

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

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The Newsletter for and by TASS members
37 Years old

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**Annual General Meeting
Tuesday 15 March
Starting at 1.30pm
50 and Better Centre
108 Bathurst St.
Lower meeting Room
All prospective and current
Members are welcome
Guest speaker CEO of RBF
Closure by 3.30pm**

EDITORIAL

I must open with a thank-you to Lance Brown, who completed the November Super-News while my wife and I were on holiday. Members would all have received advice from the President of RBF that from July this year Mercer (Aust) will manage member administration and other functions previously undertaken by RBF staff.

A number of our members have expressed their concern with this change, as have your executive committee. The new CEO of RBF, Philip Mussared, has accepted our invitation to be guest speaker at the March AGM. While his address will be short, he will answer questions from the floor. This will be your chance to find out how the changes will affect us all. Later in this issue, you will see a call, especially from our younger members to offer their names for election to the executive committee. Also we would dearly love to see a female face on the committee once again. Please scan through the reports in this Super-News, as we have had a very busy year and achieved considerable recognition of our long standing case for justice with the indexation issue. We have also been more active in publicising our case in the press. Ed

Please go to page 9 before you throw away the Super-News envelope.

Future Meetings



Annual General Meeting

Tuesday 15th March starting at 1.30pm at the "50 and Better Centre" 108 Bathurst St. Lower meeting room. The Centre is conveniently located next to the main library and immediately opposite to the Car Park.

The guest speaker will be the new CEO of RBF, Mr. Philip Mussared.

Tea will be served after the meeting.

The Notice of Meeting is included on page 7 of this issue, together with an outline of the agenda.

Executive Meeting

Tuesday 19th April at Forestry Tasmania. At 1.30pm.

For those joining the Executive, we gather at the seats outside the reception and move in to the meeting room as a group shortly after 1.30pm. Should you be delayed then the reception will direct you to the meeting room that we have been allocated.

Northern General Meeting

Tuesday 17th May at Sunny Hill Hotel, Ravenswood. Gather at 11.30 for lunch at noon followed by meeting. The above arrangement will be confirmed with full details in the May Super-News.

VACCINATION

As we come to the close of Summer, Winter will soon be upon us. The influenza season could also be quite close. As seniors we are susceptible to influenza and for this reason 'Flu vax' is recommended. As the viruses tends to change each year the vax also must change. The 2011 vax will probably be available close to the end of March and for most, it is free. Keep in contact with your local doctor on this issue. While there also ask on the need for Pneumococcal vaccination which will give protection against a number of forms of pneumonia. This vaccination is not normally required annually but repeats can be recommended every 5 to 10 years depending on the personal situation.

In TASS we do value each and every one of our members.

On a Lighter Note

Red faced German police have learned that the female serial killer they have been hunting for 17 years almost certainly doesn't exist. The search for the killer began in 1993, when traces of female DNA were found on a teacup in the house of a murder victim. Since then, the same DNA has been found at the scenes of five other murders and more than 35 crime scenes across Europe. In 2007, the suspect acquired the name "The Phantom of Heilbronn," after her DNA was discovered in the back seat of a police car in which a young policewoman had been killed. Suspicions were eventually aroused when French police reported that an identical sample of the DNA had been found on the charred body of an asylum seeker. Police have now worked out that the DNA probably belongs to a woman who works for the company that manufactures the swabs used for DNA testing.

Annual Report

This report of the activities of TASS is for presentation at our Annual general meeting on 15 March 2011 and relates to the preceding twelve months.

Without doubt it has been an exceptionally busy year for our Association, principally because of the opportunity to lobby politicians not only before the March 2010 State election, but subsequently. With both major parties equally represented in the House of Assembly and the Green's Party holding the balance of power we were quick to remind the latter of their unequivocal written pledge to support indexation of RBF pensions in the manner advocated by TASS. Concurrently TASS lobbied all other State Politicians and gained much appreciated support from a number of Trade Unions who have RBF members.

These and other activities have been detailed over the year in "Super-News".

