

March 2021

Manual for Executive Committee Members

A reference for present and future SA Superannuants' Committee members, observers at Committee meetings, volunteers, and all members of the Association.

The contents are as follows

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1. Honorary Life Members

Honorary Life Members: Clive Brooks, Michael Evans, Raymond Hickman, Frank Morony, Vic Potticary, Peter Fleming, Max Jahn, Christine Venning.

2. Names and brief bios of Committee members and observers

Duties - Executive Committee Members

Executive Committee members are of two groups. The first one is those selected at the AGM to designated and defined officer positions as set out in the SAS constitution. The second group of committee persons are those with duties specified by the Executive Committee from time to time.

President - James Vandenberg

My paid working career for almost 40 years was with the PMG/Australia Post. As rewarding and challenging as that was, I worked early on that what makes our society better is the amount of work that volunteers do to add value. For my part, as a member of Jaycees, Lions and Rotary over the years I was active on many levels. For some hands on involvement over recent years I undertook volunteer roles with events including the Commonwealth Games, the Police and Fire Games. International Beach Volleyball and seniors Games. I was the State president of SCOA (Superannuated Commonwealth Officers Association), serving on the national committee over the last decade or so until its closure on 30 June 2019. I am looking forward to my role with SA Superannuants.

Secretary - Brenton Pain

My first job was as a clerk with the Municipal Tramways Trust before a few years in the private sector, and then joining the Commonwealth public service in the early 1970s, initially with the Tax Office, followed by 20 years in various roles with the Department of Aboriginal Affairs, the Aboriginal Development Commission and the Aboriginal and Torres Strait Islander Commission. From 1999 to 2010 I was SA State Manager of AusIndustry, implementing Commonwealth grant, loan and concession programs for industry development and innovation in South Australia and the Northern Territory.

I was lucky to have a varied career working with some impressive colleagues, and to gradually discover how public servants can build up the communities they serve. I enjoy gardening, current affairs, family history, trying to stay fit and travel, including spending time with children and grandchildren in the UK and the US.

Treasurer - Dr Michael Evans

Has two degrees in Chemistry and a Diploma in Education. Worked as a chemist for 20 years then as an education researcher for 15 years. Retired in 2014.

Lived in South Australia since 1972. Joined SA Superannuants 18 years ago and shortly thereafter became a committee member then Treasurer. Interested in classical music, carpentry, computing, playing cards, social secretary of a walking group and records keeper for a book club.

Research and Information - Dr Ray Hickman

Ray went to Findon High School before entering Adelaide Teachers College and Adelaide University as a bonded teaching scholar. On graduation he taught at Pt Augusta High, then Norwood High before a three year stint at the University of NSW where he completed a Ph.D in chemistry. Then followed three years teaching at St Peter's College before an appointment to Salisbury CAE, then Sturt CAE where he taught teacher education and nursing students. Sturt CAE became part of Flinders University and Ray worked there until retirement in 1995. In retirement Ray completed the Diploma of Superannuation Management offered by the Association of Superannuation Funds of Australia and he relies upon this training for his work carried out on behalf of the Association. He enjoys reading poetry and the accounts of early Australian exploration as well as American history, particularly the Indian wars and the Civil War.

Membership Officer - Max Jahn

Brought up in country Blackwood on a natural bushland 8 acre property and educated at Blackwood Primary, Unley High School and Adelaide University. Graduated from university with a Teaching Diploma (primary), Bachelor of Arts (geography and politics), and a Graduate Diploma in Curriculum Development. Also held a Scout Wood Badge qualification, and was on the State Scout Leader Training Team.

Teacher Training at Wattle Park Teachers College. Secondary teacher at Tumby Bay and Bachelor, Northern Territory. Thereafter, primary teaching at Athelstone, Magill Demonstration and Ludmilla (Darwin NT) schools. Principal Ungarra Primary in 1975. Adult Education Officer in TAFE, Renmark and Education Officer in the TAFE central Curriculum Development Branch. Lecturer 1 at Panorama TAFE then in charge of the Literacy Unit at Elizabeth TAFE. Retired in 1994. 10 years as Manager of the REVISE scheme; a voluntary organisation sending retired teachers to outback SA and Western NSW, to help children who are schooling at home.

Guest Speaker Coordinator - Ian Beckingham

Originally from New Zealand - "the Mainland of South Island". After graduation from Otago University trained as a secondary teacher (maths and science). Moved with wife and young family to South Australia where my wife took up a lectureship at Flinders University. Taught at one close country school (Murray Bridge) and then various metropolitan state schools. Branch Secretary of the Norwood High School Australian Education Union. Retired in 2007 after 43 years as a teacher and since then completed training in Aged Care (Certificate IV).

Since retirement maintained an interest in public education, economic and political issues, re-started piano lessons, caught up with reading, trying to lower golf handicap and listening to chamber music. Involvement with SA Superannuants firstly as a committee member and for the last 4 years responsible for organising guest speakers for the monthly general meetings.

Assistant Secretary - Lindsay Oxlad

Lindsay's career spans more than 50 years as an engineer, transport planner and policy advisor with both State and Commonwealth Governments and Non-Executive Director with Health Partners Ltd and Statewide Superannuation Trust.

Prior to his retirement from the State Government in mid 2016 and setting up as a specialist Consultant and Company Director in 2017, Lindsay was Manager, Road Transport, Department of Planning, Transport and Infrastructure, managing a specialist transport planning and engineering team responsible for the development of medium to long-term strategies for capital investment in road transport infrastructure projects for South Australia.

