

THE SUPERANNUANT

Newsletter of the South Australian Government Superannuated Employees Association Inc.
Trading as SA Superannuants Established 1927 www.sasuperannuants.org.au

Membership Applications/Renewals

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The President's Column

Recently I took a short holiday along the Great Ocean Road in South Australia and Victoria. That involved staying in three motels, dining in a number of restaurants and hotels and visiting many tourist attractions. The accommodation and eateries were mostly above average and many of the tourist attractions were quite spectacular.

However, there was one downside common to 90% of these places. Facilities specific for aged persons were largely absent. The motels had slippery tiled floor bathrooms including shower alcoves. There was total absence of grab rails in bathrooms and toilets.

The few exceptions were recently built or refurbished tourist attractions i.e. they had toilets designed for the disabled. If you were silly enough to use the toilet for 'normal' people then you again faced the slippery floors and absence of grab bars/rails.

Google and my email revealed the situation in other accommodation: my small sample's lack of facilities was quite common.

I also observed on my holiday that the largest group of persons at my accommodation, eateries and tourist attractions, apart from Chinese tourists, were the aged/ retirees/ wrinklies.

Perhaps COTA could properly research this matter. Maybe we need to get these holiday products marked "aged person friendly" where they conform to agreed standards, much like endorsements for certain foods from the Heart Foundation.

I hope that this is not sounding like me whingeing. What do you think?

Peter Fleming

Speaker Program for Monthly Meetings

Commencing at 1.00 pm on a Monday at Pilgrim Centre, rear of 12 Flinders St, Adelaide.

September 2016 - March 2017

September 26: Libby Craft, *The role of Wesley Care in the local community.*

October 31: John Naire, Bureau of Meteorology, *Providing service to all levels of government, industry and community sectors.*

November 28: Jason Shute, biographer, *Henry Ayers, the nineteenth century premier who became a rock.* Catering to 3pm by Eat Street.

February 27: Annual General Meeting (p3). Pilgrim Church, *The place where we meet.*

March 27: Kathy Williams, Office for the Ageing, *The State's Ageing Plan: Prosperity through Longevity and its action plan 2014-2021.* A particular focus of the Ageing Plan is safeguarding the rights of older people and preventing elder abuse.

April 24: Jane Mussared - COTA SA

May 29: Sergeant Ange Clissold: Cyber Crime

Current details about speakers, including any changes, are given on the Website under Meetings > Next Meeting.

From the GM, Super SA

Age Pension asset test changes for 2010

Superannuation was a key focus of this year's Budget, with proposed changes to the thresholds and taxation of contributions. For most superannuants, these will have no impact. However, I'd like to bring to your attention some significant changes coming into effect on 1 January 2017, which may have a bearing on you and your partner or someone you know.

From 1 January 2017, there will be changes to the Age Pension asset test for determining Age Pension eligibility. This is as a result of proposed budget changes announced in the 2015 Budget. There are two parts to this.

Firstly, the asset test threshold will increase from \$202,000 for a single person, homeowner, to \$250,000 and for a couple, homeowner, from \$286,500 to \$375,000. Thresholds will also increase for those who don't own a house.

Secondly, the asset test taper rate, which is the rate at which the maximum pension is reduced as assets rise above the new threshold, will increase from \$1.50 per \$1000 of assets to \$3 per \$1000 of assets. The taper rate determines how much Age Pension you can receive.

These changes will affect retired Australians differently. To see which category you fit into, check out the Super Update section in this year's Super Insight newsletter which should come to you in October from Super SA. It will set out the asset test threshold (both new and current) as well as the cut-off point at which there is no pension entitlement under the Assets Test.

Given these impending developments, it's important to be thinking about your own circumstances and whether you need to take action and/or seek financial advice, to reduce any adverse consequences.

John Montague

Follow-Up on SARVRA talk

The June 2015 meeting heard a spirited account of the SA Retirement Village Residents Association. As forecast there, a Bill is now in state parliament to replace the 1986 Act that governs all such villages. Exit entitlements are to be tightened under that Bill, among other changes of advantage to unit licensees (tenants).

