

**TASMANIAN ASSOCIATION of STATE  
SUPERANNUANTS**

# **SUPER-NEWS**

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*The Newsletter for and by TASS members*

*37 Years old*

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## INDEX FOR THIS ISSUE

Page 1 Editorial  
Page 2 Meetings  
Page 3 Our President  
Page 4. Well Planned retirement  
Page 5 Tinnitus  
Page 6 Meals on Wheels  
Page 7 Aged Pensions  
Page 8 Favourite things  
Page 9 Words  
Page10 Launceston mins  
Page11 ACPSRO  
Page12 Useful Contacts

**Hobart General Meeting  
Tuesday 16 Aug  
Starting at 1.30pm  
50 and Better Centre  
108 Bathurst St.  
opposite lower meeting room  
All members are welcome  
Meeting should conclude by  
3.15pm**

## EDITORIAL

Please note at the left that the email address for Super-News has changed. On the TASS web site you will also notice that there are now more contact points should you wish to contact other executive members.

This issue of Super-News breaks new ground as it is being completed in my caravan in Queensland. The final document will then be electronically sent to Hobart for printing and publication.

By the time this reaches members, the RBF changes involving Mercer should be all complete and operational. We hope with no problems.

Members should be completing their tax returns if necessary. Keep in mind that if your membership of TASS is to protect your Superannuation, then your TASS subscription is a deductible amount.

The carbon tax has also been announced. time will tell just how we will be affected by the changes. They will however be quite complex and it will take some weeks to really work out just how well or badly each of us has faired.

Ed. (Alice Springs)

## Future Meetings



### Southern General Meeting

Tuesday 16<sup>th</sup> starting at 1.30pm at the "50 and Better Centre" 108 Bathurst St. The room is the new meeting room, which is across the walkway from the Lower Meeting room. There will be signs to help you. For those who have not attended previously, the Centre is very conveniently located next to the main library and opposite the multi story car park. All members and potential members are most welcome to attend.

### Executive Meetings

Tuesday 20<sup>th</sup> September

Tuesday 18<sup>th</sup> October

Both meetings to start at 1.30 pm at Forestry Tasmania

### Letter from Our President

**Did you see the letter from our President published in The Mercury in June?**

GIVEN past history, Elaine Sale's doubts about Self-funded retirees being adequately compensated for the extra living costs caused by a carbon tax are well founded. (Letters, June 1)

When aged pensions were last raised, the Government unashamedly offset the cost by reducing the formula by which low income superannuants could qualify for a small part of age pension if they were lucky.

Both types of pensioners should be treated equally when living costs increase through Government action.

Tony Robinson

President Tasmanian Association of State Superannuants

### Membership Invitation

If you are reading this issue of *Super-News* and you are interested in finding out more about TASS, please contact John Chalmers on 6249 1240. If you would like to join, a membership form will be sent to you. We are always looking to build our membership and we welcome new members. *Super-News* is published quarterly; our Executive meets monthly and General Meetings, including Christmas Luncheon functions, are held in both Hobart and Launceston. Our AGM is held in March in Hobart. Membership Fees are only \$12.00 for a Tasmanian State Government Superannuant (and his or her spouse or partner) and \$7.00 for the widow or widower of a Superannuant. Our membership year is the calendar year.

### Super Super-News

The executive would like to get an indication of those who would prefer to receive their *Super-News* electronically rather than by post. Printing and posting out *Super-News* is one of our major expenses. If a significant number of members elected for this option it may be possible to reduce their membership fee. This will be discussed at the next General meeting. Please phone an executive member if you could be interested in this method of receiving *Super-News*. ( Contact by phone may sound strange, however I will be away from my email address until late August) Ed.

### Back copies of Super-News.

Did you realise that recent back copies of *Super-News* are available on our web site. Should you be away from home, the current edition is usually uploaded about the time of each General meeting.

### TASS Web site

Our web site is currently being updated to make it easier to find useful information. This includes copying some earlier items from *Super-News* and making them easier to find. Have a look and let us know what you think.

