

TASMANIAN ASSOCIATION OF STATE  
SUPERANNUANTS  
**SUPER-NEWS**

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The Newsletter for and by TASS members

**35 Years Old**

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NORTHERN CHRISTMAS  
LUNCHEON  
Tuesday 10 November  
At  
Steve's Riverside Grill  
Starting at 12 Noon  
Ph. June Hazzlewood on  
63272562 or 0414770864  
(Full Details on page 2)

SOUTHERN CHRISTMAS  
LUNCHEON  
Wednesday 18<sup>th</sup> November  
At  
Drysdale House  
Starting at 12 Noon  
Ph. Lance Brown 62282018  
(Full details on page 2)

**EDITORIAL**

Have you noticed that the years seem to be rushing past at ever increasing speed? Or is it just me?

Again we have reached the close of another year and it is time for our very well supported Christmas Luncheons.

The location and time for the Northern and Southern luncheons is given at the foot of this page with further details on page 2. If you have not attended previously you would be most welcome. If you have attended previously we hope to meet up again.

During October the annual meeting of The Association of Commonwealth and State and Public Sector retiree Organisations, ACPSRO, took place in Canberra. President, Tony Robinson and previous ACPSRO delegate, Tony Haig attended as Rob. vanSchie was unable to attend due to his wife Noelene's sickness. Report of meeting from page 3.

## **Executive meetings**

Tuesday 19<sup>th</sup> Jan.  
At Forestry Tasmania  
Note No meeting in December

## **CHRISTMAS LUNCHEONS**

### **LAUNCESTON**

Tuesday November 10<sup>th</sup> at Steve's Grill at Riverside, opposite the Trevallyn Tail race. The cost for a choice of mains, Salad bar and sweet is only \$20.

Please arrive by noon.

To make a booking advise June or Bert Hazzlewood on 6327 2562 or 0414770 864 before Friday 6<sup>th</sup> Nov.

For those coming from the South or not familiar with Steve's Grill, June has given the following directions.

Coming from Launceston, be in the right lane of the West Tamar Highway and just past the Trevallyn Power Station and a block of units - you'll see the windows on the right, there is a right slip lane. Make a sharp U-turn to the right into the right lane as you turn back towards Launceston (wait for a lull in the traffic racing into Launceston in this 70 k. area) and almost immediately you see a 70 sign and then a turn up to the right to Steve's Grill. If the parking spaces are full there is plenty of parking straight ahead through the

archway and around to the back to the right.

### **HOBART**

Wednesday November 18<sup>th</sup>

at Drysdale House, Collins St. Hobart. Please arrive by noon. Charles Thomas has been able to get the Collins Room, which although a delightful and private room, it does have a limited capacity, so register early.

The cost for a 3 course meal is \$27 and to make a reservation contact Lance Brown before 11<sup>th</sup> Nov. by Phone, email, or letter. Phone 62282018, email [lbr42585@bigpond.net.au](mailto:lbr42585@bigpond.net.au) or mail 394 Park St. New Town.

A number of our members both old and new value these luncheons as providing a very pleasant meal in good surroundings. Plus a chance to both catch up with previous colleagues and to meet new people.

We hope to see you there. A pleasant time is assured.

## Report of ACPSRO meeting October 2009

**Our peak body in Canberra is The Australian Council of Public Sector Retiree Organisations (ACPSRO) which meets in Canberra annually in October. Although Rob. vanSchie is our delegate, he was unable to attend this year due to medical treatment being undertaken by his wife, Noelene. The executive recommended that President Tony Robinson as delegate, be accompanied by Tony Haig observer (our previous representative on ACPSRO). TASS has a close and productive association with our South Australian cousins represented by the South Australian Government Superannuated Employees Association Inc.**

**Dr. Ray Hickman past president of the South Australian Association had arranged lobbying meetings with staff of the Hon. Jenny Macklin and also staff of the Federal treasury to take place the day before the ACPSRO meeting. The only groups represented at these meetings were South Australia and Tasmania, but any benefits flowing from these meetings would relate to all States.**

**Dr. Hickman has forwarded notes of both meetings, extracts of which are as follows:-**

Met with Max Jaganathan, an adviser to Jenny Macklin who was accompanied by Departmental staff, Neil Burton, Seniors and Means Test Branch, and Leonie Corver, currently seconded to the Henry Review.

