



SUPER-NEWS

No: 4/16

Summer Edition

November 2016

HOW WELL OFF ARE RBF SUPERANNUANTS?

Changes to the Centrelink Age pension benefits of Tasmanian State Superannuants receiving defined benefit pensions through the Retirement Benefits Fund (RBF) has resulted in many pensioners being severely disadvantaged. Approximately 65% of these superannuants receive defined benefit pensions equivalent to, or less, than the same level as Age pensioner couples. A total of 48% of RBF superannuants receive a defined benefit pension of less than \$25,000 per annum, while 34% receive a pension between \$25,000 and \$50,000 per annum, some of whom may receive a part-Age pension from Centrelink as an additional supplement to their RBF superannuation pension.

Due to the passage of the *Social Services Legislation Amendment (Fair and Sustainable Pensions) Bill 2015*, through the Federal Parliament in June 2015, 2,255 Tasmanian defined benefit superannuants have been adversely affected by this legislation. The Act has imposed a 10% cap on the proportion of defined benefit income that can be excluded from the income test for the Age pension. This means in effect that those in the less than \$25,000 per annum bracket may have lost on average up to \$15.90 of their part-pension per fortnight, while those in the \$25,000 to \$50,000 per annum bracket may have lost on average up to \$68 of their part-pension per fortnight. **This legislation took effect from 1 January 2016 with no grandfathering provision.**

A proportion of former State Service employees will have spent much of their employment in the lower classifications of salary structures within the State Service. Also, many people did not join the public service until later in their working lives, having been employed in the private sector for much of their careers, where compulsory superannuation contributions by them, or by their employers, were minimal or, did not exist. However, they brought valuable skills and experience into the State Service with them. Therefore, many current RBF superannuants are either subsidising their pensions with a part-Age pension through Centrelink, or have extra income from investments made during their working lives. Others find that the increasing cost of living is putting considerable strain on their ability to live a relatively comfortable life in retirement. As RBF superannuants we made a financial contribution to fully, or part-fund our retirement as required under the terms of our employment in the Tasmanian State Service.

Tasmanian State Service employees were, and are, not only administrative staff - which seems to define State Service employees in the minds of the media, and many members of the public - but also those committed to the delivery of essential services demanded by the Tasmanian public; such as doctors, nurses, ambulance officers, police officers, fire brigade officers, electrical services workers, teachers, national parks and wildlife officers, and others – many of whom who are required to be available to provide these services to the public 24 hours a day, 365 days a year, often undertaking unpleasant duties, and under conditions from which many Tasmanians would resilie.

In conjunction with the reluctance of Tasmanian governments to consider changes to the existing Consumer Price Index (CPI) indexation formula in order to improve the decline in purchasing power of our pensions, we have now endured a further reduction in our income by the Social Services Legislation Amendment Act, which affects defined benefit pensioners, not only in Tasmania, but throughout Australia.

Together with our interstate counterparts, the TASS Executive will continue to lobby the state and federal governments to address these important issues on behalf of our members in the New Year.

FROM THE PRESIDENT

Now that the election results are known since I wrote the last President's report, it is disappointing that the Government continues to hold its ground on the 10% cap legislation.

Your Executive continues to meet with politicians from both sides of the fence. To date we have had meetings with, or written to senators Eric Abetz, Jacqui Lambie, Carol Brown, Lisa Singh, Peter Whish-Wilson, Rachel Siewert, Adam Bandt, Stephen Parry and MP's Julie Collins and Justine Keay. We also appreciate the support we have received from Andrew Wilkie MP who met with our members at a forum in September last year. It is fair to say that we have been well received and different levels of concern expressed by them. TASS will follow up with each politician and hope that they can make a difference. Senator Abetz did state in a letter to the Executive that he believed, "Now that the impacts are known together with the extent of the "unexpected consequences"...I believe your request for a review is valid". TASS will work hard to see this happen.



