

Annuity News

April 2025 No. 111

G	government
S	superannuitants
A	association

Founded in 1920



News about your Association and what we are up to, as well as other useful information.

Call the GSA free on 0800 888 472

Visit us at www.gsa.org.nz

MESSAGE FROM THE PRESIDENT



Greetings to all GSA members.

Following the Council meeting in September our new Constitution has been approved by Incorporated Societies. A couple of Branches have queried some of the wording which may lead to tweaks being made at Council this year. If that is necessary, we will follow the normal process to carry this out.

Branches will be busy planning for their AGMs in May and June and I note that some of you are expecting changes on your committees and are working hard to ensure continuity. Some Branches have made this one of their annual plan goals and it would be good to get feedback following AGMs on the success of this and what worked well for your Branch.

We also need to encourage prospective Board members to put their names forward for the Board elections. I'd encourage your committee to support a nomination. New faces and new ideas help keep our organization vibrant. The Board will advise Branches of the opportunity for prospective Board members to attend a meeting as an observer. Most of our current Board members also hold positions on their local committee but as a Board member they are acting for the GSA nationally and making decisions for the whole organization. All the relevant documents regarding nominations and desirable skills are published in the July bulletin prior to Council.

The GSFA have allowed us to again send out the recruitment letter as part of their COLA mailout. Last year this resulted in approximately 300 new members, so we are hopeful of a similar uptake. Word of mouth is also an excellent way of gaining new members. We find a lot of annuitants who receive a GSF or NPF annuity think they are already a GSA member, so a bit of communication work is required! Encouraging spouses of members who have died to join GSA is also important. The recently updated enrolment form for a spouse is helping in this area.

I finally received a reply from the Minister of Finance in February regarding the issue of 100% Cost of Living for all annuitants. Sadly, but perhaps not unexpectantly, she is not willing to act on the Select Committee's recommendation. The Board has determined to continue the battle to get this issue resolved for those affected members. There are currently 2235 annuitants not receiving 100% COLA of which 1063 are GSA members

Alan Straker

President

COUNCIL 2025

We are pleased to announce that the annual Council meeting will take place on the 7th and 8th of September 2025 at the West Plaza Hotel in Wellington. This event brings together delegates, life members, board members, and national office staff to discuss and shape the future of our organization.

Your branch committee is responsible for appointing delegates to represent the interests of your local branch at the Council meeting. If you are interested in serving as a delegate, please contact your branch committee for more information on the selection process.

The Council meeting offers a valuable opportunity to:

- **Share Ideas:** Engage in discussions and workshops to contribute your insights and suggestions.
- **Network:** Connect with members from branches across the country to exchange experiences and best practices.
- **Stay Informed:** Learn about the latest developments and initiatives within our organization.

We extend our gratitude to all members who actively participate in branch activities. Your dedication strengthens our community and drives our mission forward.

We look forward to seeing many of you in September 2025. Together, we can make a positive impact and continue to grow as an organization.

INVITATION TO PROSPECTIVE BOARD MEMBERS

If any member is **seriously considering a nomination to the Board** at this year's Council meeting and would like the opportunity to observe at a Board meeting on June 17th Contact Lyn at the National Office for further details Phone 027 605 6800

Reasonable costs will be reimbursed for travel to Wellington.



SURVIVING SPOUSE

Do you know a surviving spouse of a GSA member?

Are they a member of the GSA?

They do not automatically become a member of the GSA once their partner passes away.

Encourage them to contact their local branch or national office, and we can set up their GSA Membership.

THEIR MEMBERSHIP MATTERS.

BE CAREFUL WHAT YOU ASK FOR.

The history of GSA is replete with lessons for us, even in 2025. One of these lessons exemplifies the title of this historical anecdote, namely: Be careful what you ask for.

