

**TASMANIAN ASSOCIATION of STATE
SUPERANNUANTS
SUPER-NEWS**

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The Newsletter for and by TASS members
38 Years old

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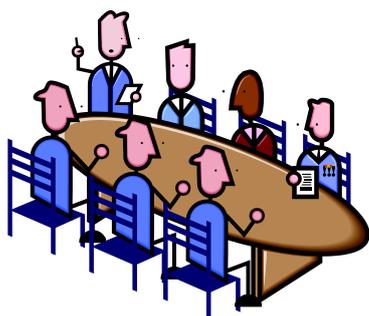
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Northern Christmas Luncheon
Tuesday 15th November
at
Queens Head Inn
Perth
Meeting 11.30 for 12.30 lunch
\$25
Phone June or Bert Hazzlewood
on
6327 2562 or 0414 770 864



Southern Christmas Luncheon
Thursday 24th November
at
Drysdale House
Collins St. Hobart
12 for 12.30 lunch
\$26
Phone Charles Thomas
on
6248 5902 or 0422 414 861
before 17 November

Meetings



Northern Christmas Luncheon

Tuesday 15th November 11.30pm

For lunch at 12.30

As mentioned on the previous page this year June and Bert Hazzlewood have arranged the luncheon to take place in the lovely township of Perth. The venue, the Queens Head Inn, is on the Main Road number 88. The location thoughtfully reduces the distance for those travelling up from Hobart and is also convenient for those travelling from the NorthWest, while being slightly further for our Launceston members.

If you are able to make this Christmas luncheon please phone the Hazzlewoods on 6327 2562 or 0414 770 864 before Friday 11th.

President Tony Robinson will report briefly on his recent trip to Canberra to represent TASS at the ACPSRO meeting. The formal part will only take a few minutes, the main aim is gather together and enjoy a Christmas meal .

For those travelling from the South, the venue is in the centre of Perth on the left hand side of the main road. With easy close parking.

Southern Christmas Luncheon

Thursday 24th November

From 12 for 12.30pm

Drysdale House in the centre of town in Collins St. has always been a popular venue for our Southern Christmas luncheons. Wheelchair access is possible. This year Charles Thomas has arranged a 3 course luncheon for \$26.

Comprising:-

Entrée: either soup or salad

Main: Fish, vegetarian (Thai style) or Cold meat and salad.

Deserts: choice of two.

If you have special dietary requirements e.g. 'gluten free' please advise Charles at the time of confirming your attendance.

To advise Charles please phone 6248 5902 or 0422 414 861 before Thursday 17th November.

As with the Northern luncheon, the meeting will be brief, and largely Tony Robinson's report from Canberra.

We look forward to meeting those who may have recently joined TASS and also those who have been part of this organisation for a number of years. A glass of Christmas cheer is also a possibility on the day



Notes About Renewal of Membership

1. **Please check your *Super-News* envelope label.** It shows your Membership Expiry date and you could already be paid up for 2012. If that is the case, there is obviously no need to complete and return the renewal form.
2. Remember, your spouse or partner is entitled to membership at no extra cost.
3. Please make cheques and money orders payable to either T.A.S.S. or Tasmanian Association of State Superannuants.
4. If you have convenient access to a Bendigo Bank branch, you can renew your membership there using cash, a cheque or a money order. **Please make sure you give your surname and given name(s) or initial(s).** The TASS BSB is **633-000**; the Account Number is **113061113**. You can also make a transfer from your own bank to our account (a fee may be charged by your bank) and, if you have made arrangements for internet banking, you can transfer your payment online.

If you use any of these methods, your application form (opposite) needs to be sent to TASS in the Reply Paid envelope, please, to enable us to maintain accurate records.

5. Donations are always welcome.
6. Cut out the form opposite and return it with your payment.
7. If you need another application form, contact John Chalmers on 6249 1240; **or**, download one from our website (www.tass.org.au); **or** write your details on a sheet of paper and mail it to us (TASS, PO Box 66, New Town, Tasmania, 7008).
8. Please renew promptly.
9. If your Reply Paid envelope has been misplaced, please address an envelope:

TASS, PO Box 66, New Town, Tasmania, 7008.

Some Basic Laws of Life

- Law of Mechanical Repair - After your hands become coated with grease, your nose will begin to itch and you'll have to pee.
- Law of Gravity - Any tool, nut, bolt, screw, when dropped, will roll to the least accessible corner.
- Law of Probability - The probability of being watched is directly proportional to the stupidity of your act.
- Law of Random Numbers - If you dial a wrong number, you never get a busy signal and someone always answers.