Throughout his career, he has developed a wide range of valuable skills, particularly in audit, financial and investment management, risk management, industrial relations, project management, corporate governance and strategic planning.

First elected to the Board in 2000, Lindsay is currently a Non-Executive Director of Health Partners Ltd, Chair of the Audit Committee, member of the Risk Management and Corporate Governance Committees (including Remuneration and Nominations Committees) and Convenor of the Investment Committee). Lindsay was also a Non-Executive Trustee Director of Statewide Superannuation Trust (an Industry Super Fund) for 10 years from 2001 to 2011 (and member of the Investment Committee).

Lindsay is also past President of the 15,000 member Public Service Association of SA Inc and past President of the SA Branch of State Public Services Federation that is part of the 250,000 strong Community and Public Sector Union (a position that he held for 25 years from 1991 to 2016).

Lindsay has a Master's Degree in Engineering, a Bachelor's Degree in Civil Engineering and is a Registered Professional Engineer, Queensland; a Chartered Professional Engineer; a Fellow of Engineers Australia; a Fellow of the Australian Institute of Company Directors; a Fellow of the US Institute of Transportation Engineers; a Member of the Chartered Institute of Logistics and Transport and a Member of the Australian Institute of Traffic Planning and Management.

Committee Member and immediate past President - Peter Fleming

After graduating from Adelaide University worked for about 30 years in various public service agencies including the Prisons Department, ETSA, the Public Service Board and finally TAFE as Assistant Director general. Appointed a member of the 1972 Enquiry into Technical and Vocational Education which in 1973 produced the landmark report "TAFE in Australia" from which the acronym "TAFE" was adopted for vocational education colleges throughout Australia. Was a member of the Commonwealth TAFE Commission from 1973 to 79. Chaired the enquiry into TAFE Teacher Education in Australia in 1977. Own consulting business (education and training projects) based in Thailand for 10 years.

Debating was a long term interest. President of the SA Debating Association for 12 years and the Australian Debating Federation for 5 years. Member of the Adelaide University Debating Team 1962-4. Member of the Australian Universities Team in 1964. Captain of the SA Debating Team 1964-75. Member of the Australian Debating Team 1966-75. Founding organiser of the SA Secondary Schools Debating Competition in 1967. Debating adjudicator and Rostrum critic for many years.

Committee Member - Barry Grear AO

Barry retired in 1997 after a career of 44 years in the South Australian Public Sector and continued actively on a number of statutory and community service boards which included the Stormwater Authority and the State Disaster Relief Fund.

At retirement in 1997, Barry was General Manager of the Planning Division of Housing and Urban Development having worked in TAFE, Agriculture, SA Water, SAIT, Monarto Development Commission and the Public Service Board.

In 1983 Barry was given the responsibility for the management of the distribution of the public appeal funds following the 1983 Ash Wednesday bushfires. In 1985, he was awarded a Member of the Order of Australia (AM) for bushfire recovery and other community services.

Barry's involvement in the Institution of Engineers, Australia, has been extensive. In 1989 he was president of the SA Division and was National President in 1997/98. He was President World Federation of Engineering Organisations (WFEO) 2007 - 2009.

In the 2001 Australia Day Honours, Barry was made an officer of the Order of Australia for service to the engineering profession, particularly through the Institution of Engineers Australia, and in the area of education, and to the community through sporting, church and emergency services.

Committee Member - Alan Raftery

Qualifications: Bachelor of Economics, Post Graduate Diploma in Accounting, CPA.

Work: Stock taker at Keswick Army Barracks, Internal Auditor of Telecom, Internal Auditor, Finance Manager, Budgets Manager, Training in Software in Social Security and Centrelink, External Auditor in Chartered Accounting Office.

Since qualifying I have performed many audits privately. I was Treasurer of A Table Tennis Association which built a stadium with 14 permanent tables. I have studied the Commonwealth Superannuation Act and Regulations. I wrote a computer program analysing CSS pensions and comparing this with the PSS. I have an advanced amateur radio license issued by the ACMA.

Observer - Eileen Pritchard

Attended Woodville High School and prior to working in the SA Government in 1971 was in comptometriste/accounting - clerical work and pawn broking (1969-70). In 1971 complete the SA Government "In-service social work course" - Diploma of Social Work. From 1972 to retirement in 2010 practise in generic social work with the last 20 years working in the specialist area of Child Protection and investigating allegations of child abuse.

When working in the Port Adelaide DC was a PSA representative for a few years. An advocate for body and mind well-being I organised Corporate Cups in the west until my retirement. Great fun and results!

Whilst a hockey player I was a member of the South Australian Women's Hockey Association (SAWHA) Executive Committee. Represented South Australia as a player 1960-76 and Australia 1963-71 (Vice Captain 1970-71). Played in the International Federation of Women's Hockey Association (IFWHA) world tournaments in 1967 (Germany) and 1971 (New Zealand) and in 1970 was in the Touring Team (TT) to the UK and South Africa. In 2000 was awarded the Australian Sports Medal for contribution to Australian sport.

Six years ago took on a new challenge - golf, which continues to provide enjoyment to this day.

Observer - Dr Keren Wicks

Trained as a special education teacher. Graduated from Flinders University with a Bachelor of Special Education Degree. Taught special classes in metropolitan and country SA - one notable being the Magill Reform School before it closed.

