



# SUPER-NEWS

No: 3/15

Spring Edition

September 2015

## TREASURER ADDRESSES TASS MEMBERS

**The TASS Executive welcomed the opportunity for the Treasurer, the Honourable Peter Gutwein MP to meet with us and TASS members at a forum in Launceston on Friday 24 July.**

Mr Gutwein had been invited by TASS president Murray Harper, to speak generally, and then accept questions from the gathering. He began by giving a brief outline of his personal background. The son of Austrian and British migrants, after growing up in Northern Tasmania, he moved to Western Australia. He started an engineering degree and then went into the insurance industry. Returning to Launceston, he worked in financial planning. In the late 1990s he moved to Ireland to work for a Canadian life insurance company. Prior to this, he had also worked for Bass Federal MHR, Warwick Smith. On his return to Tasmania from Ireland, he purchased the Bridport Motor Inn. He entered State Parliament as a Member for Bass and has held his seat ever since.

From his experiences in Western Australia and Ireland, he believes in offering people opportunities to prosper in the hope that Tasmania can gain from what he learned in these other economies. Mr Gutwein acknowledges that southern Tasmania is growing more quickly than the other regions of the state, and is experiencing a building boom. Capital investment in school buildings and developments in the north and northwest will hopefully address the imbalance. The Treasurer also sees economic opportunity in Tasmania with the increasing use of irrigation, together with the concept of developing Launceston into a university city. He considers that key economic indicators are heading in the right directions now, and he envisages the state finances to be back in surplus by 2016/17. The budget deficit in the current year is \$60 million.



Treasurer Peter Gutwein addressing TASS members at the forum in Launceston

*(Continued on page 4)*

## FROM THE PRESIDENT

**You will be aware that the Federal Parliament has passed legislation reducing, or eliminating part-Age pensions for some people on Defined Benefit pensions. This could affect some TASS members and you are strongly advised to discuss your individual situation with Centrelink.**

Your Association is continuing to lobby against this legislation with politicians (as well as continuing our fight on fair indexation). With regard to these changes we ran a well-attended seminar in Hobart presented by representatives of Centrelink and RBF; and will conduct another seminar in Launceston on Tuesday September 15.

We will also have Andrew Wilkie MP as our guest to speak at an open meeting in Hobart on Monday September 28.

**I strongly urge members to support both of these meetings.**

Attendance at the meeting with State Treasurer Peter Gutwein in Launceston was somewhat disappointing due to seasonal illnesses, but the Treasurer's address was most informative. There is a report of Mr. Gutwein's presentation, and responses to questions in this edition of *Super-News*.



**Murray Harper,  
President**

### TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2015

September	Tuesday 15	1.30 PM	Centrelink / RBF Seminar Forum	Launceston
September	Monday 28	2.00 PM	Members Forum / Afternoon tea Andrew Wilkie MP	Hobart
October	Tuesday 20	1.30 PM	Executive Meeting	Hobart
November	Tuesday 17	1.30 PM	Executive Meeting	Hobart
December	Tuesday 1	11 AM	North/North-West Members Pre-Christmas Luncheon	Perth
December	Tuesday 8	12 Noon	Southern Members Pre-Christmas Luncheon	Hobart

**TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc. (TASS)**

ABN 31 638 808 031

**Affiliated with the:**

**COUNCIL ON THE AGEING TASMANIA Inc. (COTA)**

The primary organisation representing the rights of older Tasmanians.

**AUSTRALIAN COUNCIL of PUBLIC SECTOR RETIREES ORGANISATIONS Inc. (ACPSRO)**

The peak council for 11 organisations representing retired civilian and military public sector workers from the Commonwealth, state and territory governments.

# IMPORTANT SEMINAR FOR NORTH AND NORTH-WEST TASS MEMBERS

Following passage of the legislation SOCIAL SERVICES LEGISLATION AMENDMENT (FAIR and SUSTAINABLE PENSIONS) BILL 2015 through Federal Parliament in June, which will affect significantly many of our members on part-Age Pensions, the TASS Executive has arranged a Seminar for members to provide information for you on the effects of this change to part-Age Pensions arrangements and other issues of interest to members.

