



SUPER-NEWS

No: 2/13

Winter edition

June 2013

INDEXATION CASE DEBATED IN STATE PARLIAMENT

The TASS Executive has been successful in having the case for our indexation debated on the floor of the House of Assembly.

On 20th March, **Nick McKim**, Leader of the Tasmanian Greens, brought on a motion which he had on the notice paper for some time as follows:

- 1 Recognised that RBF defined benefit pensions are effectively being eroded.
- 2 Noted the unsuitability of the Consumer Price Index (CPI) as a cost-of- living index.
- 3 Agreed that changes to RBF superannuation pensions should be made to ensure that the pensions are adjusted bi-annually by the greater of increases in the CPI, increases in the male total average weekly earnings, or increases in the pensioner and beneficiary living cost index.

During the debate he amended the motion by replacing paragraph 3 with a proposal that an actuarial study be conducted into costs of making the proposed improvements; and tabling that study within one month of it being received by the Government. Mr McKim was supported by Minister Cassy O'Connor.

Scott Bacon, Minister for Finance, led the debate for the Government. He maintained that CPI remained an appropriate indexation measure, but he and other Government members voted in favour of the motion to set up an actuarial study.

Peter Gutwein, Shadow Treasurer, spoke on behalf of the Liberal Party and opposed the motion. He stated that in government the Liberal Party would cost any potential changes to RBF pensions and then act appropriately. This position has since been confirmed in a follow-up meeting between two members of the TASS Executive and Mr Gutwein, and also in an exchange of correspondence.

After a lengthy debate Mr McKim's motion was passed with the support of the Greens and Labor members. The TASS Executive hopes to have input into the terms of reference for the actuarial study.

Meanwhile, the Executive has also been aware of events at the Federal level. The retired Australian Defence Force (ADF) personnel, with whom we are affiliated at national level through the Australian Council of Public Sector Retiree Organisations (ACPSRO), have been promised by the Coalition parties that, if they come to Government later this year, they will provide the ADF retirees with indexation justice along the lines that we are seeking. Senator Eric Abetz has confirmed this for us. Senator Carol Brown is also seeking to clarify the Federal Labor Party position. Mr Andrew Wilkie MHR (Independent Member for Denison) has also moved a motion in the House of Representatives that would index ADF pensions by the same method as that used for Age pensions.

During the lead up to the Federal election, the TASS Executive urges members to assist wherever they can by recruiting new members, and lobbying electoral candidates.

FROM THE PRESIDENT

In this issue of *Super-News* I extend a warm invitation to our North-West Coast – and also our Northern Tasmania members – to attend our inaugural member luncheon in Devonport on Tuesday 18th June.

The TASS Executive is keen to engage with our membership as widely as possible around the state. We are delighted that members in the North-West through our representative, Joan Batchelor, have indicated their interest in TASS hosting a luncheon in their region. On the opposite page is the invitation and details of the luncheon.

I am looking forward to attending the function with my fellow Executive members and taking the opportunity to discuss the actions that TASS is currently undertaking for the benefit of our members.

Murray Harper,
President



TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2013 - 14

MONTH	DATE	TIME	ACTIVITY	VENUE
June	Tues 18	11.30 AM	North-West / Northern Members Luncheon	Argosy Hotel, East Devonport
July	Tues 16	1.30 PM	Executive Meeting	Hobart
August	Tues 20	1.30 PM	Executive Meeting	Hobart
September	Tues 17	1.30 PM	General Meeting – Members Forum	Hobart, Mathers House
October	Tues 15	1.30 PM	Executive Meeting	Hobart
November	Tues 19	1.30 PM	Executive Meeting	Hobart
November	Thurs 28	12 Noon	Christmas Luncheon	Drysdale, Hobart
December	Tues 3	11.30 AM	Christmas Luncheon	Queens Head Inn, Perth

TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc.
is an affiliate of:

COUNCIL ON THE AGEING TASMANIA Inc. (COTA)

The primary organisation representing the rights of older Tasmanians

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

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

TASS NORTH-WEST MEMBERS **LUNCHEON**

TASS MEMBERS IN THE NORTH-WEST
(AND NORTH) OF TASMANIA ARE INVITED TO ATTEND
AN INAUGURAL LUNCHEON AT DEVONPORT.

