

G	government
S	superannuitants
A	association

SUPER NEWS

Canterbury / Westland Branch

April 2016

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

CURRENT DIRECTORY

Branch Secretary-Treasurer			
Janine Lynn	03 942 7338	Email cantywest@gsa.org.nz	Toll Free 0800 888 472
Chairperson	Maurice Sinclair	03 322 8649	
Vice-Chairperson	Dick Kitto	03 322 4872	
Committee	Gavin James	03 358 2614	
	Bernie Rose	03 313 1569	
	Dugald McDonald	03 322 4105	
	Ron Creighton	03 389 9710	
	Gavin Stuart	03 339 2326	
Walker Trust Convener	Bernie Rose		
Super News Editor	Dick Kitto		

District Liaison Members			
Ashburton	Position vacant		
Greymouth	Dawn McKnight	03 768 7949	
Hokitika	Position vacant		
Westport	Norman Crawshaw	03 789 8866	

96th ANNUAL GENERAL MEETING TUESDAY MAY 24 1.30 p.m.
PAPANUI R.S.A. 55 BELLVUE AVENUE, PAPANUI

AGENDA

1. Apologies.
2. In Memoriam.
3. Guest Speaker – Tony Constable – Ideas for energy saving.
4. Minutes of the 95th Annual General Meeting.
5. Matters Arising.
6. Chairman’s Report.
7. Branch Financial Statement
8. Walker Trust Financial Statement
9. Election of Officers
10. Speaker -- Diane Ward -- Board Member.
11. General Business.

Afternoon tea will be provided at the end of the meeting. Free parking is available at the Papanui R.S.A. Meals are available from 12 Noon for those who may wish to pay for a meal before the meeting.

All members are most welcome to attend. You are also most welcome to bring friends.

Historically, only about 50% of Government Superannuitants are members of our Association. People who have been strong supporters of Public Service groups during their working life seem to consciously or unconsciously disconnect from support when they retire. There will always be a need to fight for individual and collective rights. While there is a Government, there will be cost cutting drives. You need to be assured that there is a group ready and able to support you or your surviving spouse. In return we need individual members to support their Association by joining.

Applications can be made on-line at gsa.org.nz, or ask our branch secretary (0800 888 472) to send an application form to a prospective member. The GSA subscription is only \$1.65 per four-weekly annuity payment. A couple sharing an annuity pays one subscription.

Chairperson's Report

Nearly another 6 months has passed since the last newsletter and I continue to be propped up by an incredible team, making my job relatively uncomplicated. Janine, as Secretary/Treasurer has been immensely helpful. In addition, she has a wealth of knowledge and experience including regular contact with Datacom and Secretaries of other Branches so she keeps us informed with news of the Association through different eyes. If you have any need of information, Janine is the person most likely to know an answer, or who can put you onto a likely source of help. The Committee of Dick Kitto, Gavin Stuart, Bernie Rose, Dugald McDonald, Ron Creighton and Gavin James have kept me on my toes throughout meetings with unflagging vital debate on all aspects of GSA functioning, always seeking further knowledge and always looking for solutions. Dick Kitto deserves great commendation for his role in organising the February Committee meeting in Greymouth. He thought of nearly every possible exigency in advance, and contacted numerous groups and institutions in Westland to ensure the meeting was publicised. The one major snag, causing a late change of venue, could not have been foreseen but Dick took it all in his stride and made sure the meeting would take place with the minimum of disruption.

Council 2015 passed a resolution to take another look at the tax issue. This could be the last time GSA will visit this matter because it was only a last-gasp motion from Auckland which kept the matter alive and a group will now look at probabilities of making any further progress. This will be done by reading all past documentation available to the Association and anything new, evaluating whether we can make a viable case under the current political climate or predictable future ones, and if so, present strategies for that future. You will be aware that at the time of your retirement, your future annuity was calculated using several factors and one of those was a multiplication by 0.7 for Government Super Fund people and by 0.6 for National Provident Fund people. This reduction of 0.3 or 0.4 is a factor which is in lieu of tax. That is, in this time when most of us are paying 17.5% tax on our other income, on our GSF or NPF annuity income, we are paying 30% and 40% tax respectively. While many GSA members think it is a problem which could be too hard or too likely to spur Governments to nastier solutions, Canterbury/Westland Branch has always maintained we must continue to fight this inequity. It is therefore appropriate that I have been invited to be part of the investigating group. I will not be a delegate, so I won't be bearing a Canterbury/Westland banner but I am confident the group will come up with the best answers. Members of the group are very experienced, are rigorous, willing to do their homework and will strongly argue points of view. The others are: Convenor Mark Leys, Auckland Chairperson, Board member; Tony Hamilton, Northland Chairperson, Board member; Elizabeth Smaal, Wellington Chairperson; Alec Waugh, Auckland Deputy Chairperson; Peter Harris and Mark Byers who are from outside GSA but have expertise in this field. Much of our work will have been completed by the time of our annual meeting so I may be able to give some indications about progress.

