

SUPER-NEWS

No: 1/16

Autumn Edition

March 2016

TASS CAMPAIGN AGAINST FEDERAL GOVT. SOCIAL SERVICES “10 % CAP” LEGISLATION

Since the last edition of *Super-News* (November 2015) the TASS Executive has continued to work hard, pushing the case against the so-called “10% Cap” legislation (Social Services Legislation Amendment (Defined Benefits Income Streams) Act 2015.) In doing so all Tasmanian Federal politicians, the Prime Minister, and key federal ministers have been approached. All of these letters were subsequently referred to the Minister for Social Services, Christian Porter for reply.

By far the most responsive politicians have been Senator Eric Abetz and Denison MHR Mr Andrew Wilkie. We have met on three occasions with Senator Abetz, and after each meeting he has written strong and detailed letters to the Minister for Social Services, Christian Porter, outlining and supporting our arguments. (*Copies of his correspondence to the Minister and to TASS are included in this edition of Super-News on pages 7 & 8.*) Mr. Wilkie has addressed a General Meeting of TASS and had a follow-up meeting with members of the Executive. He has written several letters on our behalf to the Prime Minister, other relevant ministers and the Opposition spokesperson Ms Jenny Macklin. In Question Time on February 8 Mr Wilkie asked a question on the issue in the House of Representatives to which Minister Porter responded, but not in a positive light.

The question from Mr Wilkie and Minister Porter’s answer can be viewed at:

www.andrewwilkie.org/content/index.php/awmp/home news extended/government.

We have met with Senator Carol Brown who, we believe, took away a better understanding of our views and undertook to discuss the matter with her key colleagues. Other ALP members, in their correspondence, have shown a distinct lack of empathy in our case, except that Ms Macklin and some others spoke of the legislation being rushed through, with the support of the Greens, with no chance to explore possibilities such as ‘grandfathering’.

(Grandfathering: *This is the adoption of a grandfather clause or policy that makes provision for an old rule to continue to apply to some existing situations, with the new rule applying to all future situations*).

Similarly the Liberals, where they have replied, tended to send, verbatim, the policy statements from Minister Porter’s office. The exception was Senator Parry, who spoke of “working with Senator Abetz” to promote our case. Minister Porter’s letters, and articles in the *Canberra Times* concerning the policy which was originally introduced by the former Minister for Social Services, Scott Morrison, concentrate on the fairness of fixing “an unintentional consequence” of legislation passed in 2007, and attacking “retired judges and public service fat cats” who were receiving Defined Benefit pensions above \$100,000 as well as part Age pensions.

The Greens, including Senator Nick McKim, have spoken of the legislation being rushed through with the support of Labor and that “its implementation will need to be carefully monitored.” The *Parliamentary Digest* of the Bill states: “The Labor Opposition has stated that it would support the changes to the income test treatment of certain defined benefit schemes, as

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FROM THE PRESIDENT

Sometimes I tend to ask myself rather depressing questions which have no simple answer.

Why can't we attract more members to TASS? Why can't we attract more members onto the Executive? Are we achieving enough? Are our priorities the right ones? And so on. But occasionally glimmers of positivity come through. Especially in recent times, many members have used phone calls, emails and letters to indicate their appreciation of the Executive keeping them up to date through a variety of means on important issues.

A Defined Benefits pensioner from another state wrote about how impressed he was with the work of TASS, and how disappointed he was that his state didn't have a comparable body, and could he please join TASS. He was advised that our Constitution did not permit that, but we were happy to receive his donation, and hoped that he continued to access our website.

At national meetings ACPSRO executive members and other state bodies have expressed envy of TASS's membership numbers, of its' working relationships with both State and Federal politicians, and its strong work on the "10% cap" issue. The latter, together with Ross Brown's prodding, has pushed ACPSRO into impressive and comprehensive action.

Ah well, the depression has lifted a little!

