



# SUPER-NEWS

No: 1/15

Autumn Edition

March 2015

## TASS MEETS WITH THE STATE TREASURER

**Prior to the Tasmanian State election in March last year, the TASS President Murray Harper wrote to all political parties to illicit their response to our request to gain a more equitable form of indexation for our RBF pension. The premier-elect Will Hodgman responded as follows:**

*"I understand my colleague, Shadow Treasurer, Peter Gutwein MP, has been in contact with your Association and has communicated the Liberals' intention to have Treasury model the annual cost increase of any change to indexation. We recognise that some modelling was done by the current (Labor) Government, however it is our view this did not provide sufficient clarity regarding the annual effect on the budget. While we can make a commitment to undertake additional modelling to understand the impact on the budget, any decision about changing the indexation method would need to be considered in the context of an extremely poor budget situation after four years of a State Labor-Green Government."*

Following the election of the Liberal Government, TASS contacted the Treasurer, the Hon. Peter Gutwein MP and our Lobby/Liaison subcommittee met with him on 18 November 2014. They presented him with information provided by members in our "TASS Members Financial Survey" which indicated the degree of difficulty members advised that they are finding in maintaining their living costs under the current indexation arrangements. The TASS presentation also proposed alternative options as ascertained in our deliberations with economics consultant Dr Bruce Felmingham.

Since that meeting we have received a letter from the Treasurer. The upshot of the meeting and the letter is that we remain disappointed with the lack of response to our position. We will remain in correspondence. On the positive side Mr Gutwein has confirmed that the State Government will continue to spend \$36.5 million over the next four years to help with the costs including rates, electricity, water, sewerage, public transport and drivers' licences. He has also accepted an invitation to meet with TASS members at a forum to address issues of concern to us.

The Executive accepts that this time of low wages growth in the public service is not ideal to seek improvement in our indexation arrangements. Nevertheless, we will continue to lobby strongly both sides of State Parliament.

**On the national front, Vice-President Ross Brown who represents us at the Australian Council of Public Sector Retirees Organisations (ACPSRO) attended the AGM late last year.**

The national association has been concerned for some time about the extent to which the Australian Bureau of Statistics (ABS) adjusts transaction prices for changes in the quality of items in the Consumer Price Index (CPI) basket.

For example, try buying a toaster that was in the shops ten years ago. Today's model is both cheaper and better quality. The price that ends up in the CPI is even less than the current shop price because it is deemed to be a better product. This means that the CPI is mostly adjusted downwards to reflect quality improvements in the CPI basket of goods and services. In a society where technical improvement and model changes are the norm the CPI falls significantly behind what people actually pay for goods and services.

It would be fairer if the ABS could produce a cost of living index based on what people actually have to pay for the same toaster at the current price in shops. ACPSRO is seeking more information from ABS on how their quality adjustments are made in practice.

The Executive will keep you informed of further developments as this matter progresses.

## FROM THE PRESIDENT

We are getting close to this year's Annual General Meeting and I would encourage as many of our members as possible to attend.

Our guest speaker will be Mr Philip Mussared, CEO of the Retirement Benefits Fund. He will be able to update us on the current status of proposed changes to the RBF, and will also be available to answer questions from the floor.

I would also request members to give serious consideration to standing for election to the Executive Committee.

If you are unable to stand for the Executive because of work or other commitments, we would be grateful to hear (via the Secretary) of people with certain skills who would be prepared to volunteer some time which might be useful in some of the Executive's activities. The skills might include research, law, finance, information technology, and others.