Our Board liaison person, Diane Ward, (Nelson) will be attending our annual meeting and will be able to bring us up-to-date on Board matters and on any other thoughts she wishes to share.
Maurice Sinclair

You may remember that in the November 2014 Super News had comment on an action that Mr Ernest Findlay Heads had taken against ACC. The Human Rights Review Tribunal was considering Mr Heads' rights under the Human Rights Act.

In brief, when Mr Heads' wife died in a work related accident, he became entitled to an ACC payment, a set percentage of his wife's average income. This is normally paid for a five year period to give a person time to adjust personal finances. However, at the end of one year, Mr Heads had to choose either his NZ Superannuation, or his ACC payment. He was told that he could elect to have one – He could not have both. Why? Because the law says so !

Mr Heads took an, "Over my dead body." attitude. " I am entitled to both." He won.

If you want to read the article first published in the Otago Daily Times type the following link into Google
<http://www.odt.co.nz/lifestyle/magazine/307397/rights-and-entitlements>

For those who have the interest, time, and stamina to follow the complete case

<http://www.justice.govt.nz/tribunals/human-rights-review-tribunal/decisions-of-the-human-rights-review-tribunal/decisions-under-the-human-rights-act-1993/2015/heads-v-attorney-general-2015-nzhr-12>

Financial Report of the Canterbury / Westland Branch of the GSA

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 31 MARCH 2016

	2015-16	2014-15
<u>Income was derived from</u>		
Subscriptions:		
Direct Credit Cash	\$626.34	\$753.12
Direct Credit	\$21,303.11	\$22,040.94
Direct Credit - NPF	<u>\$1,337.60</u>	<u>\$1,394.56</u>
Total Subscriptions	\$23,267.05	\$24,188.62
Investment Income	\$750.58	\$1,026.16
Meeting Receipts	\$531.80	\$770.00
Interest Cheque Account	\$56.33	\$71.49
TOTAL INCOME	\$24,605.76	\$26,056.27
<u>Expenditure was incurred for</u>		
Secretarial Duties	\$15,600.00	\$13,000.00
Meeting Expenses	\$2,826.10	\$2,197.30
Postal Charges	\$442.50	\$80.00
Printing & Stationery	\$357.16	\$911.41
Newsletter - Inc Postage	\$260.00	\$6,707.74
WT Cards	\$286.35	
Travel Allowances	\$800.00	\$247.00
WT Mileage	\$650.00	\$650.00
Miscellaneous	\$671.00	\$638.50
Recruitment Exp/Office Expenses	\$680.50	\$20.00
Social Functions	\$1,712.00	\$1,277.50
TOTAL EXPENDITURE	\$24,285.61	\$25,729.45
(Loss)/Excess of Income over Expenditure	\$320.15	\$326.82

BALANCE SHEET AS AT 31 MARCH 2016 - Accumulated Funds

Opening Balance as at 1 April 2015	\$30,580.16	\$30,253.34
Less/Excess of Income over Expenditure	\$320.15	\$326.82
Less Acer Laptop	-	
Closing Balance as at 31 March 2016	<u>\$30,900.31</u>	<u>\$30,580.16</u>
This is represented by:		
<u>Assets & Investments</u>		
Current Assets		
Cheque Account ANZ	\$10,900.31	\$10,580.16
Investments		
Kiwibank Term Deposit Account - 01	\$10,000.00	\$10,000.00
Kiwibank Term Deposit Account - 02	\$10,000.00	\$10,000.00
TOTAL ASSETS	<u>\$30,900.31</u>	<u>\$30,580.16</u>

Fixed Assets held by the Branch -
Laptop, Printer & Hard Drive

I have examined the financial statements above for the year ended 31 March 2016, All bank accounts and investment balances have been verified as at 31 March 2016. On the basis of my review nothing has come to my attention that causes me to believe that the above does not give a true and fair view. J. Climo