(Refer to the June edition of *Super-News* pages 6,7 & 8)

## SEMINAR

**DATE:** TUESDAY 15 SEPTEMBER 2015  
**TIME:** 1.30 PM - 3.30 PM  
**VENUE:** BEST WESTERN HOTEL  
(formerly the Great Northern Hotel)  
3 EARL STREET (off Brisbane Street)  
LAUNCESTON

The Seminar will be presented by Mr David Murray, Financial Service Information Officer, **Centrelink**, together with Mr Michael Jordan, financial planner, **Retirement Benefits Fund (RBF)**.

They will be able to provide relevant information on how these changes will affect TASS members.

### NO RSVP REQUIRED

PLEASE JOIN WITH EXECUTIVE MEMBERS AND PARTICIPATE IN THIS IMPORTANT SEMINAR

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## TASS MEMBERS FORUM with ANDREW WILKIE MP Independent Member for Denison

TASS members are invited to attend a Forum with Andrew Wilkie MP. Andrew has supported the movement for more equitable indexation of pensions for retirees. He will welcome questions from members.

**DATE:** MONDAY 28 SEPTEMBER 2015  
**VENUE:** MATHERS HOUSE  
108 BATHURST STREET  
HOBART  
**TIME:** 2.00 PM – 3.30 PM (FOLLOWED BY AFTERNOON TEA)

### NO RSVP REQUIRED

President Murray Harper and members of the TASS Executive look forward to your support by joining us on this occasion.

*(Continued from front page)*

In regard to our RBF defined benefits pensions, he stated that the Government is in no position at the moment to change the format of indexation due to the restrictions on spending imposed by the current budget deficit. Mr Gutwein said, “When the budget rights itself, obviously then we can start to have a discussion about what might be possible. But until the budget is in a stronger position, in all good conscience, we cannot make that decision at the moment.”

On the matter of the future of the Retirement Benefits Fund (RBF), he said that we would notice no changes regardless of the future administration of the RBF. He stated “There will be absolutely no change to your superannuation arrangements”. He also affirmed that our defined benefit entitlements are enshrined in legislation and there will be no change to this.

**The Treasurer then responded to questions.**

The first question related to the unfunded liability of public service pensions and the ongoing cost to the Government of the Tasmanian public service defined benefits scheme. Following the closure of the former Superannuation Provision Account (SPA), the then premier and treasurer, Lara Giddings, clearly stating that, in future, the cost of pensions would be paid annually from the State Budget. Despite this decision, Mr Gutwein was asked why the Government and the media still continue to promote the spectre of the unfunded liability in its reporting, instead of treating this cost as an item of annual Budget expenditure the same as any other government departmental expense, and preferably as a percentage of the total Budget. (The Treasurer indicated that the cost of the pensions is currently 4% of the State Budget.) In responding, he said that “the liability has the same characteristics as debt” and he provided a background of the establishment of the SPA in 1992, which was meant to provide for public service employees pensions, but which was used for other purposes. He then spoke of the projected time line into the future for which pensions will need to be paid. The Treasurer continued to talk about the liability but did not address, or offer support for the position that Premier Giddings had stated would be ongoing by the Government to fund the cost of pensions.

The second question also referred to the unfunded liability, but included a query about whether RBF members’ contributions had been used by governments over time to fund state infrastructure, particularly for major projects such as hydro dams. It is the belief of TASS that a decision by a former government was to not fund the liability for this reason. The Treasurer said that he was not aware of this decision, but would check the veracity of this claim and respond to TASS.

- *Subsequent to the meeting, the Treasurer has advised that the employee contributions made during the course of employment are paid to the RBF and invested to form the plan assets that sit against the gross unfunded liability. They are not used by the Government to fund either recurrent or capital expenses. The fair value of the plan assets are estimated to be around \$1.7 billion as at 30 June 2016, and compare with the present value of the unfunded liability, estimated to be around \$7.1 billion as at the same time, resulting in a net unfunded liability in the order of \$5.4 billion. The Treasurer also advised that the undiscounted cash costs of the defined benefit liability is in the order of \$20 billion.*

A third question related to the possibility of defined benefits members being able to have their pensions paid out. Mr Gutwein said he would look at any TASS proposal, and added that such a move would require government legislation. (TASS has no such proposal under consideration.)