**Murray Harper,  
President.**

### TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2015

|                  |                                                                                                       |                 |                                   |                                |
|------------------|-------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------|--------------------------------|
| January          | Tuesday 20                                                                                            | 10.00 AM        | Executive Meeting / Workshop      | Hobart                         |
| February         | Tuesday 17                                                                                            | 1.30 PM         | Executive Meeting                 | Hobart                         |
| <b>March</b>     | <b>Monday 16</b>                                                                                      | <b>1.30 PM</b>  | <b>Annual General Meeting</b>     | <b>Hobart</b>                  |
| April            | Tuesday 21                                                                                            | 1.30 PM         | Executive Meeting                 | Hobart                         |
| May              | Tuesday 19                                                                                            | 1.30 PM         | Executive Meeting                 | Hobart                         |
| <b>June</b>      | <b>Tuesday 16</b>                                                                                     | <b>11.30 AM</b> | <b>Members Forum / Luncheon</b>   | <b>Launceston</b>              |
| July             | Tuesday 21                                                                                            | 1.30 PM         | Executive Meeting                 | Hobart                         |
| August           | Tuesday 18                                                                                            | 1.30 PM         | Executive Meeting                 | Hobart                         |
| <b>September</b> | <b>Tuesday 15</b>                                                                                     | <b>1.30 PM</b>  | <b>Members Forum / A'noon Tea</b> | <b>Hobart</b>                  |
| October          | Tuesday 20                                                                                            | 1.30 PM         | Executive Meeting                 | Hobart                         |
| November         | Tuesday 17                                                                                            | 1.30 PM         | Executive Meeting                 | Hobart                         |
| <b>December</b>  | <b>Pre-Christmas Luncheons -<br/>Dates, times &amp; venues will be advised closer to the activity</b> |                 |                                   | <b>Hobart /<br/>Launceston</b> |

**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.

# TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc.

## ANNUAL GENERAL MEETING 2015

**DATE:** Monday 16 March 2015  
**TIME:** 1.30 PM – 3.30 PM  
**VENUE:** Mathers House  
108 Bathurst Street, Hobart (next to Playhouse Theatre)  
**GUEST SPEAKER:** Mr Philip Mussared, Chief Executive Officer,  
Retirement Benefits Fund (RBF)

### ORDER OF BUSINESS:

- 1 Apologies
- 2 Minutes of the AGM 2014
- 3 President's Report 2014
- 4 Election of Office Bearers. All positions will be declared vacant.  
Nominations for the positions of:
  - President
  - Vice-President
  - Secretary
  - Treasurer
  - Membership Officer
  - Newsletter Editor; and
  - Nominations for up to six (6) additional Executive members can be made in writing on the form below, or from the floor if attending the meeting.
- 5 Election of Auditor and Legal Advisor
- 6 Membership Subscriptions 2016
- 7 Other General Business
- 8 Close of AGM

### AFTERNOON TEA

----- Cut along this line -----

### NOMINATION FOR THE TASS EXECUTIVE 2015

I \_\_\_\_\_ nominate for the position of \_\_\_\_\_

Signed \_\_\_\_\_  
Nominator Nominee

Post this nomination to: The Secretary,  
TASS, GPO Box 1650, Hobart Tas. 7001

**BY: Thursday 12 March 2015 OR deliver at the AGM on Monday 16 March 2015.**

## **PRESIDENT'S ANNUAL REPORT 2014**

2014 has been a very worthwhile year in which I have had the support of a particularly committed Executive Committee, for which I am very grateful.

The resignation of Life Member Rob van Schie was a significant loss to TASS and we wish him well in future. He has provided us with great ability, commitment and experience over many years.

Our membership is strong but, despite the hard work of Membership Officer Charles Thomas, has shown a slight decline. It is an unfortunate fact that an organisation such as ours is vulnerable to such a trend. Can I ask members to put their minds to identifying potential new members and contacting them on TASS' behalf.

We maintain a strong affiliation with the Australian Council of Public Sector Retiree Organisations (through our delegate Ross Brown. This is an organisation which provides strength and competence for groups such as ours in our dealings with State and Federal Governments, the Australian Bureau of Statistics, and other bodies.

This year we conducted a financial survey of members which gave us information which was useful in our negotiations. We also commissioned Dr. Bruce Felmingham to review our organisation and provide advice on ways forward. His subsequent address to members was well attended.

