

# ER-NEWS

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# RBF CHIEF EXECUTIVE'S ADDRESS AT AGM

The Chief Executive Officer of the Retirement Benefits Fund, Philip Mussared provided a most informative presentation to members attending the TASS Annual General Meeting on 16 March.

He outlined the changes that had taken place within RBF since he last spoke at our AGM four years ago, when the transition to Mercer was in the process of implementation. Key aspects of the transition to Mercer had resulted in benefits including; a greater reliability of administrative systems, improved flexibility regarding the legislation impacting on superannuation; and a greater focus on the core business of pensions. superannuation and investment. There has also been a reduction in the total number of RBF staff from 180 positions to 90. The Hobart and Launceston offices have been moved to purpose designed accommodation, providing improved working conditions for staff and accessibility for members.

As a result of changes that have been introduced to the business operation, RBF has received several awards from superannuation ratings agencies, including in 2014 the Rising Star Award from SuperRatings as the Australian superannuation fund that had most improved its value proposition for its members in the past 12 months. Also, the RBF's Chief Investments Officer, Dr Ian Lundy, was runner up in 2014 for Chief Investments Officer of the Year. Currently, RBF has \$5 billion in funds under management.



TASS president Murray Harper thanks Philip Mussared for his presentation

Life pensioners constitute a significant group of RBF members – currently over 8,900. In 2014, RBF introduced a new default product, RBF MyPath, progressively derisking the member's investment as they approach age 65.

(Continued on page 4)

# FROM THE PRESIDENT

In recent weeks your Executive has been working hard in regard to proposed changes contained within legislation under the Social Services Legislation Amendment (Fair and Sustainable Pensions) Bill 2015. Under these proposals assets and income tests for people on part-Age pensions would be tightened, and many of our members in this situation would be negatively affected from 2016. (Refer to the article on pages 6, 7 & 8 of Super-News for more details)

We have lobbied all Tasmanian Federal politicians and key interstate politicians to attempt to get a fairer outcome. We have also made a submission to the relevant Senate committee. However, at the time of writing, due to arrangements between the Coalition, Labor and the Greens,



the Bill was passed in the Senate on 23 June, and subsequently our efforts have been to no avail. The TASS Executive will continue to monitor the outcome of this decision.

On July 24 we have arranged a forum in Launceston at which the State Treasurer the Hon. Peter Gutwein MP will speak to members and take questions.

These are a couple of other matters where the Executive is working on your behalf, and I ask for your support to:

- Attend the forum with the Treasurer (Details on the opposite page), and
- Make a genuine effort to recruit more members to our Association.

Murray Harper, President

# TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2015

July	Friday 24	10.00 AM	Members Forum/M'ng tea/Lunch	Launceston
August	Tuesday 18	1.30 PM	Executive Meeting	Hobart
September	Monday 28	1.30 PM	Members Forum / Afternoon tea	Hobart
October	Tuesday 20	1.30 PM	Executive Meeting	Hobart
November	Tuesday 17	1.30 PM	Executive Meeting	Hobart

December	Pre-Christmas Luncheons -	Hobart /
	Dates, times & venues will be advised closer to the activity	Launceston

# TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc. (TASS)

ABN 31 638 808 031

## Affiliated with the:

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 MEMBERS FORUM

# WITH THE HON. PETER GUTWEIN MP STATE TREASURER AND MEMBERS LUNCHEON

TASS MEMBERS ARE INVITED TO ATTEND A FORUM WITH THE STATE TREASURER THE HON. PETER GUTWEIN MP, FOLLOWED BY AN OPTIONAL LUNCHEON IN LAUNCESTON.