Another question related to the status of the RBF Strategic Review. The Treasurer said he would like to keep a large superannuation fund in Tasmania operating as a Tasmanian business. He will be making an announcement on this matter as soon as possible.

Other questions related to his ministerial portfolio as Minister for Planning and Local Government, regarding developments in Launceston, and while of interest to local TASS members, they were not relevant to the issues involving TASS.

**Mr Gutwein was generous with his time and we appreciated the opportunity for him to attend our forum and address matters of concern to us and answer our questions.**

# RETIREMENT BENEFITS FUND STRATEGIC REVIEW

**Tasmanian Government made an announcement on 30 July 2015 regarding the provision of public sector superannuation in Tasmania and the future direction of RBF. The Treasurer has announced the Tasmanian Government's support for the creation of a single Tasmanian superannuation fund responsible for the combined accounts of Tasplan, Quadrant and the RBF Tasmanian Accumulation Scheme.**

**This announcement delivers two key outcomes for members:**

- the RBF Tasmanian Accumulation Scheme will be consolidated with Tasplan to create a rebranded entity; and
- the Government will conduct an open tender process to secure a provider to administer the RBF defined benefit schemes.

The Tasmanian Government will retain fiduciary responsibility for the RBF defined benefits schemes and will undertake a thorough tender process to contract a provider for their administration. There will be no loss of entitlements for RBF defined benefit scheme members and the Tasmanian Government will continue to remain responsible for funding the defined benefits. The Tasmanian Government is confident that the creation of a single Tasmanian superannuation fund is in the best interests of members, staff and the Tasmanian community and that the merged entity will:

- be in a strong position to compete in the Australian superannuation industry well into the future;
- promote job growth in the Tasmanian economy by establishing a superannuation centre of excellence;
- have a very strong presence in the Tasmanian community;
- provide opportunities for local businesses through Tasmanian investments; and
- support the growth of the financial services industry in Tasmania.

Subject to the required approvals, agreements and legislative changes, it is expected that the single Tasmanian superannuation fund will be operational by the end of 2016. The merged entity will be larger and stronger servicing around 165,000 members, managing around \$6.5 billion and delivering significant economies of scale and value for money for its members. This entity will replace RBF as the default fund for Tasmanian Public Sector employees.

We are excited about the Government's decision and believe this is good news for RBF members, RBF staff and the Tasmanian community. RBF members will receive more information via the September RBF Member News and on the RBF website at [www.rbf.com.au](http://www.rbf.com.au).

RBF members will continue to receive uninterrupted investment, product and service excellence throughout the implementation period.

What this means for RBF Tasmanian Accumulation Scheme members and RBF defined benefit scheme members is different, so it is important that members carefully read the communications available. RBF has also received confirmation from the Australian Taxation Office that these changes will not trigger the application of new deeming rules for current RBF Account Based Pensioners.

**If a member has any further questions in relation to this announcement, they should contact the RBF Enquiry Line on 1800 622 631. As more information becomes available it will be placed on the 'Media Centre' page on the RBF Website.**

**This report was provided to TASS by the RBF for the information of our members.**

# CENTRELINK AND RBF SEMINAR IN HOBART

In response to the **SOCIAL SERVICES LEGISLATION AMENDMENT (FAIR and SUSTAINABLE PENSIONS) BILL 2015** that will come into effect from 1 January 2016, 60 members attended the seminar presented by the Department of Human Services (Centrelink) and the RBF on behalf of TASS in Hobart on 21 July.

Tony Elliott, Financial Service Information Officer, Centrelink and Matthew Combey, Financial Planner, RBF provided detailed information on the changes that may impact TASS members in receipt of defined benefit pensions who also receive part-Age pension payments from Centrelink.

TONY spoke to a series of screen slides that outlined the current arrangements relating to how income and assets are assessed for eligibility to access to Age-pension payments, including the increase in age eligibility to 67 years for both males and females by 2023. Some key points of information are included in this summary of his presentation.

**Assessment of income:** includes earnings from employment gross amount before tax and other deductions; income stream products; annuities, allocated pensions, account based pensions, term allocated pensions (purchased pre-2015) and superannuation pensions paid from defined benefits funds.

