



# ***SUPER NEWS***

***Canterbury / Westland Branch***  
***November 2019***

**Government Superannuitants' Assn., Canterbury / Westland Branch**  
**129 Marshland Road, Shirley, Christchurch 8061**

**CURRENT DIRECTORY**

Branch Secretary-Treasurer

Janine Lynn	03 942 7338	Email <a href="mailto:cantywest@gsa.org.nz">cantywest@gsa.org.nz</a>	Toll Free 0800 888 472
Chairperson Maurice Sinclair	03 322 8649		
Vice Chairperson Gavin Stuart	03 339 2326		
Committee Bernie Rose	03 313 1569		
Alister Ferguson	03 960 6209		
Christine Payne	03 322 1774		
Colin Keen	03 347 0655		
Dick Kitto	03 322 4872		
Graham Payne	03 322 1774		
Ken Wheeler	03 313 9015		
Neil Carter	03 332 2103		
Ron Creighton	03 389 9710		

Walker Trust Convener Bernie Rose

**District Liaison Members**

Ashburton –	Vacant		
Greymouth:	Frank Lucas	03 768 5168	
Hokitika:	Anne Kelly	03 755 6383	
Westport:	Norman Crawshaw	03 789 8866	

**Chairman's Report**

Spring might have sprung but patches of very cold air keep the winter clothing right on top of the pile. All the same, there have been some exquisite days, taking minds off the temporary disturbance from the change to daylight-saving.

Talking with delegates of other Branches at Council a few weeks ago, it is still apparent that GSA members through New Zealand are reluctant to serve on Branch Committees, and even more reluctant to take a little extra work as an Officer-Holder but I suppose that is nothing different from most voluntary groups. Our Branch has been quite lucky in recent years with a strong Committee and little turn-over. At the Annual Meeting in May we were further strengthened by the election of Graeme and Christine Payne, bringing our elected Committee to nine. I sincerely thank all members of the Committee and Janine our secretary/treasurer for their willingness to seriously consider all the monthly material and to constructively discuss the topics.

Graeme and Christine bring an added dimension because some of their income is from the National Provident Fund (NPF). We haven't had an NPF voice on the Committee for quite a while, not since Margaret Draper left a number of years ago. Our Branch Committee has re-learned a lot about the workings of NPF. GSA has over 1000 members throughout New Zealand whose income derives from the NPF Defined Benefit Scheme which, in general, operates in the same way as the Government Superannuation Fund which

provides most of us with our annuities. NPF had several other schemes running, some with the freedom to make irregular deposits, rather like using a savings account. Upon retirement, NPF converts the savings to an annuity. Graeme is in such a scheme but that scheme carries no guarantee of inflation adjustment, and in his 14 years since retirement, Graeme's annuity has remained unchanged. This is clearly an unfair situation and our Committee has been looking at how the system works to try to understand whether anything can be done. The decision whether or not to change those particular annuities is made each year by the NPF Board on the basis of the amount of savings in the Fund. Because the Fund is underwritten by the Government ("Government Guaranteed") and one task of the Board is to minimise the Government liability, the Board wants the Fund to get large enough so there would be no liability on the Government should there be a failure.

An advertising brochure in 1964 tempted the reader with the words "Government Guaranteed". There was no mention that the potential investors might have to help pay for that guarantee through a steady erosion in value of their money in later years!

You will see in a later article that our GSA Board put a proposal to Council for an increase in subscription (a rise from the \$26 per year we pay now to \$29.90) but that proposal was rejected. In their notes to Council delegates, the Board stated that without the increase, GSA will have insufficient income to run the association in two years' time and it will have to start using its reserves. Another proposal by Waikato Branch for an even larger sub increase was received by the Board too late to be heard at this year's Council but we can be sure that there will be one or maybe two proposals for subscription increases in front of Council next year. Branches will need to look into the philosophy of declining membership, potential income and how the Association can be run in future.