In late 1929, the Wall Street crash signalled the onset of what has since become known as The Great Depression. All over the world, belts were tightened as governments reacted to the crisis by cutting expenditure. With export prices tumbling, New Zealand was by no means immune from the global carnage. As the Depression deepened, the nation's new Coalition Government, headed by Prime Minister George Forbes, was determined to cut public expenditure. In 1931 the National Expenditure Committee was set up with the aim of reducing costs and balancing the budget. With public service salaries at risk and superannuation under scrutiny, the Superannuated Public Service Association (the forerunner of GSA), was rightly concerned.

Hence, in its submission to the National Expenditure Committee, SPSA chose to argue strongly that the annuities its members received were in no way to be regarded as deferred salary. In the event, this position was initially declined by the Commissioners. However, strenuous efforts on the part of SPSA and the New Zealand Railways Superannuitants Association (NZRSA), were finally successful in reversing this decision, doubtless to the intense relief of government superannuitants across the country.

Let us now fast forward to the early post-Second World War period. By the early 1950s, inflation was on the rise. Today, we get some relief to rising living costs through the very welcome annual CoLA - achieved we should emphasise, through continual pressure from GSA over many years. At the time, high inflation was particularly bad news for retired government servants on fixed annuities and no CoLA at all to provide relief. Accordingly, in April 1953, the Government set up the Archer Committee to consider the claims of government superannuitants. This time round, SPSA, in making its case for an increase in annuities in line with the increases in public service salaries, was to argue that annuities members received were, in fact, deterred pay. This effectively reversed the arguments SPSA had put forward to the National Expenditure Commission some twenty years before.

Unfortunately for SPSA, the three-man Archer Committee was somehow made aware of the historical anomaly that SPSA's submission revealed. Thus, in responding to SPSA, the Committee observed that government superannuitants could not "have it both ways."

The lesson here would seem to be that we always need to be aware of our own history, particularly when we are preparing and researching our submissions. Actually, it should be conceded that GSA submissions nearly always display a strong record in this regard, so that GSA is not often caught out in this way. But let's remember two things. First, we can at times be all too fallible and second, we should never forget that our politicians may occasionally be more historically aware than we give them credit for.

Roger Openshaw

Benefits of volunteering: Volunteering connects you to others



***"VOLUNTEERS DO NOT JUST DO THE WORK; THEY MAKE IT WORK."
- CAROL PETTIT.***

The Power of Volunteering: How Giving Back Benefits You and Your Community

One of the greatest advantages of volunteering is the positive impact it has on the community. Volunteers are often the backbone of a thriving society, helping to bring people together and support those in need. Whether it's a small act of kindness or a dedicated commitment, volunteering allows you to make a meaningful difference in the lives of others. But the benefits go both ways—giving your time not only helps the cause you support, but it also enriches your own life. It's a chance to meet new people, expand your social network, and develop valuable skills.

Building Friendships and Connections

Volunteering is a fantastic way to form new friendships and strengthen existing ones. Working together toward a shared goal fosters connections and creates a sense of belonging. This is especially valuable if you're new to a community, as it helps you build relationships, discover local resources, and engage in fun, fulfilling activities with like-minded people.

Mental and Physical Health Benefits

Volunteering doesn't just help others—it also boosts your overall well-being in several ways:

Increases self-confidence – Giving back fosters a sense of purpose, accomplishment, and pride. The more you contribute to a cause, the more fulfilled and optimistic you'll feel about your own life and goals.

Combats depression – Social isolation is a major risk factor for depression, but volunteering keeps you connected and supported. Building strong relationships through volunteer work can reduce stress and provide emotional stability, especially in tough times.

Improves physical health – Studies show that volunteers, particularly older adults, experience lower mortality rates and improved health outcomes. Volunteering has been linked to reduced symptoms of chronic pain and heart disease, proving that helping others can also help you stay healthier.

The Happiness Effect

Many studies highlight the link between generosity and happiness. Research from the London School of Economics found that people who volunteer regularly are significantly happier than those who don't. The study revealed that volunteering monthly increases the likelihood of being "very happy" by 7%, while those who volunteer every two to four weeks see a 12% boost. Simply put, the more you give, the more joy you receive.