On 18 November 2010 the Green's Party leader moved a notice of motion in the House of Assembly which favoured our claim for improved indexation.(see following page) Whilst this is encouraging we will be pressing with all our vigour for the task to be completed through legislative change.

I once more express my gratitude to the hard work and support given by all executive members during the year.

It has also been most heartening to have so many Northern and North-West members volunteering their time, material, and ideas.

Tony Robinson

Tony Robinson

President

McKim Notice of motion in State Parliament

A recent development in State Parliament will be of interest to all those who are members of The Retirement Benefits Fund (RBF) Defined benefits scheme.

In a notice of motion on Thursday 18th November 2010, Greens Leader, Nick McKim moved that the House of Assembly:-

(1) Recognises concerns regarding the Tasmanian Retirement Benefits Fund and its failure to make equivalent provisions to that provided by other pensions which is resulting in the value of RBF Life Pensions effectively being eroded.

(2)Notes that:

(a) this disparity results from, RBF pensions being indexed to the consumer price index (CPI) and not the greater of the CPI or average weekly ordinary time earnings as is becoming the standard process for the determination of Social Security and Veteran payments;

(b) the CPI carries a statement from the Australian Bureau of Statistics stating that it is not and should not be used as a cost-of- living index; and

(3) Agrees that changes to RBF superannuation pensions should be made, to ensure that the pensions are adjusted bi-annually by the greater of increases in the CPI, increases in the Male Total Average Weekly Earnings, or increases in the Pensioner and Beneficiary living cost index.

The outcome of this development will obviously not be known until later in 2011 when the Liberal and Labor parties respond.

However the continued action by TASS over a number of years together with recent work seems to finally be achieving some recognition of the validity of our claim. We will keep our members informed as to how the various political parties respond to the McKim motion when it is discussed in The House. *Ed.*

Treasurer's Report for the Year Ending 31st of December 2010

Mr President and Members

The unaudited financial statement and balance sheet for our financial year that ended on 31/12/10 is set out below:

	\$		\$
Receipts			
Bendigo Bank			
Opening Balance	1654.51	Advertising and Conferences	2339.71
Bank Interest	0.13	Affiliation Fees	185.00
Donations	2360.56	Australian Taxation Office	1181.00
Subscriptions 2010	3183.00	Bank Charges	3.40
Subscriptions 2011	5887.00	Membership Expenses	1867.61
Subscriptions 2012	31.00	Public Risk Insurance	462.00
Tax Return (ATO)	268.53	Rent: Meeting Rooms	342.80
Transfers from investments	7900.00	Rent: PO Box 66, New Town	79.50
Total	21284.73	Secretarial Expenses	257.63
Closing Balance	8516.34	<i>Super-News</i> : Postage	1768.89
		<i>Super-News</i> : Preparation	3624.00
		Transfers to Investments	0.00
		Travelling Expenses	270.00
Investments			
Tas. Perpetual Trustees			
Opening Balance (Total)	72588.97	Unpresented Cheques	-622.98
Interest: Fixed Term Fund	3367.76	Website Maintenance	1029.97
Interest: At Call Fund	59.91	Total	12788.53
Transfers to Bendigo Bank	-7900.00		
Fixed Term Fund	66305.78		
At Call Fund	1810.86		
Closing Balance (Total)	68116.64		

In raw figures, we had a total of \$74,243.48 in our BB and TPT accounts at 31/12/09. At 31/12/10, we had a total of \$76,632.98.

We are grateful to those who have continued their memberships of TASS. Also, as mentioned elsewhere in this edition of *Super-News*, the generous donations of many members have again greatly assisted our bottom line. This is clearly shown in the financial statement.

We maintain accounts with two institutions. We have a Bendigo Bank Ultimate Cheque Account for our normal banking needs. We have two investment accounts with Tasmanian Perpetual Trustees as shown above. The table shows that we drew on the TPT Investments last year but made no payment into them.