You may have read Greg Barns' column in the *Mercury* on 26 September, but if not, it is reprinted in this edition of *Super-News* on pages 6 & 7. Greg is a well-known lawyer and part-time contributor to the paper. He quickly realized how difficult the area of Defined Benefit pensions is, and we hope his column helps the public to understand that we are hurting just like the rest of the Tasmanian community.

TASS has been fortunate that two of our members have allowed us to use their very personal pension entitlements to demonstrate that low level pensions are being affected by this draconian piece of legislation. If you are willing to agree that TASS can use your information please write to the President at president@tass.org.au. We guarantee your privacy will be kept.

The Executive made a conscience decision to hold back on further action on a fairer indexation method. However, we have written to the Treasurer seeking a meeting to discuss the latest developments. The Australian Council of Public Sector Retiree Organisations (ACPSRO) resolved at their recent AGM to put more effort into this area, and that a Working Committee will be established to ensure all states are involved. If you want to see the effect that CPI has had on your pension, go to scoa.asn.au / **indexation tool** and input your pension information. Be prepared for a shock!

TASS was involved in the selection for the Chair of the newly created Superannuation Commission. The appointment of Ms Kerry Adby as inaugural Chair was made public on 25 October 2016. The new Commission will replace the RBF Board in March 2017.

Christopher Bevan, President

TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2016 – 17

November	Tuesday 15	1.30 PM	Executive Meeting	Hobart
November	Tuesday 29	11.30 AM	Pre-Christmas Luncheon	Launceston
December	Thursday 8	11.30 AM	Pre-Christmas Luncheon	Hobart
January 2017	Tuesday 17	1.30 PM	Executive Meeting	Hobart
February “	Tuesday 21	1.30 PM	Executive Meeting	Hobart
March “	Tuesday 21	1.30 PM	Annual General Meeting	Hobart

TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc. (TASS)

ABN 31 638 808 03

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

PRE - CHRISTMAS LUNCHEON
FOR
NORTH AND NORTH - WEST MEMBERS

DATE: **TUESDAY 29 NOVEMBER 2016**

VENUE: COUNTRY CLUB TASMANIA
COUNTRY CLUB AVENUE, PROSPECT
LAUNCESTON

ARRIVAL: **11.30 AM**
LINKS RESTAURANT (BUFFET)

**THE PRESIDENT WILL PROVIDE AN ADDRESS TO
MEMBERS PRIOR TO THE LUNCHEON**

MENU: **FULL BUFFET**
- INCLUDING TEA / COFFEE
DRINKS AT OWN EXPENSE

COST: **\$ 22.50 PER PERSON**

RSVP: **BY FRIDAY 25 NOVEMBER**

JUNE HAZZLEWOOD
TEL: 6327-2562 (AFTER 5 PM –
IF NO ANSWER, LEAVE A MESSAGE
CONFIRMING YOUR ATTENDANCE)

MOBILE: 0414-770-864

EMAIL: ahazzlew@bigpond.net.au

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**TASS PRESIDENT CHRISTOPHER BEVAN AND MEMBERS OF THE EXECUTIVE
WILL BE ATTENDING THE LUNCHEON TO PROVIDE NORTH AND NORTH–WEST MEMBERS
WITH AN UPDATE ON ACTIONS AND ACTIVITIES DURING THE YEAR**