**Financial investments:** includes business or rental income, deemed income from financial assets such as bank, credit union, shares, bonds debentures, loans managed investments, gifts over \$10,000 per financial year, allocated pensions and annuities account based pensions (purchased post-30 December 2014) and accumulation superannuation accounts held by people over Age pension age.

**Deeming rules applies to total financial investments as follows:**

Single persons up to \$48,000 is assessed at 1.75%. Amounts over \$48,000 are assessed at 3.25%.

Couples combined up to \$79,600 is assessed at 1.75 %. Amounts over \$79,600 assessed at 3.25%. These amounts are irrespective of the actual income received.

**Maximum pension income thresholds per fortnight:** A Single person is \$860.20 per fortnight. A Couple is \$648.20 per fortnight for each person.

**Assessment of assets:** includes motor vehicles, boats, caravans, etc., household contents and personal effects, antiques, collectibles, bank accounts, investments, loans, real estate, farms and businesses, gifting.

Assets do not include principal home and surrounding land on the same title, accommodation bond paid for aged care, funeral bonds, prepaid funerals, complying income streams purchased pre-September 2007, superannuation/rollover investments when under Age pension age.

**Estimated assets limits from 1 January 2017 will change from:**

- Homeowner single: \$250,000. Non-homeowner single \$450,000.

- Homeowner couples: \$375,000. Non-homeowner couples \$575,000.

**to:**

- Homeowner single: \$550,000. Non-homeowner single \$750,000

- Home owner couples: \$830,000. Non-homeowner couples \$1,030,000.

- Pensions reduce by \$3.00 per fortnight for every \$1,000 over this threshold.

Tony provided several examples of how some pensioners - both singles and couples - could be affected depending on their assets and investments, by the implementation of the legislative changes.

The tax-free component of the defined benefit pension reduces from \$13,000 to \$2,200 per year from 1 January 2016 which may affect people who purchased years of service.

**As each case differs according to individual circumstances, members should make their own arrangements for a personal assessment.**



TASS members attending the Centrelink/RBF Seminar

**MATTHEW** made the observation that governments are divesting themselves of involvement in superannuation fund services and that these will increasingly be left to the private sector, which includes both retail and industry based not for profit funds.

He provided information on the implication of the legislation which will cap the deductible amount for social security assessment purpose to 10% of the defined benefit pension from 1 January 2016. The current deductible amount is equal to the tax free component of a members' income stream under tax law as calculated by RBF.

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

**Taxed component + Untaxed component + Tax-free component = Total.**

**Then divide the Tax-free component into the Total.**

**If the resulting number is greater than 0.10 (10%) the member could have a reduced Centrelink pension as result of this change.**

It is important to note that not everyone will have the same proportion of components in their life pensions as things such as salary sacrifice and buying back service will change the components. How this will apply to your individual circumstances will come down to your overall situation and whether you are income or asset tested by Centrelink.

**Some options to explore that may assist in reducing the impact of changes include:**

- Home improvements to continue living in the existing home. This may decrease income and asset testing, as the principle place of residence is currently exempt from Centrelink means testing.
- Funeral bonds or pre-payments of funeral expenses up to \$12,250 are also discounted from means testing.
- A spouse under 65 may be able to utilise superannuation to minimise Centrelink assessment.
- Account based pensions (previously known as allocated pension) commenced prior to 1 January 2015 may have grandfathering treatment, and it is important to review this prior to making any product changes.
- Gifting within the Centrelink guidelines, which currently allow for up to \$10,000 per year, or no more than \$30,000 over 5 Years.

**Everyone's personal situation will be different and each of these options has other implications that must be considered. It is important to remember that you should research thoroughly and/or seek advice before committing to any course of action in light of the new rules.**



Matthew Combey speaking at the seminar, with Tony Elliott and TASS vice-president Chris Bevan

**TASS MEMBERS: HAVE YOUR SAY!**

**TASS MEMBERS ARE INVITED TO SUBMIT:**

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

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

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

Suitable jokes would be appreciated!