## Profile of Tony Robinson



**Our current President, Tony Robinson, was elected to lead TASS in 2009. He was born and has always lived in Tasmania and was educated at the old Hobart Matriculation College.**

**His whole working life was in a variety of positions associated with industrial relations, in both the private and public sectors. He commenced work with Shipowners in Hobart in the early 1950's when disputes on the wharves were fairly common.**

**Tony then moved to the Department of Labour and Industry in the capacity as industrial inspector and remained there for 12 years. Next he was recruited by the Tasmanian Employer's Federation (Now TCCI) and represented Employers at various tribunal hearings. From there he moved to The Premiers and Chief Secretary's Department; being responsible to the Minister for Industrial Relations and in this role occasionally attended National wage Case hearings on behalf of the State.**

**Finally Tony became Deputy President of the Tasmanian Industrial Commission.**

**At the last executive meeting it was suggested that a series of Profiles be printed in Super-News giving some background details of those who are serving you. As President, Tony reluctantly agreed to be the first profile. The executive are delighted that our 'new blood' has arrived with new ideas. This small one is the first, but other improvements are being discussed and will become obvious in future months. Ed.**

**A Well-Planned Retirement  
From The London Times: May 15,  
2009**

**Outside the Bristol Zoo, in England, there is a parking lot for 150 cars and 8 coaches, or buses.**

**It was manned by a very pleasant attendant with a ticket machine charging cars £1 (about \$1.40) and coaches were charged at £5 (about \$7).**

**This parking attendant worked there solid for all of 25 years. Then, one day, he just didn't turn up for work.**

**"Oh well", said Bristol Zoo Management - "we'd better phone up the City Council and get them to send a new parking attendant..."**

**"No", said the Council, when contacted .....that parking lot is totally your responsibility."**

**"No, it isn't", said Bristol Zoo Management, "the parking attendant was employed by the City Council, wasn't he?"**

**"NO! He was NOT" insisted the Council.**

**So, sitting in his lovely villa somewhere on the South Coast of Spain, is a happy bloke who had been taking the parking lot fees, estimated at £400 (about \$560) per day at Bristol Zoo for the last 25 years.**

**Assuming 7 days a week, this amounts to just over £3.6 million (\$7 million)!**

**And no one even knows his name!!**

## Hearing Problems

Better hearing Australia offers a wide range of hearing related services from their new location at 4/32 Bayfield St. Rosny Park. The following information was supplied on Tinnitus

### ***What is Tinnitus?***

Tinnitus is a noise heard when there is no corresponding external sound present. Long lasting tinnitus is due to a malfunction within the hearing system. Its effects can range from barely noticeable to intolerable

The noises may be heard in one or both ears or somewhere in the head. Often the tinnitus has a ringing quality but some people get hissing, droning or throbbing noises. The noise can be steady in volume or it may fluctuate, sometimes in step with pulse rate. Several different sounds may be heard together.

Tinnitus often occurs with other hearing disorders such as hearing loss and hyperacusis (extremely low tolerance to sound). Tinnitus can also be associated with distortion of sound.

Meniere's Disease, which results in increased inner ear fluid pressures, usually produces tinnitus. Meniere's Disease affects the balance organ and causes severe dizziness and fluctuating hearing loss in addition to tinnitus.

### ***Is Tinnitus Life Threatening?***

Although severe tinnitus can have devastating effects on the quality of a persons life, its cause is seldom due to life threatening disease.

However tinnitus and unusual hearing loss in one ear may sometimes suggest a growth on the acoustic nerve. Doctors may recommend diagnostic investigations including Magnetic Resonance Imaging Scans (MRI).

The above describes just one form of hearing problem which although not affecting a high percentage of Australians, when it does occur, is usually quite irritating. If you have this or any other form of hearing problem contact Better Hearing Australia by telephone on 62 445570 or on the internet [betterhearingtas@inet.net.au](mailto:betterhearingtas@inet.net.au).

The purpose of the organisation is to equip the person with hearing impairment with the necessary information and skills to permit successful management of their social, educational and occupational environments. The group is self help and entirely voluntary. It is the only group where lip reading tuition can be received.

Please note that the tasmanian group has recently relocated from Moonah to their current address at Rosny Park Ed.

### ***Will the Tinnitus Go Away?***

Many people experience temporary tinnitus, usually lasting seconds, several minutes or sometimes lasting a few hours, after hearing loud noise such as a pop concert, gun shots or in association with a particular medical treatment or condition.

This temporary tinnitus, although annoying at the time does not cause the same distress that is associated with continuous, loud and long lasting tinnitus.

The long lasting or permanent type of tinnitus can continue for months, years or a life time. Sometimes it is absent for short periods of time and is then referred to as intermittent tinnitus.