The main points we made were:

1. defined benefit pension recipients were usually income tested part age pensioners once they had reached age 65.
2. it was income tested part age pensioners who had borne the brunt of cost recovery for the pension reforms
3. it was inequitable for the income test to be tightened by so much when the asset test had not been tightened at all.
4. representatives of defined benefit pension recipients were not consulted directly even though it must have been known that this group was to be the one adversely affected
5. we wanted to be consulted in future through ACPSRO and we wanted it known that COTA and other organizations which might be seen by the Government as umbrella organizations for many groups including our own group did not speak for us in matters such as means testing of age pension.
6. the Government seemed to be prepared to tolerate inequitable arrangements such as taxed source pensions not being counted for the CSHC and unpreserved superannuation assets being exempt from means testing before age 65 which allowed affluent people to collect a full Newstart allowance for up to 10 years.

In response the Government representatives:

1. thanked us for our support of the increases in the base rate of the single pension and the supplement for couples
2. acknowledged that adjusting the income test only was something that income-tested people were likely to see as inequitable. The reasons for not adjusting the asset test included a reluctance to hit people who had experienced asset losses due to the GFC.
3. seemed to agree that if formal representations were made for ACPSRO to be consulted about age pension matters that would happen.
4. advised us that where an organization like COTA had other organizations as members it was likely that the Government, in the absence of evidence to the contrary, would assume that COTA (or whoever) could speak for those organizations. Max suggested that we needed either to not maintain membership of COTA or make it clear to COTA and the Government that they did not speak for us.
5. asked if we would support tightening of the asset test. We said yes.

## Report of ACPSRO meeting October 2009

6. advised that the backdown on counting taxed-source superannuation income for the CSHC had come from the highest level and had not been the subject of any detailed argument. This intervention from on high was the result of loud complaints being made by relatively few affluent people. It was acknowledged that it was highly inequitable for a person with a relatively low taxable income to be excluded from the CHSC when people with much higher incomes paid from taxed funds could get it.

Follow-up: we will be drafting a letter for ACPSRO to send to Jenny Macklin's Office staking a claim for ACPSRO to be recognized as the peak body representing income-tested part age pensioners.

### **The four of us then met with Mr. Alan Mallory (Retirement Savings Division) from the Federal Treasury. The following points were raised:-**

1. the Heads of Government Agreement on Superannuation(HOGAS) needed to be monitored
2. if a fund moved into the taxed environment it should first come under regulation by APRA
3. the EISS (A South Aust. Fund) was a good illustration of why 1. and 2. should be the case
4. could he tell us if there were other funds like EISS which had private sector employees and employers but which were exempt public sector superannuation schemes?

**As a result of earlier and this representation Mr. Mallory, felt that Federal Treasury may well look at further monitoring of HOGAS.**

**While no firm undertakings were expected or offered, both meetings were cordial and we came away with the feeling that the Federal staff appreciated the input and will take the issues raised into future considerations.**

### **ACPSRO AGM 9 October**

Senator Kate Lundy (Labor, ACT) attended and gave a well constructed talk. She was one of four ACT (or near ACT) Labor members who had written to the Government expressing disappointment at its hasty adoption of the Matthews report recommendations on indexation (these being that there should be no change to present arrangements). This letter urged the Government to change the indexation to the better of CPI and PBLCI. Matthews had recommended that use of a better prices index should be considered if it became available.

Senator Lundy asked for some guidance on the issue of whether indexation as for the age pension was appropriate to pursue and seemed to me to be saying that it was not realistic to try and argue a similarity between superannuation and the age pension. She would be prepared to work hard to achieve adoption of indexation in line with the PBLCI but not if this would not be welcomed by ACPSRO.

