

# SUPER-NEWS

Postal: GPO Box 1650 Hobart, Tasmania 7001 Telephone: 0448 731 845 Email: info@tass.org.au Website: www.tass.org.au

No: 1/19 Autumn Edition March 2019

# TASS Annual General Meeting

# Tuesday 19th March 2019

Venue: MYCT (Motor Yacht Club of Tasmania

1 Ford Parade, Lindisfarne

Access from East Derwent Highway, via Lincoln Street and Park Road

Parking is available at the MYCT or on the street

Time: 1:00 to 3:00pm (including afternoon tea)

Guest Speaker: TBA

#### ANNUAL GENERAL MEETING ORDER OF BUSINESS:

- 1. Apologies
- 2. Minutes of the AGM 2018
- 3. President's Report 2018
- 4. Auditor's Report 2018
- 5. Membership Officer's Report 2018
- 6. Election of Office Bearers. All positions will be declared vacant.
  - President
  - Vice-President
  - Secretary
  - Treasurer
  - Membership Officer
  - Newsletter Editor; and
  - Executive members (6)

Nominations to be submitted by Friday  $8^{th}$  March using the Nomination Form (included in this newsletter)

- 7. Election of Auditor
- 8. Election of Legal Advisor
- 9. Close of AGM

RSVP by Thursday 14th of March, 2019.

Attention: Charles Thomas, Phone: 0448 731 845, Email: info@tass.org.au

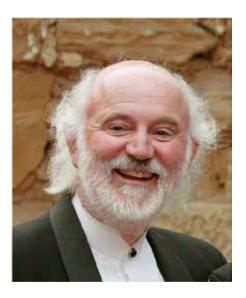
## FROM THE PRESIDENT

My report this quarter will be brief as further information can be found in my Annual Report. Your Executive remains focused on working hard.

We have continued with our efforts on the CPI.

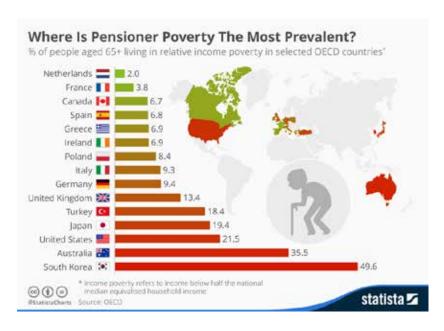
We are building relationships where possible to share our collective efforts to maintain and grow our membership.

The Executive will be focussed on speaking with as many politicians as possible over the coming weeks as we approach another election. We ask that our Members raise issues with their own local Members (and hopefuls) as encouraged by ACPSRO in the article in this Newsletter.



The 10% Cap Legislation is still high on our Agenda. As we have advised previously Ross Hart MP has been working with his party and he has advised the 10% Cap issue has been discussed and should Labor form government then the issue will be reviewed. TASS does not have any detail on what is being proposed at this point in time.

This chart has been appearing in social media recently and is startling to say the least.



Reports tell me that the Christmas Luncheons were a great success. I am sorry that I was not able to attend due to illness. I am already looking forward to the 2019 celebrations.

**Christopher Bevan President** 

# **Annual Report 2018**

That's another year behind us and what a year!

Firstly, I would like to thank the Executive members for their hard work and dedication.

The production of SuperNews has proven to be a very critical document and my wife Marjorie has taken on the role of Super News Editor with some guidance from 2 Executive Members.

The Executive resolved to put on hold its efforts with the 10% Cap Legislation until the Election date is known at which time we will see as many of those standing for election and try and get some form of assurances that the Legislation will be reviewed. We acknowledge the work that Ross Hart MP has done and we will remain in contact with him in the lead up to the election.

TASS remains committed to get some change to this terrible piece of Legislation and we will tell the 'stories' of our members and the effects the changes has had on the lives to all who will listen.

As you will recall 2 Executive went to Canberra to discuss the 10% Cap and if we feel it is necessary to get our message to the party that forms government then we will go there again.

