



Tasmanian
Association of
State
Superannuants Inc.

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SUPER-NEWS

No: 4/13

Summer Edition

November 2013

FEDERAL COALITION GOVERNMENT'S CHANGES TO INDEXATION

The TASS Executive has welcomed the news that following the recent election of the Federal Coalition Government, it has announced changes to the indexation for superannuants receiving Commonwealth Government defined pensions.

Some 57,000 military superannuants, whose pensions are currently indexed to the consumer price index (CPI) can soon look forward to a pension which will be indexed in the same way as social security Age pensions thereby, according to the new government, **providing fairness and easing the pressure on their cost of living.**

Indexing of state and commonwealth superannuation pensions by CPI began in 1973, based on the principle of maintaining the pension's purchasing power. However, since the early 1990's this is no longer the case. The Australian Bureau of Statistics has stated that the CPI has failed to keep pace with the rising living costs of Australian households.

Former Liberal Prime Minister John Howard acknowledged this by adjusting the CPI indexation of the Age pension to the better of CPI and MTAW (Mean Total Average Weekly Earnings) stating that this allowed recipients to share in the rising living standards of the community.

The Federal Coalition has also promised that it will index Commonwealth Seniors Health Card (CSHC) eligibility. The CSHC was introduced in 1994, and is available to people who are of pension age, but do not qualify for the Age pension. The eligibility is means tested and taxable income thresholds apply.

Ironically, the indexation of this threshold will only apply to people on untaxed-sourced pensions, such as those receiving a defined benefit pension. People on taxed-source pensions do not have those pensions taken into account for the CSHC eligibility, as they have little or no taxable income.

(The information in this article is provided by TASS Vice-president Ross Brown and Secretary Rob van Schie who attended the recent annual meeting in Canberra of ACPSRO (Australian Council of Public Sector Retiree Organisations), the peak organisation which represents retired civilian and military public sector workers from the Commonwealth, state and territory governments).

FROM THE PRESIDENT

As another year draws rapidly to a close I can't but wonder whether inflation doesn't affect the passing of time as much as it does our cost of living!

Your Executive has organised what we believe will be two outstanding Pre-Christmas functions (one in Launceston for North and North-West members, and one for our southern members in Hobart) and I would urge you to support us by your attendance if at all possible. Part of the northern function will be a Financial Forum conducted by ABC radio commentator, Scott Donoghue. It will be similar to that held in Hobart in September – which was very well received – and will cover many of the issues that you requested in our member survey late last year.



I look forward to seeing you at one of these events.

Murray Harper,
President

TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2013 - 2014

November	Tuesday 26	12 Noon	Pre-Christmas Luncheon Main course, Sweets / Coffee & tea \$30.00 per person	Globe Hotel, 178 Davey Street, Hobart
December	Tuesday 3	9.45 AM	Pre-Christmas function Financial Forum - Morning coffee & tea - Forum - Buffet luncheon \$30.00 per person	Country Club Tasmania, Launceston (Casino)
January	Tuesday 21	1.30 PM	Executive Meeting	Hobart
February	Tuesday 18	1.30 PM	Executive Meeting	Hobart
March	Tuesday 18	1.30 PM	Annual General Meeting	Hobart

TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc.
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 for 11 organisations representing retired civilian and military public sector workers from the Commonwealth, state and territory governments.

TASS FINANCIAL FORUM and PRE-CHRISTMAS LUNCHEON for NORTH and NORTH-WEST MEMBERS

Following the successful financial Forum held for Southern members in Hobart a Forum for North and North-West members including a Pre-Christmas Buffet Luncheon will be held in Launceston.

