



Superannuated Commonwealth Officers' Association Federal Council (Inc.)

# ANNUAL REPORT 2007



Building a secure retirement

## About SCOA

**The Superannuated Commonwealth Officers' Association (SCOA) is a not-for-profit member organisation which represents more than 400,000 people nationwide.**

For more than 80 years, SCOA has been representing the interests of:

- Retired Australian and Territory Government employees and Government business enterprise employees;
- People in the public service who will receive a Commonwealth superannuation benefit or lump sum on retirement;
- Former employees who have deferred (preserved) their pension entitlement; and
- The families of all of the above.

SCOA works to:

- Improve and safeguard superannuation and other retirement benefits and conditions;
- Protect the value of members' superannuation entitlements and related benefits; and
- Provide information to members on retirement issues.

SCOA has branches in each Australian State and the Australian Capital Territory and is managed nationally by a Federal Council with representation from each branch.

Secretariat and operational support is provided by a Federal Office in Canberra, ACT.

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## From the Federal President

### *The year in review...*

The 2007 year has been interesting, challenging and successful. SCOA has increased appreciation of matters affecting its membership to many areas of Government, Opposition, our members and the public. Specifically it has successfully raised the profile of:

- Superannuation and taxation matters;
- Our case for improved and fair indexation of Commonwealth pensions; and
- Elements of legislation that have imposed hardship on members invalidated out of Commonwealth employment.

We successfully intensified our Indexation Campaign in 2007, an election year, to ensure that Government decision makers were more aware of the declining value of CPI indexed pensions and of action needed to correct this situation. With a change of Government, SCOA will continue to promote this cause. Continued lobbying will be essential during 2008 to get the Government to move forward with its promise of an inquiry into the need for improved indexation. This will remove an obstacle of their "own making" from their path to a decision.

Our State/Territory Branches have been working hard to improve our membership rates, but with an ageing membership this is never easy. There are some good signs. The CPSU has been sending its retiring members a letter that promotes both their associate CPSU membership and SCOA membership, with our brochure enclosed. This is helpful. Some personnel from Centrelink's Financial Information Services are also promoting SCOA and distributing our recruitment brochures. SCOA needs to seek further such allies during 2008. In the meantime, a renewed approach to ARIA and ComSuper to include SCOA's recruitment brochure in their mail out is in progress.

