

## RBF CHIEF EXECUTIVE SPEAKS ON PUBLIC SECTOR SUPERANNUATION REFORMS AT TASS AGM

**At the TASS Annual General Meeting held on 22 March, Retirement Benefits Fund CEO Philip Mussared brought members up to date with progress on the proposed re-organisation of services for RBF members.**

Mr Mussared recognized the long history that RBF and the Tasmanian Association of State Superannuants have of working together and his pleasure at being invited to attend the TASS Annual General Meeting. He provided a report on the Public Sector Superannuation Reforms, an update on what's happening in the investment world and information on the new Stakeholder Management Framework. The following is his address in its entirety.

### Public Sector Superannuation Reforms

"In July last year, the Tasmanian Government announced its support for the creation of a single Tasmanian super fund responsible for the combined accounts of Tasplan Super, Quadrant Super and the RBF Tasmanian Accumulation Scheme. At the same time, the Government announced it would conduct an open tender process to secure a provider to administer the RBF defined benefit schemes. We are continuing to work constructively with the Tasmanian Government and Tasplan and are making good progress towards planning the implementation during 2016 of these reforms.

The transfer of RBF Tasmanian Accumulation Scheme members to Tasplan will follow a robust process referred to as a successor fund transfer. This process requires both the RBF and Tasplan Boards to sign-off that the transfer will provide equivalent rights and is in members' best interests. I am confident that the creation of a single Tasmanian super fund will provide positive outcomes for RBF Tasmanian Accumulation Scheme members, Tasplan members, RBF and Tasplan staff and the Tasmanian community more generally.



RBF Chief Executive Philip Mussared speaking at the TASS Annual General Meeting

*(Continued on page 4)*

## FROM THE PRESIDENT

**TASS has worked tirelessly on the Federal Government's legislation that either reduced or eliminated member payments from Centrelink. It is fair to say that the Turnbull Government doesn't want to change any aspect of the Legislation.**

TASS continues to work with any political party or politician who is prepared to assist us, in particular Andrew Wilkie MP and Senator Eric Abetz. The Liberal members have towed the "party line". With the Election now set for 2 July 2016, TASS' only opportunity will be to try and influence policy development as they campaign for our votes. Our national organisation ACSPRO continues to lobby hard on the "10% cap" issue.

The Public Sector Superannuation Reform Bill 2016 has passed the House of Assembly and will be debated by the Legislative Council in late May (*after this edition of 'Super-News' went to press*). TASS is pleased with the progress of this legislation as it provides the assurances we needed that our pensions will not be altered. Treasurer Peter Gutwein made it clear to the House that Defined Benefit pensions would never be altered. TASS was also pleased that the Treasurer listened to our feedback, in particular changing the Commission from one to three members with input being sort from TASS on the makeup of the Commission.

I am pleased to advise that the Executive now has members from North-West Tasmania in Donald Wells, and the North in June Hazzelwood. We also welcome Peter Pearce to the Executive.

**Our campaigning across a wide range of issues will continue, and I urge all members to encourage others to join TASS.**

**Christopher Bevan  
President**



### TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2016

<b>June</b>	<b>Tuesday 21</b>	<b>10.45 AM</b>	<b>Members Forum / Luncheon</b>	<b>Launceston</b>
July	Tuesday 19	1.30 PM	Executive Meeting	Hobart
August	Tuesday 16	1.30 PM	Executive Meeting	Hobart
<b>September</b>	<b>Tuesday 20</b>	<b>1.30 PM</b>	<b>Members Forum / A'noon Tea</b>	<b>Hobart</b>
October	Tuesday 18	1.30 PM	Executive Meeting	Hobart
November	Tuesday 15	1.30 PM	Executive Meeting	Hobart
<b>November</b>	<b>Tuesday 29</b>	<b>12.00 Noon</b>	<b>Pre-Christmas Luncheon</b>	<b>Launceston</b>
<b>December</b>	<b>Tuesday 6</b>	<b>12.00 Noon</b>	<b>Pre-Christmas Luncheon</b>	<b>Hobart</b>

**TASMANIAN ASSOCIATION OF STATE SUPERANNUANTS Inc.**

ABN 31 638 808 031

is an affiliate of:

**COUNCIL ON THE AGEING TASMANIA Inc. (COTA)**

The primary organisation representing the rights of older Tasmanians.