DATE: FRIDAY 24 JULY 2015

**VENUE:** Newstead Hotel

169 ELPHIN ROAD, ELPHIN

LAUNCESTON

ARRIVAL TIME: 10.00 AM

**REGISTRATION AND MORNING COFFEE/TEA** 

FORUM: 10.30 AM – 12.00 Noon

PRESENTER: THE HON. PETER GUTWEIN MP, TREASURER

- MEMBERS WILL BE INVITED TO RAISE ISSUES OF

INTEREST TO THEM WITH THE TREASURER

LUNCHEON: 12.00 PM - 2.30 PM

(OPTIONAL) LUNCHEON

COST: \$20.00 PER PERSON FOR A TWO COURSES LUNCHEON

(Choices of 3 Main courses and 3 Sweets,

TEA & COFFEE)

PLEASE INDICATE WITH YOUR RSVP IF YOU WILL BE

ATTENDING THE LUNCHEON

**BEVERAGES:** AT OWN EXPENSE

RSVP: By Monday 20 July

DR JUNE HAZZLEWOOD (AFTER 5 PM

Tel: 6327-2562 (or leave message)

MOBILE: 0414-770-864

EMAIL: ahazzlew@biqpond.net.au

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

# (Continued from front page)

Mr Mussared also brought members up to date with the progress of the 2012 RBF Strategic Review, which was commissioned by the former Labor Government. In 2013, the Labor Government announced that its preference was to transition RBF accumulation scheme members to a new default fund and that it wanted to consider options for the ongoing management of the RBF defined benefits schemes. A second stage of the review was commissioned to explore the options. With the change of government in March 2014, the incoming Liberal Government requested that RBF work with Tasplan and Quadrant to investigate the feasibility of the three funds merging to form a single Tasmanian super fund, and review options for managing the RBF Defined Benefit schemes.

RBF worked with Tasplan and Quadrant to develop a *Business Case on the Feasibility of a Single Tasmanian Super Fund*, which was delivered to the Treasurer in September, and presented in person to the Treasurer in October. The Business Case concluded that a merge between the three funds was feasible and should go ahead, and that the RBF Defined Benefits schemes should be managed by the new entity formed as a result of the merger of the three funds. The Treasurer requested some additional information which the three funds provided covering growth opportunities for a merged fund, investment opportunities in Tasmania and potential implementation issues. In November 2014, Tasplan and Quadrant announced their merge as 'unconditional'. In late December 2014, the Treasurer advised RBF that the Government would not be in a position to make a decision regarding the Review before the end of 2014, but advised that it was likely to make a final decision on the future of superannuation in Tasmania early in 2015. This is the current state of the Review.

Mr Mussared concluded his address stating that the total of superannuation funds under management in Australia is approaching \$2 trillion, and these funds are being accumulated to provide retirement income for Australians, but are being seen as a possible solution for a number of problems, such as; reducing the superannuation guarantee contribution to increase consumer spending in the economy, accessing superannuation funds for housing deposits, reducing government debt, and encouraging superannuation fund managers to invest in infrastructure financing. He made the point that if we lose sight of the principle reason for superannuation – to provide retirement income – we will as a nation be much worse off.

During a large number of questions from members following his presentation, Mr Mussared expressed the desire to maintain the ongoing relationship between RBF and TASS.

The president expressed the appreciation of members at the AGM to Mr Mussared for his presentation.



TASS treasurer John Chalmers in discussion with retiring honorary auditor Rex Wilson following the AGM

# TASS MEMBERS: HAVE YOUR SAY!

Although our request for members to submit comments or items of interest to Super-News didn't generate the interest that we had hoped, however, we thank "Aged Pensioner of Swansea" for this humorous contribution.

A farmer drove to the neighbours' farmhouse in his ute and knocked at the door. A young boy answered. "Is your Dad or Mum home?" asked the farmer. "No, they went to town." replied the boy. "Is your older brother, Howard at home?" "No, he went with Mum and Dad." "Well," said the farmer uncomfortably, "I really wanted to talk to your Dad. "It's about your brother, Howard getting my daughter, Susie pregnant." The boy thought for a moment. "You would have to talk to Dad about that. I know he charges \$500 for the bull and \$100 for the pig, but I don't know how much he charges for Howard."