Senator Lundy said she did not see unfunded liability as a good reason for leaving indexation unchanged. She suggested a four point strategy for ACPSRO to follow

1. pursue the PBLCI as a first step towards better indexation
2. challenge the Matthews inquiry with respect to
  - a) its terms of reference – ACPSRO to outline terms of reference it thinks should have been used
  - b) its failure to give due consideration to Senate inquiries that had recommended improved indexation
  - c) its failure to acknowledge the inadequacy of the CPI
  - d) its underestimate of the clawback that the government would get from tax and age pension payments

## Report of ACPSRO meeting October 2009

3. collect case studies and ideas using the internet
- 4 maintain a united front

Detailed discussion between delegates and Senator Lundy took place and there was general consensus that the one hour meeting was worthwhile.

### **Further matters discussed in ACPSRO after Senator Lundy had left.**

- **Annual Subscription**

**It was decided to keep at \$130 for each organisation, with a possible voluntary levy if a fund is required before the Federal Election.**

**As ACPSRO does have limited funds and staff, it was suggested that more work should be undertaken by ACPSRO affiliates.**

- **Indexation and the Mathews report were discussed at some length**
- **The broadening of ACPSRO interests was also discussed**
- **The Harmer review, Income tests and transitional arrangements. i.e. how those who get a part pension will be adversely affected.**
- **The Henry review. A working party was formed to look at this. DFWA and S.A. super to be part. Other interested parties welcome.**
- **The Cooper review of Superannuation. SCOA to make submission.**
- **Organisational matters**

**Tom Hayes stood down as vice president for personal reasons and was replaced by Richard Griffiths. John Paule stepped down as Secretary after 10 years. A replacement to be found.**

**Other matters were discussed and these will be covered in the minutes which will be circulated by ACPSRO at a later date.**

### **More Information on the Adverse Impact of the recent Pension Reform**

**A number of our members have enquired as to the 'what are the effects of the recent Pension Reform?'. While at the ACPSRO meeting in Canberra, Dr. Ray Hickman, distributed to delegates copies of the September edition of the South Australian newsletter "The Superannuant". Although quite long it is the most comprehensive analysis of the recent changes. Although the previous Super-News has included some information, members who are interested can copy Dr. Hickman's article from the South Australian web site.**

**[www.superannuants.org.au](http://www.superannuants.org.au) When on the site click on "Newsletters" which is to the top left of the screen, then September,2009. The relevant information is on Pages 2 to 6. I do strongly recommend the information. Dr. Hickman who did address an earlier TASS AGM, has a tertiary qualification on Superannuation. *Ed.***

**FIRST THINGS FIRST**

In this issue is an application for the renewal of your membership for 2010. For those who have paid for 2010 there should be your membership card. Otherwise (except those outside Australia) should be a reply-paid envelope. Now comes the hard bit; if you want to remain a member, and we hope you do, then complete the application and with your payment; send it all to Box 66.

Remember that if you have a spouse or partner then both are entitled to membership. Both names need to be put on the application if you both wish to be members. It saves the embarrassment of checking and finding that now the application is for one due to the loss of the second one. Please don't leave this for Ron to do (his full name Later Ron).



**ELDER-SPEAK**

This page occasionally has something serious to say, this time is one of those. This is taken from an article written by Mrs E. Levett, who was with the Council on the Aging, one of our affiliates. It is a reminder to us all that those who are receiving home care or in a Rest Home are still people with thoughts and feelings.

While some people receiving care may not worry, there are some who feel that their dignity has been violated by the apparent lack of respect by those who care for them. People with age related problems still need to be thought of as someone who has earned respect, and in some cases admiration for their past and present contribution to the community. That they are receiving special treatment now is certainly a privilege that they have earned, many have earned this in very trying circumstances when compared to the standard of living that we enjoy; when compared to the past generation of workers.

If someone is receiving special care that is owing to them, after having had their turn at the wheel, then do not patronise

them or make them feel as if they are children. Familiarity with Christian names; coupled with the tone of the speaker's voice for example. Some people prefer to be addressed by their title or sir-name rather than their first name, particularly if they are new to an establishment. People receiving aged care feel threatened or they don't want to make a fuss; that does not always mean that they are happy to be treated as a child.



Remember that the aged relative or friend was once active in both mind and body, and the least we can do is to respect their past. We need to be always watchful of our communication as the tone of voice and style of language we use is critical to the wellbeing of the person concerned.



