

CHALKBOARD

IN THIS LAST ISSUE:

The year in
review

Federal Budget
update

Financial toolkit
for women

Chalkboard is having
a makeover

AUGUST 2015



**Teachers
Mutual Bank**
We put you first

**Goodbye,
mailbox.
Hello, inbox!**

CHALKBOARD
is going digital!

See page 2.



Message from the Editor

Welcome to the August edition of Chalkboard. We are already half way through the calendar year and at the start of another financial year.

We're delighted to announce that Chalkboard is having a makeover and will return as a digital-only newsletter in October with a new look, new name and brand new content.

If you have not provided us with your email address and you would like to receive the digital newsletter, please subscribe online on our website homepage.

After the difficulties of the 2014 Federal Budget, all eyes are on parliament in the second half of this year to see if the measures in the 2015 Federal Budget will pass. So we thought it was timely to take a quick look at the key proposals from the new Budget and to follow up from the Economic Snapshot in the May edition of Chalkboard. You'll find an update on some of the main issues that continue to feature in the news, as well as some of those that will impact you the most.

We are always looking at new ways to educate and help assist with the financial needs of our members, and in this edition we're pleased to share the Women's Financial Toolkit released by the Australian Securities and Investments Commission earlier this year. It is designed to address some of the unique issues facing women as they manage their finances throughout their lifetime.

You'll also read about two scholarship recipients via our support of the Public Education Foundation and the NSW Department of Education, as well as the first round of 2015 winners to receive the Teachers Environment Fund grant.

Lastly, take a look at Diploma Travel's double page spread for some inspiring travel destinations and deals.

We are always happy to receive your feedback. Simply email chalkboard@tmbank.com.au or mail Marketing, PO Box 7501, Silverwater, NSW, 2128.

The Editor

Cover: Member photos from previous Chalkboard editions.

Goodbye, mailbox. Hello, inbox!

This issue is the last edition of
CHALKBOARD



From chalkboards to whiteboards, textbooks to e-books, I-Spy to iPads. Our schools are revolutionising, and so are we. Our new digital newsletter will be delivered straight to your inbox every two months from October. Details to follow on our website, so keep an eye out.

Full of interesting and topical content for everyone in the education sector.

Why the change?

- Better for the environment
- Read it anytime, anywhere, from any device
- Easier to share

2014-2015 Annual Review



**John Kouimanos – Chairperson
Teachers Mutual Bank**

I am pleased to report that due to our history of good management, Teachers Mutual Bank continues to improve in its financial sustainability and in its ability to provide value in meeting the financial needs of its members. During 2014/15 we helped 5035 members finance a home and 2402 members purchase a car. As of 30 June 2015 (these figures are unaudited):

- our capital adequacy ratio remained strong at 15.74%, well beyond prudential requirements;
- our capital reserves continued their year-on-year increase to stand at \$373 million;
- our profit grew to \$29.8 million; and
- our asset base grew by 10.6% to \$4.86 billion.

Our strong financial position continues to provide a good foundation for future growth. Another contributor to growth will be our proposed merger with Unicredit, a small West Australian credit union that services the universities sector in that State. The merger is expected to proceed in August 2015.

New and improved website

We wanted to provide our members with the best online banking experience, so we invested in a website redevelopment. The new

website has improved navigation, additional internet and mobile banking features and a sleek new look.

Introducing Tiny Monsters and Teen Banking

Our under 18s' accounts aim to introduce kids and teens to money, and give them information as they grow and encounter new challenges. We have also introduced our Mighty Saver account, which rewards younger kids with extra interest to encourage good savings habits.



#Tmbankau

This year we were excited to launch our Facebook page, a place for us to share news and updates, run competitions and respond to your questions.

Leader in sustainable business practice

This year we were proud to maintain our position on Ethisphere's list of the World's Most Ethical Companies for 2015. We also improved our community investment rate to 4.55% of net profits, as measured by the London Benchmarking Group².

Investing in the education community

Among the initiatives we supported this year:

- Future Teachers Scholarship provided \$35,000 to 7 deserving teaching students;
- Teachers Environment Fund helped bring 32 schools' eco-projects to life;
- Teachers Mutual Bank Harvard Club of Australia Scholarship sent an ambitious principal to study at Harvard Graduate School of Education; and
- Premier's Teachers Mutual Bank New and Emerging Technologies Scholarship enabled one inspiring teacher to conduct an international research project.

Customer satisfaction

National pollster Roy Morgan³ consistently rates our member satisfaction at over 90% and we are proud to have topped the poll and been awarded the title of Bank of the Month three times during 2014/15.

We were also thrilled to be awarded Canstar's 2015 Customer Satisfaction Award for Challenger Banks (for all financial institutions outside of the four major banks). The award is assessed directly from feedback sourced by CANSTAR Blue. CANSTAR Blue looks at a range of criteria for measuring satisfaction including branch service, internet banking, product range, problem handling and fees.

Award-winning contact centre

Our contact centre was awarded the Auscontact NSW Contact Centre of the Year Award for their size category. Kylie Kempton from our contact centre also took out Team Leader of the Year at the Auscontact National Awards. Congratulations to the entire team.



**Graeme Green – Chairperson
Members Committee**

As Chairperson of your Members Committee I would like to take this opportunity to thank the wonderful and dedicated staff and management at Teachers Mutual Bank and congratulate them on this year's success. I would also like to extend a special thanks to Steve James and the Board for their ongoing support.

Note: Our Annual Report will be available from the end of September, with full details of our activities and financial position.