# From the Medical Dictionary:

Artery – The study of painting, Colic – A sheep dog, Labour pain – Getting hurt at work, Pelvis – A cousin to Elvis, Seizure – A Roman Emperor, Urine – Opposite to you're out, Varicose – Nearby.

# TASS MEMBERS ARE INVITED TO SUBMIT:

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

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

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

Suitable jokes would be appreciated!

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

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

The Secretary **TASS GPO Box 1650** Hobart 7001

**OR** The Secretary info@tass.org.au

OR the Feedback form

under About Us on the

**TASS** website www.tass.org.au

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

# **10 AUGUST 2015**

#### And this one from Launceston member Elizabeth Trevor:

Bert feared that his wife Peg wasn't hearing as well as she used to and he thought she might need a hearing aid. Not quite sure how to approach her, he called the family doctor to discuss the problem.

The doctor told him about a simple informal test the husband could perform to give the doctor a better idea about her hearing loss. "Here's what you do." "Stand about 40 feet away from her, and in a normal speaking tone see if she hears you. If not, go to 30 feet, then 20 feet and so on until you get a response.

That evening, the wife is in the kitchen cooking dinner, and he is in the den. He says to himself, "I'm about 40 feet away, let's see what happens." In a normal tone he asks, "Honey, what's for dinner?" No response. So the husband moves closer to the kitchen, about 30 feet away from his wife and repeats, "Peg, what's for dinner?" Again he gets no response. Next he moves into the dining room where he is about 20 feet from his wife and asks, "Honey, what's for dinner?" Still no response. So he moves up to the kitchen about 10 feet away. "Honey, what's for dinner?" Again there is no response. So he walks right up behind her. "Peg, what's for dinner?" "Oh for goodness sake, Bert, for the FIFTH time, CHICKEN!

# IMPORTANT INFORMATION FOR TASS MEMBERS

# PROPOSED CHANGES to INCOME TEST for DEFINED BENEFIT LIFE PENSIONS

This document has been prepared by the RBF on behalf of and at the request of the Tasmanian Association of State Superannuants (TASS) in response to the SOCIAL SERVICES LEGISLATION AMENDMENT (FAIR and SUSTAINABLE PENSIONS) BILL 2015 which proposes changes to the Social Security Act 1991.

# **Purpose**

The purpose of this document is to:

- 1. To provide TASS with some insight into how the Fair and Sustainable Pensions Bill is likely to impact RBF Pensioner membership should it become law; and
- 2. To provide the TASS with information on how TASS members can assess the potential individual impact.

# **Description of proposal**

The proposed amendments to the Social Security Legislation would cap the Deductible Amount for Social Security assessment purposes to 10% of the defined benefit pension from 1 January 2016. The deductible amount is equal to the tax free component of your income stream under tax law, as calculated by RBF.

# **Determining effect**

Members of RBF who are in receipt of a defined benefits pension and who are also in receipt of a Centrelink pension are able to determine if this proposed amendment is likely to affect their assessment and Centrelink. To calculate the effect members should refer to the following three fields in their Payment Summary provided to them each year by RBF.

Extract from Payment Summary

Taxed component

Untaxed component

B

Untaxed component
Tax-free component

From the above information members should do the following calculation:

C

Divide the amount in C by the sum of (A + B + C)

If the resulting number is greater than 0.10 (10%) the member could have a reduced Social Security Pension as a result of this change. It is not possible to determine the actual effect on an RBF pensioner as this will be determined in reference to their own individual asset and income test assessment.

#### **Impacts**

RBF is unable to determine how many RBF pensioners may be affected by the introduction of the Fair and Sustainable Pensions Bill. RBF does not hold information on whether pensioners are in receipt of a Centrelink pension, what other income they receive and what other assets they hold. As a result the following impact analysis assumes all members are in receipt of a Centrelink pension, are incomes tested and therefore the assessed income change will fully impact a Centrelink pension. This is the worst case scenario.

