

*TASMANIAN ASSOCIATION OF STATE
SUPERANNUANTS*
SUPER-NEWS

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The Newsletter for and by TASS members

To contact the TASS executive

President: Rob van Schie 62297923
V.Pres. Tony Robinson 62652238
Secretary: Tom Ellison 62283113
Membership: Kevin Hardy 62286485
Treasurer: Lance Brown 62282018
Editor: Tony Haig 62601026

E-mail: haig@keypoint.com.au

TASS Web Site: www.tass.org.au

Postal Address
P.O. Box 66
New Town
Tas. 7008

Fax No. 03 62282018

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**HOBART CHRISTMAS
LUNCHEON**
Thursday 20 November
Starting at 12 noon
at
Drysdale House
Ph. Rob. van Schie 6229 7923
(FULL DETAILS NEXT PAGE)

**LAUNCESTON
CHRISTMAS LUNCHEON**
Tuesday 25 November
Starting at 12:30
at

The Tailrace Centre, Riverside
Phone June 6327 2562
(FULL DETAILS NEXT PAGE)

EDITORIAL

Once again we are coming to the close of another year. Is it just me or are the years passing more quickly? This is the time for your annual TASS subscription. Please use the enclosed post paid envelope to return your subscription to TASS.

By now we all should have at last received our statement from RBF which relates to Centrelink payments. Later in this issue is an item on this.

Attention of all is drawn to our two Christmas Luncheons with the hope that even more members attend.

With the implementation of Better Super and the associated changes, this last 12 months has seen the most significant increase in superannuants' after-tax pay for many years.

Finally our TASS centrefold. A most important document to be completed or updated by all. It is also available on our web site. Ed.

FUTURE MEETINGS



Executive Meetings 2009

Tuesday 20th Jan

Tuesday 17th Feb

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

HOBART CHRISTMAS LUNCHEON THURSDAY 20 NOVEMBER, STARTING AT 12 NOON

A three-course lunch; cost \$25.
To be held in the Collins Room, Drysdale House, Collins St.

**Telephone Rob. van Schie on 6229 7923
by Monday 17 November at the latest.**

LAUNCESTON CHRISTMAS LUNCHEON TUESDAY 25 NOVEMBER, STARTING AT 12.30

A-la-carte meal, \$20–25, depending on the number of dishes chosen.
At the Tailrace Centre, 1 Waterfront Drive, off West Tamar Road, Riverside.
Members are invited for after-lunch tea/coffee and a garden walk
at 113 Cormiston Road, Riverside.

**Telephone June & Bert Hazzlewood on 6327 2562 or 0414 770 864
by 18 November at the latest.**

Each year we are delighted to renew contact with those who regularly support these enjoyable functions, and also to meet with both new members and long term members who have not previously attended. If possible please try and join us for lunch. As usual we will have a very brief meeting at which questions can be asked of the executive or suggestions made for future action.

Note: This is a very packed edition of 'Super News', and we were unable to fit in all the material prepared. In particular, we have had to hold over to the next edition a two-page article in our 'From the Help Desk – Advice for Computer Users' series. This article was about the 'Function Keys' (F1–F12), and we apologise to readers for its omission.



By Lance Brown

The last of the 2008 Bits.

INVITATION to RE-JOIN TASS

If you have already paid your membership for 2008, **thank you**, your new card is enclosed with this newsletter, therefore **disregard** this invitation.

I am sure that someone has during the year cut off a few months off the year. It is Christmas time again and all that goes with it. Some people have holidays and an easy time, some have the worst time of the year with fires, road accidents and holiday problems. The best wish is for a happy and safe period to all; especially of course to those fortunate enough to be able to read this newsletter.

The excitement of the election has now passed, that is the good news, now to see if we can improve our lot. If the promises are kept, then we should manage well. We will have had an interesting year and there have been some positives as well as the problems, next year will be with a different set of headlines; some good and some not so good. Members of the TASS executive would like to feel that some of the work during the year has paid off and maybe some will bear fruit at a later date. One thing is sure: without organisations such as ours, all of us would be worse off. We rely on the support of members to keep this Association viable and therefore worthwhile. If we can maintain our membership number, then hopefully we should be able to manage the increased costs of running the Association without an increase in dues.

Just a couple of reminders:

Please advise us if your current address changes, remember we operate independently from the RBF.

If possible have a look at our web-site www.tass.org.au this is now working as we expect computers will feature more in our future and in the new members who we will get when they retire. We consider this will be an extra for those members interested; it will not replace the printing and posting that we currently use, until members ask for that to happen.