Regarding the Payments section in the table, we placed advertisements in *The Mercury* (January – seeking improvements to our pension indexation) and *Prime Times* (March – seeking to gain new members) and we sent a representative to the annual ACSPRO AGM. Membership expenses relate almost exclusively to stationery and stamps required for communication with members, but, this year, we also had to purchase a new printer. We subsidise the expenses incurred by

Executive members who use their vehicles to travel to our meetings in the north of the state.

There were three un-presented cheques, all written in mid-late December. None was banked before the end of the year. We employ an expert to maintain our website. He has developed the site to its present state and is always happy to have suggestions from members about further improvement to it. Please contact Rob van Schie if you have ideas for the website or wish to contribute to it.

The Executive has discussed the matter of membership dues and recommends that they not be altered for 2012.

I now move that this Report and the Statement of Receipts and Payments for the year to December 31st, 2010 be received and adopted.

John Chalmers

Treasurer

Membership Report For The Year, Ending 31/12/2010

Mr Present and Members,

The membership for 2010 closed at 1381.

The membership for 2009 was 1394. These numbers are typical of the membership that has been achieved over the last several years. We are now in the peak period of registering new members, following the recruitment notice that accompanied the January RBF CPI notice, and it would seem the numbers for the 2011 membership will be in the same order as those above. We have many loyal members, some have been on the database since it was created in 1994.

In the notice that went out with the RBF CPI notice, there was no mention of membership cards, hence new members would not know that a membership card is available if requested. The membership card is not a particularly professional production, yet some people have found it useful, and a card and membership number can be provided on request.

Kevin Hardy

Membership Officer.

ANNUAL GENERAL MEETING, TUES. 15th MARCH 2011

**The meeting will be held in the 50 and Better Centre, 108 Bathurst St
Lower meeting room Commencing at 1.30pm**

Agenda

- Apologies
- Minutes of 2010 AGM
- Reports (see this newsletter)
- Election of Office bearers
- Election of Auditor and Legal adviser

Election of Office Bearers All positions are declared vacant. Although many of the committee have indicated a willingness to stand, nominations can be made from the floor for any position, or if unable to attend, in writing. The positions are President, vice-president, Treasurer, Secretary, Minute Secretary, Membership Officer, Super-News editor and general committee.

The AGM will be followed by a General Meeting

General Meeting

Agenda

Guest Speaker for the meeting

Mr Philip Mussared, the Chief Executive Officer of the RBF since April of last year, has kindly agreed to speak at our meeting. He will also answer questions from the floor.

We are fortunate to have a speaker of Mr Mussard's calibre. He is highly qualified in economics, accounting and administration, and has had almost 40 years of experience in senior positions with State and Federal governments. One of these positions, of particular importance to us, was that of Deputy Secretary in the Tasmanian Department of Treasury and Finance for the period 1994-2004 inclusive.

We can be confident that Mr Mussared, in spite of his limited time in his new position, will have a clear understanding of the matters which concern us. Particularly the impending involvement of Mercer in RBF affairs.

Following Mr. Mussared's address there will be a chance to raise any general business from the floor.

The meeting should conclude by 3.30pm and afternoon tea will be served.

The TASS Web Site

The executive would like to update our 'TASS' web site so that it could be even more value to those who use it. As it is intended to be of assistance to our members and potential members we would welcome any suggestions that you may have to improve the information included. Also to add anything else that may seem useful to any RBF superannuant. Please email to haig@keypoint.com.au

The Next Issue of Super-News

The March issue of Super-News must contain a number of formal reports. The result is that some other important items cannot fit in the 12 pages and will be held over until the May issue. This year these include some work completed by our President Tony Robinson, which summarises the case for indexation very well. The arguments will be useful to our members in general discussion and also in making the point with Politicians.

There will also be a summary of an item that appeared in "The Mercury" in November 2010. The item was written by Ruth Forrest who is the independent Member for Murchison in the Legislative Council. She appears to have a very good (and rare) understanding of recent State financial strategies. Ruth summarises the past practice of our previous Treasurer in 'raiding' the cash reserves in the State's Superannuation Provision Account. The result will be that future governments will need to fund Superannuation from future revenue rather than a previously established provision account.