**PRE-CHRISTMAS LUNCHEON
FOR
SOUTHERN MEMBERS**

DATE: THURSDAY 8 DECEMBER 2016

PLEASE NOTE AMENDED DATE OF LUNCHEON

**VENUE: ROYAL YACHT CLUB OF TASMANIA
MARIEVILLE ESPLANADE
SANDY BAY**

ARRIVAL: 11.30 AM

**THE PRESIDENT WILL PROVIDE AN ADDRESS TO
MEMBERS PRIOR TO THE LUNCHEON**

**MENU: HOT CARVERY:
- CHOICE OF ROAST MEATS / POULTRY -
SERVED WITH VEGETABLES
- SELECTION OF SWEETS
- TEA AND COFFEE**

DRINKS: AT OWN EXPENSE

COST: \$30.00 PER PERSON

RSVP: BY MONDAY 5 DECEMBER

**KIP MULLER
TEL: 6225-3634 (IF NO ANSWER, LEAVE A
MESSAGE CONFIRMING YOUR ATTENDANCE)
EMAIL: mullerke2@gmail.com**

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**TASS PRESIDENT CHRISTOPHER BEVAN AND MEMBERS OF THE
EXECUTIVE WILL BE ATTENDING THE LUNCHEON TO PROVIDE
SOUTHERN MEMBERS WITH AN UPDATE ON CURRENT ACTIONS AND
ACTIVITIES**

TASS MEMBERS ASSIST IN THE TRAINING AND EMPLOYMENT OF PEOPLE WITH DISABILITIES

Since the beginning of this year, the TASS magazine *Super-News* has been printed, collated, folded and posted to our members by TADPAC PRINT in Hobart. TADPAC operates as an accredited Australian Disability Enterprise. It is one of ten businesses throughout Tasmania that provide training and employment services for people with disabilities.

TADPAC PRINT was established in 1965 as a printery/joinery business located at Grove Road, Glenorchy to provide employment services for disabled people. During the 1990's it was re-located to its current premises solely as a printing business at 98 Grove Road, Glenorchy. It now operates three core businesses that include a Commercial Printery, Label Printing and Mailhouse.

It employs a business manager and seven full-time qualified staff (2 printers, 2 graphic artists, bindery supervisor, guillotine operator and finance officer) as well as 25 people with disabilities who are engaged on a needs basis (eg. preparation of the TASS newsletter *Super-News* for mailing out and postage). TADPAC is also able to provide any other printing that TASS may require.

TADPAC PRINT is overseen by a Board of six persons headed by a CEO. The Board meets on a monthly basis.

TADPAC prints the *Super-News* hardcopy and also provides TASS with a digital version to email to members. They undertake the folding and mailing of *Super-News* for us.

This service has taken a great deal of work off the TASS Executive, who for many years came together every three months to do the folding, stuffing envelopes, and mailing of the magazine.



A recent photo of the TADPAC team who provide us with the wonderful service of printing and distributing *Super-News* to our members

This article which appeared in the *Mercury* on 26 September 2016 was authored by lawyer and regular columnist Greg Barns in support of the TASS case against the 10% cap legislation introduced by Federal Parliament from 1 January 2016.

Super changes a low blow to pensioners who have planned ahead

Greg barns strikes back at a callous policy that is poised to hurt about 2000 Tasmanian retirees

Few areas of policy are more meddled with by politicians than superannuation. Rules change continually and often retrospectively. People who planned their post-work future by doing their sums on the basis of the rules at the time now find themselves worse off. People who have planned their post-work years on the basis of the law being certain find themselves financially penalised on the whim of revenue-hunting politicians.

Among people adversely impacted by political meddling are about 2000 Tasmanians who worked in the state's public service as teachers, clerks and the like, and receive a defined benefit superannuation pension. These pensions are based on length of service and the salary you were on before retirement. The schemes were closed in 1999 in Tasmania. This group of 2000 are not millionaires, getting pensions of between \$20,000 and \$30,000 a year. In 2007, the Howard government legislated to create a greater tax-free component for this group. These superannuants could access Centrelink payments more easily. A person on \$30,000 super a year could have about \$15,000 of that income taken into account by Centrelink so they could access the aged pension.

In 2015, the Abbott government, supported by the ALP and Greens, decided to change the 2007 law ostensibly to stop those receiving large annual super payments, say over \$100,000 from accessing Centrelink. The change in the law means Centrelink will take into account when assessing your eligibility for, or rate of payment, all but 10 per cent of your superannuation income. No one could argue against this clampdown on middle-class welfare, could they?

