



SUPER-NEWS

No: 4/14

Summer Edition

November 2014

SUCCESSFUL TASS MEMBERS FORUM

A Members Forum was held at Hadleys Hotel, Hobart on 7 October.

Dr Bruce Felmingham, Principal of Bruce Felmingham Economic Consulting addressed the gathering and presented a series of slides in which he outlined the current status of financial issues facing independent retirees such as TASS members, following the outcomes of both the federal and state budgets.

The presentation included an overview of the changing financial landscape and the impacts on superannuation of these changes, some of which may affect TASS members depending on their individual circumstances such as:

- Pension incomes included in calculations for the Commonwealth Seniors Health Card (CSHC);
- the Age pension thresholds to be fixed for three years from 2017;
- the Age pension entitlement age to increase to 70 from 2035;
- raising the preservation age to access superannuation entitlements;
- changes to the deeming rules for Account Based Pensions from 1 January 2015.

The Tasmanian Government has agreed to maintain pensioner concessions and rebates despite the loss of federal funding for this purpose. They have been fully funded in the 2014-15 state Budget.

A number of options for a more equitable method of indexation of the RBF Pension other than the current Consumer Price Index (CPI) model were canvassed, including the preferred Male Total Average Weekly Earnings (MTAWE). A table of the indexation outcomes relating to the options canvassed demonstrated the disadvantage of the CPI formula. It was suggested that as CPI is a formula by which the Australian Bureau of Statistics sets the CPI figure, perhaps TASS and related organisations could refocus the measure to one taking into account the general “well-being” of retirees. The point was made that any reference to the total unfunded liability of state service pensions should not be quoted as a total impost on government, but rather the cost as a line item in the annual state budget. Perhaps TASS could seek advice on the legal status of unfunded liabilities and the status of the current arrangements.



Dr Felmingham addressing TASS members at the Forum

(Continued on page 7)

FROM THE PRESIDENT

Since the last issue of *Super-News* we have unfortunately received the resignation from the Executive of our secretary Rob van Schie for personal reasons. Rob is a Life Member of TASS who has filled a wide range of positions on the Executive and will be greatly missed. (See item on page 9)



The Executive has been advised that the State Treasurer Peter Gutwein will meet with a representation from TASS to discuss options to further our campaign for fairer indexation.

By now all members will have received “back pay” for an error in their RBF payments for the end of the June / beginning of July period. The Executive’s attention was drawn to this by a member and, after significant effort, the matter was resolved successfully.

The Executive decided to involve economist Dr. Bruce Felmingham in helping us to determine the future direction of the Association. He spent time with the Executive covering various issues and scenarios and we then followed up with a successful Members Forum at Hadleys Hotel, Hobart which attracted forty participants.

We have member Pre-Christmas luncheons arranged in both Hobart and Perth in the coming weeks, and we hope that you will be able to join us to celebrate this special time of the year.

**Murray Harper,
President**

TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2014 – 15

November	Tuesday 25	12.00 Noon	Pre-Christmas Luncheon	Hobart
December	Tuesday 2	11.30 AM	Pre-Christmas Luncheon	Perth
January	Tuesday 20	1.30 PM	Executive Meeting	Hobart
February	Tuesday 17	1.30 PM	Executive Meeting	Hobart
March	Tuesday 17	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.

PRE – CHRISTMAS LUNCHEON
For
SOUTHERN MEMBERS

DATE: Tuesday 25 November 2014

*VENUE: Black Buffalo Hotel
Cnr. Federal & Letitia Streets,
North Hobart
(On site and street parking available)*

ARRIVAL: 12.00 Noon

*MENU: Two courses,
Choices of
- 3 Main Courses and
- 3 Sweets
- Tea / coffee*

Drinks At own expense

COST: \$ 30.00 per person

RSVP: By Friday 21 November

Kip Muller

**Tel: 6225-3634 (If no answer, leave a message
confirming your attendance)**

E-mail: mullerke2@gmail.com

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*TASS President Murray Harper and members of the Executive look forward to you
joining us at this festive time of the year*

A lady wrote the following letter to Santa Claus:

Dear Santa,

As I have been extra good this year, what I really want for Christmas is a fat bank account and a slim figure.

Please don't get them mixed up like you did last year!