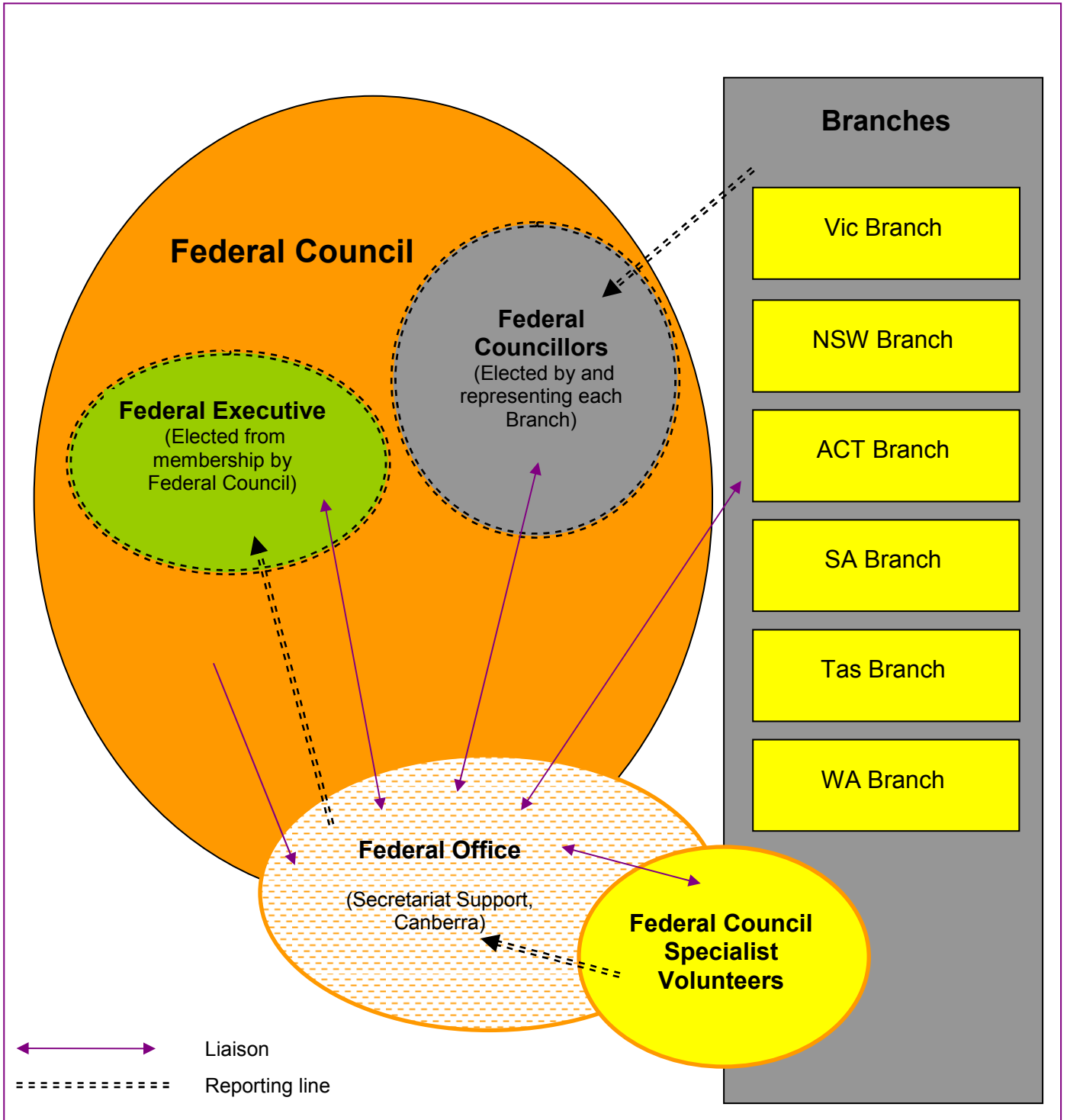


**Ewan Hazell**  
**Federal President**



# Our Organisation

SCOA is managed by a Federal Council supported by a Federal Office in Canberra, and has separately incorporated Branches in each of Victoria, New South Wales, Australian Capital Territory, Tasmania, Western Australia, South Australia and Queensland. At the end of 2007, SCOA had approximately 17,600 members.



## Federal Council

*SCOA is managed by a Federal Council comprising an Executive team of three: Federal President and two Federal Vice Presidents and seven Councillors representing state/territory branches.*

### Members of Federal Council 2007

Federal President	Ewan Hazell	
Federal Vice President (ACT)	Alan Hatfield	Jan-March & Sept-Dec 07
Federal Vice President (ACT)	Frank Mines (Acting)	March – September 07
Federal Vice President	Mike Lennon	
Councillor (ACT)	Peter Hurley	
Councillor (NSW)	Terry Fawl	
Councillor (Qld)	Garnet Foley	Resigned March 07
Councillor (Qld)	Merv Hazell	Appointed March 07
Councillor (SA)	Jim Vandenberg	
Councillor (Tas)	Colin van den Hoff	
Councillor (Vic)	Lance Garraway	
Councillor (WA)	Barney McKenna	

## Federal Office

*SCOA's Federal Office provides secretariat and operational support and supports the work of a number of specialist volunteers.*

### Office Management and Executive Support

In 2007, Federal Office was operated by two part-time paid staff (Federal Secretary and Assistant Federal Secretary).