Resigned from the Education Department and went to the UK. Taught in special schools across the UK as well as various other jobs. A memorable one was tour guide at Eileen Donan Castle in Scotland and living in the castle for 6 months. After four years returned to Australia and taught special classes at schools in Mansfield Park and Payneham. Returned to the UK and spent two years teaching English as a second language at Reading Comprehensive School while my husband was studying at Reading University. Returned to Australia and taught for several years in the school at Regency Park Centre for Crippled

Children as it was then called. This was followed by stints at Gepps Cross Special School and Kensington Centre. During this time I completed my PhD - "Teaching the art of living - The Development of Special Education Services in South Australia 1915 - 1975" at the University of Adelaide. I retired from the Education Department as Principal of Kensington Centre and I was invited to work as a special education consultant for AISSA - Association of Independent Schools. Since retiring I have enjoyed learning to play Mahjong, becoming a member of a Book Club, travelling to see friends in the UK and lunching a lot.

Website Manager and Public Officer - Peter Frick

Graduated without a Diploma from Wattle Park Teacher's College following a two year course in 1967. Did the Education Department shuffle for three months until settled at Virginia Primary School. Studied after hours at various CAEs and eventually got a Diploma in Education. Secured a Half Time Release Scholarship and gained a Bachelor of Education at Salisbury CAE.

Locum Tenums Principal at Virginia for six months, appointed to Wasleys Primary School in 1978. Appointed Principal of Sandy Creek Primary School in 1984. Became heavily involved in improving the lot of small schools including the establishment of the Barossa Small Schools Network and the Barossa Small Schools Resource Centre.

Helped to establish a world class Cultural Exchange Program with a Japanese sister school in 1997 which continues until this day, seeing annual visits to Sandy Creek by Japanese classes and a biannual visit to Japan for Sandy Creek year five, six and seven children.

Strongly involved in the development of Information Technology at Sandy Creek as well as representing small schools on the SA Primary Principals Association Information and Technology Group.

3. Committee Member list and contact information

President	James Vandenberg 8242 1601	sasupera@gmail.com
Vice President	currently vacant	
Secretary	Brenton Pain 0401 148 751	sasupera@gmail.com
Research & Information	Ray Hickman (Dr)	
Treasurer	Michael Evans (Dr) 0437 328 467	sasupera@gmail.com
Membership Officer	Max Jahn 8522 6885	sasupera@gmail.com
Guest Speaker Coordinator	Ian Beckingham	
Assistant Secretary	Lindsay Oxlad	
Committee Member	Peter Fleming	
Committee Member	Barry Grear AO	
Committee Member	Alan Raftery	
Observer	Eileen Pritchard	
Observer	Keren Wicks (Dr)	
Website Manager & Public Officer	Peter Frick	

4. Acronyms and Terms

Below is a list of acronyms and terms that you will run across in papers and reports and some of the conversations in Committee meetings.

SCOA - Superannuated Commonwealth Officer's Association.

ACPSRO - Australian Council of Public Sector Retiree Organisations.

TASS - Tasmanian Association of State Superannuants.

EISS - Electricity Industry Superannuation Scheme.

LITO - Low income tax offset.

LAMITO - Low and middle income tax offset.

SAPTO - Senior Australians and Pensioner Tax Offset.

10% tax offset - this is the tax offset that people aged 60 and over can claim on their untaxed pensions.

Constitutional protection - some superannuation schemes run by State Governments do not have to pay tax on the contributions they receive or on the earnings of investments. They are referred to as untaxed sources. Most South Australian schemes are constitutionally protected. When benefits are paid the recipients must pay additional tax compared to members of schemes that have paid tax (taxed sources).

SIS Act - Superannuation Industry (Supervision) Act or SIS - the Federal government legislation under which all private sector superannuation schemes operate.

EPSSS - exempt public sector superannuation scheme. Most state government superannuation schemes (whether taxed or untaxed) are not subject directly to SIS and regulation by APRA (Australian Prudential Regulation Authority) and ASIC (Australian Securities and Investment Commission).

HOGAS - Heads of Government Agreement on Superannuation. This is an agreement signed by the Commonwealth Government and all State Governments which has the State Governments committing to run each EPSS in accord with 'the spirit and intent of SIS'.

Account-based pension - common example is an allocated pension. The pension is paid from an account that the account holder is able to cash in at any time. These pensions are subject to both the asset test and income test when eligibility for an age pension payment is determined.

Defined benefit pension - pension paid for life and calculated taking account of years of service and salary at retirement. May be cashed in under strict conditions.

Defined benefit lump sum - lump sum calculated from years of service and salary at retirement.

Superannuation Guarantee - the level of superannuation contribution that employers are required to pay on behalf of employees.

Commutation - the conversion of an income stream (pension) into a lump sum.

Actuarial review - an investigation conducted every three years into the financial condition of every defined benefit scheme.

Concessional contributions - contributions made by salary sacrifice or on which a tax deduction is made.

Non-concessional contributions - contributions made from after-tax income or savings.

Asset-test exempt - defined benefit pensions are exempt from the asset test when a person's eligibility for age pension is assessed.

SAGSF - South Australian Government Superannuation Federation.

MTAWE - Male Total Average Weekly Earnings.

CPI - Consumer Price Index.

SSS - Triple S is the superannuation scheme for SA public sector employees since 1994.

SMSF - Self-managed Superannuation Fund.