70% of RBF life pensions are paid to members who are aged 65 or more. 48% of these members are aged 65 to 74, 33% are aged 75 to 84 and 19% are 85 or more.

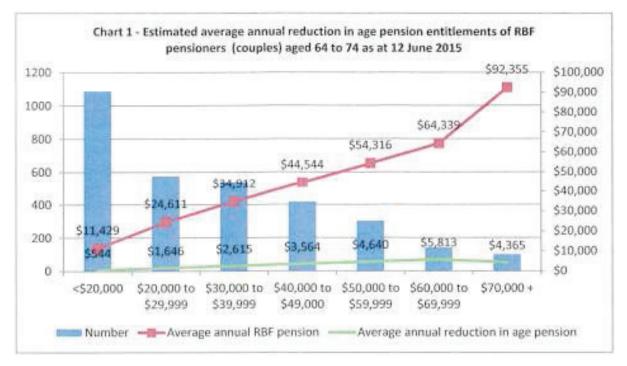
Our assessment shows that the proposed changes will primarily impact members aged 65 to 74. On average 24% of the total RBF life pension paid to members aged 65 to 74 is attributable to tax-free component. Capping the tax-free component to 10% will cause average fortnightly reduction in age pension payments of \$86 or \$2,242 per annum.

Reductions are significantly less for members aged 75 to 84 because the tax-free component represents just over 10.10% of the RBF Life pension. This limits the effect of any reduction in age pension entitlements to an average of \$20 per fortnight or \$528 per annum.

Table 1 and Chart 1 details the estimated reduction in age pension entitlements for RBF members (assuming a couple) who are aged 65 to 74.

Table 2 details the estimated fortnightly reduction in age pension entitlements (assuming a couple) for each age group.

Table 1 - RBF Life	e pensioners aged	Estimated reduction in age pension entitlements of a couple		
Annual RBF life pension	% of pensioners	Average annual RBF life Pension	Average per fortnight	Average annual reduction
<\$20,000	34%	\$11,429	\$21	\$544
\$20,000 to \$29,999	18%	\$24,611	\$63	\$1,646
\$30,000 to \$39,999	17%	\$34,912	\$101	\$2,615
\$40,000 to \$49.999	13%	\$44,544	\$137	\$3,564
\$50,000 to \$59,999	10%	\$54,316	\$178	\$4,640
\$60,000 to \$69,999	4%	\$64,339	\$224	\$5,813
\$70,000 +	3%	\$92,355	\$168	\$4,365
Sub-total 65 to 74	100%	\$31,204	\$86	\$2,242



NOTE! MEMBERS WISHING TO MAKE FUTHER ENQUIRIES REGARDING HOW THE CHANGES TO THE LEGISLATION MAY IMPACT THEM INDIVIDUALLY SHOULD CONTACT CENTRELINK - NOT RBF.

The TASS Executive conveys our appreciation to the management of the Retirement Benefits Fund (RBF) in providing the above information for the benefit of our members.

# DISAPPOINTMENT FOR AGE PENSIONERS AND DEFINED BENEFIT SUPERANNUANTS

The Federal Government has passed two Bills that will reduce the amount of Age pension or part Age pension that many of our members receive to supplement their modest superannuation pensions. The Social Services Legislation Amendment (Fair & Sustainable Pensions) Bill 2015 and the (Defined Benefits Income Streams) Bill 2015.

(Continued on next page 8)

# (Continued from previous page 7)

The first Bill that changed the asset thresholds and taper rates was opposed by the ALP but supported by the Greens. The second Bill that reduces the amount of income from your superannuation that can be excluded from your social security income test was not supported by the Greens but passed with the support of the ALP.