LUNCHEON

DATE: **TUESDAY 18 JUNE 2013**

TIME: **11.30 AM**

VENUE: **ARGOSY HOTEL
221 TARLETON STREET
EAST DEVONPORT**

COST: **\$ 20.00 PER PERSON FOR
A 2 COURSE LUNCHEON**

MENU: **CHOICES OF MAIN COURSES
AND SWEETS**

BEVERAGES: **AT YOUR OWN EXPENSE**

RSVP: **BY FRIDAY 14 JUNE**

**JOAN BATCHELOR (DEVONPORT)
TEL: 6427-7001 (AFTER 5 PM)
OR
JUNE HAZZLEWOOD (LAUNCESTON)
TEL: 6327-2562 (AFTER 5 PM)**

TASS PRESIDENT MURRAY HARPER AND MEMBERS OF THE
EXECUTIVE WILL WELCOME YOU AND REPORT ON TASS
ACTIONS DURING THE CURRENT YEAR.

**COME AND ENJOY THE FELLOWSHIP OF YOUR TASS
COLLEAGUES ON THIS SPECIAL OCCASION.**

TASS ANNUAL GENERAL MEETING

The TASS Annual General Meeting was held at Mathers House, Hobart on 19 March, with 33 members in attendance.

The two main items of business were the following notice of motions:

“That the Tasmanian Association of State Superannuants become an incorporated association consistent with the Association Incorporated Act 1964”.

(The motion was passed); and

“That the revised 2013 Constitution of the Association of State Superannuants, as posted on the Association's website, and as tabled at the 2013 Annual General Meeting, be approved”.

(The motion was passed.)

All positions on the Executive were declared vacant and the following members were duly elected for 2013:

OFFICE BEARERS:

PRESIDENT: Murray Harper

VICE PRESIDENT: Ross Brown (Appointed at the Executive meeting on 16 April)

TREASURER: John Chalmers

SECRETARY: Rob van Schie

MEMBERSHIP: Charles Thomas

NEWSLETTER: Kip Muller

EXECUTIVE MEMBERS:

Chris Bevan, Ross Butler, Stephen Graetzer,
Tony Haig, Tony Robinson, Ashton Shirley

Two new members were appointed to the Executive: **Chris Bevan** and **Ashton Shirley**.

Kevin Hardy, our membership officer decided to not stand for re-election.

Tony Haig has relinquished the position of newsletter editor, but will remain on the Executive.



Members at the Annual General Meeting

RBF PRESENTATION AT AGM

The TASS executive and members attending the Annual General Meeting were treated to a most informative presentation by Nick Connor, Chief Operations Officer, Retirement Benefits Fund, and Judith Keith, Manager, Products. Here is a brief summary of their presentations:

Nick Connor spoke of the proposed Australian Prudential Regulation Authority (APRA) licensing review to be undertaken by a consulting firm to obtain advice on the options to be considered by the RBF. He outlined the work being carried out by the Retirement Benefits Fund to improve operational efficiency, including a review of investment mandates and investment managers, and providing cost savings that can be passed onto RBF members. He also detailed the benefits in outsourcing some of RBF's administrative functions to Mercer. Nick spoke about RBF's new insurance product, together with the introduction of unit pricing. He summarised the strong RBF investment returns experienced during 2012.

Judith Keith gave a comprehensive outline of the information required by RBF following the death of a superannuant, including the procedures leading to the payment of superannuation to the surviving spouse/partner. The definition of a surviving spouse is a spouse who was living with the member on a genuine domestic basis and receiving significant financial support; or was living with the RBF member on a genuine domestic basis; or was not living with the RBF member on a genuine domestic basis, but was receiving significant financial support. Judith emphasised how important it is to keep wills updated; to consider an Enduring Power of Attorney; keep all documents in one place; let people know your plans, and consider financial planning and estate planning advice.