The Office For The Ageing has an informative fact sheet on the proposed legislation. For copies, or other queries, phone 8204 2320. Updates are given on the YourSAy website. Superannuants members looking forward to possible 'resale' of their units could use the fact sheet to discuss this Bill with their state MP.

SARVRA is urging the government to stand fast about exit entitlements, although some village/s owners are lobbying the other way. A law firm experienced in the field is assisting SARVRA.

Do you have experience or queries about "Exit Fees" from a village? Or other aspects of your contract? Through the Secretary, please tell a working group of our Committee.

David Donaldson

On the Association Website

"It's on the Website" We hear this remark every day. It is easy for 'them' to say. Is it easy for you to act on? The Association says it too. This may look like a problem if you have no computer. But not entirely: ask your Library to guide you to 'SA Superannuants'. Is that feasible? Do members want to comment about the website?

Minutes of General Meetings are reported under the main heading 'Meetings'. For example (July):

"3.2 The committee discussed whether to continue being a member of COTA. Clive Brooks asked the members why they belonged to COTA.

"Some replies were: the magazine, fair go for pensioners, insurance and in touch with government policies."

Member Opportunities

Your contribution is invited

SA Superannuants is a member-based and member-run organization. We provide protections to members, based on the needs that members express, and services to members within the resources available. SA-S is entirely independent, funded solely by the contributions of members and operated solely by member volunteers.

Your Committee is elected each February – see the call for nominations on this page. It meets in the morning before each monthly general meeting, where a report is then given.

Attention is now going, under a decision of 29 August, to three special interest fields: the new **Care Packages**, costs of **Pharmaceuticals**, and Retirement Villages especially **Exit Fees**. Are you concerned about any of those topics? You are invited to make contact.

Non-Committee roles and tasks may be contributed from ‘outside’ by a member who prefers to concentrate on that specific field. At present, the role of Website Co-ordinator is held ‘outside’ by Mr Peter Frick..

Committee renewal is needed. Every organisation needs to keep up recruitment of officers and committee members. Special skills are not required, nor is any of the work arduous. Particularly, there is need for women nominees as provided by the Constitution: **women members, please consider the 2017 opportunity for you.**

Your skills from personal interests or past employment could assist your fellow members, **often enjoyably for yourself.** This Committee works in a congenial way on interesting projects.

Now is the time to express general willingness or to offer what you can contribute. You could be embarking on a new part of your life? Please talk at an early stage to a name-wearing committee member at a meeting or contact the Secretary or Membership Officer by phone or email.

Your 2016 Committee

From Your Membership Officer

Members today total 1539, being Annual Members 424, Life Members 1018, and Partners 97.

The Association is grateful to the 130 annual members who have renewed *during* this year, in addition to the majority who had renewed *before* the year-end. We could ill afford the fifty, though, whose annual renewals *did not arrive*.

The nuisance of annual fee paying can be dodged by converting to life membership. If not confident of your longevity, you could try paying for five years at \$75? I highly recommend paying in one hit for at least two years (\$30); that is affordable for most and cuts my reminder tasks in half.

HEREBY, annual members and annual partners are NOTIFIED that FEES FOR 2017 are payable **before the end of this year**, that is, from now on. Follow the instructions on page 7, please. CHECK your status on page 8 (print version) or in the letter covering this issue (email version). You would not want this newsletter to be your last, so DO IT NOW.

Max Jahn

Nominations Call for 2017

Nominations are called for the officer and committee positions on the Association's Committee

President
Vice-President
Secretary
Treasurer

Membership Officer
Assistant Secretary
Guest Speaker Co-ordinator
Committee member (6 positions)

The constitutional provisions are given at www.sasuperannuants.org.au
>Information >Constitution.

Please send the Secretary your nomination by mail or to venncm@gmail.com by 21 January 2017.

Speaker's Corner

Apologies to my readers. A glitch occurred in the article about the Adelaide Parklands. Colonel Light planned an extensive parkland vista of 900 hectares which has been reduced to about 700 hectares, and every year more is lost.

