

# Annuity News

April 2024 No. 109

G	government
S	superannuitants
A	association

Founded in 1920



## Featuring

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

Call the GSA free on 0800 888 472

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## **BY THE NUMBERS: FUTURE PROOFING THE GSA**

As our members age, the GSA faces a major challenge: How do we future proof the organisation in order to ensure that it remains sufficiently viable to protect the interest of our youngest members and their spouses and partners?

In response, the GSA's Board has adopted a data-driven, strategic approach which draws on Government Superannuation Fund (GSF) reports and data as well as the Association's internal membership projections. This analysis is currently informing the strategic plan exercise led by our Vice-President, Sandra Gusscott (Auckland Branch).

Of course, our membership is getting older: just over 100 of our members who receive an annuity from the GSF or the National Provident Fund (NPF) are centenarians. But we still have many younger members. Well over 1,000 of our members are under the age of 65 years: 200 annuitants; an estimated 200 plus spouse members; 384 pre-annuitants; and 308 pre-annuitant spouses.

This means that the Association is projected to still have around 2,500 members on 31 March 2040, and possibly as many as 500 members on 31 March 2050.

Thus, the Board firmly holds the view that it is the responsibility of the Association's current leadership to plan strategically in order to ensure we retain a viable organisation until mid-century.

To achieve this goal, the first priority is to continue to manage prudently the Association's finances. That task will become harder as our subscription base reduces. For example, while the recent increase in our subscription offsets membership decline, it doesn't compensate for the increased costs the Association is facing as a result of inflation.

At some point, the GSA will have to dip into the reserves that previous Boards and branches have built up so responsibly over 100 years. The longer that step can be deferred, the more confident we all can be that the Association will endure as long as its youngest members.

The second priority is to maintain an effective Branch structure. On 31 March 2037, we project to have around 5,300 members. Retaining active local branches will help ensure better contact with members and also help us protect better their individual and collective interests. In many parts of the country, this contact will

continue to be enhanced by branch-hosted coffee and lunch meetings in provincial towns.

The third priority is to keep building the GSA's membership in order to delay drawing down the Association's reserves. Disappointingly, only 30% of those who receive a GSF or NPF annuity are members of the GSA. The Board is working on this at two levels.

First, the Association has comprehensively revised its recruitment leaflet which the GSF/Datacom has now sent to some 15,000 annuitants who are non-members.

Second, we are working harder at National Office and Branch levels to ensure that the GSA recruits surviving spouses as financial members when their annuitant partner dies. Unfortunately, this task is more challenging if the spouse has not previously been enrolled as a member.

We cannot stress often enough just how difficult it is for the GSA to assist a surviving spouse, over 90% of whom are women, if the Association does not know of their existence. Thus, we urge annuitant members to protect their spouse's long-term interests by ensuring that they join the GSA before it is too late. There is no additional cost involved when the spouse/partner of an annuitant joins the Association.

## **MESSAGE FROM THE PRESIDENT**



Greetings to all members especially those new to our Association.

By the time you read this you should have received a letter from Datacom regarding the Cost-of-Living adjustment to your annuity and subsequent increase in your 4 weekly payment. You may have even received a pay with the increase included! Another insert in the Datacom mail out is a personal letter from me to the GSF annuitants who are not members of our Association. This letter strongly encourages them to join an organization dedicated to protecting the conditions of their annuity and the 'contract' they have with the government through contributing to the scheme during their working life. The last time this initiative was undertaken was in 2016 resulting in a significant number of new members. It's vital that we retain a strong membership base and maintain our branch structure as far into the future as we are able. Of course, word of mouth is equally as effective, so if you know of people who were in the government scheme, maybe former workmates, then tap them on the shoulder and encourage them to join.

The Board are continuing to pursue the 100% Cost of Living Adjustment issue for those members who retired prior to 1985. The strong recommendation from the Select Committee who considered our petition in 2019 was that this be rectified. Subsequent requests to the government to include this in the budget round have, to date, been unsuccessful. Watch this space!