TASS MEMBERSHIP APPLICATION FOR 2012

	Title	Initials	Surname
1. Superannuant			
2. Partner/Spouse			

Postal Address: _____

Post Code: _____

Phone Number: (0) _____

Email: _____

Please enter the amount and tick the method of payment:

Single or Couple =	\$12.00	\$	
Widow or Widower of Superannuant =	\$7.00	\$	
Optional Donation =	\$	\$	
Postage Charge (members outside Australia) =	\$5.00	\$	
TOTAL =		\$	

Payment by: Cheque Money Order Direct Deposit to TASS Bendigo Bank Account (Please indicate)

Cheques and Money Orders to be made payable to T.A.S.S.

For Bendigo Bank, the TASS details are: BSB = 633-000; Account Number = 113061113. Please make sure you give your surname and given name(s) or initial(s) when you make the deposit. As well, this form needs to be sent to TASS.

If you would like a Membership Card (two for a couple), please write number required here: _____

Please do not use staples or sticky tape.

If the Reply Paid envelope has been misplaced, mail your form and payment to:

TASS

PO Box 66

New Town Tasmania 7008.

TASS Use:

Receipt:.....

Date:.....

TASS EXECUTIVE PLANNING WORKSHOP

At the June Executive meeting it was decided to hold a planning workshop to identify ways in which TASS could become more active in lobbying government in pursuit of our indexation objective, promoting the Tasmanian Association of State Superannuants to non-TASS State Superannuants, and arranging activities of interest for TASS members to attend. The one-day workshop was held in July.

The workshop identified several issues to be addressed as a matter of priority as follows:-

- Design and print a brochure for distribution to State Superannuants, who are not currently members of TASS, outlining the key objective of lobbying government for reform in the indexation of our Retirement Benefits Fund pensions.
- Conduct a survey of TASS members to ascertain the important issues that you would like the Executive to address on your behalf. This could include a range of activities such as, organizing forums/seminars with guest speakers on issues, or activities that would be of interest to TASS members.
- In order to assist the workload of the TASS Executive, it was decided to establish four subcommittees to deal with the administration of TASS., and to continue addressing the current and future objectives for which TASS was originally established. The Sub-committees are
 - Lobby and Liaison
 - Member Issues and Activities
 - Membership and Finance
 - Promotion

Through the co-ordination of these sub-committees the TASS Executive will continue to press for the key issue of equality in indexation of State Superannuants pensions.

We also wish to promote the image of TASS by means of our printed matter and electronic technology, to service the identified needs of members. *Kip Muller*



TASS Executive members at the planning workshop

TASS Briefs State Liberals on Indexation

Report by Tony Robinson

Recently TASS gratefully accepted an invitation by Liberal leader Will. Hodgman to meet with Opposition shadow Treasurer, Peter Gutwein to discuss Indexation of RBF Superannuation pensions.

Our understanding is that Green's leader, Nick McKim, will follow through with last years "Notice of Motion" and honour his promise to support legislation to improve indexation and introduce a Bill to amend the relevant legislation.

Accordingly it is important that each of our parliamentary representatives be well informed in advance of debate in the House.

When our delegation of Tony Robinson and Rob. vanSchie met with Mr. Gutwein on 30th Aug, they told him that :-

- TASS is unashamedly a lobby group representing RBF pensioners and their dependants of which there are nearly 8,000 presently retired; 9663 covered by the scheme but still working, making a total of 17,563 people at this time.
- We have near election time in the past sought the views of each political party on Indexation and published the result in both "Super-News" and "The Mercury" newspaper.
- We have researched the evidence from reliable sources to produce a paper titled "The Case for Indexing RBF Defined Benefits pensions by the greater of increases in CPI, Male Total Average Weekly Earnings, or the new Pensioner Beneficiary Living Index".
- We gave Mr. Gutwein a copy of this document together with a list of all the Government's ridiculous reasons for declining our claim and our responses to those so called reasons.

Whilst Mr. Gutwein confirmed that his party would be influenced by an actuarial report as to cost implications of improved Indexation, we are pleased that he agreed with us that any actuarial study undertaken should be confined to ascertaining the extent of any cost to the State Budget each year. And he gave an undertaking that he would ask the Government to provide costing on this basis.

