



Tasmanian  
Association of  
State  
Superannuants Inc.

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# SUPER-NEWS

No: 4/17

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November 2017

## UPDATE ON “10% CAP” ISSUE

We would like to assure members that the Executive has certainly not given up on this issue and is continuing to work very hard in your interests, fighting the unfair legislation. A recent major step was to appoint Peter Pearce and Murray Harper to go to Canberra to have face-to-face meetings with key players in the Social Services area.

A meeting with Kieran Clancy, a senior adviser to Minister Porter, virtually shut the gate on any positive outcome from the current Government. He said a phrase used by the Minister in his *Answer to a Question* from Andrew Wilkie, which appeared to open the door to exemptions, did not in fact do so. He said Minister Porter was simply recognising that there should be a deductible amount to reflect the contributory nature of a scheme and that 10% was chosen as a reasonable figure.

Mr. Clancy seemed well versed on the subject and competent to speak on behalf of his Minister. Pursuing our case with the Coalition Government has to date been frustrating and unrewarding. Recent efforts have been directed to influencing the Shadow Minister for Social Services and local Opposition Members of Federal Parliament.

A meeting with Jenny Macklin, Justine Keay (Braddon) and their advisers was quite positive, although we must recognise it was only a first step. There was certainly genuine interest from Jenny Macklin but no specific undertakings were given. She asked for additional information and practical examples of individuals affected, particularly from low and middle income brackets. To this end we have surveyed our members; we received a good response and we thank you for that. We can now meet Ms Macklin’s request. Results of the survey will be published in the next edition of Super-News.

A meeting with Senator Peter Whish-Wilson was a follow-up to one in Hobart with Chris and Murray in May. He therefore has quite a good understanding of our views and shows some interest and empathy. He has undertaken to speak with Senator Siewert about her Second Reading speech (about the need for “careful monitoring” of the Act). It must be noted, of course, that on their own the Greens can do little more than perhaps seek information through the Senate Estimates process, and support any changes which may be brought forward by one of the major parties.

Since these developments, the Tasmanian ALP members of the House of Representatives have met and discussed the issue. They are of a mind to progress our cause and have asked Ross Hart (Bass) to be our point of contact. We expect to meet him soon to discuss options and to follow up with further contact with Jenny Macklin. Max Wiggins deserves members’ sincere thanks for his tireless lobbying and specifically for bringing Ross Hart “into the loop”.

We are also maintaining contact with other affected groups, particularly the Australian Council for Public Service Retiree Organisation.

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## FROM THE PRESIDENT

It seems like yesterday when I sat at my computer to pen the September *From the President* and as I gather my thoughts I realise that the TASS Executive has been working tirelessly with our main focus on the 10% Cap Legislation.

The Executive wrote to the Minister and pointed out that our scheme is one of those rare contributory schemes he referred to in his reply to Andrew Wilkie's question on the 8.2.16. TASS further made the point that the Retirement Benefits Fund has confirmed that at no time have **employer** contributions ever been used when calculating the tax-free component of our Defined Benefit Pensions. This point and the fact that the so-called "fat-cats" (pensions over \$120,000pa and claiming part aged pensions) are few in number had no impact on their decision.

Two Executive members travelled to Canberra to meet with Senator Whish-Wilson from the Greens who confirmed his understanding of the impacts of this Legislation but advised he/his party don't know what they can do. All TASS asks is that the Greens do what they said they would do and that is makes those who can affect change aware of the unintended consequences. Their position is extremely disappointing.

Murray and Peter also met with Jenny Macklin MP who showed a good understanding of our issues and has asked that we put together data that will demonstrate the effects of this Legislation on their aged pension entitlements. This is the reason behind the recent survey that you would have received. We are very pleased with the response and are working on formatting the data into an easy read format.

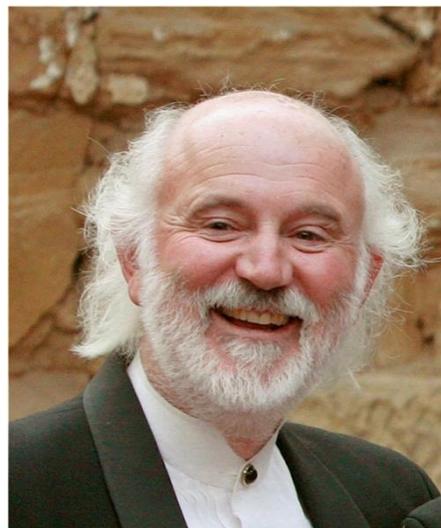
Given Minister Porter's position the Executive believes that this is our best approach, for now at least, and we are putting our efforts into working with the Labor Party representatives with the emphasis on the unfairness of the Legislation. A Senior Adviser from Minister Porter's Office stated that they maintain the Legislation is "doing" "what it was meant to do. This is an outrageous statement given the reasons behind the Legislation in the first place.