The Tasmanian election meant our Lobby and Liaison sub-committee has shifted its focus from the Labor to the Liberal parties. The sub-committee met Treasurer Gutwein in November to continue our fight for fairer indexation.

The Executive Committee will continue to arrange general meetings and forums in both the North and South of the state, and would appreciate it if members could make attendance at these more of a priority.

Communication between members and the Executive has been pleasing this year, particularly in the context of our improved *Super-News* and website. One good example was the July indexation issue. There was a missed indexation payment, which was raised by a number of members with the Executive, who took it up with RBF and eventually won the correct payment for members.

Keep it up!

**Murray Harper, President.**

### **REQUEST FOR FEMALE MEMBERS TO NOMINATE FOR THE TASS EXECUTIVE**

A substantial number of TASS members are women, but are not represented on the Executive. We urgently wish to redress this imbalance and appeal for at least two female members to nominate for the 2015 Executive.

We welcome the input of female members to the actions of your Executive.

**Please consider this request.**

For further information phone the President, Murray Harper (6243-4326) or other members of the Executive as listed on the back page of *Super-News*

## Treasurer's Report for the Year Ending 31<sup>st</sup> of December 2014

Mr President and Members

The audited Receipts and Payments Statement for our financial year that ended on 31/12/2014 is set out below.

Again, we are grateful both to those who have continued their memberships with TASS, and for the generous donations of many members.

The main contributors to the size of our Miscellaneous Expenses (Payments) are shown in the table.

### Tasmanian Association of State Superannuants

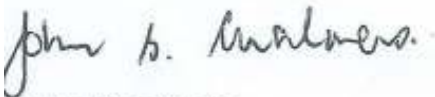
ABN 31 638 808 031

#### Balance Sheet: Year Ended 31/12/2014

| <b>Bendigo Bank</b>            |             |                                    |             |
|--------------------------------|-------------|------------------------------------|-------------|
| Opening Balance                | \$8,156.39  | <b>Payments</b>                    |             |
| Bank Interest                  | \$0.54      | Advertising and Conferences        | \$2,317.22  |
| Deposits and Credits           | \$23,990.54 | Affiliations                       | \$195.00    |
| Withdrawals and Debits         | \$23,446.44 | Membership Expenses                | \$4,780.61  |
| Closing Balance                | \$8,700.49  | Miscellaneous                      | \$8,554.28  |
| <b>Receipts</b>                |             | Secretarial Expenses               | \$232.15    |
| Donations                      | \$3,190.00  | <i>Super-News</i> : Postage        | \$2,130.28  |
| Miscellaneous                  | \$686.42    | <i>Super-News</i> : Preparation    | \$3,318.04  |
| Subscriptions 2014             | \$3,137.00  | Travelling Expenses                | \$350.00    |
| Subscriptions 2015             | \$5,915.00  | Cheques not Banked                 | \$0.00      |
| Subscriptions 2016+            | \$54.00     | Website Expenses                   | \$1,259.40  |
| Transfers From Investments     | \$11,000.00 | Total                              | \$23,136.98 |
| Interest                       | \$0.54      |                                    |             |
| Total                          | \$23,982.96 |                                    |             |
|                                |             | <b>Miscellaneous (Major Items)</b> |             |
| <b>Investments</b>             |             | Bruce Felmingham Consultancy       | \$3,957.00  |
| <b>Tas. Perpetual Trustees</b> |             | Insurance                          | \$500.10    |
| Opening Balance (Total)        | \$66,533.47 | Election Material                  | \$659.45    |
| Fixed Term Fund                | \$65,489.61 | Election Material Postage          | \$483.17    |
| At Call Fund                   | \$1,043.86  | Venue Hire (Wshop/Forum)           | \$832.00    |
| Interest: Fixed Term Fund      | \$2,314.54  |                                    |             |
| Interest: At Call Fund         | \$26.09     |                                    |             |
| Transfers from Bendigo Bank    | \$0.00      |                                    |             |
| Transfers to Bendigo Bank      | \$11,000.00 | Grand Total (31/12/13)             | \$74,689.86 |
| Fixed Term Fund                | \$56,804.15 | Grand Total (31/12/14)             | \$66,574.59 |
| At Call Fund                   | \$1,069.95  | Year-to-Year Difference            | -\$8,115.27 |
| Closing Balance (Total)        | \$57,874.10 |                                    |             |