5. CONSTITUTION

THE SOUTH AUSTRALIAN GOVERNMENT SUPERANNUATED EMPLOYEES ASSOCIATION INCORPORATED

Trading as

SA SUPERANNUANTS

1 NAME

1.1. The name of the Association shall be "The South Australian Government Superannuated Employees Association Incorporated" (in these rules hereinafter called "the Association").

2 ASSOCIATION'S OFFICE

2.1. The office of the Association shall be at such place as the Committee may from time to time determine.

3 MEMBERSHIP

3.1. The members of the Association shall consist of those persons who being eligible to join have met their financial commitments to the Association.

3.2. To be eligible to join the Association, a person must be in receipt of or be eligible to receive a pension or an annuity from a Commonwealth or South Australian Government Superannuation fund or such other public sector fund as might from time to time be recommended by the Executive Committee and approved at an Annual General Meeting or a Special General Meeting.

3.3. A member may resign from membership of the Association by giving written notice thereof to the Secretary of the Association.

4 OBJECTS

The objects of the Association shall be to deal with any matters affecting or likely to affect the welfare of its members.

5 POWERS

The Association shall have power to do all things necessary and incidental to its objects, including power to

5.1. institute and take action which is deemed necessary to carry out its objects,

5.2. raise monies by subscriptions and levies for the purpose of carrying out its objects, and

5.3. disburse, use and invest monies for the purpose of carrying out its objects.

6 EXECUTIVE COMMITTEE

6.1. The affairs of the Association shall be managed by a Committee comprising all the officers of the Association and up to six ordinary Committee members of whom not less than two will be women and not less than two will be men.

6.2. The officers of the Association shall be:

- (a) President
- b) Vice-President
- (c) a Secretary
- (d) a Treasurer
- (e) an Assistant Secretary
- (f) a Membership Officer
- (g) a Speaker Coordinator.

6.3. All officers and ordinary Committee members shall be elected at the annual general meeting of the Association in each year, shall hold office until the annual general meeting next after the date of his/her election, and are eligible for re-election.

6.4. Members who were formerly members of the Superannuated Commonwealth Officers Association and retired public servants (post 30 June 2019) may stand for positions of officer or ordinary member of the Executive Committee. However, these numbers for the time being should be restricted to a maximum of four members of that Committee or such number as may be determined by the Executive Committee from time to time.

6.5. In the event of a casual vacancy occurring, the Committee may appoint a member of the Association to fill the vacancy, and the member so appointed shall hold office until the ensuing annual general meeting.

6.6. The Committee

(a) shall control and manage the business and affairs of the Association, and

(b) has the power to perform all such acts as appear to the Committee to be essential for the proper management of the business and affairs of the Association.

6.7. The office of a committee member shall become vacant if the committee member is expelled from membership, or disqualified by the provisions of the legislation concerning the administration and control of incorporated associations.

6.8. The Executive Committee may from time to time create Standing Subcommittees. The Annual General Meeting must be informed of the existence of such sub-committees and their terms of reference

7 SUBSCRIPTIONS AND LEVIES

7.1. Each member shall contribute to the funds of the Association, subscriptions as determined by the members at the annual general meeting.

7.2. Separate rates shall be set for annual membership and life membership. In the event of the death of a member who has paid an annual or life membership fee the corresponding membership rights shall pass to that person's surviving spouse or putative spouse as defined in the South Australian superannuation legislation.

7.3. Subscription rates shall remain in operation for the whole of a financial year and may only be altered by providing notice of motion in writing to the Secretary at least eight weeks prior to the annual general meeting, together with agreement to the alteration being recorded at that annual general meeting. If agreed to, the amended rate shall be effective immediately. All fees in advance paid prior to the annual general meeting shall be valid for the relevant period.

7.4. Honorary life membership may be granted by resolution at the annual general meeting to members whose service is considered to have been worthy of such an award. To be eligible for the distinction, a member must have served for a minimum of five years on the Executive Committee and receive the recommendation of the Committee.

7.5. If, in the opinion of the Committee, it is at any time necessary to augment the funds of the Association, or to provide funds to meet any extraordinary expenditure lawfully incurred, or for any special purpose consistent with the objects of the Association, the Committee shall have power to impose a levy or levies upon all or any of the members of the Association, provided that in any one financial year, the levy or levies imposed on each member shall not exceed in amount one year's subscription.

8 FUNDS

8.1. The funds shall be banked in a separate banking account in the name of the Association and used under the direction of the Committee and shall be operated upon by the President, the Vice-President, the Treasurer, the Secretary and the Membership Officer, provided that all cheques and negotiable instruments shall be sufficiently endorsed if signed by any two of the above mentioned officers.

8.2. A duly audited annual financial statement showing receipts and payments and assets and liabilities shall be presented to the annual general meeting.

8.3. The income and property of the Association shall be applied solely towards the promotion of the objects of the Association, and no portion thereof shall be paid or transferred directly or indirectly, by way of dividend, bonus or otherwise, howsoever by way of profit, to members or relatives of members of the Association, provided that nothing herein shall prevent the payment in good faith of remuneration to any officer or servant of the Association or to any member of the Association for any service actually rendered to the Association, or reasonable and proper rental for premises let by any member to the Association.

9 AUDITOR

The Committee shall each year appoint an Auditor who shall not be a member of the Association.

10 FINANCIAL YEAR

The financial year of the Association shall be the period beginning on the first day of January in each year and ending on the thirty-first day of December next following.