DATE: TUESDAY 3 DECEMBER 2013

VENUE: COUNTRY CLUB TASMANIA (Launceston Casino)
Country Club Avenue
Prospect, Launceston

ARRIVAL: 9.45 AM
REGISTRATION

10.00 AM
MORNING COFFEE / TEA

10.30 AM – 12.30 PM
FINANCIAL FORUM

PRESENTER: Scott Donoghue (ABC radio financial commentator)

TOPICS:

- Superannuation: Government changes/estate planning/assets
- Centrelink: Accessing Age Pension benefits
- Financial Planning: Legal requirements/specialist financial planning

12.30 PM - 2.30 PM
BUFFET LUNCHEON (Served in the 'Links Restaurant')
- Drinks at own expense

COST: \$30.00 per person
- Includes Morning Coffee/Tea
- Forum
- Buffet Luncheon

RSVP: **BY MONDAY 25 NOVEMBER**

NORTH:

June Hazzlewood

Tel: 6327-2562

Mobile: 0414-770-864

Email: ahazzlew@bigpond.net.au

NORTH-WEST:

Joan Batchelor

Tel: 6427-7001

(This Forum with morning coffee and buffet luncheon is in lieu of the annual pre-Christmas luncheon that TASS holds in Perth for members from the North and North-West of the state.)

See page 7 for the Hobart Forum report

TASS SOUTHERN MEMBERS
PRE – CHRISTMAS LUNCHEON

TASS SOUTHERN MEMBERS
ARE INVITED TO ATTEND OUR ANNUAL

PRE – CHRISTMAS LUNCHEON

DATE: TUESDAY 26 NOVEMBER 2013

TIME: 12.00 NOON

VENUE: GLOBE HOTEL
178 DAVEY STREET (CORNER OF ANTILL STREET)
HOBART (HOTEL ENTRANCE ON DAVEY STREET)

PARKING: OFF ANTILL STREET

MENU: TWO COURSES, CHOICES OF:

- MAIN COURSES AND
- SWEETS

COFFEE & TEA

COST: \$ 30.00 PER PERSON

BEVERAGES: AT OWN EXPENSE

RSVP: BY FRIDAY 22 NOVEMBER
KIP MULLER
TEL: 6225-3634
E-MAIL: mullerke2@gmail.com

TASS PRESIDENT MURRAY HARPER AND MEMBERS OF THE
EXECUTIVE LOOK FORWARD TO YOU JOINING US AT THIS
FESTIVE TIME OF THE YEAR

TASS MEMBERSHIP APPLICATION FOR 2014

MEMBER	TITLE	INITIALS	SURNAME
1. Superannuant			
2. Spouse / Partner			

Postal Address: Street / PO Box No:		
Suburb / Town:	State:	Post Code:
Phone: ()	Email:	

Please enter the amount and tick the method of payment:

Single or Couple	\$12.00	\$
Widow or Widower of Superannuant	\$7.00	\$
Optional Donation	\$	\$
Postage Charge (Members outside Australia)	\$8.00	\$
TOTAL		\$

Payment by: Cheque Money Order

Direct Deposit to TASS Bendigo Bank Account (Please indicate)

Cheques and Money Orders to be made payable to TASS

For Bendigo Bank, the TASS details are: BSB: 633-000; Account Number: 113061113.

Please make sure you give your surname and given name(s) or initial(s) when you make the deposit. As well, this form needs to be sent to TASS.

If you would like a Membership Card (two for a couple), please write the number required here: _____

Please do not use staples or sticky tape.

If the Reply Paid envelope has been misplaced, mail your form and payment to:

TASS
GPO Box 1650
Hobart Tas. 7001

TASS Use:

Receipt:

Date :



**PLEASE CUT ALONG THE DOTTED LINE AND TURN
THIS PAGE FOR INFORMATION ON SUBMITTING YOUR
MEMBERSHIP APPLICATION FOR 2014**

NOTES ABOUT RENEWAL OF MEMBERSHIP

1. **Please check your *Super-News* envelope label.** It shows your Membership Expiry date and you could already be paid up for 2014. If that is the case, you should not have received a Reply Paid envelope and there is obviously no need to complete and return the renewal form.
2. Remember, your spouse or partner is entitled to membership at no extra cost.
3. Please make cheques and money orders payable to either: **TASS, or Tasmanian Association of State Superannuants Inc.**
4. If you have convenient access to a Bendigo Bank branch, you can renew your membership there using cash, a cheque or a money order.

Please make sure you give your surname and given name(s) or initial(s).