The main objectives of TASS are:

To maintain an effective representative Association and either separately or in conjunction with similar organisations to advocate and contribute to the development of government policies which protect the living standards of State Superannuants. We believe that our continued lobbying, both on our own behalf and in conjunction with other similar organisations have helped.

There are some members who have not included their spouse or partner with their membership, we appreciate membership of couples. You may apply to become a member of this Association if:

- You receive, are eligible, or will be eligible to receive a superannuation pension from the contributory defined benefit scheme administered by the RBF.
- You are the partner of a person eligible for membership.

Please give this matter your attention now rather than "later on".

Members receive:

1. A receipt and a membership card identifying you as a superannuant. In some areas this card will enable you to receive a small reduction for certain goods and services; this varies from location to location, and from time to time.
2. Our quarterly newsletter **Super-News** that does not include paid advertising, and if required advice or referral to the appropriate authority dealing with matters related to your superannuation or pension payments and entitlements.



By Lance Brown

The Safe Use of Medicines

You may remember some years ago we were involved with a health issue of this name. This is intended as a reminder to those who need it, new for some who were not members then. Your doctor deals with many people every day and cannot be expected to remember all of the medical history of all patients. If you are not sure of what he says and what he means, then please ask. The doctor will be pleased that you want to understand your problem and help in your relief or cure.

The following questions which were prepared by the Department of Veterans Affairs list most of the general questions that should be known by a patient, or at least by whoever administers the medicines to the patient. It makes more sense to ask than answer the question 'why didn't you ask?'

EXAMPLES of SENSIBLE QUESTIONS to YOUR DOCTOR

1. What is wrong with me: how long is it likely to last?
2. What can I do to help myself get better?
3. If I need a medicine, what are its names and how should I take it?
4. What does the medicine do and how long will I need to use it?
5. Are there any interactions or side effects likely?
6. How will it react with my other medicines I am using?
7. When should the medicine be reviewed or stopped?
8. Would you please fill in my medications list?

Please cut this out and send it off soon.

Please Cut _____

APPLICATION for MEMBERSHIP of TASS for 2009

Title	Initials	Surname
1. (Superannuant)	_____	_____
2.	_____	_____

Postal Address: _____

Phone No: (0) _____ Post Code: _____

Please tick payments. Single or Couple = \$ **12.00** ☺

For Widow or Widower of Superannuant = \$ **7.00** ☺

Note: Optional Donation = \$ ☺

For members outside Australia there is an extra postage charge. = \$ **5.00**

Please advise us of any change in your details. **Total = \$**

Existing Membership Card(s) No(s).....

PLEASE do not use staples. Cheque ☺ Money Order ☺ Stamps ☺

FOR OFFICE USE

Date Received Receipt No.

TASMANIAN ASSOCIATION OF STATE SUPERANNUANTS

All too often we hear of a spouse left without guidance – without the information necessary to arrange a funeral, to obtain probate or to present a claim to the RBF and when death occurs utter confusion can exist at a time when quietude and order should prevail. This document, supplied as a service to our members, is designed to help the bereaved at such a time. We hope that all of our members will complete this document as a part of their good house-keeping. It is not morbid to prepare realistically for the inevitable – to the contrary, we owe it to our nearest and dearest to leave our affairs in good order.

THE PERSONAL RECORDS DOCUMENT OF

Full Name:

Address:

IN CASE OF AN EMERGENCY PLEASE NOTIFY IMMEDIATELY:

Name:

Address:

Telephone Number(s):

PUTTING YOUR AFFAIRS IN ORDER

If you are away from home carry a note in your wallet/handbag indicating who should be contacted first in case of emergency. A list of your current medications is also a big help.

You should have a Will; this makes sure that your estate goes to the right persons and according to your wishes. Leave a sealed envelope detailing your financial affairs.

The following check list will **guide** you.

To help save your family extra trouble and financial worries you should arrange now to put information concerning all important matters in a single place. Use a large envelope, sealed with the sticker marked PRIVATE & CONFIDENTIAL.

Obviously this list is not applicable to all circumstances; it is a **guide and reminder list only**.

1. PERSONAL DATA:

(i) Date of birth:

(ii) Place of birth:

(iii) Full name of spouse:

Date & Place of Marriage:

(iv) Father's name:

(v) Mother's maiden name:

(vi) Names and addresses of family and of those whom you wish to be notified (attach list):

(vii) List clubs and organisations of which you are a member.