PRE-CHRISTMAS LUNCHEON
for
NORTH and NORTH-WEST MEMBERS

DATE: TUESDAY 2 DECEMBER 2014

VENUE: Queen's Head Inn,
Main Road
Perth

ARRIVAL: 11.30 AM

MENU: Two Courses:
- Choices of 3 Main Courses and 3 Sweets
(including Roast Turkey and Christmas Pudding)
- Tea / coffee

Drinks at own expense

COST: \$30.00 per person

RSVP: **NORTH and NORTH-WEST MEMBERS**

BY FRIDAY 28 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

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TASS President Murray Harper and members of the Executive will be attending the luncheon and providing North and North-West members with an update on recent actions and activities during the year - and invite members to raise issues and provide input to the Executive.

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When a kindergarten student playing Joseph in the Christmas nativity play forgot his lines, the teacher prompted him from the side of the stage.

“You have travelled a very long way Joseph and you are hot and tired. What do you say to the innkeeper?” Joseph immediately brightened up and exclaimed loudly, “Boy! I sure need a drink!”

TASS MEMBERSHIP APPLICATION FOR 2015

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

If there is no change to contact or address details, please tick the box:

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
Reply Paid 83402
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 2015**

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 2015. 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, Reply Paid 83402 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, Reply Paid 83402, Hobart Tas. 7001.

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THE EXECUTIVE APPRECIATES THE VALUABLE SUPPORT THAT YOUR MEMBERSHIP SUBSCRIPTION PROVIDES. IT ASSISTS IN ALLOWING US TO CONTINUE THE WORK OF TASS.

(Continued from the front page)

Dr Felmingham explained that the loss of GDP to the Australian economy through the ageing of the population has a 1.7% effect on the annual growth rate. As Australians age, their expenditure shifts to another set of products more appropriate to their lifestyle and changing family and work commitments. He also made the point that governments were more interested in assets rather than income and that this was likely to continue in the future.

An important but underrated issue is the value of unpaid work such as voluntary work and whether this is factored into the economy. This is an important aspect of the overall economy and should be considered in any discussion of an ageing population and its potential burden as people are living longer and there are up to five generations within some family units.



Members David and Frances Hancock with Helen Dunford chat over afternoon tea with TASS president Murray Harper

A number of other issues affecting the ongoing role of TASS and its commitment to members were raised by Dr Felmingham, and also by members attending the Forum as follows:

- TASS should actively pursue potential members from those still working in the state service as we are the specific organisation representing their interests in retirement. Currently, TASS has 106 members who live interstate, and 4 overseas in New Zealand, England and Ireland.
- The TASS website has now been updated with a new layout which will be continuously updated for members. It contains a 'Feedback Form' for members to contact and submit issues of interest for other members, as well as provide comment or information to the Executive.
- It is proposed that a 'Members Views' page be included in *Super-News* for members to also provide the same opportunity to comment on issues of interest to them in print form.
- *Super-News* is now available for members to receive electronically for those with access to email and they have the option of receiving it by this means rather than by post.
- TASS should request members to forward copies of *Super-News* to other friends and colleagues currently still employed in the state service to encourage them to join TASS, particularly those about to retire.
- Dr Felmingham suggested that *Super-News* could run a series of member 'case studies' featuring issues of common interest to all TASS members.

Afternoon tea was served at the conclusion of the Forum.

LATE PRESS:

IMPORTANT INFORMATION FOR ALL TASS MEMBERS!

This important information provided to TASS by the RBF was received on the day that this issue of *Super- News* went to press. Members should read this statement in respect to their own individual financial circumstances.

AN UPDATE FROM THE RETIREMENT BENEFITS FUND (RBF)

The Tasmanian Government's Strategic Review of the future direction of RBF continues to progress. The aim of the review is to identify options for the most appropriate way to manage public sector superannuation into the future.

Stage 2 of the review involved the preparation of a report by PricewaterhouseCoopers, which was commissioned by the former Labor - Green Government, and which has been received by the Liberal Government.

Subsequent to receiving the report, the Treasurer asked RBF to enter into discussions with Tasplan and Quadrant and then report back to him with options for consideration by the Government. The three funds provided a joint submission to the Treasurer in late September 2014.