There have been reports of permanent tinnitus eventually going away in approximately 1 % of cases. Sometimes this has occurred several years after the tinnitus has started. However these few reports remain unexplained and unconfirmed.

A long term study in the UK found that after a period of ten years, most people with tinnitus reported that as far as they could judge the tinnitus sound was about the same loudness. However over the years they had learnt to cope and they now found that their tinnitus was not nearly as noticeable as it first was.

### ***How Common is Tinnitus?***

Studies have shown that up to 8% of Australians could have disturbing tinnitus i.e. about 1.5 million people.

# MEALS on WHEELS

Hobart Meals on Wheels was the first such service established in Tasmania. It began in 1955 with a midday meal for the elderly and housebound, provided by a small band of voluntary workers. There are now Meals on Wheels groups throughout Tasmania supported by joint State and Commonwealth government funding.

All groups still rely on the willing service of volunteers many of whom are retirees and members TASS. Hobart Meals on Wheels has vacancies on its committee and would welcome the interest of anyone who might be able to spend a few hours each month and become a member.

Our long-term Treasurer is retiring this year and we need to fill that vacancy as a matter of urgency.

There is an honorarium associated with the position and computer skills would be desirable but not essential.

Anyone interested either in becoming a member of the committee or filling the position of Treasurer can obtain further information from Meals on Wheels Secretary T. Wayne Fox, [e-mail: waynefox@bigpond.net.au](mailto:waynefox@bigpond.net.au) or telephone 0407 868 309

*The above item was submitted by a long time member of TASS and also our honorary auditor, Rex Wilson. The Meals on Wheels service is valued highly by a number of our members and the invitation to join the committee may be of interest to others. However for any of our members who have recently retired, Rex's mention of the vacant position of Treasurer, could be the source of some useful 'pocket money' for a suitable person. Ed*

## **MEMBERSHIP REPORT**

**The membership for 2011 would be trending towards 1500. This compares favourably with the 2010 membership of 1381 and in 2009 of 1394.**

**Although our membership is increasing the executive would like to see even more superannuants join our ranks. Please mention the existence of TASS to any acquaintances who are retired State public servants and urge them to join. The larger our membership base becomes, the more persuasive our arguments become to politicians.**

**While the majority of our members live in the South of the State, we also have active members in the North and West, with a few interstate and overseas.**

**Membership Officer Kevin Hardy**

## Centrelink Aged Pensions

On the last page of Super-News we always include the limits for Income and Assets that allow people to obtain Centrelink pensions. Now many of us come from the time when we feel that if we can exist from our own resources, (Our Superannuation and savings) then we should. The executive feel that many of our members may well be finding it difficult to budget each week yet may not be aware that they would be eligible for a Centrelink pension plus other benefits.

In essence there are two main financial criteria to be met to gain a Centrelink aged pension. One is an Asset test in which the value of your home is not included, nor is the present value of your RBF Super. Second homes, savings and other assets are included. Very few of us would be excluded on this test. The second test which is quite independent of the assets test is the Income test. At present, eligibility for aged pension cuts out for a single person when income exceeds \$1605 per fortnight. While for a couple a combined fortnightly income of \$2455 is permitted before becoming ineligible for a pension. You will by now have completed your tax return. If your total income for a couple did not exceed \$64,000 or \$41,700 for a single person, you may well be eligible for a Centrelink pension. Again not many of our members would exceed these limits. The previous figures are only a rough guide and Centrelink staff would be able to provide more specific answers. To obtain a pension there are a number of forms to complete but the staff at Centrelink are very helpful in this regard. Now depending on how close your income is to the limit you may only receive a relatively small monthly Centrelink pension which raises the question. "Is it all worth it?" The answer is "YES". Once you become eligible for a Centrelink pension you also become eligible for some very useful discounts. These include Rates, Motor vehicle registration, Electricity charges, Metro Busses, TT Line, Bruny Ferry, Fishing Licences, Pharmaceuticals, Patient Travel Assistance, to mention just a few. There are other areas which are detailed in a free publication "2010-11 Tasmanian Government Concessions". These discounts were won by various organisations over the years representing the interests of all pensioners. The question is can you really afford not to enquire your particular situation with Centrelink now?

Having just re-read the above item it reads like a commercial from Centrelink. Well it is not. It comes from the pen of your editor as a help to members with the hope that some of our members will be moved to check their personal situation with Centrelink. The staff there are most helpful. Ed.