As I mentioned above, Murray and Peter met with Jenny Macklin and the meeting (in Canberra) was facilitated by Justine Keay MP. At the same time one of our Northern members was working with Ross Hart MP who is showing an interest in the concerns we are raising. It is the intention of the Executive to meet with Ross before Christmas. Ross has a legal background and we are hopeful that a positive way forward can be developed.

I understand that the life of a Federal politician can be difficult and I appreciate that they represent the larger wellbeing of the Australian people, but it is disappointing is that so many of our State (Federal) representatives promise they will help but in the end do nothing. This is a reality of political life but it doesn't make it right or what we should accept.

On a different topic, we were very fortunate to have the Director of the Office of the Superannuation Commission, Adrian Christian and the Chief Operations Officer of Tasplan attend the Southern Forum. They were both well received and provided updates on the Commission and the movement of the Accumulation Scheme moving across to Tasplan. The CPI issue has taken a back seat to the 10% Cap Legislation but we have not forgotten about its importance to our membership. We recently wrote to the Treasurer to request a meeting with him to discuss the issue. Hopefully we will meet with him before Christmas. Your Executive wishes you a safe and wonderful Christmas and New Year.

**Christopher Bevan,  
President**



## **Cancellation of the Northern Forum**

Unfortunately, it became necessary to cancel the September Northern Forum at short notice. We apologise to those who travelled to the venue only to learn of the cancellation. However, some factors led to the difficult decision to have to cancel. The two guests invited to the Forum had previously been part of a most successful Southern Forum. Both are southern based and would have been travelling north for the Forum. We were hoping for an audience that would have justified their trip. June Hazzlewood had gone to a lot of trouble to arrange a venue and refreshments. But, the numbers of members who said that they would attend the Forum were too low by the evening of the deadline (Friday, 22<sup>nd</sup> of September). By the end of the weekend, the situation had not improved. It was felt we were not in a position to optimistically second-guess additional members attending. Those who had said they would be there were contacted and, on the day, June was at the venue and met those members who arrived. We thank those who had either registered to attend or tendered apologies by the deadline. Fortunately for us, the venue and the caterers were understanding about our situation and we appreciate that.

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## **Surviving Spouse Issues on Death of Superannuant**

From time to time we hear of the confusion and stress that some surviving spouses undergo in trying to meet the documentation requirements to ensure that they continue to receive an RBF pension (called Reversionary Life Pension) following the passing of their Superannuant spouse. We have been liaising with the Office of the Superannuation Commission (OSC) who administer the RBF Life Pensions to clarify and simplify this process. It is our understanding that the OSC are working on this matter in the following areas:

### *Information documents for members:*

Information is being reviewed to ensure it is clear and specific so that members understand the information requirements for a surviving spouse pension to be triggered. It is hoped that a 'checklist' will be made available to provide guidance to members on the early-preparation of the materials required to substantiate the status of a surviving spouse. Having a checklist would assist in minimising additional stress during a time of personal upheaval and uncertainty, and also allow for some documents to be obtained 'ahead of time'.

### *Document requirements*

The OSC is reviewing the document requirements necessary to substantiate the claims of a surviving spouse. Clearly the claims need to be verified to ensure that the right person is identified as the surviving spouse, but the level of documentation needs to be appropriate for that purpose, without being overly onerous.

### *Process review*

The OSC is considering options for a review of the processes used in the administration surviving spouse pensions. TASS will provide further information as it becomes available.

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Here are some very bad Christmas Jokes:

- What does Santa suffer from when he gets stuck in the chimney?  
(Claustrophobia)
- Why did Santa's helper have to see the doctor?  
(Because he had low elf-esteem)
- Why does Santa have three gardens?  
(So he can 'ho hoho!')