For more detailed information TASS members should contact RBF directly.



Judith Keith, Manager, Products RBF, addressing the TASS Annual General Meeting with Steven Hevey (seated left) and Nick Connor

TASS PROMOTION AT RBF SEMINARS

During April, the Retirement Benefits Fund organised **Financial Planning Seminars** along with other allied organisations in both Hobart and Launceston for the benefit of RBF members.

The RBF invited TASS to be present at the seminars in a non-participatory capacity, and to set up a display stand – with our new TASS display banner - in the foyer to distribute our brochures and talk to attendees at the seminars about the objects of the Tasmanian Association of State Superannuants.



TASS president Murray Harper discusses TASS issues with an attendee at the RBF Seminar in Hobart.

TASMANIAN GOVERNMENT CONCESSION GUIDE 2012/13

TASS members are advised to make themselves aware of the valuable information in the **Tasmanian Government Concessions Guide** available to those superannuants who may qualify for such discounts and concessions. The Guide details the following Commonwealth and State Government card concessions:

- Department of Human Services Health Care Card
- Department of Human Services Pensioner Concession Card
- Department of Veterans' Affairs Pensioner Concession Card
- Commonwealth Seniors Health Card
- Tasmanian Seniors Card
- Tasmanian Companion Card.

The discounts and concessions cover areas such as as; housing, electricity and heating, transport, education, health, licences, vehicles, parks and heritage, property, water and land tax.

**The Guide is available at Service Tasmania, or can be downloaded at:
www.concessions.tas.gov.au**

END OF AN ERA

The smooth operation of TASS relies on many systems to get things done. Instrumental in lots of those systems have been Lance Brown, Kevin Hardy and Tony Haig. The existence of TASS as we currently know it owes a lot to these three men.

Lance was, for a long time, our Treasurer, a sizable task in an organisation with the membership numbers we have. But, he was also responsible for mail collection from our New Town Post Office box, and then seeing that the mail went to the right recipients. He continued this task even after he retired from the Executive, and we have been most grateful for this arrangement, which has worked out so well. What many people do not know is that Lance maintained this commitment to TASS at the same time as he was carrying out similar voluntary duties for other organisations.

Kevin has been our long-time Membership Officer, maintaining an organised and methodical database of our members. When we have received payments minus the membership form, Kevin has produced forms so that our “hard” membership records are accurate. This has proved invaluable to the Treasurer who deals with membership after Kevin has processed things initially. As well, when you receive your *Super-News* each quarter, and your receipt for membership each year, it has been Kevin's expertise with the database that has produced the envelope addresses.

You would not have enjoyed your past copies of *Super-News* had it not been for the Editor, **Tony**. As equally long-serving as Lance and Kevin, Tony has maintained our interest with a mixture of news, information and humour. He has had to work to deadlines and often work even harder to encourage others to do the same. He has then had to format our newsletter to prepare it for publication. Until recently, he has had to take the proof copy to our printer for publication. Your previous edition of *Super-News* was submitted electronically by Tony – another first for TASS.

The general membership owes Lance, Kevin and Tony a great deal and we thank them for their contributions of time and expertise as TASS office bearers over a substantial period of time.

(This tribute to Lance, Kevin and Tony was contributed by our current Treasurer, John Chalmers)

A few words of wisdom....

The more you complain, the longer God lets you live.

Be nice to your kids. They'll choose your nursing home.

TASS HEALTH

- with Dr Jane Tolman, Director of Aged Care,
Department of Health and Human Services

This article from Dr. Jane Tolman is a continuation of the series entitled 'HOW TO AGE WELL'.

FALLS

Approximately 35-45% of healthy community dwelling older people fall over each year, and as there is less reserve in older people, there are often serious consequences.

Falls cause about 40% of nursing home admissions and comprise the fifth leading cause of death.

As we age, we become less aware of the various risks - the mat that moves every time we walk on it, dangerous stairs, or the poor spectacles.