Federal Secretary	John Coleman	Resigned Feb 07
Federal Secretary	Marita Linkson	Appointed Feb 07
Assistant Federal Secretary	Carole Sladen	Resigned Feb 07
Assistant Federal Secretary	Nick Davies	Appointed Mar 07 Resigned Dec 07
Federal Treasurer	Tom Dent	Ongoing
Indexation Manager	John Coleman	Appointed Feb 07



Federal Office provided secretariat and operational support to the organisation. Activities included:

- *Managing SCOA's Federal Office in Canberra;*
- *Servicing the Federal Council and Federal Executive;*
- *Liaison and relationship development with external Stakeholders and related organisations*
- *Liaison with and support for SCOA's State/Territory branches;*
- *Supporting SCOA's many specialist volunteers in their pursuit of better conditions for members;*
- *Producing a range of publications; and*
- *Member support.*

*...thanks to our paid and volunteer staff for their hard work and professionalism throughout the year.*

## **Publications and Communication**

### **National Newsletter - *SuperTime***

Federal Office produced four quarterly issues of SCOA's national publication *SuperTime*. This publication is provided to members to inform them of issues and policy and administrative changes in relation to superannuation, and to keep them up to date on activities being undertaken by SCOA.

Of significance this year was the move to a full colour publication, with the full colour pilot in the August edition being funded by a generous member donation. Feedback from members regarding the new look *SuperTime* has been very positive.

### **Membership Brochure**

A revised membership brochure was produced for 2007 and a new-look full-colour brochure planned for 2008 recruitment.

### **Bereavement Booklet**

Federal Office has continued to distribute our popular *Planning and Coping with Bereavement* booklet. First produced by SCOA in 2003, more than 5000 copies have now been distributed to members. All members are entitled to one copy free of charge. Additional copies may be purchased for \$5.50. There are plans for a full revision of this publication in 2008.

Feedback from members is that the booklet is a very valuable document and many acknowledge this by making a donation to help offset the cost of the booklet. Those donations are greatly appreciated and will be used to further SCOA's work for its members.

### **Our Website**

In 2007 SCOA continued to use its website to communicate information about activities to members and constituents. Throughout the year the website was updated with new information; providing information for existing and potential members. A number of downloadable files have been made available on the website, including various submissions that SCOA has made to Government during 2007. The Web Page has been particularly useful to both SCOA and its Indexation Campaign allies as a support to the Indexation Campaign in the lead-up to the Federal Election.

### **Submissions to and Representations at Parliamentary Inquiries**

Federal Office, supported by the Executive and a number of specialist volunteers produced submissions for the following inquiries:



- Senate Inquiry into the Provisions of the Superannuation Amendment Bill 2007
- Senate Inquiry into the Cost of Living Pressures on Older Australians

SCOA was represented at Senate hearings in relation to both of these inquiries.

### Federal Budget Submission

SCOA prepares an annual submission to the Federal Government for the preparation of its annual budget. Due to the Federal election and corresponding change of government late in the year, the preparation of the annual Federal Budget Submission was carried forward to 2008.

At end of year, SCOA had prepared a draft submission covering a range of issues including superannuation, indexation, health, aged care, taxation, compensation and health.

### Treasury and Financial Management

2007 was a year of intense activity for the SCOA Federal Treasurer whose work included:

- Regular and detailed financial reports and advice on budget adjustments to the Federal Executive;
- Attendance at Federal Executive meetings ensuring the Executive is attuned to the financial management of the Federal SCOA budget;
- Liaison with MYOB (accounting software) training providers for assistance in relation to purchase of upgraded software, and extension of electronic accounting to cover all aspects of the financial management of Federal Office;
- Regular contact with the Auditors re ongoing financial matters and reporting;
- Management of SCOA's role in the auditing process and production of the Annual Financial report (requirement of the Registrar General's Office), including ensuring all compliance requirements were met (resulted in an unqualified audit report (attached));
- Ensuring all BAS returns and ATO returns were lodged; and
- A review of SCOA Federal Council's taxation status...