Unfortunately, the change to the 2007 law was not confined to fat cats. The 2000 Tasmanians are also impacted. People who live very modest lives on a superannuation income of between \$20,000 and \$30,000 a year plus a part aged pension (not the full pension) are being told by Centrelink the income they receive from it will either cease or be substantially reduced. The unfairness of the 2015 law change, which came into force this year, is obvious. Many of those impacted have arranged their financial affairs on the basis of the 2007 law. They were entitled to think, when they worked with their financial advisor or accountant on their retirement income plans, that the 2007 law would not be subject to such a change.

“When you are in your late 60s or older, financial shocks are magnified in their adverse impact.”

The Tasmanian Association of State Superannuants has taken up the cudgels on behalf of this group. TASS says many of its members are distressed, anxious and contacting it constantly to see whether the lobbying efforts of politicians has brought good news. This is an understandable reaction. When you are in your late 60s or older, financial shocks are magnified in their adverse impact. It is not as though you can rush out and get a part-time job to top up income that the government has taken away in order to bolster its budget bottom line.

(Continued on opposite page)

Here is one example of how this unfair change to super law is hitting one Tasmanian couple. An email received by TASS this year notes: “(W)e are dismayed at Centrelink’s action in cutting (name deleted) and my pension by \$81.70 each per fortnight (combined fortnightly reduction of \$163.40). We have no assets to speak of (only a 13-year old caravan and a car) and our combined income as used by Centrelink to calculate our income is \$21,114 (the entire income is from RBF). I used my super to buy back time for (name deleted)’s defined benefits. Both of us have spent all our working lives towards a retirement income that would support us with the help of the Old Age Pension.”

The Abbott government’s changes are estimated to save \$110 million. Consider that the Turnbull Government wants to waste \$170 million on a same-sex marriage plebiscite because on that issue some MPs refuse to do their job and legislate. Consider the billions of dollars spent subjecting asylum seekers on Nauru and Manus Island to abuse.

One cannot help but think those who devised the super change in 2015 thought they could pick on a vulnerable group and get away with it. Let’s hope politicians see the unfairness and reverse a measure that penalises people entitled not to have to worry about their financial health.

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Lawyer Greg Barns was an advisor to NSW Liberal premier Nick Greiner and the Howard government. Disendorsed as the Liberal candidate for Denison in 2002, he joined the Democrats. In 2013, he was Wikileaks Party advisor.

PENSION ASSETS TEST CHANGES 2017

The following changes to the Pension Assets Test take effect from January 2017. The assets test is used to work out two things:

- a) Your eligibility for the Government Age Pension, and
- b) if you are eligible, how much Age Pension you can receive each fortnight.

Only those people who have assets with a total value less than a certain threshold, are eligible to receive the full pension.

If the total value of your assets is above the threshold, then the amount of Age Pension you’ll be entitled to will decrease.

From January 2017, the assets threshold will increase. The new assets threshold is in addition to the value of your home.

	<u>Homeowner</u>	<u>Not a Homeowner</u>
Single	\$250,000	\$450,000
Couple	\$375,000	\$575,000

If the value of your assets is less than the threshold for your particular circumstances, you may receive the full Age Pension (depending on your income).

If you are eligible to receive the Age Pension and the total value of your assets is above the threshold, then the amount of Age Pension you receive will decrease faster than it currently does.

Currently, it will decrease by \$1.50 per fortnight, for every \$1,000 you have over the threshold. In 2017, it will decrease by \$3.00 per fortnight, for every \$1,000 you have over the threshold.

For more information, visit the Department of Human Services website: (<http://www.humanservices.gov.au/customer/enablers/assets/>) for all the details

TASS EXECUTIVE REPORT TO MEMBERS

During the past 12 months, the TASS Executive has been actively engaged in written communication with federal and state government ministers and politicians, attending meetings, and in discussion with other relevant organisations, along with giving evidence at a government inquiry on behalf of our members. This is a summary of these issues.

SOCIAL SERVICES LEGISLATION AMENDMENT ACT 2015

Following the announcement in May 2015 that the Federal Government was intending to introduce legislation imposing a 10% cap on defined benefit pensioners who were also in receipt of a Centrelink part-Age pension, the Executive organised members' forums in Hobart and Launceston with Centrelink and the RBF to provide information as to how members would be impacted under this legislation.