As you know TASS' primary focus for many years has been the issue of CPI; that it is a very poor measure of cost of living increases and hence our RBF pensions are gradually eroding in value. During the year we have written to the Treasurer but he remains unchanged in the Government's view on this matter. We also met with Scott Bacon who has an excellent understanding of the issue but acknowledges not a lot come be done from opposition and that we should not read too much into his comments as his view would most likely be the same as the Government of the day. These views will not deter us from continuing to bring this matter to the forefront of their awareness.

The transfer of the Accumulation Scheme to Tasplan is now complete and our RBF Defined Benefits scheme and the staff of RBF are now a branch of Treasury and Finance. The transition of administrative services from Mercer to Link, has had it issues, however the Commission and the staff of the Office of the Superannuation Commission (OSC) remain committed to reaching a business as usual position as soon as possible.

Other issues that have been reviewed/amended by the OSC have been updating the content of the CPI letters, changes to the surviving partner processes, advising DHS on pension increases (which saves pensioners having to do it individually). We will continue to work with the Commission and the OSC to help our members.

One of the biggest issues faced by TASS along with a lot of voluntary not-for-profits is the ever decreasing membership numbers. A strategy the Executive has agreed on is to meet with as many Unions as possible to foster collaboration. At a recent meeting I attended with the Australian Education Union we agreed to cross promote each other's organisations. We are hopeful other Unions will have the same view. We are hopeful that our membership will increase as a result.

Our AGM is coming up in March and that is the time I would encourage you to think about joining the Executive. If you are interested pleased contact myself, John Minchin (Vice President) or any other Executive Member.

Christopher Bevan President

# **Financial Report**

Below is the audited table of Receipts and Payments for the year ended 31<sup>st</sup> of December 2018. Our phone expenses include listings in Tasmania's three White Pages. The Tax item in Payments is made up of our tax bills for both 2016-2017 and 2017-2018. We send representatives to Canberra to attend the ACPSRO AGM each year and this meeting in 2018 accounts for the bulk of the Travel/Accommodation expenditure. The Executive made the decision to have last year's tax return professionally prepared to make sure we are approaching it correctly each year and are not missing deductible items.

# Tasmanian Association of State Superannuants ABN 31 638 808 031

Receipts and Payments: Year Ended 31/12/2018

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Banking: Bendigo Bank		*	
Opening Balance	\$6,185.34	Payments	
Bank Interest	\$0.00	Advertising and Conferences	\$0.00
Deposits and Credits	\$9,858.50	Affiliations	\$225.00
Withdrawals and Debits	\$11,598.04	Membership Expenses	\$714.50
Closing Balance	\$4,445.80	Miscellaneous	\$1,285.01
Receipts		Phone	\$732.10
Donations	\$1,742.00	Secretarial/Stationery	\$357.69
Miscellaneous	\$0.00	Stamps/Reply Paid	\$926.50
Subscriptions 2018	\$3,255.00	Super-News : Postage	\$1,660.03
Subscriptions 2019	\$2,069.00	Super-News : Preparation	\$2,913.90
Subscriptions 2020+	\$60.00	Tax	\$914.70
Transfers From Investments	\$1,000.00	Travel/Accommodation	\$1,776.36
Interest	\$0.00	Website	\$77.25
Total	\$8,126.00	Total	\$11,583.04
Investments		Miscellaneous (Major Items)	
Tas. Perpetual Trustees		Auditor's Honorarium	\$200.00
Opening Balance (Total)	\$62,369.46	Insurance	\$551.94
Fixed Term Fund	\$61,242.64	. Annual Incorporation Fee	\$62.00
At Call Fund	\$1,126.82	Tax Agent's Fee	\$165.00
Interest: Fixed Term Fund	\$1,839.59		
Interest: At Call Fund	\$16.79		
Transfers from Bendigo Bank	\$0.00		
Transfers to Bendigo Bank	\$1,000.00	-	
Fixed Term Fund	\$62,082.23		
At Call Fund	\$1,143.61		
Closing Balance (Total)	\$63,225.84		
Banking and Investment	s: 2018		
Grand Total (31/12/17)	\$68,554.80		
Grand Total (31/12/18)	\$67,671.64		
Year-to-Year Difference	-\$883.16		

John Chalmers, Treasurer

18/2/2019

Kim Darling, Auditor

John Chalmers Treasurer

# **Membership Officer's Report for 2018**

#### TASS membership as at 31/12/2018 totals 1096 (down 76 on last year)

	The membership consists of:	2018	2017
•	Couples (404 x 2)	808	844
•	Single Superannuants	153	181
•	Widow/Widower of a Superannuant	135	147

During the year 2018, 18 new members joined the Association.