To commemorate her birthday, actress/vocalist, Julie Andrews made a special appearance at Manhattan 's Radio City Music Hall for the benefit of the AARP.

One of the musical numbers she performed was 'My Favourite Things' from the legendary movie 'Sound Of Music'. Here are the lyrics she used:

### **(Sing It!)**

Botox and nose drops and needles for knitting,  
Walkers and handrails and new dental fittings,  
Bundles of magazines tied up in string,  
These are a few of my favourite things.

Cadillacs and cataracts, hearing aids and glasses,  
Polident and Fixodent and false teeth in glasses,  
Pacemakers, golf carts and porches with swings,  
These are a few of my favourite things.

When the pipes leak, When the bones creak,  
When the knees go bad,  
I simply remember my favourite things,  
And then I don't feel so bad.

Hot tea and crumpets and corn pads for bunions,  
No spicy hot food or food cooked with onions,  
Bathrobes and heating pads and hot meals they bring,  
These are a few of my favourite things.

Back pain, confused brains and no need for sinnin',  
Thin bones and fractures and hair that is thinnin',  
And we won't mention our short shrunken frames,  
When we remember our favourite things.

When the joints ache, When the hips break,  
When the eyes grow dim,  
Then I remember the great life I've had,  
And then I don't feel so bad.



## WORDS

Once again, The Washington Post published its yearly contest in which readers are asked to supply alternate meanings for various words. And the winners are...

1. Coffee (n.), a person who is coughed upon.
2. Flabbergasted (adj.), appalled over how much weight you have gained.
3. Abdicate (v.), to give up all hope of ever having a flat stomach. 4. Esplanade (v.), to attempt an explanation while drunk. 5. Willy-nilly (adj.), impotent.
6. Negligent (adj.), describes a condition in which you absent-mindedly answer the door in your nightgown.
7. Lymph (v.), to walk with a lisp.
8. Gargoyle (n.), an olive-flavoured mouthwash.
9. Flatulence (n.) the emergency vehicle that picks you up after you are run over by a steamroller.
10. Balderdash (n.), a rapidly receding hairline.
11. Testicle (n.), a humorous question on an exam.
12. Rectitude (n.), the formal, dignified demeanour assumed by a proctologist immediately before he examines you.
13. Oyster (n.), a person who sprinkles his conversation with Yiddish expressions.
14. Pokemon (n), a Jamaican proctologist.
15. Frisbeetarianism (n), the belief that when you die your Soul goes up on the roof and gets stuck there.
16. Circumvent (n.), the opening in the front of boxer shorts.

# General Meeting Held in Launceston On 17th May 2011

This is a summary of the minutes of this meeting which is held annually in Launceston. The venue was the Sunny Hill Country Club Hotel Ravenswood, and the meeting was preceded by a lunch in the meeting room. June and Bert Hazzlewood, TASS's northern representatives organised the whole event, as they normally do each year. The meeting lasted from 12 noon to 2.05 pm, including lunch.

There were 17 northern members, while the President, Tony Robinson, Secretary Tony Naughton, and committee member Stephen Graetzer attended from the South. There were 21 apologies.

Business arising from the previous general meeting, held in Hobart on 15<sup>th</sup> March, dealt with progress with TASS's main issue: indexation of our defined benefit pension. The President did not agree that pursuing better indexation was futile, but acknowledged that progress has been slow. This is a significant issue for both government and the public, and it takes time just to overcome ignorance, misinformation and even myth. He encouraged members to review material on the website, and also raised the issue of federal compensation for the impact of the proposed carbon tax on the cost of living.

The President presented June and Bert Hazzlewood with life membership certificates in appreciation of their outstanding services to the Association, and in particular their continued efforts in maintaining a strong link between Northern and Southern members.

Members raised the following points

- 1 Ensuring the annual TASS membership reminder, sent out with the RBF circular, is legible.
- 2 Summarising the minutes of each general meeting in the subsequent Super News
- 3 Members enjoy and value the newsletter, which appears to be a major lynch-pin for TASS
- 4 RBF outsourcing to Mercer. The President advised the meeting that RBF's CEO had answered questions at the March AGM, and that the main reason was to enable RBF data to be processed on the much larger Mercer computer. Mercer is to deal with the administration of data only. Investment, superannuation and financial advice will remain in Hobart.