**AUSTRALIAN COUNCIL of PUBLIC SECTOR RETIREES ORGANISATIONS Inc. (ACPSRO)**

The peak council of organisations representing retired civilian and military public sector workers from the Commonwealth, state and territory governments.

**TASS NORTH & NORTH-WEST MEMBERS FORUM**  
**PRESENTED BY THE**  
**PUBLIC TRUSTEE**  
**AND**  
**LIGHT LUNCHEON**

**TASS MEMBERS ARE INVITED TO ATTEND A FORUM WITH THE  
PUBLIC TRUSTEE FOLLOWED BY AN OPTIONAL LUNCHEON IN LAUNCESTON.**

**DATE: TUESDAY 21 JUNE 2016**

**VENUE: COLONIAL HOTEL  
31 ELIZABETH STREET  
LAUNCESTON**

**ARRIVAL TIME: 10.45 AM  
REGISTRATION**

**FORUM: 11.00 AM – 12.30 PM**

**PRESENTER: MR TIM LEVIS, OFFICE OF THE PUBLIC TRUSTEE  
HE WILL PROVIDE CURRENT INFORMATION ON:  
- WILLS, POWER OF ATTORNEY AND OTHER ISSUES OF  
INTEREST TO MEMBERS.**

**LUNCHEON: 12.30 PM  
(OPTIONAL) LUNCHEON**

**COST: \$10.00 PER MEMBER FOR A LIGHT LUNCHEON**

**MENU: - ORANGE JUICE  
- ASSORTED SANDWICHES,  
- MINI EGG & BACON QUICHE  
- FRUIT PLATTER  
- TEA / COFFEE**

**BEVERAGES: OTHER BEVERAGES AT OWN EXPENSE**

**PLEASE INDICATE WITH YOUR RSVP IF YOU WILL BE  
ATTENDING THE LUNCHEON**

**RSVP: BY FRIDAY 17 JUNE  
JUNE HAZZLEWOOD (AFTER 5 PM -  
PHONE: 6327-2562 (OR LEAVE MESSAGE)  
MOBILE: 0414-770-864  
EMAIL: [junehazzlewood@gmail.com](mailto:junehazzlewood@gmail.com)**

**IMPORTANT! If for some reason you are not able to attend the lunch after having  
confirmed your RSVP, please let June know ASAP, as TASS may be  
required to pay for your lunch.**

.....

**PRESIDENT CHRISTOPHER BEVAN AND MEMBERS OF THE TASS EXECUTIVE HOPE  
THAT OUR NORTH AND NORTH-WEST MEMBERS WILL BE ABLE TO JOIN WITH US  
ON THIS IMPORTANT AND INFORMATIVE OCCASION.**

**(Continued from front page)**

The tender process for the RBF defined benefit schemes will also be an involved process. However, importantly, the Tasmanian Government has confirmed that there will be no change to the design or entitlements of any of the defined benefits schemes.

The reforms are dependent on the passage of enabling legislation which was tabled in the Parliament on 8 March 2016.

The purpose of the Public Sector Superannuation Reform Bill 2016 is to formalise the new administration arrangements for the provision of public sector superannuation in Tasmania. These new arrangements provide for the transfer of all current Retirement Benefits Fund accumulation members and associated investments to a new default superannuation fund and for the defined benefits schemes to be managed under new governance arrangements within the Government sector. A Superannuation Commission will replace the RBF Board as the trustee for the defined benefits schemes.

The Government completed a thorough consultation process on the draft legislation in the early part of this year with many interested parties. There were a few concerns raised during the consultations and, as a result, the Government made some changes to the draft legislation.