The TASS BSB is **633-000**; the Account Number is **113061113**. You can also make a transfer from your own bank to our account (a fee may be charged by your bank) and, if you have made arrangements for internet banking, you can transfer your payment online.

If you use any of these methods, your application form still needs to be sent to TASS in the Reply Paid envelope, please, to enable us to maintain accurate records.

5. Donations are always welcome.
6. Cut out the application form and return it with your payment in the Reply Paid envelope. Please print or write clearly, especially your email address. We have already started to use email to contact members about information that would be out of date by the next *Super-News*.
7. If you need another application form, contact John Chalmers on 6249 1240 **or**, download one from our website (www.tass.org.au), **or** write your details on a sheet of paper and mail it to: **TASS, GPO Box 1650 Hobart Tas.7001.**
8. Please renew promptly and forward your subscription in the enclosed Reply Paid envelope.
9. If your Reply Paid envelope has been misplaced, please address an envelope to:

TASS, GPO Box 1650, Hobart Tas. 7001.

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THE EXECUTIVE APPRECIATES THE VALUABLE SUPPORT THAT YOUR MEMBERSHIP SUBSCRIPTION
PROVIDES IN ORDER FOR US TO CONTINUE THE WORK OF TASS

SUCCESSFUL MEMBERS FINANCIAL FORUM

The 35 members who attended the Financial Forum in Hobart in September acclaimed it as a great success. Presenter, Scott Donoghue, provided members with a most informative and entertaining presentation of up to date financial information.



Scott Donoghue speaking to TASS members at the Forum

Scott covered a range of financial topics:

Superannuation:

- Changes that Mysuper has made to retirees incomes;
- awareness of movements in the share market to maximise returns;
- allocations in portfolios that may provide the best options for TASS retirees;
- awareness of changing fee structures in portfolio options;
- life pensions as against allocated pensions;
- account-based pensions;
- estate planning options;
- daily unit pricing; and
- understanding the introduction of switching fees.

Centrelink:

- Current levels of eligibility for full, or part-time pensions;
- income tests eligibility; and
- the effects of superannuation in regard to wills and beneficiaries.

Financial Planning:

- Choosing financial planners – verification of their qualifications; and
- alternative investment options.

At the conclusion of the Forum, TASS president Murray Harper congratulated Scott on his excellent address and presented him with some quality Tasmanian wines in appreciation of his contribution on behalf of the members attending, followed by afternoon tea.

The Executive welcomes TASS members in the North and North-West to take the opportunity to attend the Forum in Launceston on Tuesday 3 December, which will not only provide wonderful financial information, but also the chance to socialise with fellow TASS members at morning tea and the included buffet luncheon.

TASS EXECUTIVE ACTION

The members of the TASS Executive meet every month at which the standard meeting procedures are observed and minuted by the secretary. However, much of the work of TASS is continued on an ongoing basis between meetings by our two subcommittees:

- The **Lobby & Liaison** subcommittee, convened by the president, Murray Harper, which continues the task of maintaining our campaign of indexation equity with the State Government, along with our relationships with kindred organisations, both within Tasmania, and at the national level.
- The **Member Activities & Promotion** subcommittee, convened by Kip Muller, which arranges member activities, such as the AGM, member luncheons and activities (eg. the financial forums.)
This subcommittee is also responsible for the compilation and publishing of the newsletter *Super-News*, along with all promotional material, such as the TASS membership brochure.

As TASS does not have a specific physical office location, all work undertaken by the Executive is carried out at our own private residences, apart from the monthly meeting which is held at a venue in central Hobart.

Most of our communication with each other is done by telephone, email or by letter - as several members of the Executive do not have computers.

Our residences are also spread around Hobart, from Austins Ferry in the north to Richmond, Midway Point and Acton Park in the east, Lauderdale in the south-east and Blackmans Bay in the south.