## In Pursuit of Better Outcomes

With the help of a number of specialist volunteers, SCOA pursued a number of policy changes on behalf of members. Most notable was our intensified Indexation Campaign in the lead up to the 2007 Federal election.

### Indexation Campaign

#### Indexation Campaign Management

SCOA's appointment of an Indexation Campaign Manager has proven very effective. The former Federal Secretary energetically devoted his considerable experience and knowledge to the Indexation Campaign.

SCOA detailed Indexation Plan, agreed by its Federal Council, was revised to have a strong focus on promoting the issue and lobbying of parliamentarians from all parties.

#### Indexation Campaign Alliance

Over the years, in its pursuit of fair indexation, SCOA had forged alliances with the Australian Council of Public Sector Retirees' Organisations (ACPSRO) and the Defence Forces Welfare Association (DFWA). SCOA's State branches have been very effective in contributing to the strength of this alliance. During the year, SCOA Victoria and DFWA Victoria ran a very successful workshop on indexation at Bandiana in Victoria. The workshop featured presentations from National Presidents from both organisations and an audience comprising members and potential members from both organisations.



## Marginal Seats Campaign

The SCOA/ACPSRO/DFWA alliance proved useful to all parties in getting meetings with key politicians and in extending the pool of funds for a joint advertising campaign targeting ten key marginal seats. The aim was to have sitting members in those seats see that a change to fairer indexation could help their electoral prospects, given the number of Commonwealth and Defence pensioners in their electorate. It was hoped such members could influence their parliamentary colleagues.

## State/Territory Promotion and Publicity

Campaign material was deployed to SCOA's branches where volunteers pursued the indexation case through many meetings with politicians. Information was shared within the SCOA/ACPSRO/DFWA Alliance.

Our ACT Branch ran a series of four public meetings, three in the ACT and one in the nearby Eden-Monaro electorate. These brought the candidates together and were especially effective in teasing out party positions on the issue. More than 700 people attended these meetings and as a side benefit SCOA signed up 50 new members.

The Campaign absorbed a lot of SCOA's energy and only time will tell as to whether or not the new Government will be prepared to hear us and make a change for the better.

*...seeking a 'fair go' for our members.*

## Personal Taxation

Taxation policy and administration significantly affects the retirement income of SCOA members. In 2007, SCOA devoted considerable time to monitoring change, and prospective change, to taxation policy and administration. This work helps SCOA to identify matters that may adversely impact members, and is directed towards attempting to make it easier for taxpayers to meet their tax obligations.

In 2007, SCOA used a number of methods to address taxation matters. These included:

- Representations to relevant Ministers and agencies;
- Inclusion of the issues in SCOA's Federal Pre-budget submission; and
- Having a SCOA representative on the Australian Taxation Office Personal Tax Advisory Group (PTAG).

Policy changes being pursued include:

- Changes to treatment of Eligible Termination Payments;
- Personal Income Tax reform;
- Capital Gains Tax reform; and
- A change to existing policy to remove or reduce taxpayer responsibility for errors made by Tax Accountants/Agents during the preparation of a taxpayer's taxation return.

Our Personal Tax volunteer represented SCOA on PTAG, and reported taxation issues to the Federal Executive and Federal Council, and through SuperTime, he reported to members. In 2007, PTAG members assisted the Tax Office with matters related to the implementation of 'Better Super'. The Commissioner of Taxation highlighted the extensive area of responsibility of PTAG, and expressed his appreciation of the considerable work done through PTAG to assist the Taxation Office.

## Dental Health

SCOA's Dental Health volunteer has contributed the following in support of better dental health services for members:

- Well informed content for the Dental Health component of SCOA's Pre-budget submission for the 2008-2009 Federal Budget;



- A number of letters to the previous and current Federal Governments and State/Territory governments;
- Regular articles for SCOA's SuperTime; and
- Ongoing advice to Federal Executive and Federal Council.