11 GENERAL MEETINGS

11.1. Regular monthly General meetings shall be held at such time and place as the members determine.

11.2. An annual general meeting shall be held in February of each year and shall be in addition to any other general meetings that may be held. All members shall be advised of the date and time of the annual general meeting at least two weeks in advance of the meeting. The ordinary business of the annual general meeting shall be to

- (a) confirm the minutes of the preceding annual general meeting,
- (b) receive reports from the President, the Treasurer and the Auditor,
- (c) receive an audited annual financial statement,
- (d) elect the officers and the ordinary Committee members for the ensuing year,
and
- (e) transact any special business of which notice is given in accordance with these rules.

11.3. A special general meeting may be convened by the Secretary upon direction from the President or the Committee, or upon a written request signed by not less than twelve members, who must state clearly the purpose of such meeting. No business other than that for which the special general meeting is convened shall be brought forward at this meeting.

11.4. Thirty members personally present (being members entitled under these rules to vote thereat) constitute a quorum for the transaction of the business of any general meeting.

12. NOTICE OF PROPOSED ELECTIONS TO THE COMMITTEE

Notice of all persons seeking election to the Committee at the annual general meeting shall be given to the Secretary by 5 p.m., Central Standard Time, on or before 21 January in every year.

12.1. The notice of the annual general meeting shall contain the names of all persons seeking election to the Committee, which notice shall be given to all members at least two weeks in advance of the meeting.

13 COMMITTEE MEETINGS

13.1. The Committee shall meet at such place and at such times as the Committee may determine.

13.2. Special meetings of the Committee may be convened by the President or any four of its members. Notice shall be given to the members of the Committee of any special meeting specifying the general nature of the business to be transacted, and no other business shall be transacted at such a meeting.

13.3. Any four members of the Committee constitute a quorum for the transaction of the business of a meeting of the Committee.

13.4. In a situation where the President believes that a decision needs to be made as a matter of urgency, he may call a meeting by telephone or video-conference or circulate a resolution to all committee members by facsimile, mail or email. A matter dealt with by circulating a resolution, is decided when a majority of members have indicated their support or opposition to the resolution by returning by facsimile, mail or email a signed copy of the circulating resolution to the President within the timeframe specified in the circulating resolution.

14 CHAIRPERSON

14.1. The President, or in his/her absence, the Vice-President, shall preside as Chairperson at every meeting of the Association or of the Committee.

14.2. If the President and the Vice-President are both absent from a meeting, the members present (or in the case of a Committee meeting, the remaining members of the Committee present) shall elect one of their number to preside as Chairperson thereat.

15 VOTING

15.1. Upon any question arising at a general meeting of the Association or at a committee meeting, a member at a general meeting and each officer and committee member at a committee meeting has one vote only.

15.2. All votes shall be given personally.

15.3. Each motion put to the vote of the meeting shall be resolved by a simple majority by a show of hands or, if demanded, by secret ballot.

15.4. A secret ballot demanded on any resolution shall be taken in such manner as the Chairperson shall direct, and the result of the poll shall be deemed to be the resolution of the meeting.

15.5. In the case of an equality of voting on a question, the Chairperson of the meeting is entitled to exercise a second or casting vote.

15.6. A member shall not be entitled to appoint a natural person who is also a member of the Association to be their proxy, at any general meeting of the Association.

DUTIES OF OFFICERS

16 PRESIDENT

The duties of the President shall be to

16.1. preside at all general meetings and Committee meetings and preserve order thereat, and upon the minutes being confirmed, to sign the Minute Book in the presence of the meeting,

16.2. enforce the rules, and have control of the meeting at which he/she presides; and use all necessary power to secure and enforce order and expedition in the conduct of the business and good order of the members thereat,

16.3. conduct all meetings in accordance with the Standing Orders as may be from time to time determined by the Committee,

16.4. serve ex-officio as a member of all committees appointed by the Executive Committee, and

16.5. act in all matters of urgency in conjunction with the Secretary.

17 VICE-PRESIDENT

The duties of the Vice-President shall be to

17.1. preside over meetings and perform the duties of the President in his/her absence, and

17.2. assist in preserving order.

18 SECRETARY

The duties of the Secretary shall be to

18.1. attend all general meetings and Committee meetings,

18.2. attend to and keep a copy of all correspondence,

18.3. keep minutes of all meetings and records of other business transacted by the Association,

18.4. convene all general meetings and Committee meetings, and

18.5. discharge all such other duties and services as may be assigned to him/her by the Committee,

19. TREASURER

The duties of the Treasurer shall be to

19.1. keep all financial records of the Association, and in particular to

(a) have the charge and custody of all current receipts of money belonging to the Association and ensure the prompt payment of such monies into the appropriate bank account of the Association,

(b) keep a correct account of all monies received and expended,

(c) ensure all payments are made by cheque, and

(d) produce any books and records for inspection at all reasonable times when requested by the Committee or the Auditor, and supply such information to the Committee and the Auditor regarding financial matters as they may require,

19.2. furnish at each meeting a statement showing the financial position of the Association and such reports as may have been made by the Auditor,

19.3. furnish to the Annual General Meeting of the Association a financial statement as provided for in clause 8, and

19.4. prepare and submit to the Australian Tax Office any statement of income required by law.

20 ASSISTANT SECRETARY

The duties of the Assistant Secretary shall be to

20.1. generally assist the Secretary in his/her allotted duties, and

20.2. perform any other duties and services assigned to him/her from time to time by the Committee.