Although the Board provided a superficial justification in its request for subscription increase, the Waikato proposal is supported by a 16 page paper including spreadsheets covering different subscription rates and how long the Association can continue before all reserves are gone and it is insolvent. They declare that an increase is required, but twice the size of that proposed by the Board and it should be implemented over 4 years, so by 2023 the subscription would have gone from \$26 per year to \$33.80.

Waikato use the assumption that the cost of running the Association has already been brought to a minimum and they don't change the cost as the year's progress. If there is no subscription increase, Waikato predicts the Association runs out of reserves in 14 years' time, by 2033, when there are still 7230 members in our Association. Under the Board's proposal to raise subscription to \$29.90, the Association reserves will run out in 17 years, by 2036 when there are still 4728 members. Under the Waikato proposal for a rise to \$33.80, the Association would last another 4 years to 2040. By this time there would still be 2620 GSA members.

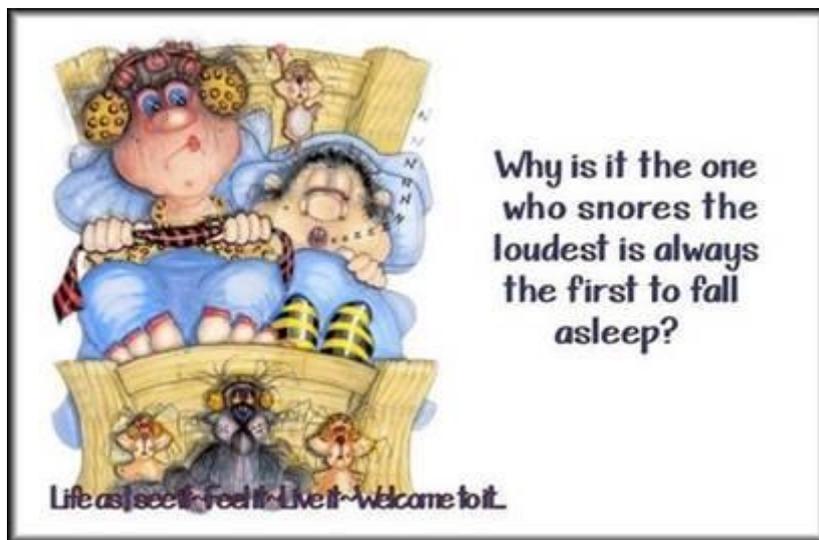
This brings me back to the "philosophy" mentioned above. Over the coming year, our Branches must address the Waikato analysis and decide what kind of Association should exist at what time in the future. What is the morality of accepting a prediction that GSA might cease to exist while it still has 7230 members .... 4728 members .... 2620 members ....?

The Association has a membership currently declining by about 700 a year, this figure rising to a loss of 900 a year in about 7 years from now before the decline slows. If a subscription increase is necessary, is it best to make the change when the greatest number of members can contribute (that is, as soon as possible)?

Is there another way? Yes, we could leave the future membership to solve their problems. However, the cheapest answer for the individual is probably when the membership number is greatest and as a collective association, should we, today, accept some responsibility for the future?

The idea that the association is now running at its minimum cost is an assumption which can be challenged with wisdom and lateral thought. This might just allow the Waikato analysis to extend a few more years, allowing the Association to last until near when the last superannuitant closes the door.

Maurice Sinclair,  
Chairman.



### GSA Council 2019

Only a few points are included here because we haven't yet seen a copy of Annuity News which will carry quite a lot about Council.

Delegates for this year were Gavin Stuart and Maurice Sinclair with Janine, our secretary/treasurer as an observer. Bernie Rose happened to be in Wellington that weekend and he also attended, but in his role as Life Member.

As part of the financial review to identify potential savings, the Council timetable was re-arranged to start at 11 am Saturday to avoid the need to pay accommodation for many delegates on the Friday night. This worked very well for us and even without taking the earliest flight from Christchurch; we arrived at the meeting comfortably early and unstressed.

#### **Background information:**

Venue: West Plaza Hotel, central Wellington.