**Murray Harper,
President**



TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2016

January	Tuesday 19	1.30 PM	Executive Meeting	Hobart
February	Tuesday 16	1.30 PM	Executive Meeting	Hobart
March	Tuesday 22	1.30 PM	AGM / Afternoon Tea	Hobart
April	Tuesday 19	1.30 PM	Executive Meeting	Hobart
May	Tuesday 17	1.30 PM	Executive Meeting	Hobart
June	Tuesday 21	TBA	Members Forum / Luncheon	Launceston
July	Tuesday 19	1.30 PM	Executive Meeting	Hobart
August	Tuesday 16	1.30 PM	Executive Meeting	Hobart
September	Tuesday 20	1.30 PM	Members Forum / A'noon Tea	Hobart
October	Tuesday 18	1.30 PM	Executive Meeting	Hobart
November	Tuesday 15	1.30 PM	Executive Meeting	Hobart
November	Tuesday 29	12.00 Noon	Pre-Christmas Luncheon	Launceston
December	Tuesday 6	12.00 Noon	Pre-Christmas Luncheon	Hobart

TASMANIAN ASSOCIATION OF STATE SUPERANNUANTS Inc.

ABN 31 638 808 031

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 of organisations representing retired civilian and military public sector workers from the Commonwealth, state and territory governments.

TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc.

ANNUAL GENERAL MEETING 2016

DATE: **Tuesday 22 March 2016**
TIME: **1.30 PM – 3.30 PM**
VENUE: **Mathers House**
108 Bathurst Street, Hobart (next to Playhouse Theatre)
GUEST SPEAKER: **Mr Philip Mussared, Chief Executive Officer,**
Retirement Benefits Fund (RBF)

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ANNUAL GENERAL MEETING

ORDER OF BUSINESS:

- 1 Apologies
- 2 Minutes of the AGM 2015
- 3 President's Report 2015
- 4 Election of Office Bearers. All positions will be declared vacant.
Nominations for the positions of:
 - President
 - Vice-President
 - Secretary
 - Treasurer
 - Membership Officer
 - Newsletter Editor; and
 - Nominations for up to six (6) additional Executive members can be made in writing on
the form below, or from the floor if attending the meeting.
- 5 Election of Auditor and Legal Advisor
- 6 Other General Business
- 7 Close of AGM

3.30-4.00 PM - AFTERNOON TEA

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New Honorary Auditor

For many years Mr Rex Wilson has been our Honorary Auditor. We thank him sincerely for passing his eyes over our books each year to make sure our finances are in order. This year, Mr Kim Darling has audited our books. We thank him, also, for agreeing to take over the work Rex has so capably undertaken for us.

John Chalmers, Treasurer

PRESIDENT'S ANNUAL REPORT 2015

TASS has had a very busy year in a number of areas while remaining grounded in its primary aim of maintaining and improving the welfare of its members. Membership and finances have remained strong and stable. In each case we continue to seek ways of improving but when we look at our interstate counterparts we are doing very well. The Executive has been an impressive group of people who have worked hard and cooperatively. I am delighted that our first female member, Lynne Dean, joined the group during the year.

Three major issues have absorbed much of our time and efforts this year. The Social Services Legislation Amendment (Defined Benefits Income Streams) Bill 2015 (the so called "10% cap legislation") resulted in many of our members having their part Age pensions reduced. We have conducted a very strong and wide ranging campaign against what we see as a rushed and unfair imposition. A detailed coverage of these efforts is described elsewhere in this edition of *Super-News*. Unfortunately no positive outcome has been achieved as yet. Nevertheless I believe the campaign should be maintained through to the Federal election. One side effect of the campaign is that TASS is recognised as a key player in the field of defined benefits retirees among Federal, as well as State politicians, and with the national body, the Australian Council of Public Sector Retiree Organisations. (ACPSRO)

The State Government will introduce legislation this year which will, in effect, merge RBF with Tasplan (and Quadrant) and have this new Tasplan overseen by a Commissioner rather than a Board. The Executive has been briefed on the Bill and has been assured that arrangements for defined benefits pensions and pensioners will remain unchanged.

