

No: 2/14

# SUPER-NEWS

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June 2014

### TASMANIAN STATE ELECTION OUTCOME

Winter Edition

The TASS executive wishes to thank all of our members who contacted candidates during the State election campaign in relation to fairer indexation of our RBF superannuation pension. We have received feedback from many members who contacted their local candidates by letter, email and phone, and in some cases received responses from individual candidates, but in most cases the party leaders replied on behalf of their candidates. (Responses by the major parties were published in the March edition of Super-News.)

As a result of your efforts <u>all</u> members elected to the House of Assembly <u>should</u> have a better <u>understanding</u> of our case for fairer indexation.

One of the more positive responses before the election came from a Labor candidate for Lyons, Bob Gordon who wrote: "The RBF scheme is generally misunderstood by the general public and the current crop of politicians see it as a generous scheme and do not understand the compulsory nature of contributions made by RBF members over a long period of time, and the decisions made by governments not to fund the scheme on an ongoing basis as other employers were required to do. If elected, I commit to working with your Association to better educate the public and politicians about the scheme and to correct anomalies as they are found".

As soon as the new Liberal Government was installed, President Murray Harper wrote to the Treasurer Peter Gutwein congratulating him on his appointment and reminding him of his, and Premier Will Hodgman's pre-election commitment to undertake **Treasury modelling of the annual costs** of any changes in indexation. This approach to costing is much more transparent than quoting the unfunded liability, given that the government's pension liability is met on an annual, emerging basis. This was clearly enunciated by the previous premier, Lara Giddings.

We are eagerly awaiting a response from Mr Gutwein.

### THE FEDERAL BUDGET

It is difficult to understand why the Federal Government intends to revert from the current Age pension indexation back to the Consumer Price Index (CPI). Age pensioners could, based on actual inflation over the last four years, see their pensions reduced by \$500 dollars each year according to the *Australian Seniors Association*. In effect the Age pension, like the RBF pension, will no longer maintain its spending power. It beggars belief that only last month the Federal Liberal Government passed legislation to upgrade the indexation rate for the Australian Defence Force superannuation from CPI to the same rate as Age pensioners. In doing so it clearly stated that it recognised CPI did not maintain the spending power of Defence Force superannuation pensions.]

The recent Commission of Audit recommended to the Government that if the pension indexation was to be changed it should be to the higher of the CPI or the Pensioner and Beneficiary Living Cost Index (PBLCI), as it recognised that the purchasing power for the **cost of a basket of goods for older Australians** is different to the wider community.

It appears that Treasurer Hockey ignored this recommendation!

However, members can be assured that TASS will continue its fight to obtain fairer indexation for our RBF superannuation pension.

# FROM THE PRESIDENT

Clearly TASS is entering a critical time in its existence.

The major objective throughout its lifetime has been to improve our RBF Superannuation pension indexation from CPI to that of the Age pension. Now the Federal Government is threatening to decrease the Age pension indexation to the level of CPI.

As result the next two to three years for TASS could be a "life or death "period.

In these circumstances I would strongly say to members I think you should:

- maintain an active membership;
- where possible enrol new members;
- lobby politicians, both state and federal, about our case; and
- if you feel you have the skills or contacts which may be of benefit to the Association please let us know.



Murray Harper, President

# TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2014

| January   | Tuesday 21 | 1.30 PM    | Executive Meeting / Workshop | Hobart     |
|-----------|------------|------------|------------------------------|------------|
| February  | Tuesday 18 | 1.30 PM    | Executive Meeting            | Hobart     |
| March     | Tuesday 18 | 1.30 PM    | Annual General Meeting       | Hobart     |
| April     | Tuesday 15 | 1.30 PM    | Executive Meeting            | Hobart     |
| May       | Tuesday 20 | 1.30 PM    | Executive Meeting            | Hobart     |
| June      | Tuesday 17 | 11.30 AM   | Forum / Luncheon             | Launceston |
| July      | Tuesday 15 | 1.30 PM    | Executive Meeting            | Hobart     |
| August    | Tuesday 19 | 1.30 PM    | Executive Meeting            | Hobart     |
| September | Tuesday 16 | 1.30 PM    | General Meeting / Forum      | Hobart     |
| October   | Tuesday 21 | 1.30 PM    | Executive Meeting            | Hobart     |
| November  | Tuesday 25 | 12.00 Noon | Pre-Christmas Luncheon       | Hobart     |
| December  | Tuesday 2  | 11.30 AM   | Pre-Christmas Luncheon       | Launceston |