Passion and Positivity Are All You Need

When it comes to volunteering, your enthusiasm and willingness to make a difference matter more than anything else. Whether you have an hour a week or a few days a month, your efforts can leave a lasting impact—on both the community and yourself. So why not start today?

COST OF LIVING UPDATE

Just a reminder that your Cost-of-Living adjustment of 2.22% commences on the first payday in April (10 April).



Did you know we have a Facebook page for GSA members?

You need your annuity number and branch to join the page.

Let us know what you would like to see on the Facebook page!

2025 Review of Retirement Income Policies (RRIP)

Every three years, the Retirement Commission is required by the Government to undertake a review of retirement income policies. Over the coming year, the Retirement Commission Policy & Research team will conduct research on topics such as KiwiSaver and other savings, explore emerging trends and what retirement might look like in 2050, compare what others are doing globally, and delve a bit deeper into the experiences of women, given the disparities they face in retirement, including a 25% gender retirement savings gap. These insights will support the development of the final report on the findings, including a series of recommendations to help shape improved policy and interventions to support better retirement outcomes for New Zealanders.

The Retirement Commission submissions related to topics covered in the Terms of Reference. Please send them to submissions@retirement.govt.nz before 30 June 2025.

Evidence of identity for Seniors

Easy access to goods and services with the Kiwi Access Card

The Kiwi Access Card has been designed to give you the freedom you need to access goods and services throughout New Zealand. It is an easy and convenient way to help you get the most out of life, especially if you do not hold a valid driver licence and/or passport. The card has been specifically designed with New Zealand's over 60s and retired community in mind, to ensure you have a reliable and secure evidence of identity card.

The Kiwi Access Card has replaced the 18+ Card. It can be used as an evidence of age and identity card throughout New Zealand, and is available to both NZ nationals and foreign visitors.

You can apply for the Kiwi Access card online at <https://apply.kiwiaccess.co.nz>

Alternatively, you can apply in-store by collecting an application form from a participating NZ Post Shop or AA Centres. Once the form is completed, you will need to take the form to a participating NZ Post Shop or AA Centre to get checked and processed.



New Zealanders Warned – Lifestyle Choices Could Be Harming Brain Health

Could your daily habits be increasing your risk of dementia | mate wareware? Research suggests many people aren't aware that lifestyle choices — what we eat, how we sleep, and how socially connected we are — play a crucial role in long-term brain health.

While dementia remains one of Aotearoa's most pressing health challenges, experts say it's not an inevitable part of ageing. The right steps, taken early, can help protect cognitive function and reduce the risk of decline.

Dementia New Zealand Chief Executive Cathy Cooney says too many people still assume that dementia is something that just happens, rather than something that can, in some cases, be delayed or even prevented.

"There's a growing body of evidence showing that what we do throughout our lives influences our brain health as we age," she says. "We want people to understand that brain health isn't just something to think about later in life. It starts now."

This message is at the heart of Brain Health Awareness Month, with Dementia New Zealand hosting the Brain Health Aotearoa Symposium held on 13–14 March.

One of the key areas of focus is sleep, with Associate Professor Dr Rosie Gibson set to explore how disrupted sleep patterns can contribute to cognitive decline and why quality rest is essential for brain function. Dr Susanne Röhr will examine how diet influences brain health and memory, addressing the link between nutrition and cognitive resilience. Clinical psychologist Dr Nigel George will discuss the importance of social connection in protecting brain health, while dementia specialist Emma Fromings will highlight how primary care teams are using brain health education to support early detection and intervention.

Cooney says the symposium is designed to provide practical, evidence-based strategies that people can apply in their daily lives.

"Brain health isn't just about reducing the risk of dementia mate wareware; it's about quality of life," she says. "People want to stay independent; they want to stay connected with their whānau, and they want to continue doing the things they love. The more we understand about protecting brain health, the more we can support people to do that."