WALKER TRUST ACCOUNTS

For Year Ending 31 March 2016

	2015 - 16	2014 - 15
Capital Account		
Opening Balance (Westpac Investment A/C)	\$14,000	\$14,000
Interest	\$596.44	\$583.97
	\$14,596.40	\$14,583.97
Less Transfer to Disbursement Account	\$596.44	\$583.97
	<u>\$14,000</u>	<u>\$14,000</u>
Disbursement Account		
Opening Balance	\$3,192.20	\$2,922.75
Income		
Donations	84.00	\$20.00
Int\$0.59 / Refund Printing	\$286.94	
Raffle	\$429.90	\$323.00
Christmas Luncheon	\$2,792.00	\$1,749.00
Cancelled / unrepresented Cheques	\$17.90	
Interest from Investment Account	\$596.44	\$583.97
Total Income	\$4,207.18	\$2,675.97
Expenditure		
Members Comforts	\$781.99	\$606.52
Printing	\$286.35	
Raffle Prizes	\$250.00	\$250.00
Christmas Luncheon	\$2,736.00	\$1,550.00
Refunds Luncheon / Father Xmas Suit Hire	\$56.00	
Total Expenditure	\$4,110.34	\$2,406.52
Loss / Excess of Income over Expenditure	\$96.84	\$269.45
Balance as at 31 March 2016		
Balance of Accumulated Funds 1 April 2015	\$17,192.20	\$16,922.75
Less Excess / Loss of Income over Expenditure	\$96.84	\$269.45
	<u>\$17,289.04</u>	<u>\$17,192.20</u>
Closing Balance as at 31 March 2016		
This is represented by:		
Capital Account - Investment	\$14,000.00	\$14,000.00
Disbursement Account - Cheque Account	\$3,289.04	\$3,192.20
Total Assets	\$17,289.04	\$17,192.20



"I cannot use the cell phone in the car. I have to keep my hands free for making gestures."



My mind works like lightning, one brilliant flash and it is gone.

IT TAKES SKILL

**TO TRIP OVER
FLAT SURFACES**



**I did not trip.
the
floor
looked
sad,
So I
thought it
needed a hug!**

Home repairs. Save yourself some money.

If you need to replace your hot water cylinder, it would pay to watch what happens to your old cylinder.

As a plumber was finishing up a replacement, our member saw his old cylinder being loaded into the workman's van.

"Hang on. That belongs to me."

A very grumpy workman dropped it on the drive and left. Our member took it to a scrap metal buyer and got \$100 for it. I wonder how many cylinders the plumber replaces in a week ????

I know that a number of us might not be able to get the cylinder to a dealer. Use family, friends, or a neighbour. Somebody will be happy to share the money with you. Phone a dealer. It might cost you half the price to do a pick up, but you will still have \$50.

The Walker Trust

The Trust was named after William Charles Walker, who died 14 September 1987. He bequeathed the net value of his estate to the Canterbury/Westland Branch of the GSA. The final total was \$16,161.68, and this was administered by the Public Trust. It is believed that the reason for this bequest, was that the only visitors that he had over his last few years, were GSA members.

On 1 April 1993 it was agreed that in keeping with the spirit of the Walker Trust, our members aged over eighty would be visited on or around their birthday by a voluntary worker, and given a small gift. The cost of this is reimbursed by the trust. Our convener, Bernie Rose co-ordinates these visits and also sends out birthday cards to all other members over 80, if their birth dates are known.

Bernie would be delighted to have a few more members to actually do a home visit or two, particularly in the Riccarton, Burnside, Bishopdale, Ashburton, and Hokitika areas. If you want to consider volunteering, please ring Bernie and have a chat to him about it. (03 313 1569)

Please note that members need to advise our Secretary of their birthdate if they wish to have their birthday acknowledged. We have no other record of a member's age or birthday.

In 2000, following some dissatisfaction with the Public Trust, the fund was transferred to the Branch to administer. An Advisory Panel was set up for this purpose, and this panel consists of our Chairperson, our Secretary/Treasurer, and our Walker Trust convener. A statement of account appears every year as a part of our Annual Accounts.

The Trust currently has \$14,000 invested, and around \$3000 in a working account. With interest and the profit from the Christmas luncheon raffles, we manage to maintain the funding for the Trust.

LIAISON PERSONNEL REQUIRED

Two positions.

With the retirement of Russell Gugich, we have lost our long standing liaison person in Hokitika.