TASS Membership

The executive have realised that there may be some confusion as to who is eligible for membership of TASS. Membership is open to all retirees who are receiving a defined benefit pension from RBF and also the spouse of these retirees. Some members have not included their spouse as their spouse was not previously employed in the public service. When renewing your membership this year please include the name of your spouse for membership as well. Most from our generation had only one income earner and as such the spouse was dependant on the income of the superannuant and is now dependant on the superannuation of that person.

A few more Puns

The man who fell into an upholstery machine is fully recovered.

You feel stuck with your debt if you can't budge it.

Local Area Network in Australia - the LAN down under.

Every calendar's days are numbered.

A boiled egg in the morning is hard to beat.

The New Envelope Address Label

Please check the address label on the envelope your *Super-News* was delivered in. It will show the date on which your membership of TASS expires. If it reads “M’ship expires 31/12/2011” or “M’ship expires 31/12/2012”, it means that you are paid up until the end of either this year or next year respectively.

However, if the label reads “M’ship expires 31/12/2010”, it means that you are no longer financial and that this will be your last edition of *Super-News*. Naturally, we would like you to maintain your membership of TASS and you can easily do this by using the membership renewal form that was in the November 2010 *Super-News* (the last issue) or by ringing John Chalmers on 6249 1240 so we can take your details and arrange for a membership renewal form to be sent to you. In addition, the form is available on our website at www.tass.org.au.

We look forward to hearing from those of you who might have overlooked renewing your memberships.

Overpayments

We are trying to reduce the number of members who pay twice for membership. This occurs partly because our annual renewal form, in the November *Super-News*, is followed in January by a reminder, carried as an insert in a Retirement Benefits Fund mail out. The RBF has kindly provided this service for some time and we find it particularly valuable for making contact with potential new members. Again this year, it has brought new members into our fold. However, it has seen some existing members respond to both forms. For these members, we have extended your membership till the end of 2012 and your receipt and *Super-News* envelope label both show this. We apologize for any part we might inadvertently have played in this situation and we are taking measures to prevent its recurrence. Our new *Super-News* address label is one such measure.

Bendigo Bank Payments

From the Membership Officer and the Treasurer

Thank you to those of you who have paid for your 2011 Membership. We have had a pleasing response. Additional thanks go to those who have so generously made donations to TASS, and to those of you who have written words of encouragement to TASS on your forms.

This could be a bit of a long shot but, if you paid by Bendigo Bank direct deposit **and** you still have your Membership renewal form (in the last *Super-News*), please send it to us in the Reply Paid envelope (an even longer shot, we'll admit, but it also came with the last *Super-News*) or to: TASS, Reply Paid 66, New Town 7008 (no stamp required). It will assist with our record keeping.

As well, some Members requested that they did not even require receipts for their payments. Once again, for our records, a receipt is written for every amount received; an addressed envelope is produced for every membership renewed and receipts are duly mailed. Our apologies, then, to those who received receipts but who did not need them. Finally, if you still have your last issue of *Super-News*, **and** the Membership renewal form is still in it, **and** you haven't made a Bendigo Bank direct deposit, it could be that you have not yet renewed. It's not too late! Please use the Reply Paid envelope or the address above to send us your form and subscription.

Again, thank you to you all for maintaining your interest in and membership of TASS.

Kevin Hardy (Membership Officer) and John Chalmers (Treasurer)

A Few Interesting Puns

Dancing cheek-to-cheek is really a form of floor play.

Does the name Pavlov ring a bell?

Condoms should be used on every conceivable occasion.

Reading while sunbathing makes you well red.

When two egotists meet, it's an I for an I.

A bicycle can't stand on its own because it is two tired.

What's the definition of a will? (It's a dead give away.)

Time flies like an arrow. Fruit flies like a banana.

She was engaged to a boyfriend with a wooden leg but broke it off.

A chicken crossing the road is poultry in motion.

If you don't pay your exorcist, you get repossessed.

With her marriage, she got a new name and a dress.