The Treasurer has stated any decisions will be made in the best interests of members and will not affect members' legislated entitlements.

The Government has indicated it hopes to make a final decision by the end of 2014.

RBF has sought advice from the Commonwealth Department of Social Services and from the superannuation industry associations regarding changes to Centrelink deeming rules in the context of mergers of superannuation funds.

RBF understands that this issue is currently the subject of a draft Bill which was released for consultation by Federal Treasury on 23 September 2014. That Bill proposes that involuntary transfers of accounts resulting from a merger of superannuation funds should not result in the holders of those accounts being disadvantaged under the applicable tax legislation.

RBF will continue to monitor this situation and keep our members informed via our website www.rbf.com.au once the legislative position is clearer. If you would like to discuss any of the above information, please contact RBF via the RBF Helpline on 1800 622 631

A HUGE THANK YOU, ROB

It is with regret that Rob van Schie, a member of TASS for the past 30 years has tendered his resignation from the Executive due to personal reasons.

Rob's contribution to the Association and his time on the Executive has seen him in the positions of Vice-President (1986), Secretary (1994-96), (2002-04), (2010-14) and President (1997-2000), (2002-08). In 2009 Rob was made a Life Member.

During his commitment to TASS and its members he has always maintained a most dignified manner in his dealings with his Executive colleagues, the members, and in discussions with government ministers. He also represented TASS on our national affiliated body, the Australian Council of Public Sector Retirees Organisations (ACPSRO) for many years.

Rob will now have the opportunity to spend some well-deserved time with his wife Noelene, who has been very supportive in his commitment to TASS, and with his family.

ROB, THANK YOU FROM ALL OF US AT TASS!

THE TASS WEBSITE HAS BEEN UPDATED AND RE-LAUNCHED



About Us

News

Issues of Interest

Membership

Contact Us

Links

Substantial improvements have been made to the TASS website. Some of the more noticeable changes are:

- A new **Homepage** with a welcome message
- The **Menu** items are now all on one level for ease of navigating
- **Issues of Interest** is the location where you will find articles and reports on current TASS initiatives
- The **Membership** section (formerly called 'Apply') now has an online membership form as well as a form you can print and fill out by hand
- We have added a **Feedback Form** so you can send in your comments and suggestions
- A legal **Disclaimer** has now been included to ensure readers understand the need to seek their own professional advice about their personal financial or legal situation.
- A '**Site Last Updated**' date is also included so you can see how up to date the site is.

Add the TASS website to your Favourites or Bookmarks so you can easily return to the website whenever you wish. We welcome comments or questions about the site – just use the new **Feedback Form**.

PLEASE VISIT THE WEBSITE AS WE WILL BE PROVIDING REGULAR UPDATES ON ITEMS OF INTEREST AS THEY BECOME AVAILABLE.

REMINDER! YOU CAN NOW RECEIVE *SUPER-NEWS* BY EMAIL

As advised in the August edition of *Super-News* members can now receive the newsletter by email. A considerable number of members have already taken up this option by providing TASS with their email address.

- If you haven't already done so and wish to take advantage of this all you need to do is send an email to Info@tass.org.au with the words "Super-News – YES" as the subject. There is no need to write anything else.
- Your copy of Super-News will then arrive attached to an email as a PDF (Portable Document Format) document.
- 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 still prefer to continue receiving *Super-News* by post you don't need to do anything.

TASS PEOPLE

Through the pages of Super-News we have the opportunity to learn about the contribution that many of our members have made during their lives and careers within the Tasmanian community. Robyn Cromarty OAM is one such member. This is Robyn's contribution in her own words.

My community work started in 1939 when I was a child entertainer at Brighton Army Camp. My parents Jack and Caroline Allen voluntarily catered and served supper once a week and I played the piano to entertain. One particular night I remember the 2/40th soldiers singing: "*When the roll is called up yonder I'll be there*". They sailed two days later and many died.

During the war I knitted dozens of pairs of socks and mittens for the troops overseas. When I was 16 I was nominated as "Victory Girl" representing Green Ponds Municipality, and with the help of my parents and a small committee raised 537 pounds for the Australian Comforts Fund.