In the past the Government has rebuffed claims on the basis of not wanting to add to its unfunded liability, which it expressed in billions of dollars, covering the total cost of superannuation pensions for the life of the RBF defined benefits scheme. This is a totally unrealistic accounting method as other recurrent costs such as salaries are not costed in this way.

It can be reported that the presence of the TASS delegation sitting in the house whilst waiting to meet with Peter Gutwein attracted the attention of Government members and led to a useful discussion with a Minister.

TASS Hopes that as a consequence this contact may lead to a meeting with the Treasurer and Premier Lara Giddings since our aim has always been to work co-operatively with all sides of politics.

Tony Robinson, President

Post Script to the above

Much to our alarm and considerable dissatisfaction it has been subsequently reported that an officer from the Green's Party in Hobart advised our secretary by telephone that the leader Nick McKim would not now proceed to introduce a bill in parliament to improve RBF pension indexation.

This is not-withstanding assurances given in writing before the March 2010 State election that Greens M.P.s support such legislation.

The president has written to the leader of the Greens to give him the opportunity to confirm or deny the report's accuracy. Tony Robinson

Editorial

What a strange place to find an editorial, I hear you say. Well I considered that the invitation to join us in our two Christmas functions warranted greater prominence than my editorial. Also as you may have noticed, this issue has a number of items submitted by other members of the executive, especially our hard working president, Tony Robinson. Earlier you will find a report by Kip Muller who chaired an Executive planning workshop. We hope that flowing from this workshop will come improvements in the way TASS operates and the way we attract members to our ranks. Please also note the mention of the RBF Member Expo which will take place in Burnie, Launceston and Hobart. Information booths from a number of agencies will be present at each centre.

Finally, for those of you not able to attend either of our Christmas luncheons, the executive wish you all a happy Christmas and a healthy new year. Ed

TASS report to ACPSRO AGM 11 Oct 2011

TASS was one of the founding members of the National umbrella organisations ACPSRO which represents the interests of defined benefits pensioners from both the Commonwealth and all State schemes. Rob. vanSchie is our current delegate but as he was unable to attend this year, President Tony Robinson attended to represent TASS. The following is his TASS report to the Australian Council of Public service retiree Organisations.

Prior to the March 2010 State election, TASS contacted the three political parties seeking their support for fairer indexation of RBF Defined Benefits Superannuation Pensions.

In the result the Labor Government refused to promise to move away from the indexation by movements in the CPI.

The Liberal party said that if it achieved government it would obtain an actuarial report as to possible increased costs and be prepared to enter into discussions with us.

The Green's party promised to support legislation to improve indexation similar to percentage increases currently applying to social security and veterans affairs pensions.

TASS published the answers received from the three parties in both the local newspaper and our own newsletter, (Super-News)

Later when the close election results were known the Labor party and the Greens formed a co-operative government with the Greens leader and another receiving cabinet positions.

TASS wrote to the Greens leader/cabinet minister after the election reminding him of his unqualified support for improved indexation of RBF pensions.

Concurrently TASS wrote to newly elected minister for workplace relations, David O'Byrne, who had been a senior trade union official supporting employee rights. He was provided with a case history supporting our claim for improved indexation and told of our frustration at being rebuffed by treasury in the past.

Of course minister O'Byrne responded by telling us that the treasurer was the person with responsibility for superannuation matters, but at least we had one Labor member of cabinet who understands such issues.

In November 2010 Green's leader, Nick McKim, moved a "Notice of Motion" in the house of assembly drawing attention to the inequity of indexing RBF pensions to the CPI only and said there was a need to change the legislation.

That notice did not give rise to any debate in the house, but was simply procedural. Our information is that a bill will be introduced by the Greens, but the timing is not known.

In the event that a bill is introduced we wish to ensure that it is properly debated, and to that end we were able to brief opposition shadow treasurer, Peter Gutwein when a small delegation from TASS met with him on 30 August 2011. Our delegation emphasised that our case was not some 'wish list' but was soundly based and accordingly should be recognised as having merit.

A further important point made was that whilst we acknowledge the Liberal position as to the costing we think it is unfair to have the unfunded liability expressed as Billions of dollars covering the total cost of pensions over perhaps forty years. We say costing of any extra payment should be on an emerging, annual basis to give a true picture.

Mr. Gutwein supported the approach to costing that we suggested and he promised to urge the government to supply figures in this regard at the relevant time.

Tony Robinson President of TASS and acting delegate to ACPSRO

Tony Robinson will give a verbal report on the Canberra meeting at the Southern and Northern Christmas luncheons in November.