Included in Membership Expenses are such costs as the TASS phone, listings in the three Tasmanian White Pages, postage other than for Super-News, operation of a GPO Box, envelopes, and reimbursements to Executive members who have initially paid for items or activities related to the general membership.

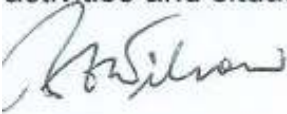
I now move that this Report and the Table of Receipts and Payments for the year to December 31<sup>st</sup>, 2013 be received and adopted.



John Chalmers  
Treasurer

Mr President and Members

I have examined the financial records of TASS and have found them to be kept very systematically. I consider the Treasurer's annual Statement of Receipts and Payments for the year ending 31/12/2014 to provide a true reflection of the financial activities and situation of the Association.



Rex Wilson  
Honorary Auditor  
Date: 28/1/15

### **MEMBERSHIP OFFICER'S REPORT 2014**

**TASS Membership as at 31/12/2014 totals 1414 (down 61 on last year)**

| The membership consists of :    | <b>2014</b> | <b>2013</b> |
|---------------------------------|-------------|-------------|
| Couples (496 x 2)               | 992         | (1038)      |
| Single Superannuants            | 239         | (253)       |
| Widow/Widower of a Superannuant | 183         | (184)       |

It was pleasing to note that 37 new members joined the Association during 2014 but overall there was a down-turn in membership of 61.

We do seek the assistance of our members in recruiting new members wherever possible. The cost of membership is minimal, basically \$1.00 per month, for a superannuant. Those members who have not yet renewed their membership for 2015 please take this opportunity to do so, your continued support is eagerly sort.

**Charles Thomas, TASS Membership Officer**

|                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>TASS REQUIRES A SECRETARY TO SERVE ON THE EXECUTIVE</b>                                                                                                                                          |
| <b>The TASS Executive requires the availability of a TASS member to undertake the duties of Secretary, as a full member of the Executive, and to participate in all Executive meeting business.</b> |
| <b>If you would be interested and available on the THIRD TUESDAY of each month from 1.30 PM – 3.30 PM we would like to hear from you.</b>                                                           |
| <b>All Executive meetings are held in central Hobart.</b>                                                                                                                                           |
| <b>Please contact Murray Harper, President on 6234-4326 for details.</b>                                                                                                                            |

## **TASS MEMBERS: HAVE YOUR SAY!**

### **THIS PAGE IS RESERVED FOR TASS MEMBERS TO EXPRESS THEIR VIEWS ON:**

**Any general comments, or issues that you believe would be of interest to the Executive, or to other members.**

We may publish your contribution in the quarterly edition of *Super-News* and provide a response from the Executive to any issues you raise with us.

You may include your name with your contribution, or remain anonymous

Suitable jokes would be appreciated!

Please use *Super-News* to share your views with other members

#### **ADDRESS YOUR CONTRIBUTION TO: 'HAVE YOUR SAY'**

The Secretary  
TASS  
GPO Box 1650  
Hobart 7001

OR The Secretary  
[info@tass.org.au](mailto:info@tass.org.au)

OR the Feedback form  
under Contact Us  
on the TASS website  
[www.tass.org.au](http://www.tass.org.au)

Final date for contributions to the  
JUNE edition of *Super-News* is:

