

TASMANIAN ASSOCIATION of STATE SUPERANNUANTS

SUPER-NEWS

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The Newsletter for and by TASS members

36 Years old

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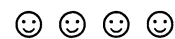
EDITORIAL

Members will see that we have included our very important Centre-fold. It may not equal some centre folds, but is probably more useful to you. This is a way to review your financial situation and make any changes you require. Please make use of it for your family's sake.

As you see the subscriptions for 2011 are due by the end of this year. The rates have not increased.

This issue is almost free of the political talks and promises that we have endured recently. However there are several meetings arranged that will be of interest to us, and will be reported on in the next issue.

Editors



Worrying is like a rocking chair; it gives you something to do but doesn't get you anywhere.



You stop laughing because you grow old; you grow old because you stop laughing.

FASS Christmas Luncheon and brief Meeting in Hobart

Thursday 4th November

Drysdale House, Hobart

12 noon for 12.30 PM



We have booked the very popular Collins Room at Drysdale House, for this year's Southern Christmas luncheon. It is situated very conveniently in Collins St., and close to the bus terminal and also the central car park. It also has good level access for those in a wheelchair. The cost is \$27 each.

The maximum capacity is 50, so if you want to attend; please advise Lance Brown on 6228 2018, ASAP. We must book by **Wed. 27th October**. Also advise him if you have any special dietary needs.

As always drinks will be extra and settled by each table.

Both the Southern and Northern Christmas luncheons are very popular with our members as a chance to renew old friendships and make new contacts. It also gives members the opportunity to raise any issue with members of the executive during informal discussion.



Launceston FASS Christmas Luncheon and Brief Meeting

Tuesday 16th November at the Sunny Hill Country Club Hotel,

59 Castlemain Road, Ravenswood.

Gather at 11.30 for a 12.00 Luncheon

This year we are moving to the East Tamar as June and Bert Hazzlewood have made arrangements for our Northern Christmas luncheon at a delightful location, which we tried out at the May meeting.

Please phone June or Bert on 6327 2562 or 0414 770 864 if you intend to join us for the Christmas luncheon. They have been able to arrange for a two course meal for \$20. This is a significant saving on normal meal prices at this Hotel. For those unable to make the meal we expect the meeting to start about 1.00 PM.

For members not familiar with the area, June has given the following directions to the Sunny Hill Country Club Hotel.

"Travel into Launceston down the Southern Outlet which merges into Bathurst Street. Keep in the centre lane avoiding the two right lanes at the Launceston College underpass. Then change to the right arrow lane and turn right just before the Charles Street Bridge. Take the first left turn into the Esplanade and keep the river on your left. It is approximately 5.4 km from here and there is no need to turn off or cross the centre line `till you get to your destination. You will pass the K Mart on your right and go up winding Henry Street (which becomes Lambert St.). Lambert Street curves slightly right at the Ravenswood Shopping Centre then left and ends at a T junction. Turn right and you are in the Sunny Hill Country Club car park. Enter through the Bistro entrance and turn right into the function room."

The meal before the very short meeting is a wonderful opportunity to meet and catch up with old acquaintances, shortly before Christmas.

The last Northern Christmas luncheon/ meeting resulted in a greater number of members attending than was the case in Hobart. This venue is much better than the one used last year so should be even more popular.

Notes about Renewal of Membership

1. We would like to increase our membership in 2011 without too much of an increase in our overheads, such as advertising and postage. The best way is by recommendation from potential members. The existence of TASS depends only on the members. While we have about 1,500 members (as at present) then we have a voice that can be heard. Please renew promptly.
2. If you did not receive a reply paid envelope, then you have paid and have a membership card for 2011, (or we have made a mistake).
3. Remember your spouse or partner is entitled to membership without any extra cost; you receive only one copy of each issue of Super/News.
4. Obviously for those with easy access to a Bendigo Bank that is the easiest way to pay, they accept cash or cheques, you still get a TASS receipt.
5. If you feel like making a 60c donation, then stick a 60c stamp over the reply-paid section of the envelope. Donations are always welcome.
6. If you need another application form, then the easiest way is to use a blank sheet and fill out the details that apply for the applicant, or if you have access to a computer then get one from our website or write or ring one of the Executive and ask to have one posted to you.