The changes included:

- establishing a Superannuation Commission with up to three persons to be appointed by the Treasurer. The members of the Commission will be appointed for a term of up to five years and may be reappointed. We are aware that the Treasurer envisages seeking advice from other parties, including TASS, on suitable candidates for the Superannuation Commission;
- providing for the nomination of default funds by the Minister by publication of a notice in the Government Gazette. The Minister must seek the approval of Unions Tasmania before a default fund, other than the initial default fund, can be nominated.

While the legislation was tabled in Parliament on 8 March 2016, it is still yet to be debated. We are hoping that this will occur in the House of Assembly in early April and thereafter in the Legislative Council.

***(Subsequently, the legislation has passed the House of Assembly, and at the time of this edition of ‘Super-News’ going to press, the legislation was listed for debate in the Legislative Council on 25 May - Editor).***

Subject to the passage of the legislation, the Department of Treasury and Finance will begin an open tender process to secure a provider to administer the RBF defined benefits schemes. This will ensure that the administration of these services is provided to the State at the most competitive price. At the same time RBF and Tasplan will work with Treasury to finalise the required approvals, agreements and contractual arrangements to begin implementing the transition of RBF Tasmanian Accumulation Scheme members and accounts to Tasplan.

**Nothing will change for RBF members during the implementation process. They will still be able access all the RBF products and services to which they are accustomed.**

I will reiterate that there will be no loss of entitlements for any RBF member and that members do not need to do anything as a result of these changes. I also would caution members on making decision about their super with RBF before talking to an RBF Superannuation Consultant. We want to ensure all members understand their RBF super and entitlements before they make any decisions between now and the implementation date. Members can keep up-to-date about these changes by accessing the RBF website. Just look for the Public Sector Superannuation Reforms button on our home page. As new information becomes available, it will be added to this page.”

.....  
**Investment update**

“Market volatility always gets media attention, particularly the downside of volatility. Stock markets have recovered much of their losses from early this year and the Australian market is now down 5% while the US is down 2%. RBF took advantage of the volatility to add a small amount to its Australian equity portfolio at lower prices in February as part of our valuation based rebalancing approach. In times of volatility, RBF’s approach of reducing equity exposure and focussing on mid-risk assets such as property and infrastructure has again paid off. These investments have provided stable, strong returns over the medium term. We continue to see commercial property valuations rise in Sydney and Melbourne, particularly for the high quality properties that RBF invests in.

**(Continued on page 5)**

**(Continued from page 4)**

Our approach of sticking to a long term strategy and avoiding over-reacting to short term events has provided very healthy returns over the long run and this approach continues to perform well. The RBF Balanced option has achieved positive returns each financial year since 2009-10. To 17 March 2016, the RBF Balanced option is up around 3% the financial year. This is a good result in volatile markets.

### **Stakeholder Management Framework**

“In July 2015, working with market research consultancy Enterprise Marketing and Research Services (ERMS), we conducted a survey of our key stakeholders asking questions about their current experiences with RBF and how they would like to receive information from us. Using the results from the survey, we have been developing a Stakeholder Management Framework. The Framework is designed to ensure that we engage with our key stakeholders in a way that suits them and best meets their needs.”

“As a key stakeholder of RBF, the Tasmanian Association of State Superannuants can look forward to a new communications strategy with RBF that we are confident will better meet your needs. We will be in contact with your Executive in the near future to discuss our ideas for a discreet Stakeholder Action Plan for TASS. After consultation, the agreed plan will be put in place to ensure RBF and the Tasmanian Association of State Superannuants is getting the most out of our relationship.”

Finally, Mr Mussared responded to questions from members.

**In conclusion, President Murray Harper and members expressed their appreciation to Mr Mussared for his most informative address.**



New members of the TASS Executive Peter Pearce and Lynne Dean with outgoing president Murray Harper following the AGM

### **CORRECTION**

In the March edition of *Super News*, the cost of membership details contained an error.

- **The annual subscription for a Superannuant, single or with partner is \$15.00**

- **The annual subscription for the partner of a deceased Superannuant is \$10.00**

I apologise for this error and look forward to your continuing membership of TASS.