21 MEMBERSHIP OFFICER

The duties of the Membership Officer shall be to

21.1. keep a register of all members of the Association, and

21.2. receive and bank membership fees, issue receipts for fees to members in accord with arrangements determined by the Committee and notify the Treasurer of all deposits made into the Association bank account, and

21.3. provide a list of members' addresses when this is required for the dispatch of newsletters or other communications to members.

22. SPEAKER COORDINATOR

The duties of the Speaker Coordinator shall be to

22.1. arrange for a Guest Speaker for every General Meeting and the Annual General Meeting, and

22.2. meet and greet all Guest Speakers to each meeting and formally introduce them to the meeting, and

22.3. contact the Guest Speaker some days before the General Meeting as a reminder and to enquire if they have any special requirements.

23 PUBLIC OFFICER

The Committee shall appoint a Public Officer; the appointment to be recorded on the register of the Association kept by the Office of Consumer and Business Affairs.

24 THE SEAL

The Association shall have a common seal upon which its corporate name shall appear in legible characters. The seal shall not be used without the express authorisation of the Committee, and every use of the seal shall be recorded in the minutes of the Association. The affixing of the seal shall be witnessed by any two members of the Committee who shall print their names beneath their respective signatures.

25 AMENDMENT TO THE CONSTITUTION

The constitution of the Association shall not be altered, amended or added to except by resolution to an annual general meeting or at a special general meeting convened for that purpose.

26. EXPULSION of A MEMBER

26.1 Subject to giving the subject member an opportunity to be heard or to make a written submission, the Committee may resolve to expel a member upon a charge of misconduct detrimental to the interests of the Association.

26.2 Particulars of the charge shall be communicated to the member in writing, and served upon the member, either personally, or by registered post at that member's last known address, together with an Advice of Receipt Card for signature by the recipient and return by the postal service to the Secretary.

26.3 The particulars of the charge shall carry an endorsement at the foot thereof specifying a date and place of the expulsion hearing, such date to be not less than 31 days after the personal service or estimated day of postal service.

26.4 In the event that service is established, but the subject member fails to attend at the appointed day and place, or such other day and place as subsequently agreed, the Committee shall proceed to a determination ex parte. The Committee shall thereupon serve a written copy of the determination upon the member and record in the Association Minutes the date and method of service as being either personal or by registered post.

26.5 In the event of an adverse determination, expulsion shall, subject to an appeal pursuant to 26.6 below, take effect 31 days after service of the determination to expel.

26.6 It shall be open to a member to appeal the expulsion to the Association at a General Meeting. The intention to appeal shall be communicated in writing, with specified grounds, to the Secretary or Public Officer of the Association within 14 days after the determination of the Committee has been communicated to the member.

26.7 In the event of an appeal under 26.6 above, the appellant's membership of the Association shall not be terminated unless the determination of the Committee to expel the member is upheld by the members of the Association. In such case expulsion operates from the date of the General Meeting decision.

26.8 The hearing of the appeal shall be notified in the Agenda of the General Meeting, and the General Meeting shall be provided with:

- (i) A copy of the particulars of the charge.
- (ii) A copy of the determination of the Committee to expel.
- (iii) A copy of the member's grounds of appeal.

27 PROPERTY AND DISSOLUTION

27.1. All property of the Association shall be vested in the Committee of the Association, which will act as trustee.

27.2. If upon the winding-up or dissolution of the Association, there remains, after satisfaction of all its debts and liabilities, any property whatsoever, the same shall not be paid to or distributed among members of the Association, but shall be distributed to

such other body or bodies having similar objects, or to such charitable body or bodies, such as shall prohibit the distribution of income and property to members.

Effective February 2019

6. Organisations to which we are affiliated or are members.

6.1. South Australian Government Superannuation Federation.

The objectives of the Federation are:

1. to deal with any matter affecting or likely to affect the welfare of contributors to or beneficiaries of any South Australian public sector superannuation schemes, and
2. to further the interests of contributors to and beneficiaries of any South Australian public sector superannuation scheme, including any associated investment body.

The members of the Federation consist of:

1. organisations of employees whose members are contributors to, or beneficiaries of, a Scheme that has affiliated with the Federation, and
2. organisations of retirees whose members are contributors to, or beneficiaries of, a Scheme that have affiliated with the Federation.
3. SA Superannuants has three delegates to the Federation which meets quarterly. At the meetings the CEOs of Super SA and Funds SA present reports and conduct question and answer sessions with the delegates. The Federation's communication channel to the Government is through the Treasurer and his department and this in turn is through the Federation's Executive Committee on which SA Superannuants has a representative.

6.2. SCOA - the Superannuated Commonwealth Officer's Association decided to close down on 30 June 2019. SA members of SCOA looking for a new home spoke with the Association to see if it would be possible for their former members to join us. After examination by a working party from the Association's Executive Committee and two SCOA representatives, the Executive Committee recommended constitutional changes which were unanimously agreed at the 2019 AGM, to make it possible for members of schemes such as the Commonwealth Superannuation Scheme and the Commonwealth Public Sector Scheme to join our Association. Approximately 210 of the Association's 1,700 members are retired Commonwealth officers.

6.3. Australian Council of Public Sector Retiree Organisations (ACPSRO).

ACPSRO is the peak council for organisations representing retired civilian and military public sector workers from Commonwealth, State and Territory governments. The number of persons represented by its grass roots organisations is approximately 700,000.

When their dependants are taken into account the people it is speaking for number about 2 million Australians or about 8% of the population. On matters of common interest the members of ACPSRO ask their President to approach government on their collective behalf.