Environmental risks are very rarely identified by the elderly. Getting things right at home before we get old is the best solution. Have your home set up for your old age before it happens.

Of all the potential causes, three warrant special attention – weakness at the hips, unstable balance, and taking more than four medications. When there is only one of these present, there is a 12% risk of falling in that year, but when all are present, the risk approaches 100%.

Factors making us prone to fractures with a fall include; being a post-menopausal woman, being under-weight, having a low calcium intake, taking steroid medications (such as prednisolone), or having a previous low trauma fracture – in the case of falling from a standing position.

Reducing the risk of fractures from falls involves attending to a range of issues such as:

- appropriate home modifications (rails, mats, stairs, showers and so on);
- exercise, including balance, strength, reaction time and dynamic stability (Tai Chi is great);
- having the right glasses and footwear and using the correct walking aid when one is recommended;
- reviewing medications (meaning starting some where relevant, such as Vitamin D, calcium and osteoporosis drugs, and stopping others when appropriate, such as sedatives); and
- optimising our physical health-joints, blood pressure, vision and foot care.

TASS COMMENT

HOW DO PRICE RISES AFFECT THE COST OF LIVING FOR RETIREES?

In the year to the 31 December 2012, inflation figures showed that goods and services in Australia rose by 2.2%. In the same time frame, RBF pensions paid to TASS superannuants based on the current CPI, rose by a fraction under 2% per cent. On the surface this doesn't appear to be such a bad outcome, until we take into account other cost increases that we all endure.

Factors that have kept prices relatively stable in Australia in recent years have been the high Australian dollar, which has led to lower costs of imported products such as petrol, along with other imported household goods and the increasing amount of imported foods and goods from low cost producers, China and other Asian countries.

But, look at the larger picture here in Australia where the cost of local goods and services increased by an average of 3.9 % during the year.

Of particular concern to retirees was the increase in medical and hospital services which went up by 9.4 %, public transport by 5.7%, insurances 8.5%, and electricity by 7.7%. These are all costs that we cannot avoid if we are to live a reasonably comfortable and healthy lifestyle in retirement. So much for the rising costs of goods and services that we must meet out of our annual budget.

Another factor which has occupied our attention during the past few years has been the dwindling returns on any investments that we may have put aside to subsidise our living costs. Particularly those that have been invested in safer options such as cash or fixed interest, where lower interest earnings have eroded the returns on capital.

Comment has been made in the national media and by politicians in other states about Tasmania being a "mendicant" state of retirees who are a drag on the rest of the Australian economy. This issue, together with the maintenance of Tasmania's share of the national GST distribution, is a key element of concern for Tasmanians in the wake of the coming Federal election. It needs noting that retired people are also significant purchasers of services from local providers (such as from trades people) to maintain their independence of living in their own homes for as long as they can.

The TASS Executive receives comments from members in relation to issues which are of concern to them, and we appreciate that many of our members do share the same concerns of rising living costs, which is why the Tasmanian Association of State Superannuants continues to campaign for a more equitable form of indexation for our Superannuation pensions.

TASS PEOPLE

TASS secretary, Rob van Schie has been a long-serving member on the Executive. Together with his wife, Noeline, this is their story.

I was born in East Java, in what was then the Netherlands East Indies. Five years later the pleasant colonial way of living vanished when the Japanese invaded the country. It wasn't until 1946 that we joined up with Dad, and I could return to school.

It became clear we could not stay in what was to become Indonesia, and that Holland would take a long time to recover from the war. We arrived in Hobart in November 1951. It was too late to start school and I managed to get a job with a woodcutter in Pawleena, near Sorell. I learned how to split wood and earned enough to buy a Raleigh bicycle. I also picked up a lot of useful Australian vernacular and swear words! I started in C class at Hobart High, with the formidable Herman Biggins as headmaster.

I matriculated in 1954, and with a State Forestry scholarship was able to study at UTAS and Canberra. I completed a compulsory, but enjoyable National Service while at University, with Peter Cundall as our platoon sergeant, rising to the exalted rank of lance corporal. I also met Noeline at University where she was studying education.