1 MAY 2015

## TASS PRE-CHRISTMAS LUNCHEONS

**Pre-Christmas luncheons for both southern and northern members were held at the Black Buffalo Hotel in Hobart on 25 November and Queen's Head Inn, Perth on 2 December last year.**

Prior to the lunch in Hobart President Murray Harper reported to members on the outcome of a meeting with the Treasurer Peter Gutwein the previous week. (See front page of *Super-News*)

During the lunch Madeleine Ogilvy MP, the Labor member for Denison, also joined us during a break from her parliamentary duties to speak to members about superannuation matters in which she has an interest. We were also joined by two of our former presidents, and life members, Rob van Schie and Tony Robinson, both of whom resigned from the Executive during the year after long periods of service to TASS. Life member Tony Haig was unable to also attend



TASS Vice-President Ross Brown with members Helen and Brett Gould at the Hobart lunch

The luncheon for North and North-West members was held one week later at the Queen's Head Inn at Perth on 2 December, where the president advised the gathering of the recent meeting with the Treasurer, and also expressed appreciation to life members June and Bert Hazzlewood for their continuing support for TASS in the north of the state.



Northern members Jane & Raoul Hudson with Peter Jacobson at the Perth lunch



# TASS PEOPLE

In this edition of *Super-News* we feature the contribution that TASS member Leo Foley has made during his working career, and also his commitment to local government.

The later years in life really are the ‘opportunity years’. With family commitments lessened to grandparenting, and work pressures behind us, the choices open to retirees are limitless. So why did I choose to get involved in politics? Well, I blame a book. During those busy working years, while on the treadmill of chasing the next level of job, I sort of fell into Ministerial work. It’s hard to recall how it happened now, but I was assigned to three different Ministers for Housing (of different political persuasion), working in their offices to quell the demands from their constituents. Basically, I fielded dozens of phone calls each day, giving assurances of the system if only they could wait another week or month. But it was hollow.

Fortuitously, a magazine arrived in that office every month or two that was simply filed by other staff. I became hooked on the magazine. It was called “Good Government”, and advocated the collection of land rent to fund our public service, including housing and other infrastructure. It offered a way forward for all of the people I dealt with, at no cost to anyone else. “Good Government” promoted the ideas of a forgotten philosopher/economist, Henry George. In 1879, he wrote “Progress and Poverty”, a best-seller in its day. It made sense of our convoluted world, explaining inequality, poverty and why none of us experienced the reduction in working time that was promised during the heady post-war years. Why hadn’t I been taught this before?

Growing up in Hobart, I received a pretty good education at St Virgil’s, and a decade or so later completed an Economics Degree. I’d never heard of Henry George, or his theories, and nor had any of my Graduate colleagues. As it happens, a dozen or so Nobel Laureates since the 70’s have developed his theories, and continue to pursue his basic philosophy. But it wasn’t mentioned at Tas. Uni. So, I became more than a believer. I felt the need to advocate these ideas, running courses, speaking at forums, and talking on radio. But, it achieved only so much. I figured that the politicians needed to know there are real solutions, so I took it to them. But they have very deaf ears. So I offered myself as an Independent candidate, but that’s a hard road, and unknowns don’t score well, whatever their beliefs.

I did manage to get elected to Hobart City Council for a term, but my re-election bid failed in October last year. But do I regret having a go? Not at all, and I encourage other early retirees to put themselves forward. I love my golf, and my sadly neglected wooden boat, but there is plenty of time for that when I ‘get older’. While we can, we should all contribute in a way that gives us a sense of purpose and dignity. I am still involved in local government issues as President of the Association of Hobart Community Associations. But there is less interest in those Associations now, and the influence of CHCA is waning. We don’t see Gen X and Y at meetings. They communicate quite differently, and CHCA will have to find new ways of engaging them.



My Public Service career underpinned my belief in good governance. I started at Supply & Tender, then moved to DLI to follow my preferred area of industrial relations, and then onto the Housing Dept. Somehow, after my ministerial stints, and as the Agencies spun in the 90s, I found myself at DIRVET, DVET, and finally TAFE. Some were good; some not so good, but always I appreciated those with a genuine interest in delivering quality public services. Mostly, it was worthwhile. But my life was changed, not by my work, but by a simple magazine and a book.