.....

.....

(vii) List any significant public offices you may have held.

.....

.....

2. FAMILY RECORDS: Location of your:

(a) Marriage Certificate and (b) Birth Certificate

(c) Birth Certificates of Spouse; Children.

.....

(Proof of your birth and age are required by your executors and by insurance companies, if applicable, a Marriage Certificate may be required by the RBF.)

3. RELIGION:

Denomination:
Local Church:

4. DOCTOR:

Personal medical practitioner:
Address:
Telephone:

5. MEDICAL, HOSPITAL, FUNERAL DIRECTOR, FRIENDLY SOCIETY FUND:

(i) Name Funeral Director:
Address:
(ii) Pre-Paid Funeral Details:
(iii) Name Friendly Society:
Address:

6. DOUBLE ACCIDENT:

If guardianship of other(s) becomes necessary as a result of a double accident, the following person is nominated as guardian:

Name:
Address:
Telephone:

(It is suggested that a "Power of Attorney" be already given to the person whom you name as the guardian; if so include the name and contact details.)

7. FUNERAL ARRANGEMENTS:

Cremation Burial
Cemetery:
Do you own a cemetery lot? Location:
Location of the deed for it:
Do you wish to bequeath your body, your eyes, or kidneys to a university or hospital?
Please specify

8. MONEY:

(a) Bank(s)/Credit Union (which branch) Accounts?
Account Number:
(b) Bank (which Branch):
Account Number:
Should immediate funds be required, apply to:
Name:
Address:
Telephone:

9. STOCKS, BONDS, TRUST FUNDS, BUILDING SOCIETIES ETC.:

(i) List any securities owned and state where they are kept. Attach a list.

(ii) Name, address and telephone number of your Stock Broker(s).....
.....

10. LIFE INSURANCE:

Make a complete list:
Company Policy No.: Money borrowed on Policy:
Payments:
Where the Policies are kept:

11. OTHER INSURANCE POLICIES:

(House, Contents, Car, etc.): Location of the policies:

- (i) Company Policy No.: Description:
- (ii) Company Policy No.: Description:.....

12. WAR RECORDS:

- (a) Where is your Service Record?
- (b) Where is your Discharge Certificate?
- (c) Are you a Repatriation Pensioner?
- (d) Is your spouse eligible for any Service Benefits?

Suggest that your spouse be advised to contact:

(i) R.S.L. and/or (ii) Legacy and/or Defence Forces Welfare Association, as may be appropriate, each of whom will offer expert advice and assistance.

13. SAFE DEPOSIT BOX or (SEALED ENVELOPE FOR) SAFE CUSTODY:

- (a) The number of your box:
 - (b) Where is the key?
 - (c) Name and address of bank (name the branch):
 - (d) Is the box/envelope in your own or joint names?
- Specify name(s).....

14. SUPERANNUATION:

As you are receiving superannuation, if you are a married person it will be necessary for your spouse to advise the RBF of the date of your death, and the Board will then forward the necessary claim form and details of further evidence required for the granting of a widows/widower's pension. Address correspondence to: The Secretary, Retirement Benefits Fund Board of Tasmania, G.P.O. Box 446E, Hobart 7001. Ph (03) 62333672 or 1800 622 631

15. PERSONAL TAXES and RATES:

- Your taxation file number:
- Where the duplicate returns are kept:
- Where the receipts and records for your rates are kept:
- Taxes:
- Have taxes and rates for the current year been paid?

16. CAR, CARAVAN, POWER BOAT or OTHER ASSETS:

- Where is the bill of sale?
- Where is the Registration Certificate?
- Name of insurance company:.....
- Insurance Policy Number(s):
- Are there any payments yet to be made?

17. REAL ESTATE, BUSINESS, FARM, or PARTNERSHIPS:

- Where the deed to each piece of Real Estate is kept:
- The Title Deed Numbers:
- List any mortgages or Loans:
- How have mortgage payments been made?
- Are all property taxes paid?
- Where are the tax receipts?
- List any rental agreement(s) you have:.....
- What revenues may be expected from your real estate or business?
- List any insurance policies on your property and where these policies may be found:.....
-
- Name(s) and address(es) of associate(s) who should be notified in case of serious illness or death:

18. HIRE PURCHASE:

Items on Hire Purchase (make a full list)
Do your Hire Purchase Agreements carry Customer Credit Insurance Policies? If so, please specify:

19. DEBTORS AND CREDITORS:

Any moneys owing to you?
List names, amounts, and terms:.....
Do you owe any moneys? (Keep receipts for six years.)
List names, amounts, and terms:.....