- ***Kip Muller, Editor***

# RESPONSES TO TASS FROM TASMANIAN FEDERAL POLITICIANS PRIOR TO THE FEDERAL ELECTION

The following responses have been received by the TASS Executive from Tasmanian Federal politicians for the information of TASS members in regard to issues raised by the Executive prior to the Federal Election campaign.

## **SENATOR ERIC ABETZ, Liberal Senator for Tasmania** **(From a letter written in reply to a constituent)**

*"Thank you for your enquiry regarding your concerns about the changed treatment of Defined Benefit scheme income and its impact on your part aged pension. I have written to the Minister for Social Services, the Hon. Christian Porter MP alerting him to the impact of these changes and providing him with the details relevant to Tasmania from TASS.*

*I have received a response from the Minister and recently shared it with TASS. They asked that I make further representations to the Minister including their further concerns. The Minister has indicated that 2255 Tasmanians will be affected rather than the 5000 that TASS first feared. However with an average reduction of \$1950 per annum, I believe it to be still a significant issue for you and those in your circumstances.*

*When I voted in the Senate with my party, the ALP and the Greens for this measure it was "to fix a tax anomaly that allowed wealthy public service fat cats to fly under the radar" on the income test for the aged pension. However figures from TASS of the Tasmanian recipients to be affected demonstrate that this is not the case and that the majority of those affected are on modest or low fixed incomes. Thus I believe there is a strong case to support TASS' request for a modification of this measure.*

*When I get more information I will contact you again. Be assured I am on the case. Again, thank you for raising this issue with me."*

*(Senator Abetz has since written again to the Minister, who has responded with the latest figures from the Department of Social Security that 3020 Tasmanians were impacted with an average loss of their part age pension of \$1270, with 38 people having the age pension cancelled.)*

## **SENATOR CAROL BROWN, Labor Senator for Tasmania**

*"The Liberal Government rushed the legislation through the Senate, and therefore grandfathering provisions were not given proper consideration.*

*I met with representatives of the Tasmanian Association of State Superannuants Inc. and wrote to the Minister for Social Services, Christian Porter, asking a series of questions on their behalf.*

*The Minister's response shed no light on the Association's concerns.*

*I then pursued the matter through Budget Estimates with questions on notice and all responses have been provided to the Association to keep members updated.*

*A detailed breakdown of data that I requested has still not been provided to the Estimates Committee.*

*I will continue to raise the association's concerns."*

## **SENATOR NICK MCKIM, Greens Senator for Tasmania**

*"The Defined Benefits Scheme Bill was pushed through the Senate by the Coalition Government with support from Labor.*

*The intent was to address an anomaly in the system that occurred when other changes to pensions were made under the Howard Government. Effectively, some recipients of defined benefits were eligible for a part pension because 50% of the income they receive from their defined benefit was not assessed by Centrelink. This means that a single person can receive \$50,000 income a year, yet receive a pension of \$7,000. However, any other single retiree receiving \$50,000 income a year from other asset mixes would be ineligible for a part pension. This is clearly unfair.*

*The Government has said that 65% of defined benefit recipients are unaffected. This is important, because we know that these schemes were offered to a wide range of public servants, and that many of these were in frontline services – teachers, nurses, firefighters, social workers or police. But on the other hand, these schemes were also offered to Department heads, Judges, and even to some politicians.*

***(Continued on Page 7)***

**(Continued from page 6)**

These people are receiving incomes far in excess of what is required for a decent retirement, but they are also eligible for a part pension.

Because the Government has not provided the same level of information that they provided on the assets test changes, and because there are so many defined benefit schemes, there has been confusion about the changes in the community. The Greens expressed concern about this during the debate on this legislation. We also recognise and acknowledge the concerns held by the NTEU, Firefighters, Teachers and Police unions about the impacts of the Bill on their lower-paid members. The Greens share concerns that some people on low incomes have been unfairly impacted.

Since the passage of the bill, the Greens have met with a number of peak bodies representing defined benefit recipients. Senate estimates has also provided a valuable source of information in seeking to monitor the impact of these changes.