TASS MEMBERSHIP APPLICATION for 2011

	Preferred Title	Initials	Surname
1. (Superannuant)	<hr/>		
2. (Partner/Spouse)	<hr/>		
Postal Address:			
<hr/>			
Phone No : (0)		Post Code:	
<hr/>		<hr/>	

Please advise us of any change in these details during the year.

Please tick the amount and method of payment: Single or Couple = \$12.00 ☺

For Widow or Widower of Superannuant = \$ 7.00 ☺

Please do not use staples Optional Donation = \$..... ☺

For members outside Australia a postage charge of \$5.00 = \$..... ☺

TOTAL = \$ ☺

Payment by: Cheque ☺ ; Money Order; ☺ by Deposit at Bendigo Bank ☺

The TASS the BSB number is 633-000, the Account number is 113 061 113.

Note: When paying direct through Bendigo Bank; then your name and initials are required with the deposit to enable the TASS Treasurer to send you a receipt.

This year for the first time we are asking members if you want a membership Card to be sent to you with your receipt. If you want a card (or two if a couple) please tick here ☺ ☺

Entitlement to Membership

Our Constitution states that superannuants; or future retirees who will then be superannuants and their partners are entitled to join.

There may be some confusion as to who is eligible for membership of TASS. It is open to all retirees who are receiving a defined benefit pension from RBF and also to their spouse or partner. Some members have not included their spouse. Please do. When renewing your membership this year please include the name of your spouse for membership as well. The dues at present are intended to encourage membership for a couple.

Most from our generation had only one income earner and as such the spouse was dependant on the income of that person and is now dependant on the superannuation of that person.

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The TASS Web Site

We would like to update the TASS web site so that it could be even more value to those who use it. We would welcome any suggestions that you may have to improve the information included and to add anything else that may seem appropriate. Please email to haig@keypoint.com.au

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Membership Renewals

This year there has been a change in the application form for renewal or new membership that members may not be aware of.

We will still post you a receipt for all your payment, but will not send you a membership card (or cards) unless you **request** one or two with the application.

Notes of Future Meetings

The next AGM will be held in March 2011, and we will be electing the 12 members Executive. Some of the older serving members would be quite pleased to be able to hand on their responsibilities to newer and/or younger members.

If you feel you can afford the time and commitment for the year; but are not too sure how the meetings are held; then you would be welcome to attend an Executive meeting in January or February.

Future Meetings of the Executive are on Tues. Jan 18th and Tues. Feb 15th at Forestry Tasmania Melville Street; at 1.30 P M. (Meeting usually for about two hours).

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Book Recommendation

I read a book recently by Martha Bolton, called 'Growing your own Turtle Neck'. Although it is written in as a comedy, the references to aging will be familiar to us all. The last few chapters are serious reminders of those events in life which we all either have or will face.

I am not qualified to do it justice, but if you get the chance to read it then it will be time well spent. The following is an example of the quotes.

Never laugh at anyone's dreams. People who don't have dreams; don't have much.

Time for Thought

(This is on a sundial in Ribchester Lancashire)

I am a shadow

So art thou

I mark time

Dost thou?

TASMANIAN ASSOCIATION of STATE SUPERANNUANTS

All too often we hear of a spouse left without guidance; without the information necessary to arrange a funeral, to obtain probate or to present a claim to the RBF and when death occurs utter confusion can exist at a time when quietude and order should prevail. This document, supplied as a service to our members, is designed to help the bereaved at such a time. This document should be completed; and reviewed annually; as a part of your good house-keeping. It is not morbid to prepare realistically for the inevitable; to the contrary, we owe it to our nearest and dearest to leave our affairs in good order for what is for them a traumatic time.

THE PERSONAL RECORDS DOCUMENT of

Full Name:.....

Address:.....

IN CASE OF AN EMERGENCY PLEASE NOTIFY IMMEDIATELY TO:

Name:.....

Address

Telephone Number(s),.....