Ill health has forced Janice Withers to relinquish her role in Ashburton.

We thank both of these good people most sincerely for the work that they have put in to assist our members. When good people have to step aside for reasons that we can all appreciate, we have to look to our other members to consider stepping up to replace them.

You could help if you wished. The main requirement is a friendly person who can be a local contact for anybody wanting information.

If you are even 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

9 out of 10 husbands agree that their wife is always right

The 10th one mysteriously disappeared & hasn't been heard from since!



A recent study has found that women who carry a little extra weight live longer than the men who mention it !!

Cooks' Puzzle.

We all need to exercise our brain regularly.

We want to cook some vegetables for a period of nine minutes with no breaks. However, the only timepieces available are a four minute egg-timer, and a seven minute egg-timer. Neither egg-timer has markings, so they can only be used for starting and stopping.

How is it possible to measure a continuous nine minute period by combining these two timers.

The answer is on page 7.

A distraught senior citizen phoned her doctor's office. "Is it true," she wanted to know, "that the medication you prescribed has to be taken for the rest of my life?"

"Yes, I'm afraid so," the doctor told her. There was a moment of silence. "I'm wondering, then, just how serious my condition is, because this prescription is marked 'No Repeats'.

A large number of community groups exist to meet the needs of retired persons.



Everyone should be on the lookout for groups that might meet their special or general interests. Keep an open mind. Explore, and you might really enjoy some of them. Many people are already involved in a wide variety of groups. Well done. **Remember.** It is when you stop doing anything, that people gather to celebrate your life.

Age Concern New Zealand. www.ageconcern.org.nz

City Councils and District Councils

An example - Christchurch City Council www.ccc.govt.nz Click on Community & culture on the top line, then click on activities for older adults. You will get literally dozens of activities and contact details.

Most Local Governments provide the same service.

Grey Power www.greypower.co.nz

Grey Skills www.greyskills.co.nz

Kaspanz www.wordpress.com Kiwisaver, Annuities, Superannuation, New Zealand Protection Society.

Probus / Fellowship NZ

www.christchurchprobus.org.nz/ChchClubs.html and

www.fellowship.kiwi information line – 0800 335544

Procrastinators Club. Hasn't met yet.

Senior Net www.seniornet.org.nz Senior Net offers older people the opportunity to learn skills relating to communication and information technology, especially through the use of the internet.

U3A - (University of the Third Age) www.u3a.org.nz/index.html

There are no exams, no educational requirements, and no compulsory activities.

No Computer ! We have a marvellous Library Service. They have rows of public computers. Staff will help you find a web site you are interested in. Better still, visit the library with a grandchild. The young love to show the old how good they are with computers. There are Local Council Service Centres around most cities. Ask them for a print-out of a contact list for Community Groups in your particular area.

PSA Holiday Homes.

The Public Service Association has 41 accommodation units available in - Whitianga, Rotorua, Raumati Beach, Nelson, Carters Beach, Otematata, and Te Anau.

The units vary in size, sleeping between 2 and 9 persons per night.

The costs vary, with units ranging from approximately \$50 to \$125 per night. For full details ---

Toll Free 0800 10 30 90 www.psa.org.nz

E-mail plus@psa.org.nz Fax 04 917 2053

You will need to have your GSA number available for phone calls or for inclusion in e-mails. You can find this on the Datacom letter, sent to you in March/April of each year. This number never changes.

You need to book well in advance to be sure of a booking.

Is your GSA Board working for you ?

It certainly is. Current priority projects include—

1. Mark Leys leading a "Tax Equity Working Party", reviewing what has been done over the past few years on this issue, and developing strategies that might have more success in 2017.
2. Bill Robertson is working with an actuarial expert to examine and question the information provided to cabinet prior to the 2009 COLA adjustment for pre 1985 annuitants.
3. The board has engaged a QC to support a member in an appeal against a GSFA ruling on the question of what constitutes superable remuneration. Any success with this case will obviously carry over to other annuitants with the same issue.

No doubt there will be more to report on these actions at Council, and in the November newsletter.

A Meeting on the West Coast.

We have a policy of regularly taking meetings to centres other than Christchurch.

Geographically we are a very large branch. We want all members to have the chance to be involved in our meetings, but we fully understand the difficulties created by distance. If members can not get to meetings, we will take meetings to the members. In 2014 we took a meeting to Ashburton. In 2015 we took a meeting to Rangiora. This year, we took the February meeting to Greymouth.