The issue of fairer indexation of defined benefit superannuation pensions remains a concern for us. The Executive has decided however that in the present circumstances a continuation of formal lobbying on indexation should be delayed.

The sub-committee system now used by the TASS Executive has worked well and I believe should continue, perhaps with some "tweaking". Communication with members has definitely improved. *Super-News* and our website www.tass.org.au are both very professional and informative. Through having email addresses for many of our members we are now able to contact them with important news quickly and efficiently, and to distribute their *Super-News* also with efficiency and lower cost.

We have been involved with some formal research during the year. One area has been the consideration of the situation of members who had broken service, particularly women required to resign when they had children. The results of this will be taken up with the State Government at a later date. The other relates to the "10% Cap" legislation with respect to issues of fairness and precedents.

A number of forums and general meetings have been held, addressed by senior administrators of RBF, Mr. Andrew Wilkie MHR and the Hon. Peter Gutwein MHA. Attendances have been good, although I would like to see more members coming to those activities in the north of the state.

Under the terms of the TASS Constitution the president is only able to serve in the position for a maximum of four years at one time. Therefore this will be my final report. I would like to take this opportunity to thank the Executive, all other members and the people I have had dealings with during the term of my presidency.

Murray Harper, President

MEMBERSHIP OFFICER'S REPORT 2015

TASS membership as at 31/12/2015 totals 1353 (down 61 on last year)

The membership consists of:	2015	2014
- Couples (475 x 2)	950	(992)
- Single Superannuants	227	(239)
- Widow/Widower of a Superannuant	176	(183)

It was pleasing to note that 43 new members joined the Association during 2015, but overall there was a down-turn in membership of 61 again.

The Association seeks your assistance in recruiting new members wherever possible and refer them to our website www.tass.org.au for an application to join. The cost of membership is minimal, \$15.00 per annum for a couple, \$10.00 for a single superannuant, or widow/widower of a superannuant.

Those members who have not yet renewed their membership for 2016 please take this opportunity to do so, as your continued support is eagerly sought. The Association through our lobby group is actively discussing current issues with Federal and State Government ministers, members of the Opposition and the RBF for the benefit of members.

Charles Thomas, TASS Membership Officer

Treasurer's Report of Receipts and Payments for the Year Ending 31st of December 2015

Mr President and Members

The audited Receipts and Payments Statement for our financial year ending 31/12/2015 is set out below.

Tasmanian Association of State Superannuants			
ABN 31 638 808 031			
Receipts and Payments: Year Ended 31/12/2015			
Bendigo Bank			
Opening Balance	\$8,700.49	Payments	
Bank Interest	\$0.46	Advertising and Conferences	\$1,566.43
Deposits and Credits	\$15,642.05	Affiliations	\$195.00
Withdrawals and Debits	\$15,852.83	Membership Expenses	\$1898.75
Closing Balance	\$8,490.17	Miscellaneous (see below)	\$1625.14
Receipts		Phone	\$669.50
Donations	\$3,333.00	Secretarial/Stationery	\$1300.08
Miscellaneous	\$40.00	Stamps/Reply Paid Postage	\$718.66
Subscriptions 2015	\$3,367.00	<i>Super-News</i> Postage	\$1982.09
Subscriptions 2016	\$7,545.00	<i>Super-News</i> Preparation	\$4079.73
Subscriptions 2017+	\$190.00	Tax	\$623.10
Transfers From Investments	\$1,000.00	Travel Expenses	\$300.00
Interest	\$0.46	Website	\$1294.35
Total	\$15475.46	Total	\$16252.83
		Miscellaneous (Major Items)	
Investments		Executive Workshop: Parking, Room Hire	\$305.00
Tas. Perpetual Trustees		Gifts, Donations	\$143.00
Opening Balance (Total)	\$57,875.10	Annual Incorporation Fee	\$59.20
Fixed Term Fund	\$56,805.15	Luncheon Expenses	\$375.00
At Call Fund	\$1,069.95	Insurance	\$511.49
Interest: Fixed Term Fund	\$1,907.31	Reimbursements	\$219.85
Interest: At Call Fund	\$21.55		
Transfers from Bendigo Bank	\$0.00		
Transfers to Bendigo Bank	\$1,000.00	Grand Total (31/12/14)	\$66,574.59
Fixed Term Fund	\$57,711.46	Grand Total (31/12/15)	\$67,503.45
At Call Fund	\$1,091.50	Year-to-Year Difference	\$928.86
Closing Balance (Total)	\$58,802.96		