The Greens continue to hold concerns about some aspects of the changes, and we urge the Government to do more to assess the impacts, and make that information public to inform the debate.

The Greens support appropriate targeting of Government assistance to those who need it most.”

**ANDREW WILKIE MP, Independent Member for Denison**

“The Government’s recent changes to the income test treatment for defined benefit pension recipients are entirely unreasonable and do not have my support. These changes will have an adverse effect on nearly 48,000 part pension recipients. Of course we need to means test government payments to ensure that wealthy people don’t receive government assistance. But most of the people who will be affected by this change are not wealthy – in fact 68% of those affected have a defined benefit income of less than \$35,000.

The Tasmanian Association of State Superannuants calculates that the average reduction in pensions because of these changes is \$86 per fortnight or \$2,242 per year. This is an enormous reduction for people who are receiving modest incomes.

It’s also unfair for the Government to have sprung this decision on superannuants, who have paid into their super fund throughout their working life and made decisions some time ago about how to manage their retirement benefit. If nothing else, these changes should have included grandfather provisions to protect existing superannuants.

I was one of only two Members of the House of Representatives to vote against the enabling legislation when it came before the Parliament, but shamefully it passed with Labor and the Greens’ support. I introduced a motion in August 2015, calling on the Government to abandon these changes, or at the very least to delay their implementation to give affected retirees enough time to make other financial arrangements.

I have also raised this issue with the Government on many occasions and sent the Prime Minister case examples of people in my electorate who will be affected. I also asked a question of the Prime Minister in Question Time in February 2016.

I have and will continue to fight these changes, and will continue to oppose changes that unfairly affect retirees”

**RICHARD GRIFFTHS**

***President of the Australian Council of Public Sector Retiree Organisations – ACPSRO***

“ACPSRO has been advised by someone who helped develop the “Better Super” package in 2007 that the then-Treasurer was specifically advised that its treatment of all tax-paid pensions would mean that a significant portion of many public sector retirees’ pensions would not be included in the Centrelink Income Test. That was accepted. Those affected include retired clergy, university staff, police officers, nurses and fire fighters. Even if there had been an anomaly or there were “unintended consequences” in 2007, does anyone really believe that it would, or should, have taken eight years to fix it?

The result has been that a measure ostensibly aimed at 16 000 well-off retirees has seriously affected 48 000, including many who were already not well-off due to a reason that is simply incorrect, and two current Ministers have implicitly criticised the laxity of previous Ministers and their staffs for not correcting what is now claimed to be an anomaly.”

## TASS ANNUAL GENERAL MEETING 2016

The TASS Annual General Meeting was held at Mathers House, Hobart on 22 March 2016.

The President Murray Harper spoke to his Annual Report highlighting issues as per the March edition of *Super-News*.

The Financial Report 2015 and the Membership Report 2015 was presented and duly accepted by the meeting.

### Election of Office Bearers:

All positions of office bearers on the Executive were declared vacant. The following nominations to the Executive for 2016 were received, and the office bearers were elected as follows:

PRESIDENT:	Vacant
No nominations for the position of president were received following the expiration of the four-year term served by the incumbent, Murray Harper.	
VICE PRESIDENT:	Christopher Bevan
SECRETARY:	John Minchin
TREASURER:	John Chalmers
MEMBERSHIP OFFICER / PUBLIC OFFICER:	Charles Thomas
'SUPER-NEWS' EDITOR:	Kip Muller

### Six additional members were also elected to the Executive as follows:

Outgoing president Murray Harper and current serving members Lynne Dean, Ross Brown and Stephen Graetzer were re-elected.

Peter Pearce was elected as an incoming member of the Executive, and the TASS North-West Tasmania representative Donald Wells was also elected.

Executive member Dr Greg Calvert did not stand for re-election.

The Northern Tasmania representative is Dr June Hazzlewood.

### Election of Auditor and Legal Advisor:

Mr Kim Darling, of BDO (Tas.) was elected as Honorary Auditor and Mr Nathan Munting, of Wallace, Wilkinson & Webster was elected as Honorary Legal Advisor.

