. We will have some refreshments as usual so please let me know if you will be able to attend.

Please send me an email to scoa.qld@scoa.asn.au or give me a call on mobile 0415 462 101.

I look forward to seeing all of you on 10 April!

George Szykarski

SA local committee

By James Vandenberg, local convenor

Invitation to attend SA Superannuants meeting on 25 February 2019

As some of you may know, SCOA SA is working closely with SA Superannuants with the view to them making changes for SCOA members in South Australia to join their organisation when SCOA closes this year.

To give SCOA SA members an opportunity to familiarise themselves with the SA Superannuants organisation, and to meet some of their members, we have been invited to attend their meeting on **Monday 25 February 2019 at 1 pm** in Pilgrim Centre, 12 Flinders Street in Adelaide. Their special guest speaker will be Tom Rogers, the Australian Electoral Commissioner. That should be very interesting given the federal election this year.

Please RSVP to me by email at james.vandenberg@scoa.asn.au or phone 08 8242 1601 by Wednesday 20 February 2019.

Our lunch meetings will also resume. Please note the following dates and join me for an informal lunch and chat about SCOA or anything else at the

Metropolitan Hotel located on the corner of Grote and Pitt Streets in Adelaide:

- Tuesday 12 March 2019
- Tuesday 9 April 2019
- Tuesday 14 May 2019
- Tuesday 11 June 2019

James Vandenberg

VIC local committee

By John Barrett, local convenor

Members' meeting in Melbourne

The next members' meeting will be held on **Tuesday 5 March 2018 at 1.00 pm** at the Waratah Room, 1st floor, St Michaels Building, 120 Collins Street in Melbourne.

A guest speaker from the Office of the Public Advocate will talk to us on Enduring Powers of Attorney, which also includes information on appointing a medical treatment decision maker given the change to the law last year.

Please let me know if you are able to attend. Send me an email to scoa.vic@scoa.asn.au or call me on mobile 0466 252 413.

The next meeting has been scheduled **tentatively for Tuesday 18 June**.

Members' meeting December 2018

Twenty-eight members attended our members' meeting in Melbourne on 4 December 2018. Our guest speaker was Mr Adrian Giuliano from Public Transport Victoria (PTV). Adrian explained the PTV ticketing system (myki).

Following Adrian's presentation there was discussion about the future of SCOA with the proposal to close the organization at the end of June 2019.

Members agreed in order to continue to represent members' interests into the future some form of SCOA should continue, as there could be unforeseen threats to both CSS and PSS pensions in the future. Without an organization to deal directly with Government, it would be difficult for

individuals to take up a cause with members of the Federal Government.

The possibility of an internet web-based organization was discussed and a proposal of such an organization was to be sent to the President of SCOA Australia.

John Barrett

WA local committee

By Peter Illidge, President/WA local convenor

Although we are now on the home run, I think it is important that we continue to meet regularly, so that I can keep SCOA WA members up to date with how we are progressing towards the 30 June closure.

I am happy to meet with all of you for an informal lunch at the Wembley Hotel, 344 Cambridge Street in Wembley and have set aside the following dates:

- Tuesday 19 March 2019
- Tuesday 16 April 2019
- Tuesday 21 May 2019
- Tuesday 18 June 2019

However, as the turnout to previous lunch meetings has been rather modest, to say the least, I would be grateful if you could all please let me know if you are able to join me or not. Send me an email to scoa.wa@scoa.asn.au or call me on 08 9387 6094.

I hope you will join me.

Peter Illidge

And finally a warning

And finally a warning on the consumption of ice, very appropriate during the recent hot weather.

When you drink vodka over ice, it can give you kidney failure.



When you drink rum over ice, it can give you liver failure.

When you drink whisky over ice, it can give you heart problems.

When you drink gin over ice, it can give you brain problems.

Apparently, ice is really bad for you; warn all your friends!

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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.

National Committee

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

National Office

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

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Local Committees

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QLD Local Committee
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WA Local Committee
Peter Illidge, Local Convener
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Commonwealth Superannuation Corporation (CSC)	Australian Taxation Office	Centrelink	MoneySmart
For questions about your CSS or PSS pensions, call CSC Administration on 1300 001 777 or send an email to pensions@pss.gov.au or pensions@css.gov.au 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 www.moneysmart.gov.au

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Do you have a copy of the SCOA Bereavement Book?

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

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

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

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

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Address:

Town/Suburb:

State: Postcode:

Email: Phone number:

Payment method

Cheque ☐ Credit Card ☐ Direct Deposit ☐

Credit Card number:

Expiry Date: Name on Card:

Signature: Amount: \$

If paying by direct deposit, please use the following account details:

Account name: SCOA Australia Incorporated

BSB: 112-908

Account number: 486 014 006

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