## Tax Returns

You will need to lodge a tax return-if; during 2010-11:

- you paid tax
- you were eligible for the senior Australians' tax, offset and your rebate income exceeded the threshold amount relevant to your circumstances
- you were not eligible for the senior Australians' tax offset and you received an Australian Government pension, allowance or payment and your rebate or taxable income exceeded the threshold amount relevant to your circumstances
- your taxable income was greater than \$6,000 and you were an Australian resident for taxation purposes for the full year and other lodgement thresholds did not apply to you.

### How to lodge your tax return

One of the most convenient ways to lodge your tax return is online using e-tax. It is free, can give you an estimate of your tax assessment and can pre-fill some income details, such as your interest, dividends and Australian Government pensions and allowances, directly into the correct items on your tax return. E-tax is available from 1 July 2011 only at [.ato.gov.au](http://.ato.gov.au). You can also lodge your tax return using TaxPack 2011 which is available from ATO shopfronts and most newsagents.

*Source of this information was: CENTRELINK NEWS FOR SENIORS ISSUE 85 2011*

**Australian Council of Public Sector Retiree Organisations (ACPSRO)**  
**The umbrella group for State and Commonwealth public sector and defence force retirees**

Summary of June 2011 Report

Salient points in a letter to the Prime Minister on 27<sup>th</sup> May on the treatment of more than 300,000 Commonwealth superannuants whose pensions also come from an unfunded source and are taxed.

They receive pensions which average less than the combined couple rate of the age pension and are indexed by the CPI. This indexation tool was rightly abandoned for indexing other government funded pensions 13 years ago. In the past 20 years the age pension has increased by 130%, Commonwealth superannuants' pensions have increased by only 70%.

These senior Australians are also most unfairly treated with regard to the taxation of their superannuation and any non-superannuation income they receive. Further, their superannuation is treated less favourably than that of other superannuants in assessing their eligibility for the age pension and the commonwealth senior's health card.

Senate committees in 2001, 2002 and 2008 all recommended that pensions be indexed by a wage based methodology, ie the national standard used to index other government funded pensions. Cost has been cited by both coalition and government as a major factor for not providing indexation fairness. An independent actuary has advised ACPSRO and those organisations that it represents that the government estimates of the cost of providing fair indexation are based on very questionable actuarial assumptions that grossly exaggerate the likely cost. The actuarial advice is that several assumptions underpinning the estimates have most probably inflated the estimates by as much as 50%. Further they are most often expressed only in unfunded liability terms rather than in annual budget cost terms, thereby grossly distorting the annual financial implications of a change. (unfunded liability is the estimated 40 year total pension liability of government!) Historically governments have produced two sets of cost estimates for improved pension indexation for commonwealth superannuants. The first option is indexation based on the same % increase as the base rate single age pension. This is the pension indexation methodology commonwealth superannuants are seeking. It is the community standard for indexing other government funded pensions. The second and far more costly indexation is indexation to the higher of the CPI, PBLCI and MTAW (male total average weekly earnings)

Using the department of finance and deregulation published estimates, the first year's cost varies for these two methodologies by 154%, ie \$35m for what we seek and \$89 for to more costly option.

Not that the annual cost of fairer indexation will be reduced by an (ATO) acknowledged 30% tax clawback.

*The above report was from Rob.VanSchie, who represents TASS each October at the annual meeting of ACPSRO in Canberra. Although TASS does make representations directly to our Federal Government, ASPSRO is a very useful and well connected organisation set up many years ago to represent the common causes of both Commonwealth and State superannuants. TASS was one of the foundation members of this organisation. Ed.*

## 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.

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 & Tinnitus Support Group..... 03 62445570  
4/32 Bayfield St. Rosny Park

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### Pension Limits

#### INCOME TESTS

Part pension is possible for a couple receiving less than \$2,455 per fortnight  
    Single receiving less than \$1,605 per fortnight  
For a Pensioner couple separated by ill health, less than \$3,173 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 \$181,750	Less than \$659,250
Couples (Combined)	Up to \$258,000	Less than \$978,000
Couples Sep. due to ill health	Up to \$258,500	Less than \$1,213,000

b) For non-home owners		
Single Pensioners	Up to \$313,250	Less than \$799,500
Couples (Combined)	Up to \$389,500	Less than \$1,122,500
Couples Sep. due to ill health	Up to \$389,500	Less than \$1,362,000

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 correct address, we cannot send you Super-News.