The Association very much seeks your assistance in recruiting new members where possible to ensure that our numbers maintain a level sufficient to be a strong and viable Association. Visit the website <a href="https://www.tass.org.au">www.tass.org.au</a> for the application form. The website also provides updates on recent topics of interest to our members.

The cost of membership is minimal, \$15.00 pa for a Superannuant (or Couple) and \$10.00 pa for a Widow/Widower of a Superannuant. Those members who have not yet renewed their membership for 2019 please take this opportunity to do so, as your continued support is eagerly sought. We thank those members who have renewed and we give particular thanks to those members who have included donations with their subscriptions. Except for those who might have renewed in the last week or so, members should have received receipts from TASS. If you know you have paid but have not received a receipt, please contact Charles Thomas (Membership Officer) or John Chalmers (Treasurer).

# **Charles Thomas Membership Officer**

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#### TASS needs members to become involved

An Annual General Meeting notification is when many people decide that they just happen to have another pressing engagement scheduled at that time. Or that they are fully committed and unable to become more involved.

Well, at a time when TASS members are increasingly under threat, we all need to rethink our positions. Some of the recent and current issues facing TASS members:

- CPI Indexation failing to compensate for cost of living increases
- The 10% Cap reducing incomes of many members significantly
- Regular threats from those who believe the Government's unfunded superannuation liability is the fault of retirees on RBF pensions

TASS needs to remain viable to represent it's constituency, and to do that it needs committed an capable members to step forward, join the Executive, and help TASS deal with these issues and to support and protect its members.

We encourage members, especially those recently retired, to seriously consider nominating for a role on the Executive for 2019. Approximately one third of TASS' members are women, so we would like to see continued interest from them in nominating.

If you are interested and want to find out more, please contact Chris Bevan (President), John Minchin (Vice President) or other Executive members sooner rather than later.

#### 2019 Election

In the run-up to the 2019 Election TASS will be renewing efforts to convince politicians of the importance of "Grey Power" in the outcome of these elections. TASS will meet with all Parties to discuss the issues – most importantly the CPI and the 10% Cap Legislation – but also the other issues listed by ACPSRO in the article in this Newsletter.

As Members are aware Ross Hart MP, Federal Member for Bass, has advised that the 10% Cap Legislation is on a "list" of issues that will be addressed by Labor should they form Government. TASS will seek the same commitment from the other Parties.

We encourage you to write to your local member and tell them your own story. All the Parties have asked TASS to provide specific examples of how our Members have been affected, rather than providing general information. YOU are the best person to do this. Write to your local Member or visit them.

#### Make a noise now or nothing will change.



# ACPSRO encourages pensioners to raise issues with their local Members as the election approaches

ACPSRO and other retiree organisations are often told by politicians that they have heard from the ex-military but they seldom hear from the rest of us – retired police, firemen, teachers, health care workers, public servants, local government staff, etc – who are trying to survive in retirement on what are called "defined benefit pensions", schemes that were developed in the olden days, when our retirement pensions were considered to be a good reason to pay us less while we were working.

Unless YOU bring your concerns to your local politicians and electoral candidates *before* the next election they are likely to be ignored in the election campaigns. What follows is intended to provide you with information about some of the bad policies affecting you, so that you can use the arguments in meetings and correspondence with politicians (and would-be politicians), but you must act soon!

## **Issue 1: The Inappropriateness of CPI Indexation**

The inadequacy of the CPI as an index for pensions was recognised more than a decade ago when the government replaced it as the Age Pension indexation tool with a wage-based indexation arrangement. That was done to ensure that Age Pensions were increased to reflect the actual prices consumers had to pay.

In the past 27 years, the Age Pension has rightly increased by almost 202%. In the same period, defined benefit superannuation pensions have increased by 104%.