TASS made a submission to the Senate Social Welfare Committee in relation to the Defined Benefits Income measures. TASS also contacted all Tasmanian federal members and senators and provided them with a copy of our submission and the RBF figures. Andrew Wilkie was the only Tasmanian Federal parliamentarian who supported our cause. The Govt and the ALP claimed their modelling was different to the information we supplied from RBF. The Govt claimed the defined benefit superannuation changes would only impact on one third of defined benefit superannuants who receive part Age pensions but RBF say potentially the number that could be affected could be much higher. We believe that RBF would be in a much better position to judge on our superannuation pensions. If you are concerned on how these new measures will impact on your Age pension we suggest that you contact Centrelink. It may be necessary to make an appointment to see one of their Pension advisors. They do not take effect until the 1<sup>st</sup> January 2016.

TASS will continue to monitor this situation. We would appreciate any confidential feedback from you on how it will impact you. The Greens have advised that they are going to continue to examine any unexpected consequences.

We have posted on our website a Bills Digest from the Australian Parliament House website (<a href="www.aph.gov.au">www.aph.gov.au</a>) that gives a comprehensive summary of all the considerations with this Bill. It makes interesting reading.

THANK YOU TO ALL TASS MEMBERS WHO HAVE LOBBIED PARLIAMENTARIANS!

# **TASS ANNUAL GENERAL MEETING 2015**

The TASS Annual General Meeting was held at Mathers House, Hobart on 16 March 2015.

#### **Election of Office Bearers:**

All positions on the Executive were declared vacant. The following nominations to the Executive for 2015 were received and the successful Office Bearers were elected as follows:

PRESIDENT: Murray Harper VICE PRESIDENT: Christopher Bevan

SECRETARY: Vacant (Executive member John Minchin will act as Minute Secretary)

TREASURER: John Chalmers
MEMBERSHIP OFFICER: Charles Thomas
'SUPER-NEWS' EDITOR: Kip Muller

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

Current serving members Ross Brown, Greg Calvert and Stephen Graetzer were re-elected and David Lovett was elected as an incoming member of the Executive. Two positions on the Executive remain vacant. Northern Representative is Dr June Hazzlewood and the North-West Representative is Mr Donald Wells.

## **Election of Auditor and Legal Advisor:**

Mr Raymond Harvey was elected as Honorary Auditor and Mr Nathan Munting, of Wallace, Wilkinson & Webster was elected as Honorary Legal Advisor.

#### Special Resolution:

That the Annual Membership Subscriptions be increased as follows:
Single or Couple:
from \$12.00 to \$15.00
Widow or Widower of Superannuant:
from \$7.00 to \$10.00

Moved J Chalmers / Seconded R Hall. Carried.

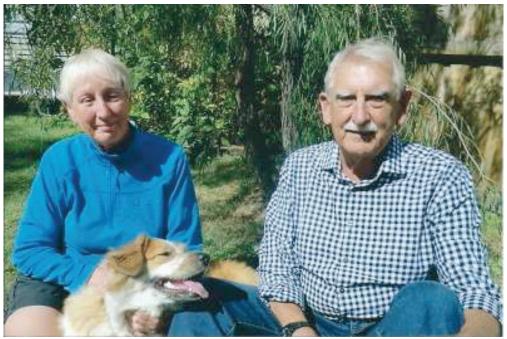
# TASS PEOPLE

# TASS members Fred Westwood and Kim Boyer have made a major contribution to Tasmania throughout their distinguished careers in the state service. This is their story.

Fred Westwood and Kim Boyer enjoyed many heady times during their respective long careers in the Tasmanian public sector, including meeting each other, and subsequently marrying, while they were both employed in the Department of Premier and Cabinet in the late 1970s.

**Fred** had been a public servant for his full working life, starting in Treasury, then in Premier and Cabinet, where he was a ministerial adviser to Ministers of various political persuasions, then, variously, industrial adviser and advocate, chair of the Apprenticeship and Builders' Registration Boards, Director of Manpower Planning and finally, to crown an interesting and fulfilling career, he was appointed President of the Tasmanian Industrial Commission, an office he held for ten years.