20. YOUR WILL:

What is the date of your Will?
Location of original and any copies?
Name and address of your solicitors:
Name(s) and address(s) of your executor(s):
It is suggested that a "Power of Attorney" be given to the person whom you name as the executor of your Will.

21. SOCIAL SECURITY and/or PENSION(S):

Pension Number:
Contact Address:

When you have completed this important summary, put it into a large envelope and seal it with a sticker labelled PRIVATE & CONFIDENTIAL. Leave the envelope in some secure place (e.g. your bank) known to your next-of-kin and solicitor OR with your solicitor.

MAKE SURE THAT YOU REVIEW AND UPDATE THIS IMPORTANT SUMMARY ONCE EVERY YEAR.

Make it a habit to do it on the day after your birthday. One copy of this important document is supplied to all TASS members free of charge. We do have a few spare copies available should you lose this one supplied.

Please write to TASS. PO Box 66, New Town, Tas, 7008.

22. OTHER MATTERS and/or SPECIAL REQUESTS

Please list.

RBF payment increases: effect on age pension payments

Provided there has been a CPI increase in the preceding relevant six-month period, RBF superannuants receive a pay increase on the first pay in January and July each year. The increase for July 2008 was 2.3%, based on the CPI movements over the six-month period from 1 October 2007 to 31 March 2008. As most superannuants will recall, there was no pay increase in January 2008.

Superannuants receiving a partial age pension will be aware that these increases result in a small reduction in their pension entitlement, but they will find that their combined income — superannuation plus age pension—is still nonetheless higher than it was before the RBF pay increase. TASS executive members occasionally receive expressions of concern from members who have been advised of their pension reduction and express irritation about the RBF payment increases, but we would like to reassure anyone who is concerned that they are definitely better off as a result of the superannuation pay rise.

Those unfortunate enough to be receiving RBF payments of less than \$3588 per annum (singles) or \$6240 per annum (married couples) after an RBF pay increase will not be affected at all, as they will still be entitled to the full age pension. Those earning more than these minimum thresholds will find that their age pensions will reduce by 40 cents for every dollar increase in their RBF payments, but this still leaves them immediately better off to the extent of 60 cents for every dollar of additional income.

On top of this initial gain, superannuants receive further increases in their age pension payments as a result of the fact that the pension is indexed in a much more generous manner than their RBF super payments. Over the last decade, age pension payments have been increasing at a rate of approximately 4.5% per annum, whereas the RBF payments have only been increasing at about only 2.5% per annum. This means that your annual superannuation income is steadily reducing in size relative to the full annual age pension total, and the effect of this is to entitle you to an increasingly higher proportion of the age pension as time goes by. These increased benefits become evident eleven weeks after each RBF pay rise—that is, on 20 March and 20 September each year when you receive a rise in your age-pension payments (with these rises, you regain all or most of the 40 cents in the dollar age pension reduction, depending on your additional income). The overall effect, then, is that you receive a steadily increasing proportion of the age pension as the years go by.

For those interested in some specific examples of the effects of RBF payment increases, a more-detailed article on this matter was included on pages 14 & 15 of the August 2007 edition of 'Super News'. This edition can be viewed on the TASS website at <http://www.tass.org.au/SuperNews/SuperNews%20August07.pdf> (note, however, that that article is based on 2007 data).

Malcolm Kays

A Silver Lining . . .

High inflation rates are regarded as being bad news for the economy, but because they are reflected in higher quarterly CPI figures and our superannuation payments are indexed to those figures, it all means that we get a larger increase in our superannuation payments.

The latest CPI figures were released on 22 October on the ABS website, where it said that:

The All-Groups CPI . . . rose 1.2% in the September quarter 2008, compared with a rise of 1.5% in the June quarter . . . [and] . . . rose 5.0% through the year to September quarter 2008. This is the largest annual change since [the] December quarter 1995, excluding the period associated with the introduction of the GST.

This means that our half-yearly increase to be paid in January should be 2.7% — better than we have received in most whole years for a very long time! (M. Kays)

'Better Super': some matters to note

Although the two articles below cover a little common ground, it was essential that both be included as they are largely complementary.