Computers and Digital Cameras

Those members who have not yet dipped their feet into the world of Computers or Digital Cameras will probably be thinking “Not another attempt to get us into the digital world”. Well the answer is, ‘Yes it is’. But it is for your benefit not mine.

I have just been reading an article in a COTA magazine in which it is stated that over 50% of our population who are over 65 have never used a computer. Compare this with 25-35 year olds in which only 5% have never used a computer. I retired 18 years ago and one minor reason was the introduction of these new fangled devices (computers). At a mature age I just did not want start at the beginning again. It must have been two years after I retired that my wife, who has an arts background, convinced me that we should get one for use at home.

Initially I made quite a few errors, which I blamed on ‘the computer’, however eventually it became very useful. Now I could not do without it. Here are some of the useful things that can be done with a computer. I have divided the functions into two groups. One, a computer at home not connected to the internet and secondly that same computer when connected to the internet (from about \$10 per month).

A computer with no internet connection

1. Use as a very efficient typewriter (called word processing). Very easy to correct errors and will even check your spelling.
 - Compiling your life history for others to read later
 - Writing stories for the grandchildren with Pictures
 - Correspondence (the computer can remember all letters you type)
 - Budget your income/expenditure
 - Many other functions
2. Get pictures from your digital camera. Print these as permanent record either on your own printer or at many outlets that provide this service.
3. Play card or other games
4. With programmed Compact Discs, use the most comprehensive world atlas or encyclopaedia you have ever seen.
5. Even ‘paint’ your own pictures with the computer.

A computer with an internet connection

1. Correspond with other users anywhere in the world for free.
2. Send and receive pictures to anywhere, also for free.
3. Using ‘Skype’, talk and even ‘see’ the other person anywhere in the world for free. You can also call home telephones worldwide for a few cents a minute.
4. You have access to the most comprehensive data on anything through free search programs called ‘Search Engines’ (Google is a very popular Search Engine)
5. You can also book and pay for virtually everything (on line).
 - After you have an airline ticket, you can even get your seat allocation and print it out at home to save waiting in long queues at Airports.

These are just a few examples of what is possible with a computer. They really do make life much easier. Go on give it a try. *Ed.*

USEFUL CONTACTS FOR MEMBERS

As a service to members TASS will include a regular section giving useful contact points (usually telephone numbers) which may be of value to members.

RBF Pension queries or death of the superannuant	1800 622 631
Australian Tax Office: Income Tax inquiries	132861
Superannuation help	131020
Tax Refund	132863
CENTRELINK: To book an appointment at a regional office ...	131021
Pension enquiries	132300
Overseas Pensions	131673
Family enquiries	131305
Disability, sickness and carer	132717
Hearing or speech impairment	1800 000 587
Financial Services Burnie	6434 1535
Devonport	6424 0665
Launceston	6332 8298
Hobart	6232 1555
Bellerive	6244 0566
Better Hearing Australia (Hobart) Voluntary group	6228 0011

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Pension Limits

INCOME TESTS

Part pension is possible for a couple receiving less than \$2,415 per fortnight
 Single receiving less than \$1,578 per fortnight
For a Pensioner couple separated by ill health, less than \$3,120 per fortnight

Commonwealth Seniors Health Card for a couple on less than \$80,000 per year
 for single on less than \$50,000 per year

ASSETS TESTS (not including your home)

a) For Home Owners	For Full Pension	For Part Pension
Single Pensioners	Up to \$181,750	Less than \$659,250
Couples (Combined)	Up to \$258,000	Less than \$978,000
Couples Sep. due to ill health	Up to \$258,500	Less than \$1,213,000
b) For non-home owners		
Single Pensioners	Up to \$313,250	Less than \$790,750
Couples (Combined)	Up to \$389,500	Less than \$1,109,500
Couples Sep. due to ill health	Up to \$389,500	Less than \$1,344,500

Should you change your address would you please advise us of your new address. Some members believed that advising RBF of a change will also involve that information also coming to us. This is not so. RBF quite correctly keep their address data confidential and will not pass this information on to us. If we do not have your correct address, we cannot send you Super-News.