## Found while clearing out some old papers – an excerpt from a letter to the Editor of the *Mercury*, June 1990, from a lady in Pontville:

*In reference to Mrs Walters' letter (19/6) I too am in this situation. My husband died and I get a State superannuation pension. If I marry this is forfeited immediately. I have to fill in a form for the State Superannuation Board each year saying that I am not married, living in sin, or have a male boarder. I think it is none of their business and I think what I do in my own home is my business and it is an invasion of my privacy to even ask me.*

**(Editor's note:** While we know that things have changed since then, and partners receiving their deceased RBF contributor's eligible life pension will continue to receive that pension even if they remarry, the language of that not-too-long-ago era did bring a smile to my face.)

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### Five Things You Probably Didn't Know About Christmas

1. Though Christmas celebrates the birth of Jesus Christ, there is no mention of December 25 in the Bible. (Most historians believe he was actually born in the spring.) It wasn't chosen as the official holiday until the 3rd Century. Some argue that the date was picked because it coincided with the pagan festival of Saturnalia, celebrating agricultural god Saturn with partying and gift-giving.
2. Santa wore a variety of colourful suits through the years — including red, blue, white, and green — but legend has it that the popular image of his red coat came from a 1930s ad by Coca Cola.
3. You probably knew that Santa Claus came from St. Nicholas, a Christian bishop living in the fourth century AD. St. Nicholas gave away his abundant inheritance to help the needy. He also was known for good deeds like rescuing sisters from prostitution. He's not just the protector of children, either: St. Nicholas is also the patron saint of unmarried women, prisoners, thieves and pawnbrokers.
4. Rudolph was almost named Reginald. A copywriter named Robert L. May first invented the oddball reindeer in 1939 as a marketing gimmick for Montgomery Ward's holiday colouring books. (May considered naming the beloved misfit Reginald and Rollo.) And his nose wasn't originally going to be red: A red nose was viewed as a sign of chronic alcoholism, and Montgomery Ward didn't want him to seem like a drunkard. Good thing they changed it. "Reginald, the blue-nosed reindeer" doesn't have quite the same ring ...or charm.
5. Xmas doesn't remove Christ from Christmas. It's quite the opposite, in fact. According to *From Adam's Apple to Xmas: An Essential Vocabulary Guide for the Politically Correct*, the word "Christianity" was spelled "Xianity" as far back as 1100. X, or Chi, in Greek, is the first letter of "Christ" and served as a symbolic stand-in. In 1551, the holiday was "Xtemmas" but eventually shortened to "Xmas."

MERRY  
CHRISTMAS

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**PRE - CHRISTMAS LUNCH**

**FOR NORTH AND NORTH - WEST MEMBERS**

**DATE: TUESDAY 28 NOVEMBER 2017**

**VENUE: LINKS RESTAURANT (BUFFET), COUNTRY CLUB TASMANIA, COUNTRY CLUB AVENUE, PROSPECT, LAUNCESTON**

**ARRIVAL: 12.00 NOON**

**THE PRESIDENT WILL PROVIDE AN ADDRESS TO MEMBERS PRIOR TO THE LUNCHEON**

**MENU: FULL BUFFET, INCLUDING TEA / COFFEE**

**DRINKS AT OWN EXPENSE**

**COST: \$22.50 PER PERSON**

**RSVP: BY FRIDAY 24 NOVEMBER**

**JUNE HAZZLEWOOD**

**TEL: 6327-2562 (AFTER 5 PM)**

**IF NO ANSWER, LEAVE A MESSAGE CONFIRMING YOUR ATTENDANCE**

**MOBILE: 0414-770-864**

**EMAIL: [ahazzlew@bigpond.net.au](mailto:ahazzlew@bigpond.net.au)**

**NB – RSVP IS REQUIRED AND WILL REPRESENT A FIRM BOOKING**

**TASS PRESIDENT CHRISTOPHER BEVAN AND MEMBERS OF THE EXECUTIVE WILL BE ATTENDING THE LUNCHEON TO PROVIDE NORTH AND NORTH–WEST MEMBERS WITH AN UPDATE ON ACTIONS AND ACTIVITIES DURING THE YEAR**