We married in 1960, the year I started full-time work with the then State Forestry Commission. Noeline was already teaching. I spent my entire working life with Forestry Tasmania, including holidays during my five years at university, working all over Tasmania.

I had already joined TASS before I retired, but became an active member on that fateful day in 1992, when president Ron Darvell threatened to close down TASS, unless there were members willing to serve on the Executive. I volunteered to be secretary, and I have been on the Executive ever since. I might have been driven by the action of the Education Department when Noelene not only had to resign when she was expecting our first child, but was also handed back her superannuation contributions LESS administration costs.



Rob and Noelene van Schie enjoying the Tasmanian wilderness

TASS 'FUNNIES'

Billy is a Grade One student at primary school. One day he says to his teacher, "Miss Smith, I find the work in Grade One too easy. I know all this stuff. Can I go up to Grade Three?"

Miss Smith: Billy, the only person who can do that is the principal, but I can take you to discuss it with him.

(They go to the principal's office where Miss Smith explains Billy's request)

Principal: OK Billy, let me test you on some Grade Three maths and literacy.

(The principal gives Billy some tests which he completes without any problem)

Miss Smith: Perhaps I could test Billy on some more general knowledge.

Principal: That's a good idea Miss Smith. Go ahead.

Miss Smith: Billy, what do I have two of that cows have four of?

Billy: Legs.

Miss Smith: What do you have in your pants starting with 'p' that I don't have in mine?

Billy: Pockets.

Miss Smith: Billy, What's hot and exciting that starts with 'f' and ends with 'k'?

Billy: A firetruck.

(There is an uncomfortable pause)

Principal: You know Miss Smith, I think we should put him up to Grade Five. I got those last three questions wrong myself.

Please, no more Irish jokes! OK, just these.

An Australian tourist hailed a cab in Dublin. The Aussie was horrified when the driver came to a major city intersection and drove straight through a red light. The cab continued on to the next intersection and once again the driver went through a red light, sending the passenger into sheer panic. However, he was quite relieved when the cab came to the next intersection where the light was green, but completely puzzled when the driver pulled up. "You have just driven through two red lights and now you stop at a green light. Why?"

The driver calmly replied, "Me brothers also a cab driver and he might have been comin' the other way".

Sign on the window of a restaurant in Dublin.

WANTED
MAN TO WASH DISHES
and
TWO WAITRESSES

And just space for one blonde joke.

Q. Why was the blonde staring at the carton of orange juice?

A. Because the label said, Concentrate.

USEFUL CONTACTS FOR TASS MEMBERS

Retirement Benefits Fund (RBF) :

All enquiries 1800-622-631

Australian Taxation Office (ATO):

Personal taxation information 13 28 61

Personal tax automated self help 13 28 65

Superannuation information 13 10 20

Centrelink:

Pension enquiries 132 300

Overseas pensions 131 673

Financial information service 132 300

Families and parents 136 150

Disability and carers 132 717

TASS EXECUTIVE - ADMINISTRATION

CONTACT ADDRESSES FOR THE TASS EXECUTIVE – ADMINISTRATION

President: Murray Harper **Tel:** 6243-4326

Vice President: Ross Brown **Tel:** 6243-7336

Secretary: Rob van Schie **Tel:** 6229-7923

TASS email address (info@tass.org.au) is held by the Secretary, Rob van Schie

Treasurer: John Chalmers **Tel:** 6249-1240

TASS mobile phone number (0448-731-845) is held by the Treasurer, John Chalmers

Membership Officer: Charles Thomas **Tel:** 6248-5902

Super-News Editor: Kip Muller **Tel:** 6225-3634

Northern Tasmania Representative: June Hazzlewood **Tel:** 6327-2562

North-West Tasmania Representative: Joan Batchelor **Tel:** 6427-7001

CHANGE OF ADDRESS

**SHOULD YOU CHANGE YOUR ADDRESS
PLEASE ADVISE THE
MEMBERSHIP OFFICER, CHARLES THOMAS
SO THAT HE CAN UPDATE OUR RECORDS**