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

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

The Secretary  
TASS  
GPO Box 1650  
Hobart 7001

OR The Secretary  
[info@tass.org.au](mailto:info@tass.org.au)

OR the Feedback form  
under About Us on the  
TASS website  
[www.tass.org.au](http://www.tass.org.au)

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

**15 OCTOBER 2015**

This is one of a number of contributions from member Mrs Pat Gray of Riverside, Launceston.

**THE GIFT OF YEARS**

The gift of years is an invisible package that must be opened and enjoyed one day at a time.

It is a free gift that cannot be earned, nor must we take it for granted.

It is not presented to all equally.

The gift of years must simply be received with thanks.

Youth and age are not dates in time but states of mind.

Our duty is not to add years to our lives, but to add life to our years.

Whether we are 17 or 70-plus, a sense of wonder of life keeps us young.

.....

**MEMBERS CAN RECEIVE SUPER-NEWS ELECTRONICALLY**

You can now have *Super-News* emailed directly to you computer.

1. All you need to do is send an email to: [info@tass.org.au](mailto:info@tass.org.au) with the words "Super-News" as the subject. There is no need to write anything else.
2. Your *Super-News* will arrive attached to an email as a PDF (Portable Document Format) document.
3. To read it you will need Acrobat Reader which is a free application. If you don't already have it you can download it from:

<http://www.adobe.com/au/products/reader.html>

If you prefer to continue receiving *Super-News* by post, you don't need to do anything.



## TASS PEOPLE

**Following his retirement from the state service Malcolm Scott FRGS, a resident of Newstead, Launceston joined TASS in 1998. This is the story of his interesting career.**

Born at Swan Hill, north-western Victoria in 1940 I moved to Breadalbane in 1955 where I attended Launceston High School. In 1958 I escaped to Melbourne to study nursing at the now famous Austin Hospital, Heidelberg, where I graduated as a State Registered Nurse (SRN) specialising in Ear, Nose and Throat nursing. I did more good for humanity in those three years than in the rest of my life – went in as a boy, came out as a man.

Following my graduation as a trained General Nurse I enrolled in a post-graduate course at Melbourne's Eye and Ear Hospital studying Ear, Nose and Throat nursing, and topped the course, the first trained male nurse to do so.

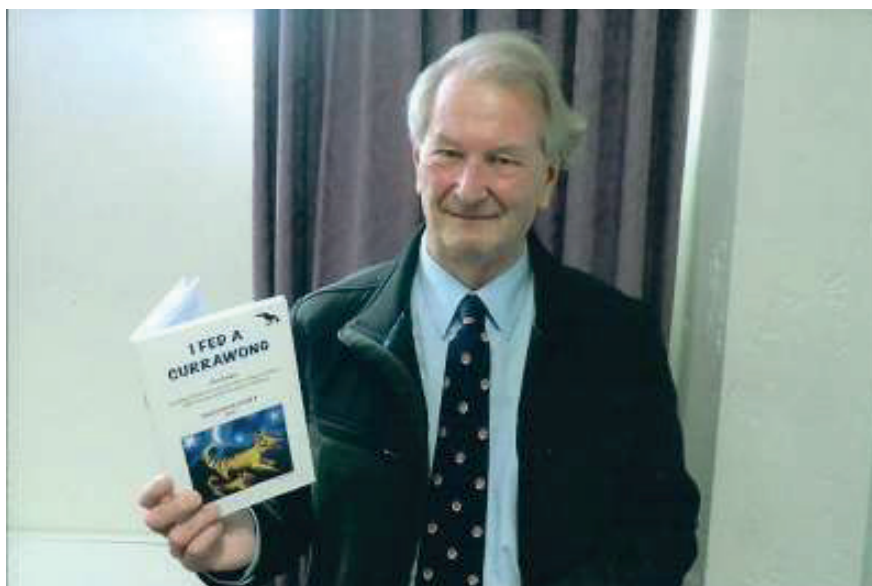
In 1961 I sailed to England tourist class on a British ship, the *Iberia*, on a "variety voyage" via the Panama Canal. I did further post-graduate studies in Spinal Injuries, Burns and Plastic Surgery, followed by two years as second in charge of a ward at the Royal National Throat, Nose and Ear Hospital in London. Whilst in England, like many young Australians I "hitch-hiked" across Europe, staying in Youth Hostels - something one wouldn't do today!