In order to meet the deadline for publication of *Super-News*, our books have been provisionally audited, but the table above has been approved for circulation by our Honorary Auditor. I now move that this Report of the Receipts and Payments for the year to December 31st, 2015, be received and adopted.

John Chalmers
Treasurer

Mr President and Members

I have examined the financial records of TASS and have found them to be kept very systematically. I consider the Treasurer's Table of Receipts and Payments for the year ending 31/12/2015 to provide a true reflection of the financial situation of the Association.

Kim Darling
Honorary Auditor
Date: 16/2/16

(Continued from front page)

proposed by the Bill. The Greens have previously stated that they were still considering the matter (as it was presented by the previous Bill).”

Trying to gain traction for our cause in the media has also been explored. The *Mercury* published an article largely submitted by us. Each of the Tasmanian newspapers has published a number of Letters to the Editor by individual members, and we thank those members for their efforts. ABC Radio National aired a brief discussion between an affected pensioner and a financial advisor. ABC Morning Radio also received many calls on the subject from affected people around the country on a morning where it was being broadcast nationally.

ACPSRO (Australian Council of Public Sector Retiree Organisations), the national organisation with which we are affiliated - and through its new president, Richard Griffiths - has been very active in recent times. Three excellent media releases by Richard have been published in the *Canberra Times* and have promoted much discussion in Letters to the Editor and online. One of the media releases was picked up in an article in *Senior News* which also included generally supportive comments from the Director of the Sydney Welfare Rights Centre.

Since the changes to the part Age pensions are now in place, progress will be difficult. Our intention though is to “maintain the fight”, at least until the Federal election. Our best chance at this stage would appear to be to gain a ‘grandfathering’ amendment, although other outcomes including means testing are possible.

Members who remain unhappy with the situation may want to consider contacting their Federal members, referring to the issues raised by Senator Abetz.

PUBLIC SECTOR SUPERANNUATION REFORM BILL

The other issue which has received the attention of the TASS Executive recently is the Public Sector Superannuation Reform Bill. Members would be aware that the Quadrant fund has been absorbed into Tasplan. The Government’s Bill, on which TASS has been formally consulted, contains these key elements from our perspective:

- 1 Defined Benefits members’ superannuation entitlements are maintained in the Bill and its Regulations;
- 2 RBF assets will be separated between the Tasmanian Accumulation Scheme and the Defined Benefits services;
- 3 The RBF Board will be wound up;
- 4 A Commissioner of Superannuation will be appointed;
- 5 A tender for the administration of Defined Benefits services will be let, and will be delivered through a contract with the Commissioner.

We have also sought further consultation on:

- the reasons behind the change from a Board to a Commissioner;
- the size and structure of the Commissioner’s office;
- the detail of the tender for Defined Benefits services.

(At the February TASS Executive meeting, representatives from the state Treasury and the Retirement Benefits Fund provided a preliminary briefing to Executive members on this issue.)

The Executive will continue to keep members informed of further developments in regard to the Social Services Legislation (Defined Benefits) and the Public Sector Superannuation Reform Bill through the pages of *Super-News* and the TASS Website.

Letter from Senator Eric Abetz to the Minister for Social Services, Christian Porter as referred to on the front page of Super-News.