The Board have several key tasks to perform this year one of which is rewriting our constitution to ensure it is compliant with the new Incorporated Societies Act. Board member Alan Peck is leading a committee in this process, and we plan to get a draft to Branches for comment /suggestions shortly after our March board meeting. A final version will be presented to Council in September for ratification.

Your Branch newsletter will contain details about your upcoming AGM. I urge you to support your Branch by attending the meeting and possibly even putting your hand up for a committee role. Fresh faces and ideas are always welcome.

I want to acknowledge the work our current Branch committees and office holders do for GSA. The time and energy you give to our organization is really appreciated by the Board and I'm sure by the members in your part of the world.

Alan Straker  
President

## **GSA BOARD AND NATIONAL OFFICE STAFF**



**Back Row :** Lyn Buxton (Executive Officer), Roger Openshaw (Manawatu), Michael Law (Waikato / King Country), John Beckham (Southland), Alan Peck (Wellington), Rachel Starkey (Office Administrator)  
**Front Row:** Anne Gover (Southland), President Alan Straker (Marlborough), Vice President Sandra Gusscott (Auckland)

## **COUNCIL 2024**

Delegates, life members, board members and national office staff will meet again at the West Plaza in Wellington for the annual Council meeting on 7<sup>th</sup> and 8<sup>th</sup> of September.

Your branch committee appoints delegates to represent the interests of members of your local branch at the council meeting.

We look forward to seeing some of you in September 2024. It is a great opportunity to share your ideas and learn more about what's going on in branches around the country.

We appreciate all of you for taking the time to participate in your branch activities.

### ***Enduring Power of Attorney (EPA)***

- Do you have an EPA?
- Have you had a conversation with your EPA?
- Have you filled out the information in the Retirement and your annuity booklet?
- Do they know where to find the documents that they may need?
- Do they know to contact Datacom?

## Privacy Commissioner invites feedback on use of Biometrics

Article from Seniors Newsletter

Biometrics are physical characteristics which can be used to identify an individual, such as fingerprint mapping, facial recognition, and retina scans.

As its usage grows, we asked what it is, how it's used, and what this could mean for you. **Privacy Commissioner Michael Webster explains.**



I find the development of technology and new ideas fantastically interesting, but I also know we need to think carefully about the kind of society we want before making change. It's my job as Privacy Commissioner to think about the privacy aspects of our society, alongside administering and enforcing the Privacy Act.

Biometrics is a great example of this; it's useful to me when I want to open my locked smartphone (I can use my face or my thumbprint), but do New Zealanders want a society where they're watched by biometric systems like facial recognition technology just in case a criminal could be caught?

My office is releasing a draft code this year that we will propose organisations to adhere to when they collect biometrics to use in an automated process.

The code will have three parts:

A proportionality assessment to decide if biometrics is the best task for the job or will it become intrusive to privacy.

Transparency and notification requirements would place clear obligations on agencies to be open and transparent with individuals and the public about their collection and use of biometric information.

Purpose limitations would put some restrictions on collecting and using biometric information.

We're welcoming feedback from New Zealanders to rework the code into something that better fits our society.

I am very keen to receive feedback from seniors. As people who have lived through a period of significant technological development, we think you'll bring thoughtful ideas and considerations to our work.

Fundamentally, privacy is about people. It is my desire to create a safe, regulated, and relevant privacy landscape for Aotearoa New Zealand and I'd very much like seniors to join me in that by having their say on our biometrics draft code.

The Privacy Commissioner will be seeking public opinion on biometrics, through public consultation which will open in March.

Email the team at [biometrics@privacy.org.nz](mailto:biometrics@privacy.org.nz) and they can let you know once the consultation period starts.





## ***GSA LIFE MEMBER EDGAR SPARK AWARDED A MEMBER OF THE NEW ZEALAND ORDER OF MERIT***

Edgar Spark was involved in the unionisation of New Zealand Railways for more than 60 years as an advocate for improved railway workers' rights and employment conditions.