Now onto the speaker for July: ARAS (Aged Rights Advocacy Service) was represented by a very fluent speaker, Robyn Smith, who gave members a very comprehensive rundown on services provided by ARAS.

Over half of the population in SA in 2050 will be over 60 years of age. That's food for thought.

Every person is entitled to be provided with information to make their own decisions, to have the right to personal privacy and to be able to complain.

ARAS works with older SA people who use aged care services in their own home or in other facilities and are experiencing abuse by people they should be able to trust. There are ten advocates covering five programs:

- Community care advocacy
- Residential care advocacy
- Abuse prevention
- Aboriginal advocacy
- Retirement village advocacy

Each advocate specialises in one area. ARAS is an independent function that receives funding from the Federal Government. The ten advocates are expected to service the entire state.

A report written in 1989 said many people suffered abuse but were reluctant to report it because of little knowledge of rights and or fearful of retribution.

The advocate stands alongside an individual who is at a disadvantage and speaks on their behalf, in a way that represents the best interests of that person.

Elder abuse is any act occurring within any relationship where there is a violation of trust which results in harm to an older person. That harm can be physical, sexual, psychological, financial, and social and/or neglect. Too often the

children of an older person are the abusers, 29.8% sons, 24% daughters. *(Add those figures!)*

There is no mandatory reporting of elder abuse; something our speaker thought must be changed.

Some safeguards that an older person can put in place are:

- Plan for the future
- Remain active in the community
- Maintain optimum independence
- Plan to be and feel safe

The Legal Services Commission can assist with advanced care directives.

Office hours for ARAS are M-F 9am -5pm
Phone 8232 5377 TTY 13 36 77
Country toll free 1800 700 600
www.sa.agedrights.asn.au
Legal Services Commission 1300 366 424
Public Advocate 8342 8200
Public Trustee 8226 9200 or 1800 673 119

Christine Venning

Know Your Committee

Gail Munro

Born in Sydney to a PMG family, moved with Dad's radio technician job to Townsville, then Hobart. Graduated from University of Tasmania, active too in theatre production and girls choir.

Had booked for overseas when ABC Adelaide offered a traineeship in educational broadcasting. For the offices in Hindmarsh Square, the parking area had been stables for Cobb & Co.! Production in radio and TV was with many well-known actors, musicians, writers and skilled technical staff at the tall Collinswood building.

Joined Further Education at the new college at Gilles Plains for the fresh concept of a Learning Resource Centre with a media production unit, which later was transferred to the big building in Light Square. Studied educational technology at Salisbury CAE. Instruction by computer taking over from traditional teaching, so left TAFE to freelance until retirement. *Assistant Secretary.*

About other members, see issues 43 and 46.

Super & Age Pension Alerts

Superannuation change proposals in Federal Budget

Both the Government and the Opposition took policies to the recent election about moving the federal budget back towards surplus. They proposed change of superannuation arrangements to redirect tax concessions away from high-income people who, it is claimed, are getting a disproportionately large share of the advantage that the concessions provide.

As well as proposals for changes to particular aspects of superannuation, such as caps on contributions, there is a proposal to enshrine in legislation a core purpose for the superannuation system:

‘To provide income in retirement to substitute or supplement the Age Pension’.

Further, ‘The superannuation changes will improve the integrity of the superannuation system by reducing the extent to which it is used for tax minimisation and estate planning. The introduction of tighter caps are key elements in improving confidence that the system is being used for its core purpose.’

The election result was very close. The Government held on to office by the narrowest of margins. It remains to be seen if those changes (or anything else) will go through both houses of the federal parliament.

The Association has assessed whether any proposal would act on our Super SA pensions similarly as on other forms of retirement income (taxed-source defined-benefit pensions and allocated pensions). Our assessment is that this equality would be the case. We will not, at this stage, argue against any of the proposals.

Do you believe that any of the proposed changes is going to act differently, and/or more

adversely, on you than on other people of similar means? Please let the Association know.