In 1965, I returned to Tasmania and studied to a Bachelor of Arts Degree at the University of Tasmania as a bonded student teacher, living at Christ College in Hobart. I graduated in 1968 with majors in History and Geography, a Diploma in Education with a High Distinction in Educational Administration. I was also elected a Fellow of the Royal Geographical Society in 1968 (made a Life Fellow in 1976). Now that I had my prized BA Degree my father admonished me, "Son, now you have to be taught to teach", when I was considering Honours in Geography, rather than Diploma of Education. I was appointed to Riverside High School teaching English and Social Studies from 1969-72.

However, I had an urge to return to London, which I had enjoyed so much during my time there. In 1973, I flew to London and was appointed in charge of a ward at the Royal National Throat, Nose and Ear Hospital, where I remained for a year. The Director of Nursing was most impressed with my Degree, as she had never come across a nurse with a Degree, she appointed me in charge of a ward which included the Professorial Unit and Private Patient Suite, which was a fantastic experience. During this year I enjoyed attending a Buckingham Palace Garden Party, Trooping the Colour, Royal Ascot, the Garter procession at Windsor, and other interesting activities.

At the end of a most exciting year I returned to Riverside High, as I had only taken a years' leave from teaching. Whilst back at Riverside I was "head-hunted" by the hospital in London, and promised the earth if I would return. I was packing my bags for London when a phone call came from the Launceston Technical College, where there was a vacant lectureship in Business and General Studies, and would I apply. I had already taught there part-time during the evening whilst at Riverside High, and loved teaching their fantastic students. I was appointed and eventually became Head Teacher of General Studies. I taught mainly Business Communication and Macro and Micro Economics for 22 years. In 1983 I was awarded a four-months travelling scholarship to England to observe the teaching of Communication and General Studies, and inspect the operation of their community colleges system.

On my return to Launceston Technical College (now TasTAFE) I also taught in a program for my fellow teachers studying Foundations of Teaching, to achieve their Technical Instructor's Certificate. Due to restructuring of the TAFE system, I was offered a redundancy in 1996, which I accepted with great glee.



Malcolm Scott with his book of five essays, *I Fed a Currawong*

I am relishing my retirement and my many interests: my Christian faith, geography, economics, politics, dining out, shopping, travel, music and education – along with the book of five essays, *I Fed a Currawong*, I had published recently. I am never bored. My advice to all of us is, "Don't take life too seriously, you're a long time dead!"

# TASS HEALTH

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



## PROSTATE CANCER

### The prostate

The prostate is a small organ about the size of walnut that sits below the bladder and is found only in men. It produces most of the fluid that makes up semen. It surrounds a tube called the urethra, which carries urine (from the bladder) and semen (from the prostate and other sex glands) through the penis and out of the body.

The prostate gland is located near nerves, blood vessels and muscles that are needed to control bladder function and to achieve an erection. The prostate normally gets larger as a man gets older. The growth of the prostate depends on the male sex hormone, testosterone, which is made by the testicles (testes). A growing prostate may narrow or block the urethra, which can change urinary patterns. This enlargement is called benign prostate enlargement – it is not cancer. Benign prostate enlargement usually begins around the urethra, deep inside the prostate.

It may cause symptoms such as:

- weak urine flow;
- frequent urination, especially at night;
- an urgent need to urinate;
- difficulty in starting to urinate;
- leaking or dribbling after urinating;
- bone pain in the lower back, upper thighs or hips

### What is prostate cancer?

Prostate cancer develops when abnormal cells in the prostate gland grow more quickly than in a normal prostate, forming a malignant tumour. Most prostate cancers grow slower than other types of cancer. Early (or localised) prostate cancer means cancer cells have grown, but they have not spread beyond the prostate. Some prostate cancers may spread to other parts of the body, such as the bladder, bones and lymph nodes. This is called advanced prostate cancer.

### What are the symptoms?

Early prostate cancer rarely causes symptoms. This is because the cancer usually grows in the outer part of the gland and is not large enough to put pressure on the urethra. If the cancer grows and spreads beyond the prostate (advanced or metastatic cancer), it may cause:

- pain or burning when urinating
- increased frequency or difficulty urinating;
- blood in the urine or semen;
- pain the lower back, hips or upper thighs;
- weight loss.