**THE A G M**

The next AGM will be here in March 2010. Unfortunately as with many groups; the conventional wisdom is the AGM should be avoided, as THEY are looking for officers. This true for TASS of course as by definition we do not have young members, an active Executive with some ideas is an essential part of our success.

If you feel that on the second Tuesday each month you can attend the meetings, you would be welcome. If you are not sure; then you may attend a meeting and get some idea of what is involved. If you want to continue that is fine; if you do not want to; that is also fine. Volunteers are often better value than conscripts, so think about it and attend the next AGM.



*Which is the wrong side of 50?  
The existence of forgetting has never been proved. We only know that some things don't come to mind when we want them.*

If you have already received a membership card for 2010, give this application to someone who you feel would be interested in becoming a member.

Please Cut \_\_\_\_\_

**RENEWAL of TASS MEMBERSHIP for 2010**

Preferred Title	Initials	Surname
1. (Superannuant)		
2.		

Postal Address: \_\_\_\_\_

Phone No :(0 ) \_\_\_\_\_ Post Code: \_\_\_\_\_

**Please advise us of any change in these details.**

**Please tick your payments.**

Single or Couple = \$12.00 ☺

For Widow or Widower of Superannuant = \$7.00 ☺

Optional Donation = \$..... ☺

For members outside Australia there is an extra postage charge of \$5.00 = \$..... ☺

**TOTAL =.....**

Membership Card(s) No(s) as shown on your address label.....

**PLEASE do not use staples**

.  Cheque ☺

Money Order ☺

FOR OFFICE USE Date Received

Receipt No.

NEW YORK - Explaining to police officers how his car was wrecked, a motorist said he was driving along a highway when the car stalled, and he found the battery to be flat. He stopped a passing car, and explained his plight to the lady driving. She agreed to give him a push to help start his car.

Before he returned to his car, the motorist explained that his car had automatic transmission, so he would need to get up to about 35 miles per hour to get started.

The lady nodded, and he waited for her to line up her car behind his. He waited, and waited, then turned to see where she was.

Just in time to see her car bearing down on his, at 35 miles per hour!!!

## Does this terminology help?

For those who have and those who do not have, computers the following Australian definitions from the internet may be helpful.

A little bit of Aussie culcha....

LOG ON:	Adding wood to make the barbie hotter.
LOG OFF:	Not adding any more wood to the barbie.
MONITOR:	Keeping an eye on the barbie.
DOWNLOAD:	Getting the firewood off the Ute.
HARD DRIVE:	Making the trip back home without any cold tinnies.
KEYBOARD:	Where you hang the Ute keys.
WINDOW:	What you shut when the weather's cold.
SCREEN:	What you shut in the mozzie season.
BYTE:	What mozzies do.
MEGABYTE:	What Townsville mozzies do.
CHIP:	A bar snack.
MICROCHIP:	What's left in the bag after you've eaten the chips.
MODEM:	What you did to the lawns.
LAPTOP:	Where the cat sleeps.
SOFTWARE:	Plastic knives & forks you get at Red Rooster.
HARDWARE:	Stainless steel knives & forks - from K-Mart.
MOUSE:	The small rodent that eats the grain in the shed.
MAINFRAME:	What holds the shed up.
WEB:	What spiders make.
WEBSITE:	Usually in the shed or under the verandah.
SEARCH ENGINE:	What you do when the Ute won't go.
CURSOR:	What you say when the Ute won't go.
YAHOO:	What you say when the Ute does go.
UPGRADE:	A steep hill.
SERVER:	The person at the pub who brings out the counter lunch.
MAIL SERVER:	The bloke at the pub who brings out the counter lunch.
USER:	The neighbour who keeps borrowing things.
NETWORK:	What you do when you need to repair the fishing net.
INTERNET:	Where you want the fish to go.
NETSCAPE:	What the fish do when they discover the hole in the net.
ONLINE:	Where you hang the washing.
OFFLINE:	Where the washing ends up when the pegs aren't strong enough.