# Issue 2: The 10% cap on non-assessable defined benefit pension income for the Age Pension

This 2015 measure reduced the amount of a defined benefit pension that could be excluded from assessment when calculating an Age, or part-Age pension. There were no "grandfathering" provisions, which would have allowed for decisions made years earlier to buy the tax-free supplements to defined benefit pensions, unlike most other retirement income changes. This is what happened:

The 2015 Budget made a significant cut from 50% to 10% for the salary cap for the Age Pension income test for those who purchased additional pension using their superannuation lump sum, i.e. their after-tax contributions. This decision primarily affected defined benefit retirees receiving only a relatively small defined benefit superannuation pension, whereas it was claimed by the Government that the policy was targeting those receiving superannuation pensions at the top end of the scale (>\$100,00). The reduction or, for some, the total loss of their Age Pension has severely affected those least able to afford it. Because it wasn't "grandfathered", retirees who had elected to purchase additional pension years earlier *because* half would be tax-free lost the very reason that they had made that decision. Meanwhile, those with very large defined benefit pensions were totally unaffected by this policy change!

# Other Policies affecting all or many seniors include:

• The ALP's proposed elimination of "unused" imputation tax credits. The Age Pension income and assets tests require pensioners to provide details of their financial investments, including details of their share-holdings. At present their share-holdings are deemed to return 7.8% per annum, which presumably assumes that the earnings are inclusive of the imputed franking credits. Advice from the office of Mr Bowen, the Shadow Treasurer, is that there are no plans to lower the deeming rate, which means that if the present ALP policy is

- implemented, some people will effectively be prevented from receiving a part Age Pension because of excess franking credits that they are not going to receive, which is unfair.
- Those who are just over the threshold for a part Age Pension can apply to get a Commonwealth Seniors Health Card, CSHC. The income test for the CSHC is different from the income test for the part Age Pension, because instead of deeming a return from share-holdings, it asks for one's taxable income. If one has income from shares, the imputed franking credits form part of one's taxable income, and therefore present ALP policy would prevent some people from getting a CSHC because of excess franking credits that they will not be getting. That is also unfair.
- Increase in the pension age to 67. This policy denies many senior Australians who've worked in most cases for about half a century, a pension at an age when they justifiably deserve to put their feet up and enjoy retirement. It also overlooks the fact that for the many who've worked in manual jobs, their bodies are not capable of continuing that manual work. It also ignores the fact that employers invariably select younger applicants to fill vacancies, even when older applicants may have re-skilled. Whilst ever we have unemployment, isn't it preferable that we don't force senior Australians to compete for work with younger Australians? i.e., it's smarter and fairer to let those who don't want to work, to retire, leaving more jobs for those who want to work.
- **Progressive tightening of the assets and/or income tests for the Age Pension**. This policy has made it more difficult for seniors to qualify for the Age Pension or has reduced the pension for many already receiving it. In essence, it means that politicians are able to adjust the "taper rate" that applies to retirement incomes and/or assets virtually at will. The taper rate is supposed to recognise that many retirees have saved for their retirement. Currently the taper rate is 50%.
- The deeming rates for assets under the Age Pension assets test have not been adjusted to fairly reflect the real market interest rates people can achieve. Pensions are therefore paid at a lower rate than they should be if the deeming rate reflected real life returns on investments.
- Removal of the ability to claim as a tax deduction, medical/health care costs exceeding a certain amount. This policy, whilst affecting all Australians, more severely hits senior Australians who have greater health care episodes as they age.
- Cutting off incentives for Medicare bulk billing of pathology and magnetic resonance imaging. This policy means that in addition to the other health costs seniors must face, they sometimes now have to pay for these services which are often expensive.
- Removal of over the counter PBS items including low dose aspirin, Panamax and Panadol
  Osteo. This has added to the cost of these medicines because they now require a doctor's
  script.
- *Freezing of the indexation of Medicare benefits* Whilst the indexation of these benefits has been restored, the benefit base has been eroded and so net medical costs after the Medicare rebate are greater than what they were previously.

Those last four policy decisions will have substantially added to the cost of health care for all senior Australians.

- *Introduction of a bank tax*. The cost of this is passed on to customers.
- People over the age of 65 being ineligible to apply for the National Disability Insurance Scheme, NDIS. People acquiring a disability after turning 65 cannot get support under the NDIS. People with the same disability who acquired it before turning 65 do get support. Their needs are the same. How can this be fair?