PUTTING YOUR AFFAIRS IN ORDER

If you are away from home carry a note in your wallet/handbag indicating who should be contacted first in case of emergency. A list of your current medications is also a big help. You should have a Will; this makes sure that your estate goes to the right persons and according to your wishes. Leave a sealed envelope detailing your financial affairs. The following check list will **guide** you.

To help save your family extra trouble and financial worries you should arrange now to put information concerning all important matters in a single place. Use a large sealed envelope, marked PRIVATE & CONFIDENTIAL. Obviously this list is not applicable to all circumstances; it is a **guide and reminder list only**.

1. PERSONAL DATA:

- (i) Date of birth
- (ii) Place of birth
- (iii) Full name of spouse
- (iv) Date & Place of Marriage,
- (v) Father's name:
- (vi) Mother's maiden name:.....
- (vii) Names and addresses of family and of those whom you wish to be notified (list)

(viii) List clubs and organizations of which you are a member.
.....

(ix) List any significant public offices you may have held.
.....

2. FAMILY RECORDS: Location of your:

- (a) Marriage Certificate
- (b) Birth Certificate.....
- (c) Birth Certificates of Spouse; Children.
.....

(Proof of your birth and age are required by your executors and by insurance companies, if applicable, a Marriage Certificate may be required by the RBF)

3 RELIGION:

Denomination Local Church
Minister.....

4. DOCTOR:

Personal General Practitioner:
Address
Telephone.....

5. MEDICAL, HOSPITAL, FUNERAL DIRECTOR, FRIENDLY SOCIETY FUND:

(i) Name Funeral Director:.....
Address.....
(ii) Pre-Paid Funeral Details.....
(iii) Name Friendly Society.....
Address

6. DOUBLE ACCIDENT:

If guardianship of other(s) becomes necessary as a result of a double accident the following person is nominated as guardian:

Name
Address
Telephone

(It is suggested that a "Power of Attorney" be already given to the person whom you name as the guardian; if so include the name and contact details.)

7. FUNERAL ARRANGEMENTS:

Cremation..... Burial.....
Cemetery
Do you own a cemetery lot?Location:
Location of the deed for it

Do you wish to bequeath your body or any organs to a university or hospital?
Please specify

8. MONEY:

(a) Credit Union Account(s)
Account Number(s).....
(b) Bank Account(s).....
Account Number(s).....

Should immediate funds be required, apply to:

Name
Address.....
Telephone

9. STOCKS, BONDS, TRUST FUNDS, BUILDING SOCIETIES Etc.:

(i) List any securities owned and state where they are kept. Attach a list if applicable.

(ii) Name, address and telephone number of your Stock Broker(s).....
.....

10. CURRENT LIFE INSURANCE:

Make a complete list:

Company Policy No..... Money borrowed on Policy
Payments

Where the Policies are kept

11. OTHER INSURANCE POLICIES (House, Contents, Car, etc.):

Location of the policies:.....

(i) Company Policy No.Description.....

(ii) Company Policy No.Description.....

12. WAR RECORDS:

- (a) Where is your Service Record?
- (b) Where is your Discharge Certificate?
- (c) Are you a Repatriation Pensioner?
- (d) Is your spouse eligible for any Service Benefits?

Suggest that your spouse be advised to contact.....

- (i) R.S.L. and/or (ii) Legacy and/or Defence Forces Welfare Association, as may be appropriate, each of whom will offer expert advice and assistance.

13. SAFE DEPOSIT BOX or (SEALED ENVELOPE FOR) SAFE CUSTODY:

- (a) The number of your box
- (b) Where is the key?
- (c) Name and address of bank (name the branch).
- (d) Is the box/envelope in your own or joint names?

Specify name(s).....

14. SUPERANNUATION:

As you are receiving superannuation, if you are a married person it will be necessary for your spouse to advise the Retirement Fund Board of Tasmania of the date of your death, and the Board will then forward the necessary claim form and details of further evidence required for the granting of a widows/widower's pension. Address correspondence to: The Secretary, Retirement Benefits Fund Board of Tasmania, and G.P.O. Box 446E, Hobart 7001. Phone (03) 6233 3672 or 1800 622 631

15. PERSONAL TAXES and RATES:

Your taxation file number

Where the duplicate returns are kept

Where the receipts and records for your rates and taxes are kept.

