

TASMANIAN ASSOCIATION OF STATE
SUPERANNUANTS
SUPER-NEWS

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The Newsletter for and by TASS members

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**Hobart General Meeting
Tuesday Aug 19th
50 and Better Centre
108 Bathurst St
1.30pm until 3.30pm
Lower Meeting Room
Guest speaker from COTA
All members and guests are
most welcome**

EDITORIAL

The new taxation year is with us and many of you will be getting all information ready to submit. As a result of the introduction of 'Better Super' some who were previously required to submit return may not need to this year. As mentioned in the previous Super-News the effect of RBF payments on Centrelink entitlements is not yet clear. It would however seem that none should be worse off and many should be better off.

In this issue is a mix of items including an attempt to explain to our members the effect of some of superannuation changes recently put in place, a little bit of humour and also notice of a Federal enquiry into the suitability of CPI as the method used to index pensions.

We also have a new section to help those of us who have ventured into the world of computers. On page 11 you will find the first of a series of articles "from the Help Desk". We are indebted to Mal. Jones who has an agreement with Linking Tasmanian Seniors. They agreed to have their 'help desk' tips to be included in Super-News.

Finally if at all possible please attend the TASS General Meeting on August 19th. The Guest speaker from COTA will have much information which one day will be most useful. *Ed*

Only Irish coffee provides in a single glass all four essential food groups: alcohol, caffeine, sugar and fat.

-- Alex Levine

Don't worry about avoiding temptation. As you grow older, it will avoid you.

-- Winston Churchill

FUTURE MEETINGS



Hobart General Meeting Tuesday 19th Aug 1.30pm 50 and Better Centre 108 Bathurst St Lower meeting Room

For this meeting we will have a guest speaker from COTA who will address us on the very important topic. 'Actions a person should take following the death of a loved one'. While we all hope the time will not come, when it does, few know what needs to be done at this very stressful time. (See later in this issue)

Executive Meetings

16th Sept

21st Oct

Both at Forestry Tasmania,
Bathurst St. starting at 1.30pm.

Report on Northern Meeting

As members will have noted in the previous Super-News, our Northern General meeting held in May was combined with a luncheon. While the venue was a little out of Launceston, it was supported very well by our members. We were delighted to report that 27 members attended and after an enjoyable meal, there was much useful discussion. The main topic was the introduction of 'Better Super' and how this would affect both

our tax and Centrelink payments. The latter is still awaiting input to Centrelink from RBF but it would seem that most will benefit from the changes. Thank-you June and Bert Hazzlewood for arranging a most successful event.

Southern Christmas Luncheon

Although final details will be in the next Super-News please note that the Southern Christmas Luncheon will take place at Drysdale House on Thursday 4 December. This date is a week or so later than last year and was necessary to fit in with changes made to the Drysdale year.

Northern Christmas Luncheon

The venue for the Northern Christmas Luncheon will be finalised soon with the details appearing in the next Super-News, however it will probably be on Tuesday 25th November.

TRUE LOVE ???

In Frankfurt, Germany, 41 year old Andreas Hoffman told a court that for four years his wife, Heike, forced him to take a cold shower each time he so much as cast a glance at another woman. Last year, having accused him of looking at a woman carrying heavy shopping bags across the street (a charge he denied) she grabbed a red hot glue gun and branded the words "Never lie again" on his back. Heike has now been goaled for three years.

STRESS MANAGEMENT

The following item was kindly forwarded by our 'Dynamo from the North', June Hazzlewood. It contains much useful advice. *Ed.*

A lecturer, when explaining **stress management** to an audience, raised a glass of water and asked, 'How heavy is this glass of water?'

Answers called out ranged from 20g to 500g.

The lecturer replied, 'The absolute weight doesn't matter. It depends on how long you try to hold it.'

'If I hold it for a minute, that's not a problem. If I hold it for an hour, I'll have an ache in my right arm. If I hold it for a day, you'll have to call an ambulance.

'In each case, it's the same weight, but the longer I hold it, the heavier it becomes.'

He continued, 'And that's the way it is with stress management. If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on.

As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden.

So, before you return home tonight, put the burden of work down. Don't carry it home. You can pick it up tomorrow.

Whatever burdens you're carrying now, let them down for a moment if you can. Relax; pick them up later after you've rested. Life is short. Enjoy it!