2nd February 2016
The Hon Christian Porter MP
Minister for Social Services
Parliament House
CANBERRA ACT 2600

Dear Minister,

Thank you for your response to my letter regarding the impact to Tasmanians of the 10% cap of the Defined Benefit to be exempt from the income test for the part Aged Pension. I also thank you for the efforts of your Chief of Staff in discussing the issue with me, and for the emailed copy of the letter prior to the publication of your article in The Canberra Times.

I have taken the opportunity to share your response with Mr Murray Harper of the Tasmanian Association of State Superannuants (TASS) who is representing many of my constituents that have also written direct to me and other members of the Tasmanian Liberal Federal Team. I have waited until the end of the month prior to replying in the hope that the Department would be able to provide the actual figures of those affected on both a Tasmanian and National basis as was promised in your letter.

TASS certainly appreciate your detailed response on the issue, however after discussing your letter with them they wish to raise the following issues. They welcome your advice that the Department estimates only 2,255 income support recipients are receiving a Defined Benefit income stream in my State. Nevertheless TASS would like to seek clarification of this figure together with clarification of other statements included in the response.

Firstly does this figure include the partners of those income support recipients who are also affected due to the change in combined family income? TASS also believes the vast majority of those impacted in the State are in receipt of the RBF life pension. They advise that over 9,000 Tasmanians currently receive this pension, and RBF has indicated to them that the change will primarily impact the 48% of those who are in the 65 to 74 year old age bracket, with a minority in older age brackets. This means that the majority of impacted RBF life pensioners had retired since May 2006 when this change was first announced, and structured their financial affairs accordingly.

TASS believes that the members in receipt of the RBF life pension are being treated unfairly as this pension required a compulsory 5.5% of their after tax income. TASS also point out the often confusing differences in the publications related to the 2007 Better Taxation system. The response quotes the 2 July 2007 document however TASS is aware of the more detailed discussion paper "A plan to simplify and streamline superannuation" released in May 2006 which was quoted in the Bills Digest. They believe that the aim of the policy was to simplify both income and asset treatments to reward those that had invested in their retirement.

The 2,255 impacted at an average of \$1,950 per annum for an individual (and I assume double this amount if a couple) is still a significant number, in terms of the State's relative population. The amount whilst claimed to be marginally below the national average is also significant in that generally wages have been lower in Tasmania compared to other States.

The reason to fix the anomaly given in the recent article in The Canberra Times is still the example of rich public service fat cats receiving \$120,000 Defined Benefits pension being eligible for a part pension. Whilst this example is not mentioned in this response, the example used is still very much a concern to TASS members, and they ask again for a breakdown of the numbers of income support recipients in this State that are receiving such an amount from their Defined Benefit Pension.

The graph in my previous correspondence of the Department's 47,000 recipients to be affected demonstrates that this is not the case and that the majority of those affected are on modest or low fixed incomes. Thus I believe there is a strong case to support TASS's request for a modification of this measure.

TASS is also concerned that the examples in the response to demonstrate fairness and consistency is a bit like comparing apples with oranges. Those part Aged Pensions receiving income from rent, have the advantage of being able to structure that income to minimise net returns and still have an asset after death, in the case of a life pension it concludes at the death of the contributor or spouse. The Defined Benefit that includes compulsory after tax deduction, as the RBF scheme does, also limited the opportunity to invest in property and gain any tax advantages. The notional interest and capital gain on this compulsory contribution prior to retirement is now part of the untaxed portion, unlike the income from a property investment.

In providing the examples there has been no attempt by the Department to justify the selection of the 10% cap. The response states "the deductible amount is defined to reflect the return of personal after –tax contributions, if any".

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Yet TASS point out that all RBF life pensions include a return of personal after tax contribution, and believe this return could be greater than the new cap, thus they seek an explanation on how the figure of 10% was preferred rather than say 25%.

TASS also points out that changes to other income and assets tests for the aged pension will not be invoked until next year, thus allowing adequate notice for individuals to restructure their affairs to comply with such changes. Due to the fact that the media statements and reasons given to Parliament said this measure was targeting only rich fat cats, the vast majority of TASS members on modest incomes were only aware of the impact to them in November, less than 6 weeks prior to the change. They believe this is also unfair. I agree.