In 1950, with Government approval, the Post Master General's Department extended a telephone service to the remote farming district of Hunting Ground with the exchange to be operated from my parents convict-built home "Mauriceton". My Dad said I had nothing to do but round up the sheep and help my mother, so I could easily work the exchange. I was offered three shillings and sixpence (35 cents) per week (40) hours when a telephonists pay was nine pounds a week. Mr Gil Duthie referred to it in Parliament as "slave labour". In the 13 years I operated the exchange I was never paid more than two pounds 15 shillings per week.

The old open wires would often cross and I would walk miles to uncross them with a fishing rod to save the linesmen travelling. Once, a fault was reported on the line at the same place and time for four days. When the linesmen investigated I received the verbal report: "we found Foster's bull scratching his backside against the pole causing the wires to cross".

On leaving Hunting Ground I was offered a temporary position of two years at Claremont Post Office. This stretched to 27 years including 10 as Postmistress. I was awarded the OAM in 1995 for service to the community.

My husband was William Cromarty, a former engineer officer with the Port Line, and until his death in 1976 he worked on the permanent staff of the Hydro Electric Commission. We had three children and I now have five grandchildren. I am happy to have made friends in TASS.



Robyn Cromarty OAM

RBF PENSION CPI INDEXATION INCREASE PAID

Correspondence between TASS and the RBF regarding the non-payment of the CPI adjustment on the first pay period of the RBF pension (2 July 2014) has resulted in the outstanding payment being made on 7 October 2014.

The TASS Executive recognizes the concern raised by members with us, and also appreciates the co-operation of the RBF in working with us to resolve this matter.

This is an excellent example of how TASS can be of benefit in assisting members with their specific concerns.

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FORWARD YOUR COPY OF *SUPER-NEWS* TO OTHERS

At the recent TASS Forum a member suggested that members receiving *Super-News* by email should be encouraged to forward it to friends or former colleagues, particularly people who they know are still working in the state service but are nearing retirement, with the request that they consider joining TASS.

Apart from those of us who are already retired, the people who have most to benefit are those who are still employed in the state service, but will be considering retirement in the near future. This pool of people will increase over the next decade as the baby boomer generation continues to reach retirement age.

'FUNNIES'

A motorist was driving along the highway when he saw a police car behind, flashing its lights for him to stop. As he stepped from his car he threw up his hands in despair. The policeman said, "I'm afraid your brake lights and indicators don't appear to be working properly. "I don't believe this." Said the man. "I can't believe this has happened!" "There's no need to get upset." Said the policeman. "You can get the lights fixed at the next garage. "Damn the lights!" yelled the driver. "Where's my bloody caravan?"

An elderly lady went for a medical appointment. After a few minutes in the doctor's office, the lady burst out of the office screaming hysterically. After much effort the reception nurse finally managed to calm her down enough for the lady to explain why she was so upset. Whereupon the nurse barged into the doctor's office and said, "Shame on you Doctor Jones, Mrs. Smith is 85 years old, and you told her she's pregnant." Without looking up from the report he was writing the doctor said, "Does she still have the hiccups?"

A mother rabbit was becoming annoyed with her persistent small bunny. Finally, she scolded him saying, "For the last time Bugs darling, a magician pulled you out of a hat. Now, for goodness sake eat your carrots and stop asking questions!"

USEFUL CONTACTS FOR TASS MEMBERS

Retirement Benefits Fund (RBF) :

All enquiries 1800-622-631
Website www.rbf.com.au

Australian Taxation Office (ATO):

Personal taxation information 13 28 61
Personal tax automated selfhelp 13 28 65
Superannuation information 13 10 20
Website www.ato.gov.au

Centrelink: (Department of Human Services)

- Provides Centrelink and Medicare services:

Pension enquiries 132 300
Overseas pensions 131 673
Financial information service 132 300
Families and parents 136 150
Disability and carers 132 717
Website www.humanservices.gov.au

TASS EXECUTIVE - ADMINISTRATION

CONTACTS FOR THE TASS EXECUTIVE – ADMINISTRATION

President:	Murray Harper	Tel: 6243-4326
Vice President:	Ross Brown	Tel: 6243-7336
Secretary (Acting):	John Chalmers	Tel: 6229-7923
Treasurer:	John Chalmers	Tel: 6249-1240
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: Donald Wells Tel: 6432-3641

CHANGE OF ADDRESS

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

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