And then he shared some ways of dealing with the burdens of life:

- * Accept that some days you're the pigeon, and some days you're the statue.
- * Always keep your words soft and sweet, just in case you have to eat them.
- * Always read stuff that will make you look good if you die in the middle of it.
- * Drive carefully. It's not only cars that can be recalled by their maker
- * If you can't be kind, at least have the decency to be vague.
- * If you lend someone \$20 and never see that person again, it was probably worth it.
- * It may be that your sole purpose in life is simply to serve as a warning to others.
- * Never buy a car you can't push.
- * Never put both feet in your mouth at the same time, because then you won't have a leg to stand on.
- * Nobody cares if you can't dance well. Just get up and dance.
- * Since it's the early worm that gets eaten by the bird, sleep late.
- * The second mouse gets the cheese.
- * When everything's coming your way, you're in the wrong lane.
- * Birthdays are good for you. The more you have, the longer you live.
- * You may be only one person in the world, but you may also be the world to one person.
- * Some mistakes are too much fun to only make once.
- * We could learn a lot from crayons. Some are sharp, some are pretty and some are dull. Some have weird names, and all are different colors, but they all have to live in the same box.
- * A truly happy person is one who can enjoy the scenery on a detour .

Home Security Assessment

Use this quick checklist to review your home security.

- | | YES | NO |
|---|-----|----|
| • Is your home number clearly visible from the street? | 0 | 0 |
| • Are your doors and windows clearly visible from the street? | 0 | 0 |
| • Do you have automatic light timers or sensor activated lights? | 0 | 0 |
| • Do you leave lights on when you go out to make your home look occupied? | 0 | 0 |
| • Are your external doors solid core? | 0 | 0 |
| • Do you have quality screen doors? | 0 | 0 |
| • Do you have door and window locks? | 0 | 0 |
| • Are your door and window locks keyed alike? | 0 | 0 |
| • Are your louvre windows fitted with bars or grilles? | 0 | 0 |
| • Is your property engraved or marked for identification? | 0 | 0 |
| • Is your meter box locked? | 0 | 0 |
| • Do you secure all gates? | 0 | 0 |
| • Is your garage/garden shed locked when not in use? | 0 | 0 |
| • Do you have smoke alarms in all bedrooms and between living and sleeping accommodation? | 0 | 0 |
| • Have you keyed in emergency numbers on your telephone? | 0 | 0 |
| • Do you have a dog? | 0 | 0 |
| • If you have a security alarm, is it always used and serviced regularly? | 0 | 0 |

If you answered **NO** to many of these questions it is strongly recommended that you review your home security needs.

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HEARTBEAT Tasmania Inc.

Not the TV series, but a vital group operating in Tasmania who help those who are going through the drama and unknown of open heart surgery. These volunteers have groups operating in Hobart, Launceston, Burnie and Ulverstone

I know there are many voluntary groups who make life easier to manage in all areas, and most of our members have demands on their time. However if you know of, or already have been through this situation, you will appreciate the practical value of their work.

Please consider helping in some way.

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LIFE EXPLAINED

On the first day, God created the dog and said 'Sit all day by the door of your house and bark at anyone who comes in or walks past. For this, I will give you a life span of 20 years.'

The dog said 'That is a long time to be barking. How about only ten years and I'll give you back the other ten?' God agreed.

On the second day, God created the monkey and said 'Entertain people, do tricks, and make them laugh. For this, I'll give you a 20 year life span.'

The monkey said 'Monkey tricks for 20 years? That is a long time to perform. How about I give you back ten like the Dog did?' God agreed.

On the third day, God created the cow and said 'You must go into the paddocks with the farmer all day long and suffer under the sun, have calves and give milk to support the farmer's family. For this, I will give you a life span of 60 years.'

The cow said: 'That is kind of a tough life you want me to live for 60 years. How about 20 and I will give back the other 40?' God agreed again.

On the fourth day, God created man and said 'Eat, sleep, play, marry and enjoy your life. For this, I will give you 20 years.'

But man said 'Only 20 years? Could you possibly give me my 20, the 40 the cow gave back, the ten the monkey gave back, and the ten the dog gave back; that makes 80, okay?'

'Okay,' said God, 'You asked for it.'

Therefore, that is why for our first 20 years we eat, sleep, play and enjoy ourselves. For the next 40 years, we slave in the sun to support our family. For the next ten years, we do monkey tricks to entertain the grandchildren. Finally for the last ten years we sit on the front porch and bark at everyone.

Life has now been explained to you. There is no need to thank me for this valuable information. I am doing it as a public service.