**Kim's** history was more diverse; she was a journalist and academic before joining the public service as women's adviser to Premier Bill Neilson in 1976, when Tasmania was the first state to have such a position. After Premier Robin Gray declared that his wife could undertake that role, Kim was redeployed to the Probation and Parole Service! She moved on into the Department of Justice, Office of the Commissioner for Public Employment, Departments of Education (including TAFE) and Health, where her career in the service ended on a high as a Deputy Secretary and Director of Community and Rural Health. Since leaving the service she has worked as a CEO for Tasmanian General Practice Divisions, and is still working as a part-time senior research fellow in rural health at the University of Tasmania. She has had a range of other roles including with the National Health and Medical Research Council, as Deputy Chancellor of the University, and as chair of the ill-fated Academy Board.



Kim and Fred relaxing in their garden with Millie

Life for Kim and Fred is never boring! With a love of travel, gardening, cooking, theatre and music, as well as four children and seven grandchildren scattered across Australia and Asia, plus a much loved dog called Millie, and a holiday shack on the East Coast, they are constantly on the move. While Kim is at uni, Fred finds time for his OHA reunions and special events and for golf. The pair enjoy their special friends, their involvement in organisations like the Australian Institute of International Affairs, and also try to contribute back to the community in a range of voluntary roles (Kim more than Fred, he says!).

One last 'vice' which retirement (or semi-retirement) has given them time for is thoroughbred racing (as members of a syndicate group) and there have been a few winners in the family, including Tasmanian Derby winner Ollie's Gold.

# TASS HEALTH

- The Cancer Council has provided a series of articles for the information of TASS members



## **BOWEL CANCER**

## What is bowel cancer?

Bowel cancer is cancer in any part of the large bowel (colon or rectum). It's sometimes also known as colorectal cancer. Bowel cancer grows from the inner lining of the bowel (mucosa). It may develop from growths on the bowel wall called polyps. Polyps are usually harmless (benign), but they may become cancerous (malignant) over time. Malignant polyps may be small or large, flat or mushroom-shaped.

If untreated, bowel cancer can grow locally into the deeper layers of the bowel wall. It can spread from there to the lymph nodes (glands). These small, bean-shaped masses are part of the body's lymphatic system. If the cancer advances further, it can spread to other organs, such as the liver or lungs (metastasis).

In most cases, it develops fairly slowly and stays in the bowel for months or years before spreading.

# How common is it?

Bowel cancer is the second most common cancer affecting people in Australia. About 14,000 people are diagnosed with bowel cancer every year. About one in 17 men and one in 25 women will develop bowel cancer before the age of 75. It's most common in people over 50, but it can occur at any age.

# What are the symptoms?

In its early stages, bowel cancer often has no symptoms. However, some people may experience the following:

- a change in bowel habits, such as diarrhoea, constipation, or smaller, more frequent bowel movements:
- a change in appearance of bowel movements (e.g. narrower stools or mucus in stools);
- a feeling of fullness or bloating in the bowel or rectum;
- a feeling that the bowel hasn't emptied completely after a bowel movement;
- blood in the stools or on the toilet paper;
- unexplained weight loss;
- weakness or fatigue;
- rectal or anal pain;
- a lump in the rectum or anus;
- abdominal pain or swelling;
- a low red blood cell count (anaemia), which can cause tiredness and weakness.

Not everyone who has these symptoms has bowel cancer. Other medical conditions, such as haemorrhoids or tears in anal tissue, and some foods or medications, can also cause these changes. If you have any of the above symptoms for more than two weeks, see your doctor for a check-up.

# What are the risk factors?

The exact cause of bowel cancer isn't known. However, some factors increase the chance of developing it:

- getting older: bowel cancer most commonly affects people over the age of 50;
- **bowel diseases:** people who have an inflammatory bowel disease, such as Crohn's disease or ulcerative colitis, have a significantly increased risk, particularly if they have had it for more than 8 to 10 years;
- **lifestyle factors:** being overweight, doing little physical activity, a diet high in fat or animal products, high alcohol consumption and smoking can play apart;
- other diseases: people who have had colorectal cancer are more likely to develop another bowel cancer; some people who've had ovary, endometrium or breast cancer may also be more likely to develop it.
- Ashkenazi Jewish heritage: people from this background are more likely to develop bowel cancer;
- inheriting a rare genetic disorder: see below for more information about familial adenomatous polyposis and Lynch syndrome;
- strong family history (see below).