Branches represented (each with up to 2 delegates): 19.

Attendance (delegates, observers, Board, Life Members, secretarial staff): 59.

Total votes (apportioned according to Branch member number) 65.

Member total represented: 26510

#### **Finance.**

Last year there was criticism about the state of the accounts including lateness, with a flurry of activity to get adequate information for Council 2018. This year the situation was much better with interim accounts being published through the year and a better product in front of delegates for Council 2019. Even so, we had a number of questions to ask prior to Council and we have a few as yet unresolved. The objective is to get the accounts presented in such a way that they are self-explanatory and our next questions will address that.

The Board proposed an increase in subscription, from \$26 per year to \$29.90. The Canterbury/Westland delegates were directed to oppose the increase and to move an amendment that there would be no increase until 2022 at the earliest. Our reasons were that GSA was unjustified in increasing the subscription while inflation was near zero and costs should not be escalating significantly. In addition, the Reserve Bank had just stimulated a drop in interest rates meaning that many pensioners could face income reductions. We thought there needed to be some time to see how financial conditions stabilised. Right from the start of discussion we were pleasantly surprised at the mood against subscription increase so we had no need to move our amendment. The Board motion was soundly defeated. For this year then, subscriptions will remain the same.

### **Life Membership.**

Each year, the Honours Committee of the Board evaluates nominations for Life Membership in regard of those members who have shown “exceptionally meritorious contribution to the Association”. It was with great satisfaction we heard that Gavin Stuart had been accepted as a Life Member. Not only has Gavin given great service to GSA but also throughout his whole working life in his varied workplaces, looking out for his colleagues through union activity, mentoring etc. Gavin was thrilled that his great friend Mark Leys from Auckland also received Life Membership at the same time. Gavin and Mark served on the Board together and they have one significant similarity: they just keep doing things for others! Gavin joins three other notable Canterbury/Westland Life Members in Peter Gooding, Rebe Nolan and Bernie Rose.

Maurice Sinclair.  
October 2019.

### **ARE YOU LIVING IN A DE FACTO RELATIONSHIP?**

In New Zealand a de facto relationship, *if you have lived together for at least three years*, has the same status as a married couple.

At the time of your annuitant partner's death Datacom will require evidence of your relationship. Therefore it is important that you have the following:

- 1 Joint bank account
- 2 Rates account in both names
- 3 Power/telephone account in both names
- 4 A legal document stating when your relationship commenced

Ensure you have the above now, don't leave it until '*tomorrow*'

**BRANCH MEETINGS** are held on the 4<sup>th</sup> Tuesday of every month except December, at the Papanui RSA, 55 Bellvue Avenue, Papanui, commencing 1.30 pm. Members are welcome to attend, however we would ask you to please ph Janine (942-7338) and let her know that you would like to attend, so that we can cater for afternoon tea.

We do have a policy of regularly taking our Meetings to centres outside Christchurch. We are planning to have our 2020 Meeting in Ashburton. A newsletter will be sent to members in this catchment area, once a date has been set. Our 2021 Meeting will be held in Rangiora.

### **LIAISON PERSONNEL REQUIRED – ASHBURTON - URGENT**

The main requirement is a friendly person who can telephone a member and follow up any letters that we send to a surviving spouse. If you are considering volunteering, please contact our secretary Janine and have a chat with her about the ways in which you could help. 03-9427338 or 0800 888 472.