TASS also raises the issue of fairness in relation to the exemption of the defence force from this new measure whilst those with a life time of service including nurses, fire fighters and police some of whom risk their lives daily for our protection are ignored.

The suggestion that the numbers involved are small does not address the inequity for the minority and hardly supports the "fairness" argument employed elsewhere. I appreciate that this is a difficult legacy issue but its impact in Tasmania is both extensive and unfair. I look forward to your response.

Yours sincerely,

Eric Abetz

Liberal Senator for Tasmania

Letter by email to TASS President Murray Harper from the office of Senator Abetz.

Dear Murray

I attach my further letter to the Minister on this issue for your information.

Below is the text of an interim response that I have made to constituents that have contacted me on this issue:

"Thank you for your enquiry regarding your concerns about the changed treatment of Defined Benefit scheme income and its impact on your part aged pension.

I have written to the Minister for Social Services, The Hon Christian Porter MP alerting him to the impact of these changes and provided him with the details relevant to Tasmania from Mr Murray Harper of the Tasmanian Association of State Superannuants (TASS).

I have received a response from the Minister and recently shared it with Mr Harper. He has asked that I make further representations to the Minister including the further concerns of TASS.

The Minister has indicated that 2,255 Tasmanians will be affected rather than the 5,000 that TASS first feared. However with an average reduction of \$1,950 per annum, I believe it to be still a significant issue for you and those in similar circumstances.

When I voted in the Senate with my party, the ALP and the Greens for this measure it was "to fix a tax anomaly that allowed wealthy public service fat cats to fly under the radar" on the income test for the aged pension. However figures from TASS of the Tasmanian recipients to be affected demonstrate that this is not the case and that the majority of those affected are on modest or low fixed incomes. Thus I believe there is a strong case to support TASS's request for a modification of this measure.

When I get further information I will contact you again. Be assured I am on the case.

Again, thank you for raising this issue with me."

Please feel free to make contact at any time with any ideas or observations. I have found our interaction most productive.

Yours sincerely,

Eric Abetz

Liberal Senator for Tasmania

2 February 2016

TASS PRE-CHRISTMAS LUNCHEONS, 2015

The annual TASS pre-Christmas luncheons were held at both Launceston and Hobart during December. The Launceston lunch was held at the Country Club Tasmania on 1 December, where members enjoyed the popular buffet in the 'Links Restaurant'. Executive members from Hobart were also in attendance.

Prior to the lunch President Murray Harper provided a summary of the current issue regarding the imminent changes affecting those people who receive a part-Age pension. He outlined the efforts that the TASS Executive has made in lobbying politicians, both at a federal ministerial level and the Tasmanian federal representatives, to bring to their attention the negative affect this legislation will have on many TASS members.



David Boarder with Ken and Evelyn Philpott at the Launceston lunch

The Hobart luncheon was held at the Black Buffalo Hotel on 8 December attended by 40 members who enjoyed traditional roast turkey and Christmas pudding. Recently retired TASS life members Rob van Schie and Tony Robinson were welcome attendees, although long-time life members, Eileen Harrison and Tony Haig were unable to be with us. We were pleased that Retirement Benefits Fund executives Nick Connor and Kathleen Crawford who have assisted us in maintaining our excellent relationship with RBF during the year were also able to join us.



RBF executives Nick Connor and Kathleen Crawford at the lunch in Hobart

President Murray Harper expressed his appreciation to TASS Executive for their efforts on behalf of our members during the year. He also briefed the gathering on the lobbying that the Executive has undertaken with the government in regard to the impending changes to members' Centrelink entitlements.

TASS HEALTH

- Arthritis Australia has provided a series of articles for the information of TASS members



OSTEOPOROSIS

This sheet has been written for people affected by osteoporosis. It provides general information to help you understand how osteoporosis affects you and what you can do to manage it. It also tells you where to find further information and advice.