## Aged Care

SCOA's aged care volunteers provided:

- Content for SCOA's Pre-budget submission for the 2008-2009 Federal Budget;
- A number of key letters to the previous and Current Federal Government; and
- An article on Aged Care for SuperTime; and
- Advice to Federal Executive and Federal Council in relation to Aged Care policy issues.

## Statistics and Research

SCOA's Volunteer Statistician was very active during 2007, providing numerous high quality products.

Specifically, she:

- Completed processing of survey forms from the SCOA National Members' Survey, analysed data, wrote the final report, and presented the outcomes to the March 2007 Council Meeting;
- Developed a draft survey form for a possible survey of the household expenditure patterns of SCOA; members. It was forwarded to all Branches for comment;
- Prepared papers to keep members informed about the CPI and related matters;
- Discussed CPI issues with ACPSRO and Australia Bureau of Statistics staff;
- Provided material for the SCOA website;
- Wrote a number of articles for SCOA publications, including:
  - Eligibility for Part Age Pension (changes to assets test) (Feb 07 SuperTime); and
  - National Members' Survey Update (May 07 SuperTime)
- Carried out research and provided input to SCOA Budget submissions and to the SCOA submission to the Senate Inquiry into Cost of Living Pressures on Older Australians.
- Researched policy issues related to government pension schemes, and collaborated in the writing of a paper on Australian Government Civil and Military Service Pensions, for publication in the journal, "Public Administration Today".

## Compensation

Throughout 2007 SCOA's compensation volunteers provided assistance for members in receipt of compensation payments.

SCOA continued to highlight the inequities for members with dependent children, for whom any increase in their workers' compensation income sees a corresponding dollar for dollar decrease in Centrelink Parenting payments to their spouse or partner.

## State/Territory Branches

SCOA's seven State/Territory Branches conducted many activities in support of members.

Activities included:

- Regular meetings for members to keep them informed of issues affecting them, and SCOA's activities to improve conditions for members;
- Community education through information stands at shopping centres and public events;
- More intensive follow-up of members to ensure better member retention;
- Lobbying of local MPs; and
- Promotion of SCOA and its activities.



# Relationships with Other Organisations

## Retiree Organisations

SCOA maintained close links with ACPSRO (Australian Council of Public Sector Retiree Organisations) and DFWA (Defence Force Welfare Association). SCOA worked closely with each during 2007 in pursuit of indexation justice and in resolving issues arising from the implementation of *Simpler Super* (now known as *Better Super*) on 1 July 2007.

SCOA's alliance with ACPSRO and the DFWA intensified in the lead up to the November 2007 Federal Election. All three organisations contributed to the indexation advertising campaign at both National and State levels. This included participation in the very successful joint public meetings mounted by SCOA's ACT Branch. These meetings saw more than 700 people turn out in support of the campaign.

The strengthening relationship with DFWA at the national level has had a flow-on effect to increase the level of contact between the State Branches of each organisation resulting in a stronger effort on the indexation campaign, and ultimately one hopes, better outcomes for members of each organisation.

SCOA maintained contact with a number of other retiree organisations including but not limited to AIR (Australian Independent Retirees), COTA –over 50's and National Seniors, in pursuit of better conditions for constituents.

## Politicians and Public Sector Organisations

### ComSuper/ARIA

SCOA maintained a close working relationship with ComSuper (the administrator for Commonwealth superannuation pensions) and communicated regularly with the ARIA board regarding issues affecting members.

### CPSU

Federal Office continued its contact with the Community and Public Sector Union's nominated ARIA board members during 2007, towards a better understanding of issues that affect our members. SCOA acknowledges the ongoing support from the CPSU in promoting our activities to their members, and their independent pursuit of better conditions for Commonwealth superannuants.

## Politicians and Federal/State Governments

SCOA met and corresponded with a number of Federal, State and Territory politicians to highlight issues facing Commonwealth pensioners.

# Audited Financials

Full details are in a separate Audited Financial Report.

*At the end of 2007, SCOA had approximately 17,600 members.*

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