



AUCKLAND BRANCH NEWSLETTER

OCTOBER 2025

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Greetings,

I'm delighted to be writing my inaugural Chair's report for the Auckland branch newsletter. I became Chair at the June 2025 AGM, replacing Sandie Gusscott who has just become the President of the GSA Board. I'm lucky that Sandie and the committee

have laid a solid foundation for the ongoing work of the Auckland Branch committee.

To introduce myself, I spent my working life at a government research organisation called The New Zealand Institute of Plant and Food Research (at least it was called that when I retired). I was originally hired as an entomology technician by the DSIR, and I moved into HortResearch when the DSIR was disbanded to form the Crown Research Institutes. I spent many years as a research scientist, focused on insect pest management, but I moved into leadership and eventually became a member of the Senior Leadership Team. I joined GSF early in my career after a colleague told me that I **must** join. Thank goodness I did, as it enabled me to take early retirement when the lure of a more relaxed lifestyle grew too strong. I live in West Auckland, with my partner, dog, cat and an ancient hen. I spend my time hiking, travelling, as well as volunteering for a local pest control group. I've been on the GSA Auckland branch committee for a year, so I'm still learning the ropes. However, I'm keen to do my bit to protect the interests of the thousands of pre-annuitants, annuitants and their families who call Auckland home.

I've just attended my first Council meeting, which is an annual gathering of branch representatives from across the country. It was very informative and helped me understand how the GSA helps its members navigate some of the nuances of our superannuation

scheme. It was also delightful to receive the news that Eric Bowater, one of our longstanding committee members, was awarded Life Membership at the 2025 Council meeting.

We are planning to continue holding several Auckland branch meetings each year. The next meeting will be at our Christmas function on the 3rd December 2025. In 2026, we are interested in holding the March Auckland Branch meeting on the North Shore, as 37% of our membership lives north of the Harbour Bridge. As there is no other newsletter between this one and the potential North Shore meeting in March, we will let you know the details via email and put the information on the website. All of our branch meetings are listed on the GSA website under the Auckland branch tab.

Finally, please let us know if you change your email address, phone number or physical address. We really want to ensure that the Annuity News and any updates about branch meetings can get to you.

Warm greetings to our Auckland Branch members.

Philippa

Chairperson

Your Auckland Branch Committee is as follows:

Chair Philippa Stevens - Science

Deputy Chair Craig Jensen – Science

Secretary/Treasurer Andrea Beechey

Functions Co-ordinator Denise Greenwood - University

Committee Members

Sandie Gusscott - Education

Rosemary Bell – Defence

Eric Bowater – Education & North Shore Sub Branch

Neil Carey - Railways

Murray McElwain – Railways and 80 Plus

Claire Couch – Education

Keith Rawlings – Army

Max Thomson – Post Office

September Branch Meeting – Talk by Craig Doyle from Pukekohe Travel

The committee was very pleased to have 60 members attend our recent branch meeting. Philippa awarded **Eric Bowater** with a Life Membership in recognition of his 20 years of service to both Auckland Branch and North Shore sub branch committees.

Thanks to **Craig Doyle** from Pukekohe Travel for his interesting talk about escorted tours to lesser known and not so crowded destinations. Among the tours he promoted were the Chatham Islands, the Five Stans of Central Asia, India and Assam and Lord Howe Island. Pukekohe Travel have been running their own exclusive tours for over 45 years and their experienced guides support you throughout the tour. Thanks to all who attended this meeting.

Left, Eric Bowater receives his Lifetime Membership award



Presentation from Tammy McLeod from Davenports Law at June AGM

The guest speaker at our Annual General Meeting was **Tammy McLeod**, Managing Director at Davenports Law. A trust and asset structuring specialist with over 25 years legal experience, Tammy specialises in the areas of personal asset planning, trust law and the Property (Relationships) Act. She presented a clear and much appreciated explanation of the reasons for and against trusts and the absolute need to appoint enduring powers of attorney whatever your age. Recent changes to tax law have raised questions about the purpose and value of trusts. Reasons for include creditor protection from liability (for business owners, for example); relationship property ring-fencing; tax flexibility; estate planning (for example, structuring family affairs); and to enable long-term holding of assets such as family bachs. However, the time may come when a trust is no longer needed and simplifying becomes more important, for example, when moving into a retirement village.

As well, 2019 changes to the Trusts Act charge trustees with more responsibility and accountability, particularly with regard to beneficiaries. For this reason and others, such as increased liability for trustees, Tammy recommended having an independent trustee, preferably a professional. She also emphasised the importance of keeping records throughout the life of the trust and of having regular meetings to review the purpose and terms of the trust, who the trustees and beneficiaries are, and to ensure that costs are keeping pace with the market.

Appointing appropriate people with Enduring Powers of Attorney (both for property and for personal care and welfare) is vitally important for adults of all ages. You can pick a spouse, a partner, an adult child or a friend to act in this role and it would be wise to ensure there are consultative requirements. Tammy's presentation was a reminder to members that perhaps there is a need to tidy up their affairs

2025 GSA AUCKLAND CHRISTMAS FUNCTIONS

Auckland Branch Christmas Celebration – Wednesday, 3rd December 2025



Members, please join your GSA Committee for a festive morning tea and a speech from Associate Professor Guy Warman on “**Circadian Rhythms: What are they and how do they link with health and ageing?**” Bring your spouse or a guest.

Circadian rhythm is the name given to our body's internal clock. Based on a 24-hour day, this rhythm will tell your body when to sleep and when to wake up and will also affect other body processes like body temperature, digestion and hormones. Associate Professor Guy Warman from the Department of Anesthesiology, the University of Auckland, will present an overview of his extensive experience in chronobiology research and the interplay between anesthesia and the circadian clock.

Venue: Western Springs Garden Community Hall 2, 956 Great North Road, Western Springs (ample parking).

Time: 10.30am – 12 midday

RSVP: Please pay \$15 *per person* into our account 38 9010 0813532 00 using your name as the reference.

Then register your attendance by 27 November by emailing Andrea on auckland@gsa.org.nz or call her on 0800 888 472.

Auckland Retired Railways Group End of Year Function

All members, partners and friends of the GSA are invited to our Christmas function on Thursday, 20th November 2025 at the Manurewa Cosmopolitan Club, Manurewa

- ❖ Doors open at 11am and lunch will be available at 12 noon.
- ❖ Please order from the menu and pay for your lunch at the counter. **Please note this new arrangement.**
- ❖ RSVP by Thursday, 13th November to Murray and Lyn McElwain Ph 09 266 9959 or email murraymc2018@gmail.com



North Shore Sub Group Christmas Function

Join us at the Birkenhead RSA on Friday, 28 November 2025 from 10am. We commence with morning tea, then your committee will bring you up to date with GSA business.

- ❖ Lynley Hunter from Forest and Bird will give her speech “**100 Years of Forest & Bird: Then and Now**”.
- ❖ A full Christmas luncheon will then be served
- ❖ Please register by emailing Jack Harris at jack4andmary@gmail.com or phone 09 2145729 by 14 November 2025.
- ❖ Final details of this event will be emailed to members prior to the meeting.