A members' forum was also held with Andrew Wilkie MP, Independent Member for Denison in Hobart, to seek his support in expressing our opposition to the legislation. On our behalf, Mr Wilkie wrote to the Prime Minister, the Federal Treasurer, Minister for Social Services, and the Opposition Shadow Minister to provide information disputing the integrity of the government's reason for the legislation. We were also supported by our national organisation (ACPSRO). Consultations were also held with Senator Eric Abetz, Liberal Senator for Tasmania, Carol Brown, Labor Senator for Tasmania, and Nick McKim, Greens Senator for Tasmania.

Although the legislation was duly passed in the Federal Parliament, TASS and ACPSRO continue to lobby for either the withdrawal, or grandfathering of the Act.

PUBLIC SECTOR SUPERANNUATION REFORM BILL 2016

The State Government introduced legislation into Parliament to consider the future administration of the Retirement Benefit Fund (RBF). Prior to the passage of the Bill through parliament - which has since been passed by both the House of Assembly and the Legislative Council - the TASS Executive was provided with a briefing by officers from the State Treasury and the RBF, at which we were able to raise issues with regard to the legislation. The Tasmanian Accumulation Scheme will be transferred to Tasplan, and the defined benefit scheme will be let to tender, with implementation of the new entity to commence in March 2017. Ms Kerry Adby has been appointed to the position of Chair of the new Superannuation Commission.


RBF UNFUNDED LIABILITY INQUIRY

The Legislative Council established a Sub-committee to inquire into the State Government's contribution to the unfunded liability for the RBF defined benefit Scheme. Submissions were called from interested parties to which the TASS Executive responded, and subsequently appeared at the Inquiry to present evidence on behalf of TASS members. The Inquiry report has not been released at this time. (November 2016).

MEMBERS' FORUM WITH THE STATE TREASURER

In September 2015, a members forum was held in Launceston at which the State Treasurer, the Hon. Peter Gutwein spoke to us about the Government's commitment to maintain support for the defined benefit scheme, which is enshrined in legislation. In answer to questions he also advised of the possibility of future discussions regarding the indexation of RBF pensions, dependent upon improvement in the State Government budgetary position.

The TASS Executive will continue to monitor these issues and keep members informed through *Super-News*, the TASS website, and by email.

	TASS is now on Facebook at: <u>www.facebook.com/TASSTasmania</u>
Check us out for latest news and comment	

TASS MEMBER ACTIVITIES

The TASS Executive endeavours to provide activities of interest to members as advised to us in a survey that we included in the September 2012 edition of *Super-News*. In that survey we asked members to indicate what activities they would like us to arrange for them.

The survey reply identified the following main activities in order of importance as submitted by members:

- 1 Health care
- 2 Superannuation
- 3 Centrelink
- 4 Nursing homes
- 5 Financial planning
- 6 Retirement villages
- 7 Estate planning

Other topics submitted were: inflation, taxation, gardening, volunteer work, recreation, and transport.

HEALTH CARE

Courtesy of Dr Jane Tolman, Director of Aged Care Services, Department of Health and Human Services, a series of six articles entitled 'How to Age Well' were featured in *Super-News*. We have continued with health-related issues, particularly relevant to older people, such as; cancer, and arthritic conditions in *Super-News* during the past two years.

The following activities have been addressed at member forums in Hobart and Launceston:

SUPERANNUATION / FINANCIAL PLANNING

Mr Scott Donoghue, Hillross Financial Planning Advice, conducted seminars on financial planning and superannuation issues at both Hobart and Launceston in 2013.

CENTRELINK

Forums have been conducted by the Financial Information Services officers, Department of Human Services (Centrelink) at Hobart (Tony Elliott) and Launceston (David Murray) in 2014/15.