# 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.

### TASS NORTH AND NORTH-WEST MEMBERS

### MEMBERS FORUM AND LUNCHEON

MEMBERS IN THE NORTH AND NORTH-WEST OF TASMANIA ARE INVITED TO ATTEND AN INFORMATIVE FORUM PRESENTED BY CENTRELINK, AND A BUFFET LUNCHEON TO BE HELD IN LAUNCESTON.

DATE: TUESDAY 17 JUNE 2014

**VENUE:** COUNTRY CLUB TASMANIA (LAUNCESTON CASINO)

COUNTRY CLUB AVENUE PROSPECT, LAUNCESTON

ARRIVAL TIME: 10.00 AM

REGISTRATION AND MORNING COFFEE/TEA

FORUM: 10.30 AM - 12.30 PM

PRESENTER: DAVID MURRAY

FINANCIAL INFORMATION SERVICES OFFICER,
DEPARTMENT OF HUMAN SERVICES (CENTRELINK)

**TOPICS:** 

\* EFFECTS OF THE FEDERAL BUDGET ON RETIREES

- ASSESSMENT OF THE DEFINED BENEFITS SUPER. PENSION
- INCOME AND ASSETS TESTING, GIFTING AND DEEMING RULES

- OTHER RELEVANT FINANCIAL ISSUES FOR RETIREES

LUNCHEON: 12.30 PM - 2.30 PM

**BUFFET LUNCHEON** 

(SERVED IN THE 'LINKS' RESTAURANT)

COST: \$20.00 PER PERSON FOR A FULL BUFFET LUNCHEON

PLEASE INDICATE WITH YOUR RSVP IF YOU WILL BE

STAYING FOR THE BUFFET LUNCHEON

**BEVERAGES:** AT OWN EXPENSE

RSVP: <u>BY FRIDAY 13 JUNE</u>

JUNE HAZZLEWOOD (AFTER 5 PM)

Tel: 6327-2562 (or leave message)

MOBILE: 0414-770-864

EMAIL: ahazzlew@bigpond.net.au

PRESIDENT MURRAY HARPER AND MEMBERS OF THE TASS EXECUTIVE HOPE THAT YOU WILL BE ABLE TO JOIN US ON THIS SPECIAL OCCASION.

### **TASS ANNUAL GENERAL MEETING 2014**

The TASS Annual General Meeting was held at Mathers House, Hobart on 18 March 2014.

The meeting was preceded with a presentation by Tony Elliott, Financial Information Services Officer, Department of Human Services (Centrelink), who specialises in social security, taxation, superannuation and financial industry services matters, and can provide information and the options available, but he is not a financial adviser.

Tony gave a comprehensive overview of social security rules, including eligibility for the Age pension, income and assets testing, assessment of the defined benefits superannuation pension, gifting verses paying, and deeming for income assessment. He is available for advice to retirees by appointment and stressed that Centrelink clients will be increasingly obliged to conduct their business on the Centrelink website.

At the **TASS Annual General Meeting** president Murray Harper presented the President's Report for 2013 (which was published in the March edition of *Super-News*.)

Nominations for the election of members to the TASS Executive for 2014 were received and these **OFFICE BEARERS** were re-elected to the same positions that they occupied in 2013:

PRESIDENT: Murray Harper
VICE PRESIDENT: Ross Brown
SECRETARY: Rob van Schie
TREASURER: John Chalmers
MEMBERSHIP OFFICER: Charles Thomas
NEWSLETTER EDITOR: Kip Muller

#### Five additional members were also elected to the Executive:

Chris Bevan, Stephen Graetzer, Ashton Shirley (from 2013) and two new members; Dr Greg Calvert and Mr John Minchin, (See 'TASS EXECUTIVE ACTION' page 8).