We advertised the meeting as widely as possible, and received 63 replies from members, indicating that they would be attending the meeting at the Greymouth RSA on Tuesday February 23. We spread the advertising to groups that might contain non-members to ensure that all GSF annuitants felt welcome to attend.

We struck major problems the weekend before the meeting. The wife of the patron of the RSA passed away, and as the funeral was being held on February 23, all planned activity at the RSA was cancelled to make the facility available for family and friends after the funeral. We understood this.

We transferred the venue and the catering to the Marist Rugby League Club, and started to get the word out to Coasters that the venue had changed. Within hours our secretary had picked up that there were members who would not be able to attend, as there was no wheelchair access to the Marist Hall.

Another venue change – this time to the Union Hotel. Beat the drums again. Different tune.

During this process, I spoke with a number of people on the coast, and without exception, I had nothing but cooperation and friendly support from everybody involved. There was no negativity about the situation. Everybody worked very hard to ensure that everybody was supported. Tremendous. Well done Coasters.

The prize for cooperation would have to go to Merve Scott from Greymouth Taxis.

We put a couple of our members up at the RSA at 1.00 to re-direct members to the Union Hotel. To cater for transport difficulties met by people who arranged to go to the RSA, we needed a Taxi Van to be available at the RSA from 1.00 to after 1.30 to ferry people to the Union Hotel. This was arranged, and Merve was there promptly at 1.00. There were a quite a few people who turned up at the RSA, and most drove themselves to the Union Hotel. Just after 1.30, Merve took a group down to the hotel, and insisted that he did not want payment for the time that he gave us. A big, “Thank you Merve”.

We realise that a number of people were probably inconvenienced in ways that we don’t even know about, and we hope you will forgive us for this. 47 West Coasters turned up for the meeting. Well done indeed considering we have under 140 members on the Coast. We had groups of members from Greymouth, Hokitika, Westport, and Reefton in attendance. The interest shown by our West Coast members was such that we will certainly repeat the exercise. The only remaining question is when.



TIMING POSER (Are you taking a short cut ? Go back and think. Exercise that good brain of yours)

Start both timers together. When the four minute timer runs out, restart it immediately. When the seven minute timer runs out, start cooking the vegetables. When the four minute timer runs out, the vegetables will have been cooking for one minute. Use the four minute timer twice more to get the next eight minutes required.



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

Government Superannuation Fund
PO Box 3614
WELLINGTON 6145
Toll Free 0800 654 731

National Provident Fund
PO Box 606
WELLINGTON 6140
Toll Free 0800 628 776

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

Last known address

Mrs Elizabeth Bishop	72 Rose Street, Somerfield
Mrs M A Black	42 North Avon Road, Richmond
Mrs Florence Christey	12 May Street, Leeston
Mrs Thelma Cooper	Villa 25, The Oaks, Craven Street, Sockburn
Mrs Gladys Grimes	29 Oak Grove, Ashburton
Mrs Gwen Humphries	2/88 Colombo Street, Beckenham
Mr Robin O'Neill	36 Malabar Cres, Broomfield
Dr A C Scott	PO Box 17717, Sumner
Mrs Patricia Smart	80 Marine Drive, Lyttelton
Mrs Ngaire Smith	2/72 Royal Park Drive, Parklands
Mrs Gwenda Spence	5/259 Cameron Street, Ashburton
Mr William Teesdale	4 Park Tce, Christchurch
Mr Henry Thetford	403 Harewood Road, Harewood
Mrs Phyllis Ward	2 Miller Ave, Ashburton
Mr Clarence Webber	5/38 Division St, Riccarton
Mr Thomas Whitaker	16 Pearce Place, Kaiapoi
Mr Peter Woodrow	7C Rossall Street, Merivale

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



Indoor plants can do much to improve the visual appearance of your room.

WILL MEN NEVER LEARN ?

After being married for 48 years, a wife asked her husband to describe her. He looked at her for a while, then said, "You're an alphabet wife... A, B, C, D, E, F, G, H, I, J, K." She asks, "What does that mean?" He said, "Adorable, Beautiful, Cute, Delightful, Elegant, Fabulous, Gorgeous, and Hot". She smiled happily and said, "oh that's so lovely, but what about I, J, K?" He said, "I'm Just Kidding!" Tension is extraordinarily high at the moment. Clever Clogs daren't utter another word - for years.