What is osteoporosis?

Osteoporosis is a condition in which the bones become fragile and brittle, leading to a higher risk of fractures than in normal bone. Osteoporosis occurs when bones lose minerals, such as calcium, more quickly than the body can replace them, leading to a loss of bone thickness (bone mass or density). As a result, bones become thinner and less dense, so that even a minor bump or fall can cause serious fractures. These are known as 'fragility' or 'minimal trauma' fractures.

Fractures and osteoporosis

A 'fracture' is a complete or partial break in a bone. Any bone can be affected by osteoporosis but the most common sites are spine, hip, upper arm, wrist, ribs or forearm. These fractures often result from a minor incident. Osteoporosis usually has no signs or symptoms until a fracture happens – this is why osteoporosis is often called the 'silent disease'.

Anyone who experiences a fracture from a minor bump or fall and is 50 years or over should be investigated for osteoporosis.

Fractures due to osteoporosis (osteoporotic fractures) can be serious, leading to chronic pain, disability, loss of independence and even premature death.

Fractures in the spine due to osteoporosis can result in the vertebrae losing height or changing shape. This can lead to changes in posture (eg: developing a stoop or Dowager's hump in your back), loss height and deformity of the spine.

The fracture cascade

About 50% of people with one fracture due to osteoporosis will have another. The risk of further fractures increases with each new fracture. This is known as the 'cascade effect'. For example, a person who has suffered a fracture in their spine is over 4 times more likely to have another fracture within the next year. Two thirds of fractures of the spine are not identified or treated, even though they nearly all cause pain and some disability. People often

believe that the symptoms of spinal fracture - back pain, height loss or rounding of the spine are just due to 'old age'. However for many people, osteoporotic fractures can be prevented or at least the risk of having further fractures greatly reduced. To stop the fracture cascade, it is essential that osteoporotic fractures are identified and treated as quickly as possible.

Women are at a greater risk of developing osteoporosis than men. Women generally have smaller bones than men and also experience a rapid decline in the production of the hormone oestrogen during menopause.

Oestrogen protects the bones; when oestrogen levels decrease, the bones lose calcium and other minerals at a much faster rate. As a result, bone loss of approximately 2% occurs for several years after menopause.

Men also lose bone as they age. However, men's testosterone levels decline more gradually – and as a result, their bone mass generally remains adequate until much later in life. Reduced calcium intake and low levels of vitamin D can worsen age-related bone loss.

What's your risk of osteoporosis?

Your risk of osteoporosis can be predicted before the disease occurs. We know that women are more likely than men to get osteoporosis; advancing age is another contributing factor. However, certain people have other 'risk factors' that make them even more likely to develop osteoporosis. These include:

Your family history

- Any family history of osteoporosis and fractures, as bone strength is strongly inherited. Having a parent who had osteoporosis, experienced fractures, loss of height or had a 'Dowager's hump' indicates low bone density in your family.

Your calcium and vitamin D levels

- Low calcium intake. It is recommended that adults take in at least 1,000 mg of calcium per day, preferably through a

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calcium-rich diet, increasing to 1,300 mg per day for women over 50 and men over 70.

- Low vitamin D levels. A lack of sun exposure can mean you are not getting enough vitamin D, which your body needs to absorb calcium.

Your medical history

Certain conditions and medicines can have an impact on your bone health:

- Corticosteroids – commonly used for asthma, rheumatoid arthritis and other inflammatory conditions.
- Low hormone levels. In women: delayed puberty, early menopause. In men: low testosterone.
- Conditions leading to malabsorption eg. coeliac disease, inflammatory bowel disease.
- Thyroid conditions – over active thyroid or parathyroid.
- Some chronic diseases eg. rheumatoid arthritis, chronic liver or kidney disease.
- Some medicines for epilepsy, breast cancer and some antipsychotics.