Two long-standing members of the Executive have resigned after many years of dedicated service; Tony Haig and Tony Robinson. The president paid tribute to them for their contribution to TASS. The meeting granted Life Membership to Tony Robinson. (Tony Haig has already been a Life Member since 2009).

An acclamation of appreciation to the president, Murray Harper was moved from the floor. Following closure of the AGM, additional items of General Business were opened for discussion by the members in attendance.

AFTERNOON TEA was served by the staff of Mathers House.



Tony Elliott addressing members prior to the Annual General Meeting

### TASS MEMBERS FINANCIAL SURVEY RESPONSE

The TASS Executive appreciates the excellent response to the Financial Survey that was undertaken during April. The response rate was 69%. The Executive has collated the responses, and will use this information to continue the case for the indexation equity of our RBF superannuation pension.

The predominant response from members related to the current method of indexation by the Consumer Price Index (CPI), and the subsequent declining purchasing power of their pension. Some members gave mathematical examples of how their pensions have eroded over a period of time

There was a large response from members providing written information detailing their individual concerns in managing to keep up with their increasing living costs.

This information vindicates the efforts of the TASS Executive to make the governments, state and federal, aware of the financial anxiety being experienced by many state superannuants.

# These are a few samples of additional written information included by members in their survey response:

- the current CPI indexation does not enable the RBF pension to keep up with inflation, particularly in regard to electricity, rates, water, private health insurance etc. all of which increase annually by MORE than CPI. Cost increases in these utilities is a major issue, and causes anxiety for many members when these bills become due;
- the calculation of CPI and the basket of goods on which the CPI is based does not reflect the current rising costs of living, and needs to be changed;
- during our employment in the public sector we were obliged to contribute to the RBF contributory scheme, but due to the CPI method of indexation we are being penalised for contributing towards our own retirement;
- anxiety was expressed about future changes to pension arrangements, as foreshadowed by the Federal Government, and what effect these may have on the living costs of superannuants; and
- keep up the good work TASS Executive!

Some members took the opportunity to raise personal issues, such as taxation or utilities matters, but these can best be resolved by the persons themselves in conjunction with the relevant authority.

The TASS Executive also appreciates the response to other related statistical information that members provided, and although not specific to the issue of the capacity of their pensions to meet their living expenses, it is useful to have these additional statistics.

Overall, we are delighted with the excellent response rate; it shows the interest of our members in these issues and we are very grateful for your co-operation.

You can be assured your responses have provided information which will be followed up by the Executive.

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### TASS REPRESENTED AT RBF 'SUPER - HEROES' SEMINARS

The annual RBF 'Super Heroes' seminars were held in Launceston and Hobart during early April. As in 2013, TASS was invited to be present at both events to promote the objects of our organisation to existing retirees, and also those people still in the workforce, but considering their retirement options.

'Super-Heroes' is an annual event held by the RBF to provide a range of financial and retirement issues for the benefit of members.

Our Northern Tasmania representative June Hazzlewood, together with Executive member Kip Muller and his wife Elizabeth manned the TASS display stand at the event.

At the seminar held in Hobart the following week, President Murray Harper, Vice-president Ross Brown and Secretary Rob van Schie were at the Derwent Entertainment Centre to promote TASS on that occasion.

The TASS Executive appreciates the co-operation of the RBF in providing us with the opportunity to connect with people who are currently employed in the public sector who may consider joining TASS.



Northern Tasmania representative June Hazzlewood promoting TASS to people attending the RBF 'Super-Heroes' Seminar in Launceston



# Menzies Research Institute Tasmania Public Talks Burnie Civic Centre - Thursday 12th June

TasELF study

Reducing the risk of heart failure

Professor Tom Marwick, Director of Menzies Research Institute Tasmania

How 600 senior citizens in the North-West are unlocking the secrets of healthy ageing
Professor Mark Nelson

Thursday 12th June, Burnie Civic Centre, 5.30pm – 6.30pm Doors open 5pm. Please RSVP to Menzies reception on 6226-7700 or register at the door.

### TASS HEALTH

In co-operation with the Menzies Research Institute Tasmania, this article is provided for the information of TASS members

### VITAMIN D DEFICIENCY IN TASMANIA

Menzies research has helped to inform new guidelines that will help Tasmanians combat their greater risk of vitamin D deficiency.