### General Business:

A number of issues were raised by members at the meeting.

A vote of appreciation to outgoing president Murray Harper for his service to TASS was proposed and accepted by acclamation.

.....

## SUBSEQUENT APPOINTMENT OF PRESIDENT AND VICE-PRESIDENT

At the April Executive meeting, Vice-president Christopher Bevan was appointed to the position of president of TASS.

Murray Harper was appointed to the position of vice-president.

At the May Executive meeting Dr June Hazzlewood was appointed as a member of the Executive.



## TASS MEMBERS: HAVE YOUR SAY!

### Super-News Masthead

Members will have noticed that there has been an alteration to the *Super-News* masthead. It now includes an image of the mature-aged couple as featured on the TASS Website. The suggestion to include the image on the masthead came from one of our lady members who wishes to remain anonymous. The Executive appreciates her input which we believe enhances our image

#### TASS MEMBERS ARE INVITED TO SUBMIT:

any general comments, or issues that you believe would be of interest to the Executive, or to other members.

We may publish your contribution in the quarterly edition of *Super-News* and provide a response from the Executive to any issues you raise with us.

You may include your name with your contribution, or remain anonymous

Please use *Super-News* to share your views with other members

#### ADDRESS YOUR CONTRIBUTION TO: 'HAVE YOUR SAY'

The Secretary  
TASS  
GPO Box 1650  
Hobart 7001

OR The Secretary  
[info@tass.org.au](mailto:info@tass.org.au)

OR the Feedback form  
under About Us on the  
TASS website  
[www.tass.org.au](http://www.tass.org.au)

Final date for contributions to the  
SEPTEMBER edition of *Super-News* is:

1 AUGUST 2016

## 'FUNNIES'

### WARNING! PG (Pensioner Guidance recommended)

The following news items contain adult themes and sexual references which may offend some TASS members.

**A lady had just left her plastic surgeons office after her final consultation.** Feeling pleased with herself she went into a newsagency to buy a magazine to read on the bus on the way home. While being served she said to the young girl behind the counter. "How old do you think I am?" The girl said, "Maybe 32." The lady was delighted, and replied, "No, I'm 50." Passing by McDonald's she called in for a cup of coffee. Again she said to the young man serving her. "How old do you think I am?" He said "About 28." "No," she replied, "I'm 50." Arriving at the bus stop the only other person there was an elderly man. Unable to contain herself she said to him. "How old do you think I am?" He replied, "I'm 82, but my eyesight isn't very good, there's only one way I can tell how old you are." "Oh, how is that?" she said. "I will have to feel your breasts," he replied. She was shocked, but her curiosity got the better of her and she said. "Alright, go ahead then." He put his hands up inside her jumper, unhooked her bra and fondled her breasts for five minutes. When he withdrew his hands she said to him. "Well, how old am I?" "You're 50." "HOW DO YOU KNOW THAT?" she screamed. To which he replied, "I was behind you in the queue at McDonald's.

**A maid asked her female employer for a raise.** The lady asked her why she thought that she deserved an increase in her pay. "There are three reasons", said the maid. "The first is that I can do the ironing better than you." And who told you that? "Your husband did, madam." "The second is that I can cook better than you." "So, who told you that?" demanded the wife. "Your husband also told me." "And the third reason is that I am a better lover than you." "AND DID MY HUSBAND ALSO TELL YOU THAT?" shrieked the wife. "No madam, the chauffeur and the gardener did," replied the maid. She received her raise plus a bonus!

## TASS HEALTH

- Arthritis Australia has provided a series of articles for the information of TASS members



### OSTEOARTHRITIS

This sheet has been written for people affected by osteoarthritis. It provides general information to help you understand how osteoarthritis affects you and what you can do to manage it. It also tells you where to find further information and advice.

#### What is osteoarthritis (OA)?

Osteoarthritis (OA) is a condition that affects the whole joint including bone, cartilage, ligaments and muscles.