During the current year we have undertaken the following activities:

- approved the Tasmanian Association of State Superannuants Inc. as an incorporated organisation;
- approved and published a revised (2013) Constitution of the Tasmanian Association of State Superannuants Inc. which is now available on the TASS website;
- actively pursuing the indexation campaign which was debated in State Parliament in March;
- held an inaugural luncheon with North and North-West TASS members in Devonport;
- organised a Financial Forum for members in Hobart and another Forum in Launceston for members in the North and North-West;
- convened a one day workshop to identify key actions that the Executive continues to address on behalf of our members throughout the year, (such as developing contacts with current public sector employees who are eligible to become members of TASS, by liaising with the relevant public sector unions);
- established a formal process of communication with the Retirement Benefits Fund;
- established a process for communicating by email with TASS members online; and
- continued to improve the TASS brand image in updating our stationery and the Website.

Through *Super-News* and the TASS Website we will continue to keep members aware of actions undertaken by the Executive.

TASS HEALTH

- with Dr Jane Tolman, Director of Aged Care Services,
Department of Health and Human Services

This is the final article in the series from Dr Jane Tolman entitled, 'HOW TO AGE WELL'.

PHYSICAL HEALTH

The big lesson of successful ageing is that as we grow older there is less reserve. What we can get away with when we are younger catches up with us later. Every single little thing that we can fix before it becomes a big problem should be given attention. Not becoming physically unwell is obviously the best. This means the adoption of good health habits and regular screening, such as:

- bowel;
- breast and prostate cancer;
- vision and hearing checks; and
- blood pressure monitoring.

Remember that regulation of blood pressure is the most important factor in reducing the chance of stroke, but hypertension may be asymptomatic. Only half of older people know their blood pressure and only a third are treated to currently recommended levels. Get checked every time you go to your doctor and know the level. Be aware of your cholesterol levels. Vaccinations have proven benefit. It means taking tablets prescribed appropriately.

When you develop an acute illness, don't delay treatment. If you have a chronic illness, make sure you are up to date with information, and know where you stand. Be aware of the prognosis and what you can do to minimise complications or deterioration. Be vigilant with your treatment.

We certainly are not able to guarantee a successful ageing. But by starting early, and being vigilant, we have the power to improve our prospects of doing well. Optimism and happiness go hand in hand. Happy people have a higher self esteem, are more in control and are more optimistic. They are more emotionally self aware, less self absorbed, less hostile and abusive, and have better people skills. Happy people are less resilient to illness, and are less likely to die prematurely.

Being positive and cultivating a happy outlook will assist in promoting a healthy and fulfilling old age.

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A man went to the doctor and complained that he had a problem with sleepwalking and asked the doctor if there was a cure for it. "Yes," replied the doctor. "I will write you an order to take to the hardware store."

"I didn't know I could get a prescription for my sleepwalking from a hardware store," the man said. "You can't," said the doctor. "This is for a box of tacks. Spread them on the floor around your bed."

TASS PEOPLE

From ROSS BUTLER, TASS Executive member and former High School principal.

“How dull it is to pause, to make an end, To rust unburnished, not to shine in use!”
Such were the words Tennyson gave to Ulysses.

I suspect that similar thoughts cross the minds of many superannuants from time to time. After all, parts of the definition of “superannuate” are “to make antiquated or obsolete,” “to discard as out of date,” and “superannuation” is “the condition of being old and infirm; impairment of the faculties by old age”.

Since ceasing my main life's work of 38 years in various roles in education in December 2000 I have engaged in a range of remunerative activities. Many people ask why? The short answer has been: “I wasn't ready for the rocking chair. I was neither a gardener, golfer, wood turner nor potter”. And while I was engaged in many activities – ALP activism, Lindisfarne Historical Society, Dying with Dignity, Football Umpiring (retiring only in my 69th year), grandfathering, fishing, reading French, German and English language literature, history and philosophy – I still desired the structure of a work week and weekend.

I can envisage a time when through bodily or mental decline, or both, I will enjoy lingering two hours over breakfast and newspapers. But not, I hope for a few years to come. I have enjoyed the simpler functions in which I have engaged in the worlds of commerce and politics after the higher levels of ethics, responsibility dedication in education.