## **Budget Changes- Will you be worse off?**

I gather that most of our members were satisfied that the 2009 budget did not include any bad news for Superannuants. While most of the news was indeed good, in the fine print was an item that many may have missed. Under the heading of 'Better Targeting of the pension' was the following statement. *"To provide a strong safety net for those who rely heavily on the pension, the government will ensure these reforms are affordable and sustainable in the face of an ageing population. To help keep the pension sustainable, the government will tighten the income test rules to target the largest pension increases to those with the lowest income. From 20 September 2009, the income test withdrawal rate will increase to 50 cents from 40 cents. Existing pensioners will be protected by special transitional rules. Existing pensioners who would have otherwise have their payments reduced by the new income test will be protected and will receive a transitional payment based on existing payment rates and current income test rules, plus an increase of \$10.14 per week for singles and couples combined. New pensioners after 20 September 2009 will receive the new increased pension rates and the new income test withdrawal rates."* (News for seniors Issue 78)

What this means is that from 20 September this year those applying for a Centrelink pension will be assessed by a significantly tighter income test than applied previously. At present with a single person a full pension of \$570 is possible with a fortnightly income of \$142. As the income increases the pension decreases by 40 cents for each dollar above 142. That is for a single person the pension drops to zero with a fortnightly income of \$1581.50. After September 20, a single person's pension would reach zero with a fortnightly income of \$1485. That is a cut off point of \$96 less income per fortnight than previously was the case. To make this less objectionable, the single pension rate will increase by \$65 per fortnight.

Please note that the above changes do not initially detrimentally affect those who are already on a Centrelink part pension, but only those who could begin a pension after 20 September this year.

The "clever" result of the changes is that existing defined benefit pensioners (eg RBF pensioners) will initially get a slight increase in Centrelink pensions. However over the years (following the next election) this increase will be gradually whittled away, until each of us who is subject to the 'transitional system' will be worse off.

Although TASS does not have personal individual information for RBF superannuation income, we do know the numbers in various salary groups. From this we conclude that the majority of our membership do get , or could get, a part Centrelink pension. On this basis the change which has just been introduced will adversely effect most of our members in the future.

Following the ACPSRO report on page 5 a 'South Australian Superannuant' web site address is given. If you believe that you may be affected by the changes, reading information provided by Dr. Hickman will help you understand this complex issue. It also suggests action for those of us who will be adversely affected in the future. *Ed*

# TASMANIAN ASSOCIATION of STATE SUPERANNUANTS

Letters to: The Hon. David Bartlett; The Hon. William Hodgman ; Mr Nicholas McKim

26 August 2009

Re: Indexation of RBF Pensions

I write on behalf of The Tasmanian Association of State Superannuants (TASS) to seek your Party's support in relation to establishing a fairer and more equitable formula for adjusting RBF pensions. This request is made in the context of the next State election and because we will be most vigorously campaigning from this point forward, not only to explain the strength of our case, but to make interested voters aware of each candidate's policy position.

Presently, RBF pensions follow movements in the consumer price index (CPI) if it increases in any six monthly period, and any increase is applied prospectively. Our case is that all the evidence supports a change from CPI adjustment to a more equitable and fairer system which more closely reflects the changes to the cost of living.

We say our case for change is wholly justified and soundly based by having regard for the following facts:

1. A senate select Committee on Superannuation and Financial Services report of April 2001 dealt with the same issue because of the concerns of Commonwealth Superannuants in relation to use of CPI adjustments. The following quotes are to be found at the beginning of the report:-

"But the central issue was the disparity between the indexation methods used for the age pension, and for Commonwealth benefits. The benefit design specifies the use of the Consumer Price Index (CPI) to adjust the value of the benefits on an annual basis. In keeping with the original intention, the CPI as 'a measure of inflation' was expected to maintain the 'real value' of the benefits. The Australian Bureau of Statistics stated that the CPI is not a measure of the cost of living. Because of the CPI's proven inadequacy to keep abreast with actual costs of living, the age pension is now adjusted bi-annually through a wage-based indexation mechanism. "

The Senate Select Committee then made two recommendations (of four) which we rely upon. i.e. :-

Recommendation 1-Chapter 3, para 3. 100

The Committee recommends that the Government examine the feasibility of adopting an indexation method other than the Consumer Price Index (CPI) for Commonwealth public sector and defence force superannuation schemes, to more adequately reflect the actual increases in the cost of living.

And

Recommendation 3-Chapter 4, para 4. 38

The Committee recommends that, for equity reasons, the changes made to Commonwealth public sector schemes proposed in this report also apply to State public sector schemes, where appropriate.