Lifestyle factors

- Low levels of physical activity.
- Smoking.
- Excessive alcohol intake.
- Weight – thin body build or excessive weight (recent studies suggest that some hormones associated with obesity may play a role in the development of osteoporosis).

If you have any of the above risk factors for osteoporosis, it is important that you advise your doctor.

If you are over 50 and have experienced a fracture as a result of a minor incident, you should talk to your doctor about osteoporosis. It may also be possible that you are unaware that a spinal fracture has occurred, especially as the pain usually disappears in 6-8 weeks. Signs that this type of fracture may have occurred include:

- Loss of height (more than 3 cm, 1 inch)
- Sudden, severe, unexplained back pain.
- Developing a 'Dowager's hump' or curve in the spine.

How is osteoporosis diagnosed?

Osteoporosis is diagnosed by combining information about your medical history with a physical examination and some specific tests for osteoporosis. Your doctor will ask you about any possible risk factors and check your medical history including information about any past or current fractures.

Osteoporotic fractures generally occur after a small bump or fall - for example, falling from standing height, stumbling on steps or even coughing. Your doctor may also measure your height, order an x-ray to check if any bone fractures have occurred and do some blood tests to look for any other medical causes of osteoporosis.

Bone density test

The measurement of bone density is an important tool for diagnosing osteoporosis. The most common method of measuring bone density is a 'Dual-energy X-ray Absorptiometry' (DXA) scan. DXA scans are widely available in most medical imaging facilities and in many hospitals. It is a quick painless test that emits less radiation than a tooth x-ray and is used to measure the density of the bones in the spine and hip, the bones most commonly affected by an osteoporotic fracture. The test gives a result called a T-Score, which compares your bone density with that of an average young healthy adult. A very low T-Score indicates that you have osteoporosis and remedial treatment will be recommended by your doctor.

Rebates for bone density testing

Medicare rebates are available for DXA scans if your doctor considers you to be at risk of osteoporosis due to another medical condition and for all women and men aged 70 years and over. Your doctor will be able to advise you if you are eligible for a rebate. You may see advertisements for other types of bone density tests in chemists and shopping centres, called Heel Ultrasounds. Heel Ultrasound is not the recommended standard test to measure your bone strength and predict your risk of fracture as it is not as accurate as a DXA scan.

What can I do to prevent fractures?

There are a number of things you can do at every stage of life to improve and maintain your bone health. Bone health is maintained by:

- Adequate calcium levels.
- Adequate vitamin D levels.
- Regular 'bone friendly' exercise.
- Avoiding negative lifestyle factors such as excessive alcohol and smoking.
- Taking medicine as directed, if you have been diagnosed with osteoporosis.

**Helpline: 1800-011-041 or contact
Arthritis & Osteoporosis Tasmania
19A Main Road, Moonah TAS. 7009
Tel: (03) 6228-4824
Fax: (03) 6228-3486
Web: www.osteoporosis.org.au**

USEFUL CONTACTS FOR TASS MEMBERS

(Revised January 2016)

Retirement Benefits Fund (RBF) :

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

Australian Taxation Office (ATO):

Personal taxation information	13 28 61
Personal tax automated self-help	13 28 65
Superannuation information line	13 10 20
Website	www.ato.gov.au

Centrelink: (Department of Human Services)

Provides Centrelink and Medicare services:

Older Australians and	
Financial Information Services	132 300
Disability, Sickness and Carers	132 717
Families and Parents	136 150
International Services	131 673
Website	www.humanservices.gov.au

TASS EXECUTIVE - ADMINISTRATION

CONTACTS FOR THE TASS EXECUTIVE – ADMINISTRATION

President:	Murray Harper	Tel: 6243-4326
Vice President:	Chris Bevan	Tel: 6243-7336
Minute Secretary (Acting):	John Minchin	N/A
Treasurer:	John Chalmers	Tel: 6249-1240
Public Officer / Membership Officer:	Charles Thomas	Tel: 6248-5902
Super-News Editor / Member Activities:	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**

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