The effect of Better Super on the eligibility for the Commonwealth Seniors Health Card, and on the Medicare levy liability.

Access to the CSHC, and liability for the Medicare levy depend on a taxpayer's adjusted taxable income.

A single taxpayer is eligible for a CSHC if his/her taxable income is less than \$50,000

A couple is eligible when their combined taxable income is less than \$80,000

A medicare levy of 1.5% of taxable income is charged when a person's taxable income is above a threshold. The threshold varies from \$24,887 for a taxpayer eligible for a senior Australian tax off set, and \$21,637 for a taxpayer eligible for a pensioner tax off set to \$16,740 for all other taxpayers.

Retired persons, 60 years and older, drawing superannuation income from a **taxed fund** do not have to declare this income as taxable income. Their eligibility for the CSHC is therefore significantly enhanced, and their medicare liability significantly reduced.

Retired persons, 60 years and older, receiving pension income from an **untaxed scheme**, such as the majority of retired State and Commonwealth public servants, and those retired from the Defence Forces, continue to have to declare this income as taxable. Their eligibility for the CSHC, and their medicare liability remain unchanged.

This large group of retirees has incurred a double penalty as a result of the untaxed status of their superannuation scheme. They continue to pay tax, although eligible for a 10% tax offset, and they have unwittingly become subject to discriminatory access to the CSHC and discriminatory liability to the medicare levy.

At the last election TASS lobbied Federal liberal and labor politicians to redress this unfair discrimination and it is interesting to see that the new Labor government changed the eligibility thresholds for the CSHC in the 2008/2009 budget.

As explained in another article in this Supernews it has done this by broadening the definition of income for income tested benefits, ensuring that **"all income received by Seniors is treated in the same way"**

This is welcome news. Let us hope this principle will also be used to redress the discrimination Better Super created in the liability to the Medicare levy as well as that in the taxation of additional, non-superannuation income.

Rob.vanSchie

Eligibility for the Commonwealth Seniors Health Card (CSHC).

The CSHC is available to retirees of age-pension-age who do not receive an income support pension or benefit and whose annual adjusted taxable income is less than the thresholds set by the Government. There is no assets test for the CSHC. In the 2008/09 Budget, eligibility thresholds for the CSHC were changed. The Budget Papers state:

“ The definition of income for income-tested benefits will be broadened to include salary-sacrificed super contributions, net financial losses and rental property losses, and reportable fringe benefits. From 1st July 2009 the income test for the CSHC will include income from superannuation streams with a taxed source, and salary that is sacrificed to super. This will ensure that all income received by Seniors is treated in the same way. The new CSHC compliance measures will be progressively rolled out from 1st July 2008”.

The last adjustment to thresholds was made in 2001. The thresholds have not been indexed to CPI since then. The current adjusted taxable income thresholds are \$50,000 for a single person and \$80,000 for a couple. Note that these thresholds are not the actual taxable income, but the income after adjustment by Centrelink in accordance with the Government's definition of income for the income test.

Self-funded retirees of age-pension-age with a super income stream from a taxed source are not required to declare this income for taxation purposes, but they may lose eligibility for the CSHC from 1st July 2009 as a result of the Budget changes outlined above. This may result in:

- the loss of the \$5 concessional price for PBS medicines,
- an increase in the PBS safety net, from \$290 to \$1141.80,
- loss of the \$500 Seniors Concession Allowance,
- loss of the \$88 annual Telephone Allowance.



The responsible Minister, Hon Jenny Macklin MP, met with the President of the Association of Independent Retirees (A.I.R.) on 19th June 2008, and after detailed discussions she stated: (quote)-

“There will be no indexation of the threshold levels of the CSHC, and there will be no increase in the threshold values to compensate for the lack of indexation since 2001. In addition, there will be a greater degree of checking, with Tax File Numbers being linked to CSHC applications from 1st July 2009”.

It appears that the Government is resolute in its decision to implement the 2008/09 Budget changes from 1st July 2009.

Ray Christie.

Ray is one of our very active members and also a member of AIR. The above information will be of interest to those who have noticed that the thresholds that allow retirees to get the Commonwealth Seniors Health Card have remained static since 2001. Ed.

RBF delays

Some of our members have advised of serious delays that can occur following the death of the superannuant. We have been advised of cases in which RBF has been very slow (sometimes months) in the following areas.