Osteoarthritis may include:

- inflammation of the tissue around a joint
- damage to joint cartilage – this is the protective cushion on the ends of your bones which allows a joint to move smoothly
- bony spurs growing around the edge of a joint
- deterioration of ligaments (the tough bands that hold your joint together) and tendons (cords that attach muscles to bones).

Osteoarthritis can affect any joint but occurs most often in the knees, hips, finger joints and big toe.

Osteoarthritis can develop at any age but tends to be more common in people aged over 40 years or those who have had joint injuries.

Osteoarthritis is different to osteoporosis. Osteoporosis is a condition where the bones become fragile and brittle, causing them to break more easily.

#### What are the symptoms?

The symptoms of OA vary from person to person. Your symptoms will also depend on which joints are affected. OA tends to come on slowly, over months or even years. The most common symptoms are pain and stiffness of the joints. These sensations are usually worst with activity initially but can be more constant in later disease. These symptoms may affect your ability to do normal daily activities, such as walking, climbing stairs and opening jars. Other symptoms may include clicking noises, grating sensations, or loss of flexibility in a joint.

#### What causes it?

Research shows there are some things that may put you at more risk of developing OA in certain joints, such as:

- **knees:** being overweight; having a previous knee injury; jobs involving kneeling; climbing and squatting
- **hips:** being overweight; having a previous hip injury; jobs involving lifting heavy loads (including farming); a family history of OA
- **hands:** a family history of OA; repetitive use or previous injuries to the hands; being overweight.

#### How is it diagnosed?

Your doctor will diagnose OA from your symptoms and a physical examination. An x-ray may show the narrowing and changes in the shape of your joint. However x-rays do not diagnose how much trouble you will have. An x-ray that shows joint damage does not always mean you will have a lot of pain or problems. On the other hand your joint may be very painful despite x-rays being normal. Blood tests are only helpful to rule out other types of arthritis.

#### What will happen to me?

The impact of OA on your normal activities and lifestyle depends on which joints are affected. However the outlook for most people with OA is very positive. For many people OA will be mild and not cause major problems. OA of the hip and knee can sometimes cause severe disability and surgery to replace joints may be necessary. Joint surgery is usually only an option if less invasive treatments, such as weight loss, exercise, and medicines, have failed to control your symptoms.

#### Is there a cure for OA?

Currently there is no cure for OA. While there are treatments that can effectively control symptoms, you should be wary of products or therapies that claim to cure OA.

#### What treatments are there for OA?

Treatments for OA vary depending on which joints are affected and the severity of your condition. There is no way of predicting exactly

*(Continued on next page)*

which treatment will work best for you. Each treatment has its own benefits and risks. Your doctor may need to trial several different treatments before finding the one that is right for you.

In general terms, treatment usually includes:

- a weight loss program, if you are overweight
- an exercise program tailored to your condition and ability
- pain management, using medicines such as paracetamol or non-steroidal anti-inflammatory drugs (NSAIDs) as well as learning to change the way you think about, and react to, pain.
- devices such as braces, walking sticks, and insoles
- joint replacement surgery, if your symptoms are no longer controlled with other therapies.

Your local Arthritis Office has information sheets on physical activity, healthy eating, medicines and surgery.

#### **What can I do?**

**See your doctor for treatment and advice.** Your doctor will help you get the right treatment to manage your symptoms.

**Learn about OA and play an active role in your treatment.** Not all information you read or hear about is trustworthy so always talk to your doctor or healthcare team about treatments you are thinking about trying.

Self management courses aim to help you develop skills to be actively involved in your healthcare.

**Learn about OA and your treatment options.** There are many things you can do to live well with OA.

**In Super-News 3/16 September 2016: Rheumatoid Arthritis**

Contact your local Arthritis Office for details of these courses.

**Learn ways to manage pain.** Information sheets are available at your local Arthritis Office.

**Stay active.** Exercise is strongly recommended for people with OA. It keeps your joints and muscles healthy and flexible and prevents other health problems. You may find it useful to see a physiotherapist or exercise physiologist for advice.

**Have a healthy diet.** There is no diet that will cure OA, but a diet aimed at maintaining an ideal body weight is recommended.