2. Recently the Harmer Pension Review undertook a comprehensive review of the pension system applicable to Centrelink Pensions. One of the key findings was that, Quote:-

" Pension payments should be tied to changes to the actual cost of living faced by pensioners."

3. The Australian Government will develop a new index to apply from 20 September 2009 designed specifically for households who rely on the pension. The new index, called "pensioner and beneficiary living cost index." will be used to adjust pensions if higher than

the CPI. Additionally account must be taken of movements in Male Total Average Weekly Earnings (MTAWE) and an enhanced relativity maintained in this regard.

We say it is palpably clear therefore that the facts speak for themselves – The CPI adjustment of RBF pensions is anachronistic and inconsistent with contemporary changes. That is why our association feels justified in requesting that your party give support to the necessary legislation to ensure RBF superannuation pensions are in the future adjusted bi-annually by the greater of:-

- (a) Increases in the CPI
- (b) Increases in the Male Total Average Weekly Earnings
- (c) Increases in the new Pensioner and Beneficiary living cost index.

We believe it is pertinent to illustrate to you the number of Tasmanian voters who are very much interested in improving the way superannuation pensions are adjusted and more in line with the increases in the cost of living.

Firstly there are currently about 7,000 retired State servants in receipt of RBF pensions, with about the same number still employed and will qualify for a defined benefit RBF pension after they retire. Whilst they would not be directly affected at this time, Australian Government employees have, through their organization, been most vocal in their criticism of CPI pension adjustments. And the number of Commonwealth servants, retired or working, could equal the number of their Tasmanian counterparts in this State.

We look forward to receiving your favourable response.

Yours sincerely

Tony Robinson                      President, TASS

The above letter was forwarded to each of the leaders of the parties in the State Parliament. This is going to press on October 22<sup>nd</sup> and the following replies have been received.

Labor Party                      Acknowledge letter                      No Action

Liberal Party                      Acknowledge letter                      No Action

Greens                              Understand the background and fully support the views.

We will keep members informed by newsletter and our web site of the major parties position or lack of interest

## USEFUL CONTACT FOR MEMBERS

As a service to members TASS will include a section giving useful contact points (usually telephone numbers) which may be of value to members.

RBF Pension queries or death of a superannuant.....	1800 622 631
Australian Tax Office: income Tax inquiries.....	132861
Superannuation help.....	131020
Tax Refund.....	132863
<b>CENTRELINK</b>	
To book and appointment, regional office.....	131021
Pension enquiries.....	132300
Overseas Pensions.....	131673
Family enquiries.....	131305
Disability, sickness and carer.....	132717
Hearing or speech impairment.....	1800 000 587
Financial services	
Burnie.....	6434 1535
Devonport.....	6424 0665
Launceston.....	6332 8298
Hobart.....	6232 1555
Bellerive.....	6244 0566
Better Hearing Australia (Hobart) voluntary group.....	6228 0011

AAAAAAAAAAAAAAAAAAAAAAAAAAAA

### PENSION LIMITS AS FROM 20 Sept. 2009

#### INCOME TESTS

Part pension is possible for a couple receiving less than \$2,274 per fortnight

Single receiving less than \$1,485 per fortnight

For a pensioner couple separated by ill health, less than \$2,935 per fortnight

Commonwealth Seniors Health Card for a couple on less than \$80,000 per year

For single on less than \$50,000 per year

#### ASSETS TESTS (not including your home)

a) For Home owners	For Full Pension	For Part Pension
Single Pensioners	Up to \$178,000	Less than \$626,000
Couples(combined)	Up to \$252,500	Less than \$928,000
Couples Sep.due to ill health	Up to \$252,500	Less than \$1,148,500
b) For non-home owners		
Single Pensioners	Up to \$307,000	Less than \$755,000
Couples(Combined)	Up to \$381,500	Less than \$1,057,000
Couples Sep. due to ill health	Up to \$381,500	Less than \$1,277,500

If members compare the above figures with those on the back of the previous Super-

News they will note that 1 The income Test has reduced in each class while

2 The Assets Test has increased in each class

Please see earlier in this issue.