Taxes

Have taxes and rates for the current year been paid?

16. CAR, CARAVAN, POWER BOAT or OTHER ASSETS:

Where is the bill of sale?

Where is the Registration Certificate?.....

Name of insurance company

Insurance Policy Number(s)

Are there any payments yet to be made?.....

17. REAL ESTATE, BUSINESS, FARM, or PARTNERSHIPS:

Where the deed to each piece of Real Estate is kept.....

(Quote the Title Deed Numbers)

List any mortgages or Loans.....

How have mortgage payments been made?

Are all property taxes paid?

Where are the tax receipts?

List any rental agreement(s) you have

What revenues may be expected from your real estate or business

List any insurance policies on your property and where these policies may be found

Name(s) and address (es) of associate(s) or family member who should be notified in case of serious illness or death

18. HIRE PURCHASE:

Items on Hire Purchase (make a full list)
Do your Hire Purchase Agreements carry Customer Credit Insurance Policies (please specify)
.....

19. DEBTORS AND CREDITORS:

Any moneys owing to you?
List names, amounts, and terms.

Do you owe any moneys?..... (Keep receipts for six years)
List names, amounts, and terms

20. YOUR WILL:

What is the date of your Will?

Location of original and any copies?

Name and address of your solicitors

Name(s) and address(s) of your executor(s)

It is suggested that a "Power of Attorney" be given to the person whom you name as the executor of your Will.

21. SOCIAL SECURITY and/or PENSION(S):

Pension Number

Contact Address.....

When you have completed this important summary

Put it into a large envelope, seal it with a sticker labelled PRIVATE & CONFIDENTIAL.

Leave the envelope in some secure place (e.g., your bank) known to your next-of-kin, and solicitor or with your solicitor.

22. OTHER MATTERS and/or SPECIAL REQUESTS

Please list.

23. This copy updated:.....

MAKE SURE THAT YOU REVIEW AND UPDATE THIS IMPORTANT SUMMARY ONCE EVERY YEAR.

Make it a habit to do it on the day after your birthday. If you require another copy of this important document is available to TASS members free of charge. By sending a pre-stamped to TASS. PO Box 66, New Town, Tasmania, 7008.

Another excellent booklet is available from Centrelink, it is called "What to do When Someone Dies," that too is a great help as a checklist when you become involved in making arrangements after a death.

For those who don't want to know about Computers, just skip this Page.

This article was part of a larger one written by and for by the L T S and forwarded by Mal Jones. Probably the most important lesson for any new user is to use suitable passwords to avoid some of the risk. With so many warnings about their use it is surprising to read of the estimated losses that occur each year in Australia. You might like to read part of it for setting passwords in the other various locations that require a password, such as an ATM.

Never respond to unsolicited requests to update your account information, even if they come on what looks to be the genuine form from a well known bank. Obviously those that come from banks in which you do not have an account are not genuine.

E-mail messages might be scams for stealing your identity. Most legitimate companies never send unsolicited e-mail or instant message requests for your passwords or other personal information. And remember the old saying; *'if it sounds too good to be true, it probably is'*.

For example two weeks ago I received an e-mail from Google in the UK informing me that I had won a prize, only £450,000. All I need to do to collect it was to send them my bank details!

Passwords

Passwords are part of the whole game, although they are there to protect you from thieves, making them up and filling or remembering them causes a few misgivings, certainly to me they have. Tips on how to create and remember your passwords: Use the first letters of a sentence that you will remember e.g. "I have 3 cats: Fluffy, Furry and Shaggy" gives: lh3c:FF&S, or "Bouncing tigers have every right to ice-cream" becomes: Bther21-C.

Take the name of the website and then add your personal twist, like your height or your friend's home address (e.g. "AmazonOceanRd6'2"). Remove the vowels from a word or phrase e.g. "I like eating pancakes" becomes: llktnqpncks".