ESTATE PLANNING

The office of the Public Trustee (Tim Levis) has conducted forums on Wills, and Power of Attorney at both Hobart and Launceston during 2016.

OTHER MEMBERS FORUMS have been held as follows:

- The Retirement Benefits Fund (RBF) has conducted informative forums on a range of topics by: Philip Mussared, CEO, Dr Ian Lundy, Chief Investment Officer, Nick Connor, Chief Operations Officer, Judith Keith, Manager Products, and Stephen Hevey, Business Relationship Officer.
- Dr Bruce Felmingham, Principal of Bruce Felmingham Economic Consulting 2014
- Andrew Wilkie MP, Independent Member for Denison, 2015
- Hon. Peter Gutwein, Treasurer, and Minister for Local Government, 2015

ANNUAL GENERAL MEETING

At the AGM which is held in Hobart every March, we have provided an informative guest speaker on each occasion.

NORTH-WEST MEMBERS MEETING

A meeting and luncheon for North-West members was held at Devonport in 2013.

PRE-CHRISTMAS LUNCHEONS

Every year, we also organise pre-Christmas luncheons for members at Hobart and Launceston.

The TASS Executive expresses our appreciation to the members who regularly support these activities, whilst at the same time being somewhat disappointed in the overall attendance at these activities, which we have arranged for the benefit of our membership in response to the survey.

TASS HEALTH

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

GOUT

This sheet has been written for people affected by gout. It provides general information to help you understand gout and how to manage it. It also covers ways to try and prevent gout and where to find more information.

What is gout?

Gout is a common and painful condition that affects the joints. Small crystals form in and around the joint, causing inflammation, pain and swelling. These crystals are made of one of the body's normal waste products, uric acid. Normally the body rids itself of extra uric acid through the kidneys into the urine. However this does not happen fast enough in people with gout. This causes uric acid levels to build up and the crystals to form.

Who is affected by gout?

Anyone can get gout. However, gout in pre-menstrual women is rare and your doctor may wish to further investigate your symptoms.

What are the symptoms?

An attack of gout usually comes on very quickly, often overnight. The joint becomes very red, swollen and extremely painful. Often the joint is intensely sore to touch. Gout normally affects one joint at a time, often the joint of the big toe. Other joints, such as the hands, wrists, knees, ankles and elbows, can also be affected by gout.

What causes it?

Gout is usually caused by your kidneys not flushing uric acid out of your body quickly enough. Gout runs in families, although not all family members will be affected. There are some lifestyle factors which may increase your risk of developing gout, including:

- being overweight or obese
- having high cholesterol, high blood pressure or glucose intolerance
- having kidney disease
- taking diuretics (tablets that drain water from the body).

How is it diagnosed?

The only way to diagnose gout with certainty is by your doctor finding urate crystals in fluid taken from your joint. Uric acid levels can be measured by blood tests, however these are not always accurate. Uric acid levels may be normal

or even lowered during an attack of gout. Blood tests are most useful in ruling out other causes for your symptoms, such as joint infections or other forms of arthritis. X-rays are often normal in the early stages so are not very useful in diagnosing gout.

What will happen to me?

Without treatments, a gout attack usually lasts about one week. Another attack may not happen for months or even years. If gout is not managed well, the time between attacks may get shorter, the attacks more severe and the joints can be permanently damaged. Sometimes gout can progress into a chronic (long term) condition, causing:

- constant mild pain and inflammation of the affected joints
- tophi-solid lumps of urate crystals, especially on the toes, ears, fingers, hands, forearms, knees and elbows
- kidney stones.

What can I do during a gout attack?

You should see your doctor when you have your first attack of gout. Your doctor will recommend certain medicines to reduce pain and inflammation caused by gout, including:

- non-seroidal anti-inflammatory drugs (NSAIDs)
- corticosteroid injections or tablets
- colchicine.

Always talk to your doctor or pharmacist before you start taking any medicines. You may also need to protect the affected joint. For example, if your big toe is affected you may need to limit the amount of walking you do and create cradle to keep your sheets off your feet when you're in bed. An information sheet is available for tips on coping with pain. - *Dealing with pain.*

Can gout be prevented?