One change would allow people aged up to 75 years to make tax-deductible contributions to super without having to satisfy a work test. This would be advantageous for people who are fully retired but who are still net taxpayers. Some recipients of Super SA pensions will be in this category.

Detail on how particular reforms will affect people, should they be implemented, is on the Association website.

Ray Hickman

Alerts for the Retired

Safer Driving and Assistive Technologies

Road Safety is everyone's business and no less so as we age. For many people, losing the driving licence signifies a loss of independence in our routines and daily life. COTA SA in conjunction with the Department of Planning, Transport and Infrastructure have studied to the need what safe driving means to older Australians.

Moving Right Along is series of interactive sessions with seniors clubs and community groups. The focus is on rights of individuals to make informed decisions on their own fitness to drive, bearing in mind the safety of all road users.

Older drivers are not statistically any more responsible for accidents than younger drivers. In fact, older drivers have driving experience and are overall less likely to take risks. Yet, as part of the ageing process, aspects of physical health can affect capacity for driving. Through the Moving Right Along Program, individuals are self-appraising about the relationship between health and fitness to drive. This has often led to changes in driving arrangements.

Technology continues to develop rapidly in vehicles. Emergency response systems and assistive parking systems can support an older

person to remain driving for longer. Capturing the issues from the actual driver experience of older people will guide researchers to be developing the technology that will be relevant in practice.

COTA SA's latest Reframing Ageing seminar, Staying Safe on the Road, covers the available technologies and how they might assist in keeping on driving safely. To locate these free workshops, phone 8232 0422.

From a COTA announcement

Financial Information

The federal government service known as NICRI, National Information Centre on Retirement Investments, was abolished some time back, but Centrelink still operates its Financial Information Service. From a Queensland retirement village comes this warm recommendation –

“I strongly urge pensioners to seek advice from Centrelink or another advisor who is well informed on Centrelink matters. An appointment with a Centrelink FIS Officer is a great way to go. Even asking for an FIS person to visit the village is very, very worthwhile. These FIS people are really experts and give first-class and impartial advice on anything to do with Centrelink benefits.” (Hilton Conroy, ARQRV)

One current need for such advice would apply to ‘ownership’ of a unit in a retirement village. What is the ‘value’ of what is legally a tenancy that was pre-paid in one lump? That value might become critical when assets are being assessed for age pension purposes.

DD

Disclaimer: Readers should not act, or refrain from acting, solely on the basis of information in this newsletter, or the website, but should consult the relevant authorities and advisers.

CPI Change: The Adelaide Consumer Price Index, which governs adjustment to Super SA pensions, from January to June 2016 was 0.19%. That change will be notified by Super SA.

Affiliated Organisations

Superannuation Federation

At the meeting in June 2016, present were Clive Brooks, Christine Venning and Mike Wohltmann (proxy for Peter Fleming). There were ten delegates present.

In correspondence was a letter from Joe Szakacs. The Federation considers the EISS matter closed.

John Montague gave a detailed report on budget changes to superannuation. Consultation will proceed as to how to implement the changes. He took on notice our question about Super Select.

Jo Townsend from Funds SA reported that the Board has been looking at the past decade to ensure the right personnel and policies are in place to take Funds SA into the next 10 years. Advertisements have been placed nationally and internationally for a Chief investment Officer. Hopefully a decision will be made in July.

There are uncertainties in investments. Interest rates are still low with high debt levels around the world. There are lower commodity prices. Uncertainties in politics are not helping – first the UK vote on the European Union and then in November the US Presidential election. But our exports are becoming more competitive. Australia didn't have a recession after the GFC because of the monetary stimulations put into place.

Christine Venning

The Ten Per Cent Cap

The Australian Council of Public Sector Retiree Organisations (ACPSRO) continues to campaign against the “10% cap” alteration. A member of the Superannuated Commonwealth Officers Association took exception to the article I wrote for the May edition of “The Superannuant” and complained to that Association. We have invited SCOA to invite the person concerned to write a letter to us for the newsletter, and we will respond. So far this offer has not been taken up.