Use a phrase from your favourite book and then add the page, paragraph or chapter number.**The Do's and Don'ts of Creating Passwords, Do:**

Mix letters, numbers and symbols, and use case sensitivity (upper and lower case letters) the longer the better. Use passwords that are longer than 6 characters. Change your passwords at least every 60 days, cycling the numeric values up or down makes the new password easy to remember. Try copying and pasting at least some of the characters in your password that way key loggers (spy ware that notes the keys you press and sends this info on) won't be able to track your keystrokes. **Don't:**

Don't use words or phrases or numbers that have personal significance.

It is very easy for someone to guess or identify your personal details like date of birth, street address, or phone number. Avoid writing your password down where it can be easily seen; use a reputable password manager program to manage all your passwords. Don't use the same password for several logins, especially if they involve sensitive financial or other personal information. Don't tell anybody your password.

Summing Up

It is like everything else - when it comes to safety the onus is on the user. This information about shopping on-line goes a long way to ensuring your personal security but of course cannot guarantee it! One option that many people use is to have a separate credit card account for online shopping. This is usually an account with limited credit. Most banks have safe guards against large sums of money being withdrawn from an account. My bank sets it at \$1000.00 in any 24 hours. If I want to transfer more than that a special code is sent to my mobile which I enter and then the transfer goes ahead. The special code stays viable for only an hour. Check how your bank handles large amounts of money being transferred from your account. If you cannot identify the safety features in the above article in the browser you are using just download and use MS IE8 - just keep it simple! My research (M Jones) for this article used the latest information from Microsoft and PC-Tools e-news

Tales of the Quoll at Barnes Bay (A Mini Saga)

As everyone knows (except Bruny Residents) the Quoll is a lovely little endangered animal that frolics in the woods after dark, and are good for tourism as a wildlife adventure. Most Bruny long-term residents think otherwise. They regard them as an unwanted introduced species that kill the chooks; scatter the rubbish leaving a mess; kill the native wildlife, and poop copiously on the doorstep. At Barnes Bay we have lots of all three species of them for export if our friends in Parks & Wildflowers want to avail themselves of the opportunity.



That being said, we have used them as a tourist attraction and activity, some guests taking it more seriously than others:

Tale 1: Last month our West Australian guests had not seen the local beasts. I suggested that they tie some meat scraps to the decking outside the Unit; leave the outside light on at dusk, and wait with cameras poised. They had a better idea, and tied the meat to a hammer we leave for guests to euthanize the feral oysters on the foreshore. The Quoll came; the guests got no photos; and we have not found the hammer since.

Tale 2: The next guests were three young builders - told them the same story, but again, they had a better idea. I went over after dark to give them a TV programme we had forgotten - found the outside light on; saw a freshly caught fish on the decking, and saw two guests crouching inside the front door. I gave them TV programme, and apologised for disturbing their Quoll watch. After trying vainly to close the door, I noticed the tip of a fishing rod poking out of it. They had been extremely innovative and tied a fish on the line - when the reel unwound, they had a Quoll on the line (not hooked), and told me later that fishing for quoll was great fun!

Tale 3: As is oft her wont, my wife Kathy got some meals out of the freezer downstairs and left them on the stairs to bring up later. One was a frozen casserole; the other was a frozen chook. I found the casserole and brought it upstairs. That evening Kathy asked if I had brought up the frozen chook? I said "What chook?" Then the search started. It was neither in the fishpond nor under the stairs. We are looking after a small car for a friend, which was parked at the foot of the stairs. In a slow semi-geriatric manner, I knelt down and looked under the car - I perceived what appeared to be a pink chook behind the opposite front wheel of the car. I then went round the opposite side & did the same kneeling down act. It is a small low car, so I put my left hand around the front of the wheel to retrieve the aforesaid chook, and encountered warm fur. Instant thought! - frozen chooks are not warm and furry! Retrieved hand rapidly, and peered around the front of the wheel - there was an Eastern Quoll about six inches in front of me - eye ball to eye ball! It did not want to go away. We had a short discussion about it going away (not politely from my side), which was not improved by Kathy laughing on the other side of the car about her beloved husband on his knees swearing at a Quoll under the car. After more discussion and threatening gestures, the Quoll reluctantly departed. More groping by me resulted in the retrieval of a somewhat gnawed frozen chook dinner, with pauses in between bites remembering where it had been. We never did find the plastic wrapping that the Quoll had neatly removed.