- A) Re-directing the reduced superannuation payments to the surviving spouse and**
- B) Reducing the superannuation payment following the death of the superannuant.**

In the first case, as advised in earlier editions of Super-News, it is recommended that members use joint accounts. With most financial institutions the RBF payment will then continue to be available to the surviving spouse following the death of the superannuant. Unfortunately many members have their super paid into the superannuant's account with the spouse having access to this account. This can result in the funds being unavailable until after probate (could be months) with the resulting financial stress that this causes.

In B) we have also been advised that RBF have continued to pay the full superannuation after they have been advised of the death of the superannuant. Members would be aware that the surviving spouse is only entitled to 66% of the superannuant's super. When this overpayment is made, the funds will later have to be returned to RBF. Again this can cause significant financial stress at a delicate time. If overpayment does occur please advise RBF and do not spend the additional funds.

Are you also bothered by Telemarketing Calls?

Have you also been the recipient of those annoying telephone calls often from an Asian country attempting to sell services often related to phone or internet services? For quite a while after each call I decided to get a block put on the phone but just never got around to it. However last week I noticed that a private phone number can now be added to a "Do not call" register. The number to call is 1300 792 958. You must call from the phone number to which you wish the telemarketing block applied. An automated voice will ask that you are calling from that phone. You are then asked to dial 1. There is then a second question and again you dial 1. A voice then advises that the block will be applied within the next 30 days. It is that easy. My 30 days are not yet up but I trust it will all work as stated and stop my dinner time interruptions. *Ed*

The following General advice from the Commonwealth Government's Web site may provide useful information for those unable to attend the General meeting in August.

Death Certificate

A Death Certificate is the official registration of death. It is signed by the doctor who pronounces the death and must be lodged with the relevant State or Territory Government office. You cannot make funeral arrangements without a signed Death Certificate. In most States and Territories, this office is called the 'Registrar of Births, Deaths and Marriages'. Your funeral director will usually organise to lodge the Death Certificate for you.

Organising the funeral

A funeral director can arrange the funeral for you. They will arrange for the body to be removed from the place of death, certificates for the burial or cremation service and can arrange for you to view the body if you wish. The funeral director can also arrange other things like newspaper notices, flowers and religious services. Funeral costs can vary considerably. It is important to know what you're getting and how much it will cost. Do not be persuaded to spend more than you can afford. The funeral director should provide a quote in writing.

Insurance policies

Sometimes private health insurance, sickness and accident insurance or life insurance policies may pay funeral and other payments. For example, a few private health insurance companies contribute amounts up to around \$1 500 towards the cost of a funeral. The contribution depends on the level of cover and certain conditions.

Please Note: If you find out the person who died had any insurance like this, phone the insurance company and ask if there is any payment available.

Funeral bonds and prepaid plans

If you think there was a prepaid funeral or funeral bonds, but cannot find the relevant papers, the papers may have been left with someone responsible such as next of kin, a solicitor, the Public Trustee, a trusted friend or the executor of the Will. You can also phone the local funeral directors. They usually have their own lists that you can check. Look for the number under 'Funeral Directors' in the [Yellow Pages](#).

The Will

The Will is a legal document that sets out how the deceased's belongings are to be distributed after their death. It may take into account:

- the likely value of their estate
- special funeral arrangements etc.

JUST A TAP ON THE SHOULDER

A passenger in a taxi leaned over to ask the driver a question and tapped him on the shoulder. The driver screamed, lost control of the cab, nearly hit a bus, drove up over the curb, and stopped just inches from a large plate glass window. For a few moments, everything was silent in the cab, and then the still shaking driver said, I am sorry, but you scared the daylights out of me. The frightened passenger apologized to the driver and said he did not realize a mere tap on the shoulder could frighten him so much. The driver replied, No, I'm sorry, it's entirely my fault. Today is my first day driving a cab. For the past 25 years, I have been driving a hearse!

INDEXATION OF AUSTRALIAN GOVERNMENT SUPERANNUATION SCHEMES TO BE EXAMINED

Senator the Hon Nick Sherry, Minister for Superannuation and Corporate Law, has today (20th June) announced the delivery of a Labor election commitment to review the pension indexation arrangements for Australian Government superannuation schemes.

Schemes subject to examination include all Australian Government civilian and military superannuation schemes that are indexed to increases in the Consumer Price Index (CPI).

Some stakeholders have proposed that indexation of these payments be changed so that they are indexed using alternative methods, including the indexation method currently used by the Age Pension, Australia's social security safety net for older Australians.