That quest continues.

TASS member Leo Foley

## TASS HEALTH

- with Dr Jane Tolman FRACP, Director of Aged Care,  
Royal Hobart Hospital

### I DON'T WANT TO GET DEMENTIA

**Dementia is what many of us fear most, and the effective risk is largely related to age.**

The statistics say that at 65 years of age, only 2% have dementia. But this figure doubles with the passage of each five year period. By 90, the risk of having dementia is about one in four. Because of the “survivor effect” (those with the fewest risks will live to old age), the subsequent risk no longer increases at this rate. There is no guarantee that dementia can be avoided, whatever we do. But what does the evidence say about what strategies can reduce the risk? Genes account for only a small percentage of those with dementia, especially among the elderly. There is now evidence that risk reduction within a population will reduce the numbers of people with dementia. In fact, we think that if the onset of dementia could be delayed by five years, then the numbers would be halved (*Dementia Risk Reduction*, prepared for Alzheimer’s Australia, 2007).

Despite much controversy in recent years about the exact cause of Alzheimer’s disease - the most common form of dementia in the western world - it turns out that the factors which protect against heart disease also protect against dementia. The UK Blackfriars consensus produced last year, suggested that between 3 and 20% of predicted new cases of dementia within 20 years could be prevented with lifestyle alterations leading to reductions in blood pressure, obesity, cholesterol and diabetes. So what can we do to minimise the risk of developing dementia?

The brain is arguably the most important organ and should be treated with respect at all times. “Getting knocked out” sounds bad, and it is. We are now aware that episodes of concussion are bad for the brain and there are reports that head injuries contribute to dementia. Protect your brain, and not just from toxic substances. It’s never too early to start with life style changes. Both physical and mental activity are critical, and the earlier the better. Regular is good - say 30 minutes every day of sustained physical exercise. Patterns established in youth are harder to break in old age. Benefits accrue early and protect against later insults. When it comes to mental exercise,

repetition of familiar tasks is not particularly useful (such as *Sudoku* or crosswords); there must be real stimulation and challenging to the brain. Learning a language or taking a university course in a new field is what’s needed.

*Connectivity* is the new buzz word for dementia. This relates to the structure of the brain (how nerves connect with each other) and the disruption of neuronal connectivity is emerging as a key component in the impairment of brain function. But it also relates to social connections. People don’t thrive in isolation and neither do brains. As we age, we lose social connections (people die) so it’s necessary to have a large social network when we are younger. Being with people - having relationships, joining groups, developing interests which involve human contact - these will all improve brain function and help to reduce the dementia risk. Ideally, you should have friends who are younger than you are, but at least a mixture of ages.

Nurturing the senses is about maximising the inputs to the brain. Good vision and hearing are among the important predictive factors for a good memory in old age. Fifty percent of older people have an incorrect prescription for their spectacles, and while most very elderly people have some deafness, hearing aids are often not worn. Now is the time - however young or old you are - to have a check and correct any sensory deficits as soon as possible.

What should you eat? Moderation and balance will usually do the trick. Any loss of weight can be dangerous for older people. Losing weight in older age means losing muscle, and this is a sure way of triggering falls, impairing the circulation and immune function. For most older people, care needs to be taken to maintain weight, and to have protein at the centre of every meal. Salt is bad for the brain as it contributes to hypertension which itself causes damage. Fats are essential, but are best in balance; avoid saturated fats as these may double the risk of dementia. Fruits and vegetables are associated with

longevity, but also promote good bowel function. Constipation in old age is the enemy of health, happiness and functioning well, each of which helps us to live the dementia journey better. Broccoli and cauliflower also contain Vitamin E which is thought to be protective. If you need more guidance, the Mediterranean diet has recognised benefits.