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#### **RBF Matters**

Over the past months TASS has been in communication to RBF about a number of matters important to TASS members.

#### 1. TASS Brochure Distribution

On a couple of occasions, TASS requested that RBF consider including the TASS brochure in the RBF Indexation letter mail out to Defined Benefit pensioners. This was part of TASS' efforts to find ways of connecting with non members, especially those potential members still in the workforce. Unfortunately, for a number of reasons, RBF were unable to agree to our suggestion. Nevertheless, they will continue to run a TASS advertisement in their own RBF newsletter. TASS is grateful for this opportunity.

## 2. Pension Payment dates

TASS requested that in all correspondence from RBF where pay dates are provided with corresponding payments, the dates shown should be the pay period dates (ie fortnight ending <date>) rather than the actual date of payment. This is particularly important when advising outside organisations such as Centrelink of income, as providing the processing date instead of the fortnight ending pay date could be seen as misleading.

RBF informed TASS that there were technical issues that prevented this suggestion from being implemented immediately, but that it was on a list of items for consideration in the future

# 3. Centrelink Notification of Pension changes

TASS became aware that there had been a change to the practice whereby Centrelink had been automatically notified of the changes to individual pensions as a result of indexation adjustments in January and July. RBF agreed that this was a matter that had been missed during the changeover of administration to Link in 2018.

They advised that arrangements had been made with Centrelink and Link for a catch-up report to cover the July 2018 CPI increase, and that a report will be done automatically for subsequent indexation increases.

# 4. Twice yearly CPI Indexation letters

The Twice yearly CPI Indexation letters include a table giving a member's pension details. Previously, the table showed the full pension details – Annual pension, Gross Fortnightly, Tax, Health fund premium, Other deductions, and Net. However TASS pointed out that, under Link administration, the table only showed Annual pension, Gross Fortnightly, Tax, and Net.

As this is the only opportunity for members to receive a full table of their pension and only occurs twice a year, TASS requested that the full pension information be included as before.

RBF informed TASS that this matter had been resolved with their outsourced member administration provider, Link, and that the additional information will be included in the twice-yearly indexation letters.

From January 2019 the correspondence will contain information to pension members on:

- their annual pension entitlement, post the application of indexation;
- the new gross fortnightly pension entitlement;
- the amount withheld for tax:
- the amount, if any, of any deductions (including health fund); and
- the net pension payment.

# **Report on TASS Christmas Functions**

Our traditional Christmas Luncheons were held again last year, both early in December. The Northern one was held at the Country Club Casino, where those who attended enjoyed a very pleasant buffet meal. Charles Thomas addressed the guests, explaining the work the TASS Executive had been doing over the year. In the South, we went to Wrest Point for the first time, again to enjoy a buffet meal. John Chalmers spoke to this Luncheon's guests.

At both Luncheons, members were invited to contact the Executive at any time with any issues they might have and I make the same invitation again now.

We do understand the limitations of the two venues, especially the inability for us to be privately accommodated.

We are already looking for venues for 2019 and would happily take suggestions from members who know of places that might suit us.









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#### **Meet Your Executive**

#### John Chalmers - Treasurer

I was born and educated in Hobart. After graduating from the University of Tasmania, my first posting with the Education Department was to Murray High School in Queenstown. The mine was still in full swing then, with its workforce living locally, which in turn made for a great community. Following on from the West Coast, my postings were to Hobart suburban schools with my retirement occurring after a Derwent Valley position.

I learnt about TASS as I dealt with some of my mum's accounts, including her TASS membership, later in her life. I think the first meeting I attended might have been an AGM at which there was a guest speaker from the Australian Taxation Office. She "told it like it was" and she was particularly informative about the "basket of goods" used to calculate the CPI.

One other thing I do remember about that AGM was the fact that procuring a full executive committee was difficult. In many ways, nothing much has changed. With that in mind, I do encourage members to nominate for the executive. Perhaps you could put yourself forward with a friend. I should admit that I knew hardly anybody in TASS when I attended my first meeting at which, incidentally, I found myself asked if I would be interested in joining the executive because the nomination process had not produced enough names. Please give some thought to putting your name forward!