**When you move it is vitally important that you inform ---**

**Both** your Local Branch **AND** The Government Superannuation Fund.  
**OR** The National Provident Fund.

Canterbury / Westland Branch Govt. Superannuitants Assoc. 129 Marshland Road Christchurch 8061 Toll Free 0800 888 472	Government Superannuation Fund PO Box 3614 WELLINGTON 6140 Toll Free 0800 654 731	National Provident Fund PO Box 1036 WELLINGTON 6140 Toll Free 0800 628 776
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***When members change addresses, we sometimes lose track of them. Datacom has the addresses of all annuitants, but they are not allowed to give us any change of address information, as this would breach privacy rules. Currently, we have lost track of the members listed below.***



**LOST MEMBERS**

Mrs Anne Allen  
Mr John Anstiss  
Mr Leicester Brice  
Mrs Marie Carter  
Mrs Elizabeth Dart  
Miss Lois Goold  
Mr Russell Haigh  
Mr W Houghton  
Mr Murray Le Fevre  
Mrs Pamela Love  
Mr Raymond Maaka  
Mr Arnold Parr  
Mr Peter Reynolds  
Mr John Smith  
Mrs Marjorie Tredinnick  
Mrs Ruth Waretini  
Mr Cyril Wright

**Last known address**

18B Pahau Place, Cracroft  
40 Pitcairn Cres, Papanui  
18 Hillview Road, Phillipstown  
9A Apollo Place, Papanui  
11 Strathcarron Place, Broomfield  
212A Waimairi Road, Ilam  
1B Parkstone Ave, Ilam  
1 Ngaio Grove, Akaroa  
Harper Gardens, Stanmore Rd, Linwood  
42 Lane Street, Ashburton  
134 Salisbury Street, Chch  
19B Jubilee Road, Akaroa  
15 Severn Street, St Albans  
3 Arlington Street, Burnside  
50/16 Golf Links Road, Shirley  
104 Alexander Street, Greymouth  
23 Beatrice Place, Avonhead

**CAN YOU HELP:** Please phone Janine Lynn at 942-7338 or 0800 888 472 with details if you are able to help.

**A Big "Thank You" to those members who are able to help me locate our 'missing members' every 6 months. Your calls are greatly appreciated.**

### **Greymouth visit.**

A nice sunny day welcomed Canterbury Westland GSA committee members' arrival to the Union Hotel in Greymouth on Tuesday 24 September for our three-yearly meeting with our 'Coast GSA members.

40 plus local members attended our meeting. This shows significant interest by our Westland members, some of whom travelled more than 100 Kilometres each way, (for example, from Westport,) and even those arriving from the nearest separate town, Hokitika, had to come from 40Km away. The number attending was also impressive, being about 30% of Westland membership while in Christchurch meetings we do well if we have a 3% attendance!

Committee members may feel that it is a long way to go but being greeted in Greymouth by smiling faces and chatty conversation begins a comfortable and worth-while experience. The local members are very grateful we include them, with our attendance on the 'Coast'. It was great to meet two of our liaison people: Frank Lucas (Greymouth) and Anne Kelly (Hokitika).

Our chairperson Maurice addressed the members, with input from Janine our secretary/treasurer and the other committee member's present, highlighting future issues and concerns GSA face. Discussion followed, with many questions being raised (and some of these will be further considered at our next Committee meeting in Christchurch). Not to be forgotten though, the meeting concluded with a very enjoyable afternoon tea.

Our thanks go to the cheerful and efficient staff at the Union Hotel.

Colin Keen  
Committee Member

## **THE JOYS OF SHARING, LIVING, AND GIVING, ARE FOUND IN FRIENDS.**

### **HAPPY BIRTHDAY**



Have you reached the age of 79? If you have we will post you a Birthday Card, or we can visit you, on all your following birthdays. All that is required, is for you to telephone Janine (03 9427338 or 0800 888 472) with your date of birth and telephone number.

We are one of the few branches that carry out this small gesture to our older members, and have noted that we have a lot of birthdates missing from the database and we wish to have this updated. If you are 80 years plus and did not receive a card or a visit, please call Janine on 03 942-7338.

### **WALKER TRUST REPORT**

Our "team of visitors" have been working hard again this year, visiting those on our list of over 80's on, or close to their birthdays. These visits have been greatly appreciated, going from the thank you cards, notes and telephone calls we receive.

We are looking for members who can assist with visiting members on their birthday, in the East, from Belfast through to Ferrymead. This is a very rewarding task that does not take up much of your time. We would love to hear from you –  
Call Bernie on (03 313-1569) for further information.