Alcohol in moderation may be protective, but with excessive amounts (regular consumption in excess of two drinks a day or four in a single session) come increased risks for hypertension, cardiovascular disease and dementia. Binge drinking may increase the risk of dementia three-fold after 65. Smoking is a serious risk for a range of illnesses, and if you survive cancers, chronic lung diseases (especially emphysema) and vascular disease (heart attacks and strokes) then dementia is also more likely in your old age. Regular blood pressure checks and careful control are essential, as hypertension is the enemy of brain health. Avoiding diabetes, similarly

dangerous for brains, means a healthy diet, weight control and regular screens. See your doctor if there are any new symptoms, especially lethargy, blurred vision, increased hunger, unexplained weight loss or increased thirst. If you have diabetes, keep the sugars under control.

Your psyche should be as important to you as your physical health. The responsibility for your state of mind rests with you, and while stress might not be avoidable, how you deal with it is up to you. If you need help, get it. Whether you get dementia is not up to you. But there are ways to reduce the risk, and to make the journey less traumatic if you are unlucky. What is up to you, is what you know (keep up to date) and your attitude to your health (be positive). Reducing your risks for dementia is a lifelong journey and will make you a happier and healthier person.

\*\*\*\*\*

## **'FUNNIES'**

**An elderly man went to the gym for a work out.** Whilst there he noticed a very attractive young lady dressed in a revealing gym outfit exercising on a nearby machine. He called to the gym personal trainer and asked him, "Which machine should I best use to impress that young lady?" The trainer took a good look at him and replied, "I recommend the ATM in the foyer."

**On a very hot day in Jerusalem, Jesus walked into a tavern.** He sat up at the bar and ordered a glass of water. He then turned the water into wine. "Hey! Just a moment, what do you think you're doing?" yelled the barman. To which Jesus calmly replied. "There's no way I'm going to pay the price you charge for a glass of Chardonnay!"

**An elderly married couple were sitting on the couch watching TV.** The show they were watching was about how to prepare in case of death to either partner. At the conclusion of the program the man turned to his wife and said, "I want you to promise me, that if there ever comes a time that I am dependent on a machine and bottled fluid to keep me alive, that you will put an end to it." "Of course dear," said his wife. Upon which she promptly got up, turned off the TV, and poured his beer down the sink.

### **JUST A FEW GENERAL THOUGHTS!!**

- Why do doctors call their work "general practice?"
- How is it possible to have a civil war?
- Whose idea was it to put an "S" in the word "lisp?"
- Why is "abbreviation" such a long word?
- If the No. 2 pencil is the most popular, why is it still No. 2?

## USEFUL CONTACTS FOR TASS MEMBERS

(Revised January 2015)

### 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 self-help 13 28 65  
Superannuation information line 13 10 20  
Website www.ato.gov.au

### Centrelink: (Department of Human Services)

Provides Centrelink and Medicare services:

Older Australians and  
Financial Information Services 132 300  
Disability, Sickness and Carers 132 717  
Families and Parents 136 150  
International Services 131 673  
Website www.humanservices.gov.au

## TASS EXECUTIVE - ADMINISTRATION

### CONTACTS FOR THE TASS EXECUTIVE – ADMINISTRATION

|                            |                |                       |
|----------------------------|----------------|-----------------------|
| <b>President:</b>          | Murray Harper  | <b>Tel:</b> 6243-4326 |
| <b>Vice President:</b>     | Ross Brown     | <b>Tel:</b> 6243-7336 |
| <b>Secretary (Acting):</b> | John Chalmers  | <b>Tel:</b> 6249-1240 |
| <b>Treasurer:</b>          | “              | “                     |
| <b>Membership Officer:</b> | Charles Thomas | <b>Tel:</b> 6248-5902 |
| <b>Super-News Editor:</b>  | Kip Muller     | <b>Tel:</b> 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**

### DISCLAIMER

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