A Vitamin D Scientific Advisory Group including experts from Menzies, Cancer Council, Arthritis Tasmania, general practice, allied health professionals and people from refugee health from across Tasmania was set up to develop evidence-based public health recommendations. The Menzies expert on the advisory group, **Senior Research Fellow Dr Ingrid van der Mei**, said a key recommendation to health professionals was that routine testing of vitamin D levels in all patients was unnecessary and undesirable because there was not enough evidence the benefits outweigh the cost.

"However, targeted testing, is recommended for patients at risk of moderate to severe deficiency and supplements may be required for these patients," Dr van der Mei said.

The **Director of Public Health, Dr Roscoe Taylor**, said many Tasmanians failed to get enough vitamin D because they were exposed to less direct sunlight than other Australians, partly due to our cooler climate.

"Around one-third of Tasmanian teens and adults are vitamin D deficient in summer and up to two thirds are deficient in winter and spring," Dr Taylor said.

Vitamin D is needed for healthy bones and muscles.

Safe exposure to direct sunlight, taking into account the UV Index (how strong the sun is) and people's skin type, can help Tasmanians get enough vitamin D.

Dr Taylor said until now there had been a lack of clear guidance for the public and health professionals for the prevention and management of vitamin D deficiency in Tasmania. "Developing public health messages for vitamin D was complicated by the continuing need to avoid sunburn, defining what is enough vitamin D and variables such as skin type, time of year and lifestyle practices."

"I am very grateful to the group for developing a range of written guidelines to help prevent and manage vitamin D deficiency," Dr Taylor said.

People at risk of moderate to severe deficiency are those with naturally very dark skin, those with little or no sun exposure, who wear concealing clothing and babies of mothers with vitamin D deficiency.

Testing is also recommended for people presenting with clinical problems potentially associated vitamin D deficiency.

### More information is available at:

http://www.dhhs.tas.gov.au/news/2014/new vitamin d guidelines for tasmanians released

Check the UV Index daily at <a href="www.cancertas.org.au">www.cancertas.org.au</a>, <a href="www.cancertas.

The TASS Executive appreciates the assistance of the Menzies Research Institute Tasmania in providing informative health-related information for our members

# TASS EXECUTIVE ACTION

Due to the need to publish the response letters from the political parties contesting the March state election, some items scheduled for publication in the March issue of *Super-News* were deleted, but are included here.

#### TASS PRESIDENT INTERVIEWED ON ABC RADIO

TASS President Murray Harper was Interviewed on the ABC morning talkback program by presenter Leon Compton on Thursday 13 February to respond to the issue of the cost of State superannuants pension entitlements to the State budget, which had been raised by the then Liberal Shadow Treasurer, Peter Gutwein on the same program the previous day.

Murray related the issue of the TASS indexation campaign, explaining that the CPI does not provide equitable indexation for State superannuants as that for Centrelink Age pensioners and quoted the differential figures involved. He made the point that the TASS Executive is conscious of the difficulties faced by the current Tasmanian Government's budgetary situation, but would welcome the opportunity to enter into discussions with the incoming government following the March State election.

Contact has since been made with the Liberal Government.

### **RBF STRATEGIC REVIEW**

The announcement by the former Labor Government that a second stage of the Retirement Benefits Fund Strategic Review would be undertaken during the current year and will now be addressed by the Liberal Government.

### **TASS PLANNING WORKSHOP 2014**

At the commencement of the year, the TASS Executive held a Planning Workshop to discuss a range of issues for implementation during the current year. Some of the issues discussed for action included:

- seeking greater recognition of TASS within the public sector and the community generally;
- providing members with assistance in obtaining advice from government and other authorities for issues of concern to them;
- pursuing greater connectivity with members through *Super-News*, the website and informational/social functions;
- seeking input from members through a 'Member's Views' page in *Super-News*, and on the website; and
- a survey to TASS members to assess any individual concerns in regard to the adequacy of their RBF superannuation pensions. (*The survey was circulated during March*).

Members of the Executive have been allocated the task of pursuing these issues which were agreed at the workshop. Progress is being monitored at the monthly Executive meetings.