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**PRE - CHRISTMAS LUNCH**

**FOR SOUTHERN MEMBERS**

**DATE: THURSDAY 7 DECEMBER 2017**

**VENUE: MOTOR YACHT CLUB OF TASMANIA (MYCT) FORD PARADE  
LINDISFARNE**

**ARRIVAL: 12.00 NOON**

**THE PRESIDENT WILL PROVIDE AN ADDRESS TO MEMBERS PRIOR TO  
THE LUNCHEON**

**MENU: ALTERNATE DROP: TURKEY OR PORK (VEGETARIAN OPTION  
AVAILABLE)**

**DESSERT: XMAS PUDDING OR PAVLOVA**

**TEA AND COFFEE**

**DRINKS AT OWN EXPENSE**

**COST: \$35.00 PER PERSON**

**RSVP: BY MONDAY 4 DECEMBER**

**JEAN WALKER**

**TEL: 62 494 252 (IF NO ANSWER, LEAVE A MESSAGE CONFIRMING  
YOUR ATTENDANCE)**

**EMAIL: JEAN.WALKER@BIGPOND.COM**

**NB – RSVP IS REQUIRED AND WILL REPRESENT A FIRM BOOKING**

**TASS PRESIDENT CHRISTOPHER BEVAN AND MEMBERS OF THE EXECUTIVE WILL  
BE ATTENDING THE LUNCHEON TO PROVIDE SOUTHERN MEMBERS WITH AN  
UPDATE ON ACTIONS AND ACTIVITIES DURING THE YEAR**

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## Encourage Friends to join TASS

TASS members who receive *Super-News* by email are encouraged to forward it to friends or former colleagues, particularly people who they know are still working in the state service, but near retirement, with the suggestion that they consider joining TASS.

### TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2017

November	Tuesday 21	1.30 PM	Executive Meeting	Hobart
November	Tuesday 28	12.00 Noon	Pre-Christmas Lunch	Launceston
December	Thursday 7	12.00 Noon	Pre-Christmas Lunch	Hobart

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### MEET YOUR EXECUTIVE

#### Murray Harper – Vice President and Past President

**Background:** Born and grew up in Branxholm in the North-East; have lived in Tasmania all my life.

**Education:** Attended Branxholm Primary, Scottsdale and Launceston High Schools, and the Uni. Of Tas. Hold B.Sc., Dip. Ed., M.Ed. Studs.

**Work and Life experience:** Worked for the Education Department as a Teacher, Principal and District Superintendent in various postings throughout the State.

**Family:** Have a champion wife Lyn, three great kids and four beautiful grandkids.

**Current activities and interests:** Apart from TASS, keen interests in education, current affairs, all sports and reading.

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### MEMBERS CAN RECEIVE *SUPER-NEWS* ELECTRONICALLY

You can have *Super-News* emailed directly to and you can read it on your computer or tablet.

All you need to do is send an email to: [info@tass.org.au](mailto:info@tass.org.au) with the words ‘Super-News’ as the subject. **There is no need to write anything else.**

## USEFUL CONTACTS FOR TASS MEMBERS

(Revised October 2017)

### Retirement Benefits Fund (RBF)

All enquiries 1800-622-631  
Website [www.rbf.com.au](http://www.rbf.com.au)

### Australian Taxation Office (ATO):

Personal taxation information 13 28 61  
Website [www.ato.gov.au](http://www.ato.gov.au)

### Centrelink:

(Access Centrelink and Medicare services)  
Older Australians and Financial Information Services 132 300  
Disability, Sickness and Carers 132 717  
Website [www.humanservices.gov.au](http://www.humanservices.gov.au)

## TASS EXECUTIVE – ADMINISTRATION

### TASS:

**Postal Address:** GPO BOX 1650, Hobart, TAS 7001  
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**Ph:** 0448 731 845  
**Website:** [www.tass.org.au](http://www.tass.org.au)  
**Facebook page:** [www.facebook.com/TASSTasmania](https://www.facebook.com/TASSTasmania)

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<b>Membership Officer:</b>	Charles Thomas	Ph: 6248-5902
<b>Super-News Editor:</b>	Vacant	Ph: 0448 731 845
<b>Northern Tasmania Representative:</b>	June Hazzlewood	Ph: 6327-2562
<b>North-West Tasmania Representative:</b>	Donald Wells	Ph: 6432-3641

## CHANGE OF ADDRESS

Should you change your address please advise the **Membership Officer, Charles Thomas**, so that he can update our records. **Tel: 6248-5902**

### DISCLAIMER

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