Tale 4: There has been a Quoll infestation of my large shed containing my valuable collection of artefacts. Most people call it a shed full of junk, which I strenuously deny! A strong smell of Quoll poop, and a roast lamb leg bone on the floor, plus the perceived and often heard regular movement of beasts amongst the artefacts tended to confirm that the dreaded Quoll was there. Whilst trying to find some tools that someone else must have moved, I heard a couple of thumps on the shed, near where the previous owner had an accident of some sort, which distorted the wall. I tottered over to the proximity of the noise - knelt down - peered under the shelf, and came face to face with a rat-faced beast attempting to enter the shed. We were eyeball to eyeball in a frightening confrontation! I told the beast to “desist and go away!” (or words to that effect), but it failed to heed my request! An old blunt heavy poker was at hand, which was used to bang on the tin wall and other crap surrounding the Beast. This was a failure. The beast continued to advance! The poker was placed into the face of the beast, which snarled; bit it, and continued to advance! Head and forequarters were now in the shed! What was one to do? Once again I shoved the poker into the face of the beast and pushed (gently of course), while continuing to tell it to desist and go away. With much snarling the beast slowly retreated and disappeared from the hole, which I rapidly filled with timber off-cuts. My main surprise was the lack of timidity of the Quoll, and its determination to enter its “home” despite the Great God Human’s presence!

Tale 5: One of the silliest things I have seen was a couple of years ago, when around mid-day, while I was strolling over to the shed, I was overtaken by a Eastern Quoll belting past me, followed very closely by one male and two female native chooks in close pursuit! Not sure who won, as they all disappeared around the front of the shed.

Mike Duncombe, Barnes Bay Villa



How to pass the time in Retirement

Working people frequently ask retired people what they do to make their days interesting. Well, for example, the other day, Mary my wife and I went into town and visited a shop. We were only in there for about 5 minutes. When we came out, there was a warden writing out a parking ticket.

We went up to him and I said, 'Come on, man, how about giving a senior citizen a break?' He ignored us and continued writing the ticket. I called him a dumb ass. He glared at me and started writing another ticket for having worn-out tyres.

So Mary called him a stupid nut. He finished the second ticket and put it on the windshield with the first. Then he started writing a third ticket. This went on for about 20 minutes. The more we abused him, the more tickets he wrote.

Just then our bus arrived, and we got on it and went home. We try to have a little fun each day now that we're retired. It's important at our age.

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	1328 61
Superannuation help	1310 20
Tax Refund	1328 63
CENTRELINK: To book an appointment at a regional office ...	1310 21
Pension enquiries	1323 00
Overseas Pensions	1316 73
Family enquiries	1313 05
Disability, sickness and carer	1327 17
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 as from July 2010

INCOME TESTS

Part pension is possible for a couple receiving less than \$2,370 per fortnight

Single receiving less than \$1,548 per fortnight

For a Pensioner couple separated by ill health, less than \$3,060 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	<u>For Full Pension</u>	<u>For Part Pension</u>
Single Pensioners	Up to \$181,750	Less than \$649,250
Couples (Combined)	Up to \$258,000	Less than \$963,500
Couples Sep. due to ill health	Up to \$258,500	Less than \$1,193,000
b) For non-home owners		
Single Pensioners	Up to \$313,250	Less than \$780,750
Couples (Combined)	Up to \$389,500	Less than \$1,094,500
Couples Sep. due to ill health	Up to \$389,500	Less than \$1,324,500

If you change your address would you please advise TASS of your new one. The TASS contact list is on the front cover of this issue. It is important that you notify the RBF of a change too. However that information is confidential and so does not come to us. RBF quite correctly keep their address data confidential. If we do not have your correct address, we cannot send you Super-News.