These symptoms are common to other conditions, including benign prostate enlargement, and may not be a sign of advanced prostate cancer. If you are concerned and/or are experiencing any of these symptoms, speak to your doctor.

### What are the causes?

While the causes of prostate cancer are unknown, the chance of developing prostate cancer increases:

- as you get older – it mainly affects men over 65;
- if your father or brother has had prostate cancer;
- if you have a strong family history of breast or ovarian cancer;
- if you are of African descent – you have a higher risk than men of European descent.

Family medical history, such as inheriting the BRCA2 gene mutation, may increase the risk of prostate cancer in some men. However, this affects less than 10% of Australian men.

*(Continued on next page)*

You may have an inherited gene that increases prostate cancer risk if you have multiple relatives with prostate cancer, breast cancer or ovarian cancer on the same side of the family (either the mother's or father's side) or younger male relatives (under 50) with prostate cancer.

If you are concerned about your family history of prostate cancer, you may wish to ask your doctor for a referral to a family cancer clinic or a urologist. They can advise you on suitable testing for you and your family. For more information call Cancer Council 13 11 20.

### **Are there screening programs to detect prostate cancer?**

Unlike bowel and breast cancer, there is no screening program available for prostate cancer. This is because there is not sufficient evidence at present that routine screening for prostate cancer (using a blood test and an examination) is beneficial.

However, as each person is different, talk to your general practitioner (GP) about the advantages and disadvantages of testing for prostate cancer. Your GP will advise you based on your particular circumstances.

### **How common is it?**

Prostate cancer is the most common cancer in Australian men (apart from common skin cancers). There are about 20,000 new cases in Australia every year. One in seven men in Australia are at risk of developing prostate cancer before the age of 75. It is less common in men under 50, unless they have a family history of prostate cancer.

### **WANT TO FIND OUT MORE?**

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

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

**[www.cancertas.org.au](http://www.cancertas.org.au)**

**In Super-News 4/15 November 2015: BREAST CANCER**

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## **'FUNNIES'**

**Two lions were strolling through a wildlife park at night**, when they spotted a couple of tourists camped in sleeping bags. "Oh yummy!" said one lion to the other. "My favourite sandwiches for supper, I love those tasty, crunchy fillings!"

**An explorer was tramping through the jungle when he saw a monkey with a can opener.** He called to the monkey: "Hey monkey, you can't peel bananas with a can opener." "I know that." replied the monkey. "It's to open the can of custard!"

**A student complained to his teacher.** "I don't think I deserved to get a zero on this test." "I agree," said the teacher. "But that's the lowest mark I could give you!"

**A drunk was in court in front of a judge.** The judge said, "You've been brought before me for drinking." The drunk replied, "That's fine by me judge, you shout the first round and we can get started!"

**I'm glad to discover that I'm not the only one who can't understand why anyone wants to be on Facebook.**

This is for those of my older generation who do not really comprehend why Facebook exists. So, I am trying to make friends outside of Facebook, while applying the same principles. Every day I go out onto the street and tell passers-by what I have eaten for breakfast, how I feel, what I did the night before, and what I will be doing tomorrow. Then I give them pictures of my family, my dog and cat, and me lazing by the pool. I also listen politely to their conversations and then tell them I love them. And it works!

I already have three of my own Facebook followers: two police officers and a psychiatrist!

## USEFUL CONTACTS FOR TASS MEMBERS

(Revised January 2015)

### Retirement Benefits Fund (RBF):

All enquiries 1800-622-631  
Website [www.rbf.com.au](http://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](http://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](http://www.humanservices.gov.au)

## TASS EXECUTIVE - ADMINISTRATION

President: Murray Harper  
Vice President: Christopher Bevan  
Minute Secretary: John Minchin  
Treasurer: John Chalmers  
Public officer / Membership Officer: Charles Thomas  
*Super-News* Editor / Member Activities: Kip Muller  
  
Northern Tasmania Representative: June Hazzlewood  
North-West Tasmania Representative: Donald Wells

### 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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