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### TASS EXECUTIVE MEETINGS - MEMBER ACTIVITIES 2019

February	Tuesday 19	1:30pm	Executive Meeting	MYCT Boardroom 1 Ford Parade,
				Lindisfarne
March	Tuesday 19	1:00pm	Annual General Meeting	MYCT Boardroom
				1 Ford Parade,
				Lindisfarne
April	Tuesday 16	1:30pm	Executive Meeting	MYCT Boardroom
		-	_	Lindisfarne
May	Tuesday 21	1:30pm	Executive Meeting	MYCT Boardroom
J		1		Lindisfarne
June	Tuesday 18	1:30pm	Executive Meeting	MYCT Boardroom
				Lindisfarne
July	Wednesday 24	1:30pm	Southern Members' Forum	MYCT Boardroom
	_		Guest Speaker: Kerry Adby	1 Ford Parade,
			Chair, Super Commission	Lindisfarne
August	Tuesday 20	1:30pm	Executive Meeting	MYCT Boardroom
				Lindisfarne
September	Tuesday 17	1:30pm	Northern Members' Forum	TBA
October	Tuesday 15	1:30pm	Executive Meeting	MYCT Boardroom
		1		Lindisfarne
November	Tuesday 19	1:30pm	Executive Meeting	MYCT Boardroom
				Lindisfarne
December	Tuesday 3	12:00pm	Northern Christmas Lunch	TBA
December	Tuesday 10	12:00pm	Southern Christmas Lunch	TBA

#### **USEFUL CONTACTS FOR TASS MEMBERS**

Office of the Superannuation Commission (RBF)

All enquiries 1800-622-631 Website www.rbf.com.au

**Australian Taxation Office (ATO):** 

Personal taxation information 13 28 61

Website <u>www.ato.gov.au</u>

Centrelink:

(Access Centrelink and Medicare services)

Older Australians and Financial Information Services
Disability, Sickness and Carers
132 300
132 717

Website <u>www.humanservices.gov.au</u>

### TASS EXECUTIVE - ADMINISTRATION

TASS:

**Postal Address:** GPO BOX 1650, Hobart, TAS 7001

E-mail: <a href="mailto:info@tass.org.au">info@tass.org.au</a>
Ph: 0448 731 845
Website: www.tass.org.au

Facebook page: www.facebook.com/TASSTasmania

President:Christopher BevanPh: 6248-6548Vice President/Secretary:John MinchinPh: 0448731845

**Treasurer** John Chalmers Ph 62491240 / 0409491245

Membership Officer:Charles ThomasPh: 0422414861Super-News Editor:Marjorie BevanPh: 0418486548Northern Tasmania Representative:June HazzlewoodPh: 6327-2562North-West Tasmania Contact:Donald WellsPh: 6432-3641

# **CHANGE OF ADDRESS**

Should you change your address please advise the **Membership Officer**, **Charles Thomas**, so that he can update our records. Tel: 0422414861

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#### NOMINATIONS FOR THE TASS EXECUTIVE 2019

Nominations from financial members of the Tasmanian Association of State Superannuants Inc. are invited for election to the Executive for 2019 to be held at the Annual General Meeting on Tuesday 19<sup>th</sup> March 2019.

Nominations for the following positions are invited:

- President;
- Vice-President;
- Secretary;
- Treasurer;
- Membership Officer
- Newsletter Editor
- Executive members (6)

Meetings of the Executive are held in Hobart generally on the third Tuesday of the following months: January, February, April, May, July, August, October, and November. Member forums are held in June (Launceston), and September (Hobart). The AGM is held in March.

If you are interested in joining the Executive please complete the nomination form below.

NOMINATION FOR THE TASS EVECUTIVE 2010	
I,(Print)	
Position: Nominee (Signed):	
Address:	
Telephone: Email:	
Nominated: Signed:	
Seconded: Signed:	
Post this nomination to the: Public Officer, TASS, GPO Box 1650, Hobart Tas. 7001  Nominations close 5.00pm: Friday 8 <sup>th</sup> March 2019  For further information phone the Public Officer, John Minchin (0448 731 845)	