**CHRISTMAS BUFFET LUNCH**

This year we are giving our Members who wish to attend the opportunity to pay via Internet Banking. Our A/c is Westpac 03 0830 0270990 000. Please ensure you use your surname as the Reference.

We also request that you complete the tear-off portion on Page 8, and return.

**CHRISTMAS BUFFET LUNCHEON MENU****Main:**

Roast Beef and Lamb  
 Roast Potatoes  
 Roasted Vegetable Medley  
 Minted Peas  
 Cauli/Broccoli Bake

**Dessert:**

Fresh Fruit Salad  
 Apple Crumble  
 Christmas Cake with Tea/Coffee

**CHRISTMAS BUFFET LUNCHEON**

**Tuesday 10 December 2019**

**12 Noon – Bar Opens at 11 am**

**Papanui RSA – 55 Bellvue Avenue, Papanui**

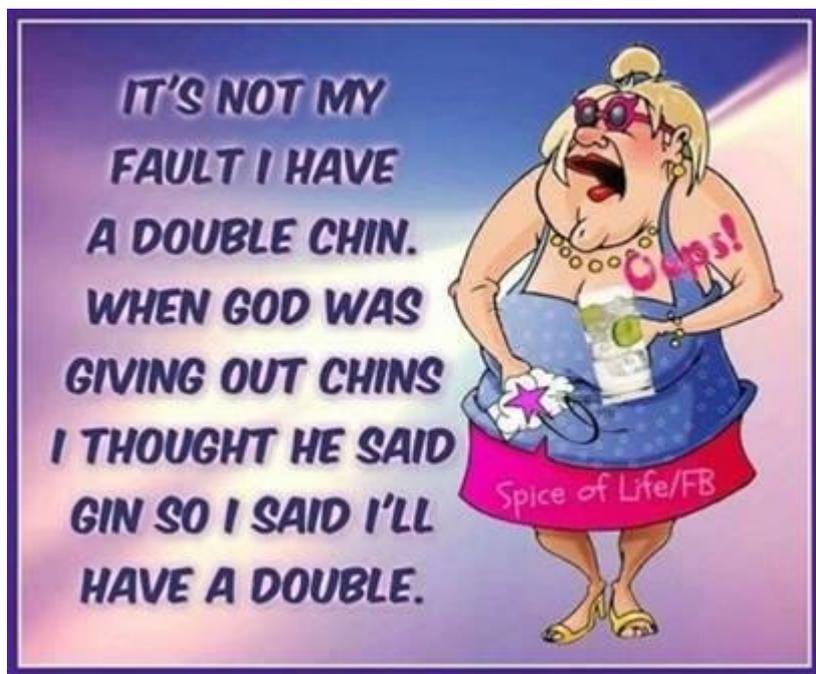
You are welcome to bring a friend.

**RAFFLE TICKETS WILL BE ON SALE 5 tickets = \$5**

**If you are attending please complete the tear-off section on Page 8.**

We wish you all a very Merry Christmas and a Happy New Year.





Please complete and return this section by **SATURDAY 23 NOVEMBER 2019**

I/We intend to be present at the Christmas Luncheon. Cost \$25 per person

Number attending \_\_\_\_\_ Cheque enclosed \$ \_\_\_\_\_ Paid Internet Banking \$ \_\_\_\_\_

Please make Cheques payable to GSA Walker Welfare Trust and send to

**Bernie Rose**  
**Villa 25, 3 Reeves Road**  
**Rangiora 7400**

Please Print:

Name: First \_\_\_\_\_ Surname: \_\_\_\_\_

Partner: First \_\_\_\_\_ Surname: \_\_\_\_\_

Friend: First \_\_\_\_\_ Surname: \_\_\_\_\_

Phone No: \_\_\_\_\_

Ex Department: \_\_\_\_\_

**Payment and this tear-off must be sent by due date, as there will definitely be no door sales.**