(Continued on next page)

Polyps in the bowel are a risk factor for bowel cancer. If polyps are removed, the risk of bowel cancer is reduced but it can still occur.

# Inherited genetic conditions

There are two rare conditions running in families that cause a small number (5%-6%) of bowel cancers:

- **1. Familial adenomatous polyposis (FAP):** This condition causes many polyps to form in the bowel. If polyps caused by FAP aren't removed, they become cancerous;
- **2. Lynch syndrome:** This increases the risk of developing bowel cancer and other cancers. It was previously known as hereditary non-polyposis colorectal cancer (HNPCC).

# Family history of cancer

If one or more of your family members (such as a parent, sibling or grandparent) have been diagnosed with bowel cancer, it may run in your family. This is a possibility if two relatives on the same side of your family have cancer, or were diagnosed before the age of 55.

Other cancers, such as breast cancer, can also run in the family, and this may increase your risk of developing bowel cancer. If you're concerned about your family history, see your general practitioner (GP) for regular check-ups and discuss whether you should have a further assessment.

Doing regular physical activity, maintaining a healthy weight and eating a diet high in fruit, vegetables and fibre may help protect against bowel cancer.

#### WANT TO FIND OUT MORE?

Please contact the Senior Support Officer at your nearest Cancer Support Centre.

- Launceston: 6341 8400 - Hobart: 6212 5700 - North West: 6425 8600 - Cancer Council: 13 11 20

www.cancertas.org.au

In Super-News edition 3/15 September 2015: PROSTATE CANCER

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# **Membership Fees to Rise**

At the Annual General Meeting on March 16<sup>th</sup> it was agreed unanimously that the Membership Fees for TASS would need to increase.

The new fees are \$15.00 (Single Superannuant and Couple) and \$10.00 (Widow or Widower of a Superannuant), up from \$12.00 and \$7.00 respectively. It has been some ten years since there has been a fee increase and it is becoming more and more expensive to provide the service to the membership that we wish for them.

In recent years we have provided more means of communication for members. In addition, there are costs associated with our incorporation; the recurrent costs TASS faces are going up, with a mooted substantial postage increase likely later in the year; and we wish to keep providing for special activities such as the financial presentations by Scott Donohue, the commissioning of an actuarial report to give special weight to our indexation revision campaign, being proactive before the last State election, and the workshop and forum conducted by Bruce Felmingham.

In the last two years, we have had to draw on our investment account to balance income against expenditure in our operating banking account. We consider that the rise in fees will allow us the flexibility to continue planning for future activities more confidently.

#### VALE BERT HAZZLEWOOD

It is with sadness that we record the passing of our long-time member Bert Hazzlewood at the age of 92 years. Bert, along with his beloved wife June has been a wonderful supporter of TASS, attending all members' functions and activities in the north of the state. Together, they have also acted as our northern representatives, taking acceptances for our functions, and which June has kindly offered to continue.

The Executive wish to express our appreciation for the commitment of Bert and June to TASS, and we extend our most sincere condolences to June in the loss of her "Bertie Boy".



Bert and June Hazzlewood

# TASS HAS A VACANCY ON THE EXECUTIVE FOR A COMMITTEE MEMBER

The committee meets in Hobart every third Tuesday in the month from 1.30 pm for approximately 2 hours.

If you are interested in helping TASS with its work, please consider putting your name forward.

Nominations should be sent to:

TASS
Attn. Public Officer
GPO Box 1650
Hobart TAS.7001

Charles Thomas, Public Officer / Membership Officer

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