### **NEW MEMBERS ON THE TASS EXECUTIVE**

As reported in the proceedings of the Annual General Meeting, two new members have been elected to the Executive:

**Dr Greg Calvert** is the former Principal Curriculum Officer, Senior Secondary Curriculum Services, Department of Education; and

Mr John Minchin is the former Business Risk and Compliance Manager, Hydro Tasmania.

**Mr Donald Wells** has agreed to be the **TASS North-West Coast representative**, following the resignation of Joan Batchelor for personal reasons. The Executive wishes to express our appreciation to Joan and her husband Ian for their contribution to TASS.

# TASS MEMBER ACTIVITIES

The report of these two member events held prior to Christmas last year - a pre-Christmas luncheon at the Globe Hotel in Hobart, and a financial forum and buffet luncheon at the Country Club in Launceston - were also unable to be published in the pre-election issue of *Super-News*.

At the **Hobart luncheon** TASS Secretary Rob van Schie, representing President Murray Harper, gave an address outlining events at both the state and federal levels that had taken place during the year.



Lola Hutchinson OAM (centre) with Noelene and Rob van Schie at the Pre-Christmas luncheon at the Globe Hotel in Hobart

The **Financial Forum** and **buffet luncheon** in Launceston was arranged by the TASS Executive to provide our northern and north-west members with the opportunity to attend the informative forum that had been held for our southern members in Hobart in September. It also coincided with the traditional luncheon held in the north of the state prior to Christmas. As in Hobart, members found the forum presented by Scott Donoghue - financial commentator on ABC Radio - to be most informative and entertaining.

There were a number of issues of which Scott was able to make members aware in regards to both the RBF Defined Benefits superannuation pension scheme, as well as for people who have funds invested in the RBF Tasmanian Accumulation Scheme, or other superannuation schemes.

He also provided useful information on retiree entitlements, the financial implications of retirement village options and regulations relating to financial planners.

The forum was presented in a most professional manner, and followed by an excellent buffet luncheon in the 'Links Restaurant' at the Country Club Tasmania.



Presenter, Scott Donoghue at the Financial Forum in Launceston

## TASS PEOPLE

As already mentioned in our report on the AGM, two stalwarts of TASS over many years have decided to enjoy a well-earned rest in their future retirement years.

**Tony Haig** attended his first meeting of TASS at the AGM in March 1994, where a motion was moved to wind up the organisation, due to the lack of members offering to serve on the executive. He left that meeting as president of TASS which had 283 members and with a substantially new executive. In retiring from the executive he looks back over some of the highlights of the past 20 years. Firstly, *Super-News*, which is our main source of contact to our members, developed from a folded A4 to the present 12 page informative publication. The executive quickly set about building membership which has reached a peak of 1,500 members. During that time, colleague Lance Brown played a significant role in this success as *Super-News* editor and treasurer,

During his first year Tony attended an annual meeting of a retirees organisation in Sydney, representing both pensioners and superannuants, however it became clear to him that pensioners were the prime focus, and at one meeting superannuants were referred to as 'fat cats'. During the lunch break, Tony had informal discussions with superannuant representatives from NSW and Victoria, and from these discussions the Australian Council of Public Sector Retiree Organisations (ACSPRO) was formed. It is based in Canberra, and TASS was one of the foundation members of this important umbrella organisation.

Over the years it has been Tony's honour to also act as secretary, and as *Super-News* editor for some 12 years. Two characteristics of TASS that stand out over his period on the executive is the time and effort members of the executive give to TASS, usually at a financial cost to each of them, and also the continued support of the membership over many years, which is evidenced by the large number of members who have been loyal supporters of TASS, many of whom not only pay their annual membership fees, but also make generous donations as well. In leaving the executive Tony has expressed his confidence that the current executive has the talent and drive to represent RBF superannuants interests most effectively in the future.