Since retirement, my jobs selling real estate, pies, sickness disability insurance and taxi trips revived the instinct for sales and service I acquired as a child selling old newspapers to greengrocers for fourpence a pound and working in my grandparents' newsagency and the Shoe Mart managed by my father.

Remembering my mother's frequent admonition to a bored child: “Get something useful to do!”, when I lost my 22-month hold on one of the State Franklin seats in March 2010, I resolved to become, once again, useful to fellow citizens by resuming cab driving. I have found my mobile social life in a cab fascinating. Through the pages of Super-News I will provide in future editions readers with vignettes from the world of a cabbie.



TASS Executive member Ross Butler and taxi

IMPORTANT INFORMATION FOR TASS MEMBERS

RBF LIFE PENSION ANNUAL DECLARATION

In response to queries from TASS members the Executive has received the following information from the Retirement Benefits Fund (RBF) regarding the annual collection of information on RBF member status.

RBF Regulation 136 provides the Retirement Benefits Fund with the power to seek information to assist in establishing ongoing benefit entitlement. The power to withhold payment of a benefit where RBF has reasonable doubt as to whether an entitlement should be paid is provided by Regulation 137. RBF has periodically required all life pensioners to complete a declaration, formally known as a Life Certificate, which verifies important personal detail and assists in ongoing benefit entitlement.

This process has recently recommenced and going forward it is expected that all Life Pension recipients will receive these forms annually, and these will be issued in the month after the pensioner's birth month.

LATE NEWS!

In the last edition of *Super-News* (No: 3/13 September 2013) we detailed the disappointing response from the State Government in developing an Actuarial report into the indexation of our superannuation pensions without any input from TASS. Greens Leader, Nick McKim wrote to Scott Bacon, Minister for Treasury and Finance to further pursue the matter. However, Mr Bacon's reply maintained the Government's position that no further action would be considered at this time.

With the Tasmanian State election due in March next year, the TASS Executive will continue to seek the views of each of the political parties in regard to the indexation issue.

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TASS 'FUNNIES'

A woman stopped at a traffic light when her car stalled. Try as she might she couldn't get it started again. A queue of cars soon piled up behind her. The male driver of the car immediately behind her became increasingly impatient and started sounding his horn. Finally, the woman got out of her car, went back to the driver and said to him, "I can't get my car started, but would you be a sweetie and see if you could have a go at starting it for me, while I wait here in your car and lean on the horn for you."

A man and his wife went to the check-in desk at a no-frills budget airline at the airport. The clerk asked, "Do you have reservations?" "Yes," replied the man. "But, we've decided to fly with you anyway!"

USEFUL CONTACTS FOR TASS MEMBERS

Retirement Benefits Fund (RBF) :

All enquiries 1800-622-631

Australian Taxation Office (ATO):

Personal taxation information 13 28 61

Personal tax automated self help 13 28 65

Superannuation information 13 10 20

Centrelink:

Pension enquiries 132 300

Overseas pensions 131 673

Financial information service 132 300

Families and parents 136 150

Disability and carers 132 717

TASS EXECUTIVE - ADMINISTRATION

CONTACT ADDRESSES FOR THE TASS EXECUTIVE – ADMINISTRATION

President: Murray Harper **Tel:** 6243-4326

Vice President: Ross Brown **Tel:** 6243-7336

Secretary: Rob van Schie **Tel:** 6229-7923

The TASS email address () is held by the Secretary, Rob van Schie

Treasurer: John Chalmers **Tel:** 6249-1240

The TASS mobile phone number (0448-731-845) is held by the Treasurer, John Chalmers

Membership Officer: Charles Thomas **Tel:** 6248-5902

Super-News Editor: Kip Muller **Tel:** 6225-3634

Northern Tasmania Representative: June Hazzlewood **Tel:** 6327-2562

North-West Tasmania Representative: Joan Batchelor **Tel:** 6427-7001

CHANGE OF ADDRESS

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

.....
CHARLES WISHES TO THANK MEMBERS FOR PROVIDING THEIR
CHANGES OF ADDRESS AND TELEPHONE DETAILS TO HIM