Edgar joined New Zealand Railways in 1959, holding numerous roles on the New Zealand Railways Appeals Board including Appellant Advocate and Salaried Division Representative. In 1983 he was appointed General Secretary of the Railway Officers Institute. During his tenure, he led talks to amalgamate three railway unions into the Combined Union of Railway Employees in 1991 and the subsequent merger of the National Union of Railwaymen and the Harbour Workers Union to form the Rail and Maritime Union in 1995. Following his retirement from paid employment, he established Glimmer Business Services, a consultancy firm which was instrumental in modernising railway union membership administration. He has been a member of the New Zealand Railways Superannuitants Association on a voluntary basis since 2000 and was President for 13 years. He was awarded life membership of the Railways Officer Institute in 1991 and the Rail and Maritime Transport Union Inc. in 1988, the New Zealand Railway Superannuitants' Association in 2008 and the Government Superannuitants Association in 2012. Edgar has been a member of the New Zealand Railway Welfare Trust Board since 2011.

### ***COST OF LIVING AND SUB INCREASE 1 APRIL 2024***

Just a reminder that your Cost-of-Living adjustment commences on first payday in April (10 April). GSA Subs will also increase to \$39.00 per annum effective from the new financial year 1 April 2024.

## BRANCH ANNUAL GENERAL MEETINGS – Your Branch Needs you!



Your active participation is crucial for the success of our upcoming branch AGM's! This is your chance to shape the future of your branch, review financial statements, and elect the next committee.

**Quorum Requirement:** We need a minimum of 20 members or 10% attendance—whichever is smaller. Your presence is essential!

**Committee Elections:** We need fresh faces! Consider volunteering or encouraging others, including spouses and partners.

### Why Attend?

- Have your say in our branch's future.
- Network with fellow members.
- Contribute to a thriving community.

Mark your calendars, attend the AGM, and consider volunteering for the committee! Your support makes a difference.

Contact your local branch:

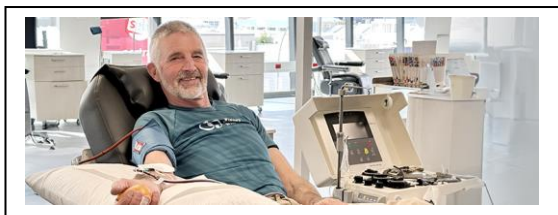
☎ Call: 0800 888 472

✉ or email your Branch Secretary

### AGM DATES

<i>Branch</i>	<i>Date</i>	<i>Branch</i>	<i>Date</i>
Auckland	4-Jun-23	Northland	22-May-24
Bay of Plenty	29-May-24	Otago	30-May-24
Canterbury Westland	28-May-24	Rotorua	24-May-24
Gisborne	13-Jun-24	South Canterbury	30-May-24
Hawkes Bay	16-May-24	Southland	27-May-24
Horowhenua/Kapiti	30-May-24	Taranaki	15-May-24
Lake Taupo	22-May-24	Waikato KC	19-Jun-24
Manawatū	28-May-24	Whanganui	23-May-24
Marlborough	10-Jun-24	Wellington	25-Jun-24
Nelson	11-Jun-24		

## A CHANCE TO SAVE LIVES



If you have thought about giving blood or plasma, now is the time to check you are eligible.

The New Zealand Blood Service increased the upper age limit for first-time blood and plasma donors to 71. Existing donors are able to keep donating until the age of 81. To donate you also need to be:

- At least 150cm tall
- Weigh at least 50kg.

More than 5,000 donations are needed every week to meet demand, but less than four percent of the eligible New Zealand population donates. The service often has free appointments during the day, as many people prefer to donate in the evening. If you have flexibility in your day – perhaps you could consider becoming a donor?

When giving blood, approximately 470mL is collected. The entire process, from when you sign in, to the time you leave, takes about an hour. The actual time spent on the bed is five to 10 minutes.

Blood can be donated every 84 days, up to four times a year. Each time you donate, your blood is separated into three components, red cells, platelets and plasma.

Red cells are used during surgery or to treat people with anaemia. Platelets help those with severe bleeding or leukaemia.