ACPSRO continues to pursue improved indexation through press releases and lobbying of MPs. Although some MPs have conceded that the present indexation (CPI) is inadequate the fact that improved indexation would be very expensive is always raised as a reason for not doing anything about it.

The Superannuated Commonwealth Officers Association (SCOA), a major member of ACPSRO, caused a shock when it announced that it would cease to exist after June 2019. This potentially has severe implications for ACPSRO. Options discussed have been ACPSRO also closing or accepting individuals as members instead of remaining a peak organisation as at present. ACPSRO has chosen to continue in its present form for another year and then to review its situation.

6.4. Council of the Ageing South Australia (COTA SA).

COTA SA is an older people's movement run by, for and with older people. It represents the aspirations, interests and rights of 633,000 older South Australians and is part of a national federation that began in SA in 1957. It uses peer support and co-design methodologies, providing a platform for older people to be the drivers and shapers of the products, programs, services, research and technology that they use.

More than 100 volunteers support its work and it is actively involved in well over 200 seniors clubs and networks throughout SA. It works closely with partner organisations such as the Multicultural Communities Council SA, LGBTI Health Alliance, SA retirement Villages Association and the SA Residential Parks Residents Association to reach the rich and wide diversity of older South Australians.

COTA's vision is that ageing in Australia is a time of possibility, opportunity and influence, and its mission is to advance the rights, interests and futures of Australians as they age.

COTA's values are respect, diversity, collaboration and integrity.

7. Outline of web page

The association maintains a web site at <https://www.sasuperannuants.org.au/>. It is managed by the web site manager Peter Frick who is a volunteer member not on the executive. He also maintains a register of all members who have provided an e-mail address. This requires the membership officer to inform him of any changes to the member's e-mail addresses either variations, additions or deletions as they occur. At least once per year, preferably in May the web site manager changes the password to the Member's Portal and

informs the membership by e-mail of this change. From time to time the association provides content which the web site manager will add to the web site. He only adds to the web site at the instruction of the executive. The web site was designed by Icarus Web Designers who when needed can be approached for specialist technical support.

The web site is hosted by Hosting Bay Australia (<https://secure.hostingbay.net>) who also maintain the web site's domain name. Renewal of both the domain name and hosting services needs to be done every two years.

The web site manager is also responsible for sending out the Newsletter to those members who have indicated a preference for a paperless copy.

Keeping the Website up to date and useful (procedure adopted July 2020)

1. Each Committee member keeps an eye on the website, thinking of
 - a. any new material that might be added,
 - b. what existing material should be removed or updated,
 - c. any useful changes to website structure or presentation,
 and advises Ray (Research and Information), or Brenton (Secretary).
2. Material written or produced outside the Association may be linked to or reproduced on the website, where there is a clear benefit to members, and the independence or standing of the Association is not compromised.
3. At least monthly Ray and Brenton each check the material on the website for currency, relevance, and accuracy.
4. Where a proposed addition or change is minor it is agreed between Ray, Brenton and Peter Frick (Website Manager) and implemented.
5. More substantial additions or changes are proposed to the Committee for decision.
6. Changes and updates are referred to Peter Frick through Brenton.
7. It is recognised that technical, security or other urgent website issues may require immediate action, at the discretion of the Website Manager.

8. Digital Storage (The Cloud)

The association maintains an on line account with Google (google.com.au) often referred to as The Cloud. This is a free account while the storage remains below 15Gb. Within this account can be found the association's e-mail service (sasupera@gmail.com) a Drive Account and Google Forms. The secretary and the web site manager have the discretion to use the e-mail service for outgoing mail. All substantive e-mails sent or received by the

executive are stored in yearly folders within this account. This filing can be done by the secretary but in the first instance is usually carried out by the web site manager.

The drive account contains all of the associations documents which come before the web site manager who uploads them and stores them in appropriate folders.

It is essential that all secretarial, financial and Membership records are stored here to provide back up security for the association.

Google forms provide an on line membership renewal and new membership application service. Google forms can also be used to create Member Surveys by the web site manager at the request of the executive.

Access to the cloud is currently afforded to: The President, Vice President, Treasurer, Research Officer, Membership Officer and Secretary. Each year these officers are provided with a new password to maintain the integrity of the account.

9. Newsletter Protocol (adopted May 2020)

Steps in the process

1. As copy is received by the newsletter coordinator it is circulated by him/her to the Committee for information and comment.
2. Prior to the deadline for copy the newsletter coordinator lets the Committee know if there is need for more copy or if there is more than can be accommodated. In the latter case, guidance on what is to be left out is sought from the Committee.
3. When the newsletter coordinator is satisfied that the newsletter is finalised (soon after the deadline) it is circulated for the Committee's endorsement and/or suggestions for adjustment.
4. Once the newsletter has been endorsed the newsletter coordinator asks the membership officer for the list of members who are to receive the newsletter by e-mail and forwards this list, along with the newsletter, to the website manager for posting of the newsletter on the website and dispatch of the e-mail notice telling members it is available.
5. There is always going to be the possibility of bounce-backs of the e-mail notices due to changed or incorrect e-mails. When this happens the website manager lets the membership officer know and these members are temporarily transferred to the postal list and that adjusted postal list is then sent to the newsletter coordinator.

6. The newsletter coordinator sends the adjusted postal list to the printer and liaises with the printer over newsletter dispatch by post to members and forwarding of the additional copies to the membership officer.