Michael Evans

Your Data Held to Ransom!

In last issue, our treasurer, Michael Evans, reported how his computer was attacked by villains seeking money for releasing his data. Do you rely on the reputation of Apple to protect you as a Macintosh user? No such luck, the ransomeers have made a breach and now you are vulnerable. Google to intego > ransomware > mac > security > blog for the full story and suggested solutions.

National Australia Bank is offering a free trial of its recommended detection/prevention software. Go to nab.com.au/software.

DD

Every Generation Festival

Now in its forty-ninth year - almost a senior in its own right - and held over a fortnight by COTA SA from Saturday 15 to Friday 28 October. #ReframingAgeing is alive already with the tweeting and joking of the twittering seniors.

In addition to the main official program, there will be over 250 local community events with localised publicity. Over the state, 100,000 people are expected to be joining in somewhere.

The feature events lead off with George Negus speaking at the Second Annual Conversation on Ageing on 19 October. In the Piper Auditorium of Prince Alfred College, the panel of Jane Mussared, Chantal Contouri, Mick Bower and George will be led by 5AA's David Penberthy.

'It Ain't Easy Being Elvis' is a new show by Andy Seymour at Norwood Concert Hall on 22nd. The John Vincent Memorial Big Quiz is on 23rd and the cocktail party on 28th announces the Positive Ageing Awards. The eleven categories of awards include, interestingly, for Best Employer.

COTA SA's main phone number is 8232 0422.

Federal Minister for Ageing

According to the August issue of The Senior newspaper (always worth picking up where older people frequent), the Ageing portfolio has been assigned, along with Sport, to the Health Minister, Sussan Ley. Very well qualified, Ms Ley has been MHR for Farrer, the big electorate covering the NSW Riverina, since 2001.

Joining & Renewing

Fees And How to Pay

Current Fees:

Annual Member: \$15, partner = \$5.
Life Member: age under 60 = \$270,
60-65 = \$220, 66-70 = \$160, over 70 = \$130.
Partner Life Member = \$50.

Receipts: will be sent for Life Memberships. Please include a stamped self-addressed envelope for others.

a) Paying by cheque or money order

Please send your postal payment to:

**Membership Officer
S.A. Superannuants
P.O. Box 348
Modbury North SA 5092**

Email: pmjahn@bigpond.com

b) Bank Transfers & personal deposits

*Please make sure that the payment is accompanied by your name and suburb, **and** please notify the membership officer of the date and sufficient details to identify the payer.*

**Bank SA: BSB 105-900
Account number: 950313840
Account name: SA Superannuants**

c) New members

When paying by one of these methods also need to send a membership application form to the Membership Officer so that your necessary details can be recorded.

On the next page a form is provided for new members to join, and existing members to renew their annual membership, convert it to a life membership or notify a change of address.

Advice about 'Word', please: Your Newsletter is put together with some stumbling. Is there a member, expert in Word, who could give advice?

Member Contact & Payments

Existing Members:

Our records show your details as:

«title_initials»«last_name»«paid_to»
 «address_1st_line»
 «address_2nd_line»
 «address_3rd_line»
 «partner_member»«partner_finance»

Please indicate errors or changes:

.....

New Members: Title: Gender:
 First name: Last name:

.....

Postal Address:

.....

Year of birth:

Home phone:

Mobile phone:

Email:@.....

New & Renewing Members:

Payment Amount: \$.....

Purpose of payment (tick relevant box)

- Renew annual membership (\$15/annum)
- Life membership (see scale page 7)
- Change annual to life (see page 7)
- Partner annual membership (\$5/annum)
- Partner life membership (\$50)

Email address please if we do not yet have it:

.....@.....

Signature: Date:

Use that Flyer!

When Super Insight arrives for you in October, there will be a promo card for this Association. Of course you are a member already, so throw the card away? NO, show it to some retired friend and sign them up right then! You as a member will be the stronger for your friend's membership.

You are receiving this Newsletter because you are a member. Show it around. Your retired friend who likes this newsletter perhaps would like to join.

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