The good news is that gout can be prevented.

(Continued on next page)

The goal of treatment is to lower uric acid levels to a level that prevents gout attacks. Your uric acid level can be checked with a blood test. For most people with gout, the target uric acid level (serum urate) you are aiming to achieve with treatment is:

Less than 0.36 millimoles per litre (<0.36mmol/L)

For some people with more severe gout, the target uric acid level will be less than 0.30 millimoles per litre (< 0.30mmol/L). Talk to your doctor about treatments that can help you reach your target uric acid level, including:

Medicines: There are medicines that can lower uric acid levels in your blood. These medicines need to be taken every day, whether you are having an attack or not.

Alcohol: Cut down the amount of alcohol you drink and avoid drinking a lot alcohol at one time (binge drinking). Talk to your doctor or visit www.alcohol.gov.au for Australian Government guidelines on recommended alcohol intake.

Weight loss: If you are overweight, lose weight gradually. Make sure you have a healthy diet as 'crash' or 'starvation diets' can actually increase uric acid levels. See a dietitian for advice.

Purine-rich foods: For more information a sheet is available – *Gout and Diet*.

Pseudogout is often mistaken as gout as it causes similar symptoms. However it is the result of a different type of crystal, called calcium pyrophosphate crystals, forming in the joint.. These crystals tend to form in the cartilage, the smooth coating lining the ends of the bones. Pseudogout is diagnosed by finding calcium pyrophosphate crystals in the fluid of an affected joint. It is a separate condition from gout and may require different treatment.

Untreated gout can cause permanent damage to the joints.

Know your uric acid level and learn ways to prevent gout attacks.

CONTACT YOUR LOCAL ARTHRITIS OFFICE FOR MORE INFORMATION SHEETS ON ARTHRITIS

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Helpline: 1800 011 041 or contact ARTHRITIS TASMANIA
19A Main Road, Moonah TAS. 7009
Tel: (03) 6228-4824
Fax: (03) 6228-3486
Web: www.arthritistasmania.org.au

FUNNIES

A man was walking along a beach when he came across a lamp partially buried in the sand. He picked up the lamp and gave it a rub. A genie appeared and told him he has been granted one wish. The man thought for a moment and said, "I want to live forever." "Sorry," said the genie, "I'm not allowed to grant eternal life." "OK, then, I don't want to die until after Labor balances the budget and eliminates the national debt." "You crafty devil!" said the genie.

An employee approached his boss regarding a mistake in his pay. He said, "This is \$100 less than my salary." To which his employer replied, "I know, but last month, when you were overpaid \$100 you didn't complain!" "Well said the employee. "I don't mind an occasional mistake, but it seems to be becoming a habit, now!"

A man wasn't in a very good mood and decided to go to his favorite restaurant for a meal to improve his outlook. "I would like a well-done porterhouse steak with creamed potatoes and salad." he told the waitress. When the order came he took one bite of the steak and called out to her, "Didn't you hear me say well-done?" "Why thank you sir," she replied, "That's the first compliment I've had all day!"

A little five year-old girls' parents bought her a pet fish for her birthday. On the way home they asked her what she was going to call it. "Sparingly," she announced. "Why are you going to call it that?" asked her mother. "Because the label says to feed sparingly twice daily," she replied.

An elderly man was driving along the freeway when his wife rang on the car phone. "Harold, I just heard on the news that there's a car going the wrong way on the freeway. Please be careful!" "Hell," said Harold, "It's not just one car. There's hundreds of them."

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:	Christopher Bevan	Tel: 6248-6548
Vice President:	Murray Harper	Tel: 6243-4326
Secretary :	John Minchin	N/A
Treasurer:	John Chalmers	Tel: 6249-1240
Public Officer / Membership Officer:	Charles Thomas	Tel: 6248-5902
<i>Super-News</i> 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**

DISCLAIMER

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