10. Association Assets

The main and obvious purpose of the Association's financial reserves is to cover its running expenses, around \$10,000 p.a. for the newsletter alone.

However, there is another very important consideration – we have the funds to take legal action as a last resort if a dire situation arises to warrant this. For example, if our pensions were to be treated in the manner that the Electricity Trust Superannuation Scheme pensions were, that is they were forcibly changed without seeking each pensioner's consent, we would be compelled to take legal action. We believe that the Government, Treasury, and Super SA are aware of this, and that this awareness makes any similar attack on our pensions very unlikely.

The Association's policy on investment has been to keep its funds in safe investments, even though a more adventurous (and risky) investment policy might give better returns. The investments have mostly been in term deposits or similar (for example for many years we had money in the Commonwealth Bank Finance Corporation and Esanda Debenture Stock). We try to keep a balance between a good return (returns vary quite spectacularly on investment periods of less than one year), and not tying up our money for periods of more than one year. The one exception to our general practice has been our foray into Argo shares which began in August 2008; this was undertaken only after more than a year of deliberations in committee and several consultations with members at general meetings. Despite a few periods when the values of our shares fell, they have in the long term been a good investment.

Our financial situation is audited each year, and a report is presented at each AGM, with members given a chance to ask questions. The audited report is available on our website.

Our financial reserves of roughly \$130,000 at May 2020 are, I believe, amongst the largest of any similar organisation in Australia; even SCOA with many more members (Australia-wide) than us had roughly \$40,000 less than us on its demise, and ACSPRO has total funds of \$7,610 at June 30 2019. It should be remembered that a steadily increasing proportion of our members are becoming life members and these members are entitled to a newsletter and other services we offer for as long as the Association exists. As revenue from annual memberships declines, we must expect our reserves to decrease; with fewer than 500 annual members contributing a total of less than \$6,000 in annual fees this income does not even cover the cost of the newsletter. A major reason that our financial situation appears so healthy is that many members have opted for life membership; each life subscription gives

us a substantial boost, but is a one off and carries with it long-term cost obligations. Overall, in my opinion, the financial health of the Association is very satisfactory.

11. Current Activities

The usual General Meetings of members, at 1:00 pm on the last Monday of each month from February to November, have been suspended for the time being for COVID-19 safety reasons. The Committee is investigating when and how to safely resume meetings.

The Association's newsletter, "The Superannuant", is printed and posted three times a year to all members who prefer a paper copy. Each edition of the newsletter is also emailed to every member whose email address is known. The most recent newsletter is available at the Member's Portal of the Association's website. Back issues are publicly available at the website. Work is now in progress to develop articles for the coming September 2020 newsletter. A recent campaign to gather more members' email addresses has had some good success.

The Committee is watching for any indications of how the Federal and South Australian governments may be thinking of developing their now postponed 2020 / 21 budgets given the big economic impacts of responding to the COVID-19 crisis.

The Association's pre-budget submission for the Federal budget, and its submission to the Australian government's current major Retirement Income Review, can be read at the SA Superannuants website. The Retirement Income Review Panel was due to make its final report to government by June 2020. Federal Budget day this year is 6 October 2020.

12. Matters being pursued with the State Government

12.1. On the death of a contributor a surviving spouse to receive a payment equivalent to the full pension continuing to be paid for a specified period, e.g. one month or two months. In the cases of the age pension and Commonwealth superannuation pensions when one member of a couple dies the survivor receives a payment to ensure that, for a specified period, his/her income is maintained at the same value as the couples' income prior to the death. The specified period is about fourteen weeks for both the age pension and Commonwealth superannuation pensions. With Commonwealth superannuation pensions the maintenance of income is achieved by making a lump sum payment to the surviving spouse which is equal to the difference between the full pension and the surviving spouse pension for the 14 week period.

12.2 Pension scheme taxation status - this has been of interest to the Association for many years. Members pay personal contributions from their after-tax income and in retirement receive pensions that are taxed as normal income with a 10% tax offset able to be claimed. Other income (including age pension) is added to the superannuation pension income and

taxed at the marginal rate for the combined income. Most superannuation pensions are tax-free after age 60 and any other taxable income is taxed as if it is the only income. A detailed account of the difference between taxation arrangements applying to Super SA pensions (and Commonwealth public sector pensions) and most other superannuation pensions, and reasons for the difference, is set out on the 'Tax and Super SA pensions' page of the SA Superannuants website.

The Association is pressing the State Treasurer to investigate the possibility of allowing members to opt for a pension that is taxed on the same basis as most other pensions.

This is likely to require a person to accept a reduction in the pension to meet the tax cost to the scheme of making the change and so the Association's position is that this change must be voluntary for every member.

13. Matters being pursued with the Federal Government

13.1 Relaxation of the work test on super contributions to allow fully retired people aged over 65 to save through the superannuation system.

13.2 Separate taxation of non-superannuation income or age pension income to become non-taxable income.

13.3 The valuation factor for defined benefit pensions in relation to the transfer balance cap to be age-related rather than the current value of 16 being applicable to all ages.

13.4 Indexation of Commonwealth pensions to be changed from Consumer Price Index (CPI) indexation only to the better of CPI and the Pensioner and Beneficiary Living Cost Index (PBLCI).

13.5 Where after-tax, personal contributions by themselves are sufficient to create a tax-free component for a defined benefit pension greater than 10% of the pension's gross value the 10% cap on the component of the pension not counted in the age pension income test should not apply.