Defined Benefit Income Stream Centrelink Payments

In early September, members would have received from RBF a statement which gives individual details of how RBF income will affect Centrelink payments following the implementation of 'Better super'. The significant amount is the 'Current amount of Tax Free Component per fortnight'. As mentioned in the RBF covering letter, "If you are in receipt of a payment from either Centrelink or Veterans Affairs you do not need to do anything."

We understand that RBF will advise Centrelink directly for those who at present are in receipt of an Age or Veterans pension. The important point is that for those who believe that their circumstances are such that they in the past would not be eligible for an age pension, may now be eligible as a result of the change. It is our understanding that the majority would be favoured by this change and none should be disadvantaged by it.

Unfortunately the only way to determine if a person is eligible for a Centrelink age pension is to complete the required forms. However, it should be kept in mind that even with a small Centrelink pension, the additional benefits can be significant. These include discounts on Rates, Motor vehicle registration and Electricity charges to mention just three. *Ed*

Towards a better super

Superannuants have now received two documents from the RBF. The first, issued on 10 July 2008, is the PAYG payment summary of your superannuation income stream. You will need this information to fill in your tax return for the financial year 2007/2008. Note that the superannuation income you need to declare is now called the "untaxed element". You may have additional non superannuation income which also needs to be declared. The RBF has also claimed the 10% tax offset on a fortnightly basis, and has shown the total amount for the year.

The second document, issued on 2 September 2008, shows the information which Centrelink requires to work out your income on which your Centrelink pension is based. This is your gross income less tax-free income. Tax-free income for superannuation used to be the undeducted purchase price (UPP). This is now replaced with the Unused Undeducted Purchase Price as calculated by the RBF and based on the number of years you have been retired. For those who retired **after** July 1994 the tax-free component also includes a pre-July 1983 component. This document should have been available on 1 July 2007, when Better Super started, as it affects your Centrelink entitlements. No doubt Centrelink will address this issue now that it has received this information.

Better Super, together with the 2.3% CPI increase applied on the first pay day last July and the new tax rates, have resulted in a larger fortnightly pension payment. Just as well, given that the cost of goods and services has also gone up significantly, and will continue to rise!

This is the last issue of Super News before the new year. The committee wishes all members a happy Xmas, and a healthy and safe 2009.

Rob van Schie

Vale Frank Perry

Frank passed away on 3 October. A respected former committee member and good friend of TASS.

Some humour . . .

If you're not familiar with the work of Steven Wright, he's the famous erudite scientist who once said: "I woke up one morning and all of my stuff had been stolen and replaced by exact duplicates". His mind sees things differently than most of us do, to our amazement, and amusement.

Here are some of his gems:

1. I'd kill for a Nobel Peace Prize.
2. Borrow money from pessimists — they don't expect it back.
3. Half the people you know are below average.
4. 99% of lawyers give the rest a bad name.
5. 82.7% of all statistics are made up on the spot.
6. A conscience is what hurts when all your other parts feel so good.
7. A clear conscience is usually the sign of a bad memory.
8. If you want the rainbow, you've got to put up with the rain.
9. All those who believe in psycho kineses, raise my hand.
10. The early bird may get the worm, but the second mouse gets the cheese.
11. I almost had a psychic girlfriend, but she left me before we met.
12. OK, so what's the speed of dark?
13. How do you tell when you're out of invisible ink?
14. If everything seems to be going well, you have obviously overlooked something.
15. Depression is merely anger without enthusiasm.
16. When everything is coming your way, you're in the wrong lane.
17. Ambition is a poor excuse for not having enough sense to be lazy.
18. Hard work pays off in the future; laziness pays off now.
19. I intend to live forever . . . so far, so good.
20. If Barbie is so popular, why do you have to buy her friends?
21. Eagles may soar, but weasels don't get sucked into jet engines.
22. What happens if you get scared half to death twice?
23. My mechanic told me, "I couldn't repair your brakes, so I made your horn louder."
24. Why do psychics have to ask you for your name?
25. If at first you don't succeed, destroy all evidence that you tried.
26. A conclusion is the place where you got tired of thinking.
27. Experience is something you don't get until just after you need it.
28. The hardness of the butter is proportional to the softness of the bread.
29. To steal ideas from one person is plagiarism; to steal from many is research.
30. The problem with the gene pool is that there is no lifeguard.
31. The sooner you fall behind, the more time you'll have to catch up.
32. The colder the X-ray table, the more of your body is required to be on it.
33. Everyone has a photographic memory; some just don't have film.
34. If your car could travel at the speed of light, would your headlights work?

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

AAAAAAAAAAAAAAAAAAAA

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.