Aged Care Facilities

When we were in our youth, like most present day youth, we thought we would live for ever. Now we are of a 'Senior persuasion' although we realise that life is finite, few of us actually accept that circumstances will probably arise that we could eventually need to move to a care facility. Many of our members reading this will already have made this move and therefore have been through the process of deciding which facility suits their needs. Some friends of mine are presently looking into the possibility of moving to an aged care facility and I had not realised just how many significant decisions have to be made in selecting the right facility and the right plan to suit your needs.

Some of the questions that need to be addressed are

1. Which location would you prefer
2. Does this facility have a waiting list
3. Do you require a single or double unit
4. Would you like to prepare your own meals
5. How much capital is required
6. What revenue is required
7. What residue is left in the estate at the end
8. If your health deteriorates, does the facility have a high dependency facility
9. What medical care is available
10. Is there a possibility of having visitors to stay
11. Are there facilities for a car
12. Would it really be better long term to stay where we are

These are just some questions that will affect how each of us will spend our final years. It seems to me that TASS could arrange a question and answer session for our members in which an invited panel could give answers to some of the above questions and probably others which could be raised from the floor. If you feel that such a gathering would be of value to you, please contact a member of the executive, as listed on page 1. If there is sufficient interest we will set up a meeting in the New Year. Ed

The Mercer Change

As I compiled the previous Super-News I expressed the hope that when S.N. was received by members the change to Mercer will have completed with no major problems. Clearly from the numerous contacts that we have had from a number of our members all has not gone as smoothly as RBF had expected and Mercer had undertaken to deliver.

Starting with a positive and important point.

- We have not been advised that any existing RBF payments (our normal Pay) had any problems

Now to some of the problems reported to us.

- A number of members reported that although they had never had tax deducted in recent years, they suddenly did have tax deducted. Some reported that when they contacted the 1800 number they were told that it was not really a problem as the tax could be claimed back later!!
- In at least one case, the superannuant died during the period of change and the surviving spouse had over two months to wait before getting any spouse super.
- Those who had a nest egg in allocated pension or investment were unable to exercise member investment choice (MIC) between April and August. As you would realise this was at a time when the market has been falling, thereby reducing the value of any stock bases portfolio.

On the behalf of our membership, TASS has written to the CEO of RBF asking that all problems be corrected as soon as possible. From the RBF letter of 20 September to all members it would appear that at last RBF/Mercer is running smoothly again. As mentioned in that letter, if you still have problems phone 1800 622 631 or contact RBF Complaints Officer in writing. Should you still not get satisfaction do not hesitate to contact the Tasmanian Ombudsman on 1300 766 725 or by email on ombudsman@justice.tas.gov.au Ed.

Following the above mentioned letter to RBF, they invited a TASS delegation to meet with their senior officers. The TASS delegation was led by President, Tony Robinson, who reported as follows:-

"TASS has a very good rapport with RBF and appreciates its willingness to keep us informed of contemporary issues affecting our members.

Information has been readily provided to us in relation to the outsourcing of certain functions to Mercer Australia as well as to individual RBF pensioners. However it became obvious from the number of more recent telephone calls to TASS and letters published that some members needed additional information and understanding.

TASS executive therefore gratefully accepted an invitation to meet with RBF on 6th October 2011 to receive an update of recent changes to enable us to be better informed and pass on details of membership queries.

We were surprised to learn of the considerable extent to which RBF Life pensioners utilise investment opportunities provided by RBF to ensure they have a 'nest egg' to supplement their pension. For those of our membership interested there will be an RBF Member Expo held at three locations as follows

Burnie

Tuesday 29 Nov. Burnie arts and Function Centre 5.00pm to 8.30pm

Launceston

Wednesday 30 November 2011 Hotel Grand Chancellor 5.00pm to 8.30pm

Hobart

Friday 2 December 2011 Hotel Grand Chancellor 5.00pm to 8.30pm

From the brochure it would seem that the 'expo' has a significant emphasis on RBF Financial Planning, however there will also be access to information from RBF, Centrelink, Public Trustee and ME (Members Equity) Bank. The brochure giving further details on the expo is on the RBF web site (www.rbf.com.au) and is also available from RBF offices. Some copies will also be at the Christmas luncheons.

The keynote address will be delivered by Bernard Salt, Author and investment advisor who was featured in economic discussions on ABC 7.30 report.

This would seem to be a good opportunity to find out more on any of the above topics. Many of the TASS executive will be attending in Hobart. Ed.