**Balance your life.** Learn about equipment that make daily tasks easier and how to balance rest and activity.

**Acknowledge your feelings and seek support.** As there is currently no cure for OA, it is natural to feel scared, frustrated, sad and sometimes angry. Be aware of these feelings and get help if they start affecting your daily life.

**CONTACT YOUR LOCAL ARTHRITIS OFFICE FOR MORE INFORMATION SHEETS ON ARTHRITIS.**

.....  
**Helpline 1800 011 041 or contact  
ARTHRTIS TASMANIA  
19A Main Road, Moonah TAS. 7009  
Tel: (03) 6228-4824  
Fax: (03) 6228-3486  
Web: [www.arthritistas.org.au](http://www.arthritistas.org.au)**

---

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

**You can now have Super-News emailed directly to you computer.**

1. 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.
2. Your Super-News will arrive attached to an email as a PDF (Portable Document Format) document.
3. To read it you will need Acrobat Reader which is a free application. If you don't already have it you can download it from:

**<http://www.adobe.com/au/products/reader.html>**

**If you prefer to continue receiving Super-News by post you don't need to do anything.**

## USEFUL CONTACTS FOR TASS MEMBERS

(Revised January 2016)

### 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  
Personal tax automated self-help 13 28 65  
Superannuation information line 13 10 20  
Website [www.ato.gov.au](http://www.ato.gov.au)

### Centrelink: (Department of Human Services)

Provides Centrelink and Medicare services:

Older Australians and  
Financial Information Services 132 300  
Disability, Sickness and Carers 132 717  
Families and Parents 136 150  
International Services 131 673  
Website [www.humanservices.gov.au](http://www.humanservices.gov.au)

## TASS EXECUTIVE - ADMINISTRATION

### CONTACTS FOR THE TASS EXECUTIVE – ADMINISTRATION

<b>President:</b>	Chris Bevan	<b>Tel:</b> 6243-7336
<b>Vice President:</b>	Murray Harper	<b>Tel:</b> 6243-4326
<b>Secretary :</b>	John Minchin	N/A
<b>Treasurer:</b>	John Chalmers	<b>Tel:</b> 6249-1240
<b>Public Officer / Membership Officer:</b>	Charles Thomas	<b>Tel:</b> 6248-5902
<b>Super-News Editor / Member Activities:</b>	Kip Muller	<b>Tel:</b> 6225-3634
<b>Northern Tasmania Representative:</b>	June Hazzlewood	<b>Tel:</b> 6327-2562
<b>North-West Tasmania Representative:</b>	Donald Wells	<b>Tel:</b> 6432-3641

## CHANGE OF ADDRESS

**SHOULD YOU CHANGE YOUR ADDRESS PLEASE ADVISE THE  
MEMBERSHIP OFFICER, CHARLES THOMAS SO THAT HE CAN UPDATE OUR RECORDS**

### DISCLAIMER

*Super-News* is published by the TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc. ("the ASSOCIATION"). This publication is provided by the Association in good faith to collect and provide information which may be of interest to Retirement Benefits Fund (RBF) pensioners and members of the RBF defined benefits scheme.

The Association is not affiliated with the RBF or any other superannuation fund in any way and is not responsible for the products and services, views, or actions of the RBF or any other superannuation fund.

The information provided in this newsletter is of a general nature and does not take into account your personal investment objectives, financial situation, or specific needs. The information provided in this newsletter is not intended to be, and should not be construed as providing, any financial, accounting, legal, or professional advice. Any person seeking to rely on the information provided in this newsletter should first contact the RBF to ask for confirmation of details and entitlements, as well as seek advice from a licensed financial adviser, accountant, lawyer, or other professional advisor as appropriate.

While the Association attempts to keep the newsletter accurate and up to date, no warranty is given that the information provided is accurate and up to date. Except where liability cannot be excluded by law, the Association does not accept liability for any loss or damage arising in any way, including loss or damage caused by the negligence of the Association or its servants or agents, from reliance of the information provided in this newsletter.