Plasma makes up over half the volume of blood and is packed full of proteins and antibodies. It can be used to make up to 11 lifesaving treatments.

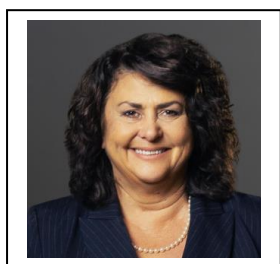
Plasma-only donations are also an option. Plasma can be donated every two weeks. The entire process, from signing in, to the time you leave, takes about 90 minutes.

Two to three times more plasma can be collected compared to a blood donation when using this method.

For those of you who were unable to give blood or plasma because you lived in the United Kingdom, France or the Republic of Ireland between 1980 and 1996, this restriction has been lifted.

If you have questions about your eligibility to donate, call 0800 448 325 and ask to speak with a nurse.

To find out more information, including if you're eligible to donate blood or plasma, visit [nzblood.co.nz](http://nzblood.co.nz)



### NEW MINISTER FOR SENIORS

You will be aware with the change of Government that we now have a new Minister for Seniors Casey Costello. Casey Costello, based in Pokeno, is a former Detective Sergeant, Vice-President of the Police Association, and spokesperson for Hobson's Pledge.

Ms Costello first entered Parliament in 2023 and is the Minister of Customs, Minister for Seniors, Associate Minister of Health, Associate Minister of Immigration, and Associate

Minister of Police.

While the Minister for Seniors has no responsibility for the GSF and NPF annuities (they are the responsibility of the Minister of Finance) the GSA does make occasional representation to this Minister on matters of concern to our members.

## BRANCH ACTIVITIES

For more information about meetings and social functions, see your branch newsletter located in your branch web page [www.gsa.org.nz](http://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

2024	2025	2026
18 Jan	16 Jan	15 Jan
15 Feb	13 Feb	12 Feb
14 Mar	13 Mar	12 Mar
11 Apr	10 Apr	9 Apr
9 May	8 May	7 May
6 Jun	5 Jun	4 Jun
4 Jul	3 Jul	2 Jul
1 Aug	31 Jul	30 Jul
29 Aug	28 Aug	27 Aug
26 Sep	25 Sep	24 Sep
24 Oct	23 Oct	22 Oct
21 Nov	20 Nov	19 Nov
19 Dec	18 Dec	17 Dec

### GSA freephone

0800 888 472

### Annuity administration:

**Datacom (GSF):** phone 0800 654731, or email [gsf@datacom.co.nz](mailto:gsf@datacom.co.nz)

**Datacom (NPF):** phone 0800 628776 or email [npfenquiries@datacom.co.nz](mailto:npfenquiries@datacom.co.nz)

### 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](http://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](mailto:national@gsa.org.nz) for your password if you don't have it handy.

### Remember to tell Datacom!

	<b>Branch Secretary</b>	
Auckland	<b>Andrea Beechey</b>	<a href="mailto:auckland@gsa.org.nz">auckland@gsa.org.nz</a>
Bay of Plenty	<b>Jeannie Johansson</b>	<a href="mailto:bayofplenty@gsa.org.nz">bayofplenty@gsa.org.nz</a>
Canterbury Westland	<b>Janine Lynn</b>	<a href="mailto:cantywest@gsa.org.nz">cantywest@gsa.org.nz</a>
Gisborne	<b>Bruce Kells</b>	<a href="mailto:gisborne@gsa.org.nz">gisborne@gsa.org.nz</a>
Hawkes Bay	<b>Desmond Sullivan</b>	<a href="mailto:hawbay@gsa.org.nz">hawbay@gsa.org.nz</a>
Horowhenua Kapiti	<b>John Laurenson</b>	<a href="mailto:hora.kapiti@gsa.org.nz">hora.kapiti@gsa.org.nz</a>
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## Please provide your e-mail address, if possible!

The increasing costs of postage have had budget 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](mailto:national@gsa.org.nz), and she will arrange this for you.

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