A big TASS 'THANK YOU' to the two Tony's, Tony Haig and Tony Robinson

**Tony Robinson**, a former Deputy President of the Tasmanian Industrial Commission retired from employment on 1 July 1997 and immediately joined TASS as an ordinary member. Upon attending the March AGM in1998 he was spotted by an old school friend Rob van Schie, who was then president of TASS, and was immediately "recruited" onto the Executive. Tony remained on the Executive continuously until this year, apart from a brief time in 2002 for personal reasons. In 2002 he became vice-president and went on to become president from 2009 until 2011.

He twice travelled to Canberra to attend the annual general meetings of the Australian Council of Public Sector Retirees Organisations (ACPSRO), and also presented a submission to a Senate Select Committee enquiring into superannuation provisions for commonwealth and state public servants. In more recent times he has been a member of the TASS Lobby & Liaison subcommittee. Tony is most appreciative of being granted Life Membership of TASS by his peers at the 2014 Annual General Meeting.

### CONTACT THE TASS EXECUTIVE BY PHONE

TASS members can contact the Executive by phone on our Mobile Smart phone. The phone is held by our Treasurer, John Chalmers and he is able to assist in queries from members, or refer them to the appropriate person, or agency.

### **THE PHONE NUMBER IS: 0448-731-845**

The phone is proving useful for many membership issues. We have members and their families contacting us for the following reasons:

- Checking their membership status;
- Queries on their subscription payments;
- Requesting application forms;
- Providing contact changes;
- Notifying of deceased members; and
- Queries in seeking assistance for matters relating to the RBF.

In addition, TASS is also listed in the three Tasmanian telephone directories.

### WE CAN ALSO BE CONTACTED BY EMAIL: info@tass.org.au

The email address is held by our Secretary, Rob van Schie.

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### 'FUNNIES'

A man died and applied for entry to heaven, where he was told by the angel on reception, "Before you meet with God, I should tell you we've checked out your life history and you haven't really done anything particularly good or bad. We're not sure what to do with you. Can you tell us anything you did that can help us make a decision?" The newly arrived soul thought for a moment and replied, "Yeah, I was driving along and came upon a man who was being harassed by a group of thugs. So I pulled over, got out a bat and went up to the leader of the thugs. He was a big, muscular bloke with a ring pierced through his lip. Well, I tore the ring out of his lip, and told him he and his gang had better stop bothering this fellow or they would have to deal with me!" "Gee that's fantastic, when did this happen?" said the angel. "About five minutes ago," came the reply.

A drunk walked into a bar, climbed on a bar stool and yelled, "I reckon that all lawyers are nothing but a bunch of highway robbers." A man further along the bar stood up and angrily shouted back, "I resent that remark." The drunk replied, "Why, are you a lawyer?" "No." said the man, "I'm a highway robber."

"My memory is fading." Mary confided to her elderly lady companion. "So, I changed my password to "incorrect." When I log in with the wrong password, the computer tells me, your password is incorrect."

**On an African safari**, a native guide was asked by a member of the party how to avoid from being attacked by wild animals at night. "Just carry a lighted torch," he suggested. "Does that really work?" asked one of the tourists. "It depends on how fast you carry the torch." replied the guide.

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

**Retirement Benefits Fund (RBF):** 

All enquiries 1800-622-631

**Australian Taxation Office (ATO):** 

Personal taxation information 13 28 61 Personal tax automated self help 13 28 65 Superannuation information 13 10 20

**Centrelink (The Department of Human Services)** 

**Provides Centrelink and Medicare services:** 

| Pension enquiries             | 132 300 |
|-------------------------------|---------|
| Overseas pensions             | 131 673 |
| Financial information service | 132 300 |
| Families and parents          | 136 150 |
| Disability and carers         | 132 717 |

### TASS EXECUTIVE - ADMINISTRATION

### CONTACT ADDRESSES FOR THE TASS EXECUTIVE - ADMINISTRATION

President:Murray HarperTel: 6243-4326Vice President:Ross BrownTel: 6243-7336

Secretary: Rob van Schie Tel: 6229-7923

The TASS email address (info@tass.org.au) is held by the Secretary, Rob van Schie

Treasurer: John Chalmers Tel: 6249-1240

The TASS mobile phone number (0448-731-845) is held by the Treasurer, John Chalmers

Membership Officer: Charles Thomas Tel: 6248-5902 Super-News Editor: Kip Muller Tel: 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