The symposium was open to both health professionals and the general public.

Cooney hopes that by raising awareness now, more New Zealanders will take action to prioritise their brain health.

"The question isn't whether you should be thinking about your brain health—it's whether you can afford not to."



BRANCH ANNUAL GENERAL MEETINGS – Your Branch Needs you!

Your active participation is crucial for the success of our upcoming Branch Annual General Meetings (AGMs). These meetings are pivotal in shaping the future of our branches, reviewing financial statements, and electing the next committee.

To proceed with the AGM, a minimum attendance of 20 members or 5% of the branch membership, whichever is smaller, is required. Your presence is essential to meet this quorum and ensure that decisions made are representative of our membership.

- **Have Your Say:** Influence the strategic direction of our branch.
- **Network:** Connect with fellow members and expand your professional relationships.
- **Community Contribution:** Play a role in fostering a thriving and supportive community.

Mark Your Calendars

Attend the AGM and consider volunteering for the committee. Your support makes a significant difference.

Contact Your Local Branch

- **Phone:** 0800 888 472
- **Email:** Please reach out to your Branch Secretary for more details.

We look forward to your active participation and to seeing you at the AGM

AGM DATES

Branch	Date	Branch	Date
Auckland	10-Jun-25	Northland	21-May-25
Bay of Plenty	28-May-25	Otago	29-May-25
Canterbury Westland	27-May-25	Rotorua	30-May-25
Gisborne	16 May 25	South Canterbury	12-June-25
Hawkes Bay	15-May-25	Southland	26-May-25
Horowhenua/Kapiti	29-May-25	Taranaki	28-May-25
Lake Taupo	29-May-25	Waikato KC	29-May-25
Manawatū	27-May-25	Whanganui	29-May-25
Marlborough	16-Jun-25	Wellington	24-June-25
Nelson	20-May-25		

BRANCH ACTIVITIES

For more information about meetings and social functions, see your branch newsletter located in your branch web page www.gsa.org.nz (click branches on the top menu), or phone your branch secretary on 0800 888 472. We urge you to participate.

ANNUITY PAYDAYS

2025	2026	2027
16 Jan	15 Jan	14 Jan
13 Feb	12 Feb	11 Feb
13 Mar	12 Mar	11 Mar
10 Apr	9 Apr	8 Apr
8 May	7 May	6 May
5 Jun	4 Jun	3 Jun
3 Jul	2 Jul	1 Jul
31 Jul	30 Jul	29 Jul
28 Aug	27 Aug	26 Aug
25 Sep	24 Sep	23 Sep
23 Oct	22 Oct	21 Oct
20 Nov	19 Nov	18 Nov
18 Dec	17 Dec	16 Dec



Please provide your e-mail address, if possible!

Postage costs are due to rise again in July and this has consequences for us all, including GSA. If you would like to receive the Annuity News and your Branch newsletter by email rather than post, contact Rachel our Office Administrator by email at national@gsa.org.nz, and she will arrange this for you.



Did you know?

On 4 April 1921, 30 women aged between 18 and 36 began training as dental nurses for the state-funded School Dental Service (SDS). A world first, the SDS was established to provide New Zealand primary school children with free dental care, in recognition of the appalling condition of their teeth – nine out of ten were said to need dental intervention.

The social policy of the time was also heavily focused on children's health and wellbeing. The photo is of dental-nurse probationers wearing white veils provide dental care to children, under the supervision of a dentist in the surgery at the school for dental nurses in Wellington in the 1920s.

GSA freephone

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Do we have your correct details?

If your details have changed, please phone 0800 888 472, send us an email or go to the members' section of our web site at www.gsa.org.nz to log in and fill out your details. You will need your GSA password to access the member's section. Contact national@gsa.org.nz for your password if you don't have it handy.

Remember to tell Datacom!

Annuity News is published by The Government Superannuitants Association of New Zealand Inc.

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