Importantly, the review will consider and report on:

- whether the purpose of indexation in these schemes meets the obligations of the Australian Government as an employer; and
- whether indexation of superannuation pensions by growth in the CPI, over a specified period, is an appropriate measure and/or whether there are more appropriate measures.

Our umbrella organisation ACPSRO will be appearing to present evidence at this hearing as will a number of other like minded organisations. Mr. Sherry said that he hoped that the review should be completed by the end of this calendar year. We can but try!! *Ed.*

For Those unable to make the next General Meeting

President Rob. has mentioned that for those unable to attend our next General Meeting, Centrelink has a free booklet titled " Needing help after someone has died?" (July 2007). This may also be available on their website.

From the Help Desk Advice for Computer Users

In keeping with our objective of assisting TASS members to become more computer literate we have entered into an agreement with a like minded organisation and included in our newsletter the first of what will be an ongoing segment called "From The Help Desk". This gives tips and hints to enable members to simplify their operation of and improve their proficiency in using their PC.

These items are kindly supplied by courtesy of an organisation called 'Linking Tasmanian Seniors'. Some TASS members may already be familiar with and actually be members of LTS but those who are not and who may wish to learn more can access the LTS website on www.linkingtasmanianseniors.org.au where they can familiarise themselves with the LTS Mission Statement and will doubtless recognise that this very worthwhile organisation aims to satisfy the more general needs of Tasmanian Seniors.

This arrangement with LTS has enabled *Super-News* to provide this PC help to our members without having to 're-invent the wheel' and our website will also soon contain a new Help Desk page.

The Top Ten Security Tips Windows All Versions

There are literally dozens of things you can do to maintain the integrity of your computer and your personal information when you're online. We've chosen our top ten tips for more security while online and here they are - just for you:

- ALWAYS make sure you use an Anti-Virus program and keep it up-to-date.
- ALWAYS make sure to keep your operating system up-to-date. Always install the latest Windows updates.
- ALWAYS make sure you use at least two good anti-spyware programs - and keep them up-to-date.
- ALWAYS make sure you backup your important data. That includes documents, pictures and emails. Keep the backup in a safe place. A safe place is not your Windows hard drive.
- ALWAYS make sure you are on a secure server when shopping online. Secure server URLs always start with <https://> instead of <http://>. So look at your browser's address bar before entering your credit card information.
- NEVER open attachments you were not expecting even if they appear to be from someone you know very well. If in doubt, save the attachment to your desktop and scan it with your anti-virus program FIRST.
- NEVER visit por-n (adult) sites or "warez" sites. These kinds of sites are notorious for furtively installing harmful, even dangerous software on your computer - sometimes without your knowledge or permission.
- NEVER attempt to close a popup window by clicking on it. Always use ALT+F4 key to close it. Nefarious popups are ubiquitous on the web and they could infect your computer with spyware, Trojans or worse.
- NEVER reply to an email requesting personal information. No reputable company will ever ask you to do this.

NEVER buy any products or services from a spam email. Those who do are really the ones responsible for the horrendous spam problem we all face today. If no one bought anything from spam emails, spammers wouldn't exist.

Next Issue 'The F Keys and their uses'

Mal. Jones TASS Webmaster

USEFUL CONTACTS FOR MEMBERS

As a service to members TASS will include a regular section giving useful contact points (usually telephone numbers) which may be of value to members. If you are aware of a contact that could be of interest to other members which we have not included please advise the editor on 62601026.

RBF Pension queries or death of the superannuant	1800 622 631
Australian Tax Office	
Income Tax inquiries.....	132861
Superannuation help.....	131020
Tax Refund.....	132863
CENTRELINK	
To book an appointment at a 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

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PENSION LIMITS AS FROM July 2008

INCOME TESTS

Part pension is possible for a couple receiving less than \$2,538 per fortnight
Single receiving less than \$1,519 per fortnight
For a Pensioner couple separated by ill health, less than \$3,003 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 \$171,750	Less than \$540,250
Couples (Combined)	Up to \$243,500	Less than \$856,500
Couples Sep. due to ill health	Up to \$243,500	Less than \$980,500
b) For non-home owners		
Single Pensioners	Up to \$296,250	Less than \$664,750
Couples (Combined)	Up to \$368,000	Less than \$981,000
Couples Sep. due to ill health	Up to \$368,000	Less than \$1,105,000

Should you change your address would you please advise us of your new address. Some members believed that advising RBF of a change will also involve that information also coming to us. This is not so. RBF quite correctly keep their address data confidential and will not pass this information on to us. If we do not have your address we cannot send you Super-News.