Jacinta, member since 1992

Federal Budget Update

The Australian Government handed down its 2015/2016 federal budget on May 12. There were fewer surprises this year, with some unpopular measures previously announced in 2014/15 now abandoned. Tax rates and superannuation rules remain unchanged.

What's in it for families?

Families were a key focus of the budget announcements, particularly childcare, the Family Tax Benefit (FTB) and paid parental leave.

A new single Child Care Subsidy (CCS) will replace the existing Child Care Benefit, Child Care Rebate and the Jobs, Education and Training Child Care Fee Assistance payments from 1 July 2017.

Under the CCS, families that meet an activity test with an annual income up to \$60,000 will be eligible for a subsidy of 85% of the actual fee paid, up to an hourly fee cap. The subsidy will taper to 50% for eligible families with an annual income of \$165,000. There will be no annual cap for families with an annual income below \$180,000, but a cap of \$10,000 per child per year applying to families with an annual income of \$180,000 and above.

A new Interim Home Based Carer Subsidy Programme will subsidise care provided by a nanny in a child's home from 1 January 2016.

Families will no longer be eligible for subsidised child care or the FTB Part A end-of-year supplement from 1 January 2016, unless their child is up-to-date with all childhood immunisations. Exemptions will apply only for medical reasons.

The government's flagship \$5.5 billion paid parental leave package has been abandoned. While the existing 18-week minimum wage payment will continue, controversial changes will see new parents prevented from accessing this benefit where they receive employer-funded paid parental leave.

Under the current system, parents are able to combine any employer

entitlements with the government-funded scheme. With approximately 47% of women, including many teachers and other state and Commonwealth employees, having access to employer-provided maternity leave, the change is expected to affect around 80,000 women.

The bill is due to be introduced in the spring parliamentary sitting, but without support from Labor and the Greens, it will be challenged in the Senate. If passed, it will apply from 1 July 2016.

What's in it for education?

In a deal struck with the states and territories, all children can access up to 600 hours of preschool education, delivered by a degree-qualified early childhood teacher, in the year before full-time school. Funding to support the National Quality Agenda for Early Childhood Education and Care will also be extended for three years. An 'early childhood safety net' will be created for children from disadvantaged families.

The Australian Institute for Teaching and School Leadership will receive \$16.9 million, with the aim to ensure that teaching graduates are 'classroom ready'. Universities providing teaching degrees will be subject to more stringent accreditation processes.

Funding will continue to the school chaplaincy program and Independent Public Schools. There will be a Direct Instruction roll-out in remote Indigenous primary schools, and support provided for private boarding schools that take Indigenous boarders.

As part of a broader \$131 million cut to the Department of Education and Training, the Office of Learning and

Teaching will be moved to a university-based institute and provided with \$28 million in funding to promote excellence in learning and teaching in higher education.

There were no further announcements regarding university fee deregulation, although the government has previously indicated that it intends to pursue the measure. Australians with HECS debts living abroad will be forced to make the same repayments as they would have been required to do if they had stayed in Australia.

The National Collaborative Research Infrastructure will continue to receive funding of \$150 million, but this has come at the cost of \$150 million to the Sustainable Research Excellence grants.

Cooperative Research Centres – which support research commercialisation and engage research institutions with industry – have had their funding cut, while *The Conversation* – which provides a platform for academics to share research and engage in public scholarship – has had its financial support abolished.

Where to from here? Of course, the federal budget announcements will only come into effect if passed into law by parliament. Some proposals have received support, while others have been strongly criticised by the Opposition and Independent MPs, so it is likely that there will be amendments to at least some of the measures.

Financial toolkit for women

Addressing the key issues women face when managing their finances.

Around 60% of our members at Teachers Mutual Bank are women. So, for the majority of you, it will come as no surprise to read that women face a unique set of challenges when managing their finances. Many women are aware of this and as a result are more concerned earlier in life about their financial situation. There are a lot of factors to take into consideration and taking steps to address the wide range of issues which impact financial security can be daunting.

For instance, compared to around 17% of men, almost one in two women work part time, even if it is only for some time during their career. In addition, time off from paid employment for childrearing leaves women with lower savings balances. Most women will therefore also enter retirement with a smaller superannuation nest egg when compared with their male peers. This is particularly a concern given the longer life expectancy of women.

Another consideration is earning potential. The reality is, in a number of workplaces and industries in Australia, there is still an income discrepancy between the genders. Hopefully many younger workers will increasingly find this becomes more of an even playing field over the course of their careers.

Other big influences on women's finances include major life events such as divorce or a relationship breakdown, serious illness and caring for elders. Again, these can have an unforeseen impact on being able to manage finances, accumulate assets and confidently build a solid nest egg for the future.

Women's Money Toolkit

Earlier in the year, the Australian Securities and Investments Commission (ASIC) launched a new interactive online tool, the Women's Money Toolkit. Hosted on their MoneySmart website, it looks at all the finance and income issues above and offers tips and tools to help women manage their money, gain an edge on their finances and deal with life's ups and downs.

"Research suggests there are differences in the way that women and men generally interact with finances, indicating the need for a tailored approach to financial education," ASIC

The Women's Money Toolkit allows users to either view all the relevant issues, or to personalise and narrow down to those ones which most affect them. These may include having a baby, relationships and money, being a carer, sorting out superannuation and many more.

Women are then prompted to answer some simple questions to receive a tailored 'to-do' list from the individual topics selected. The Women's Money Toolkit generates a task list of actions to take away, which is important because having a written roadmap for action can make it easier to get started and confidently tick off various goals along the way.

Visit moneysmart.gov.au/life-events-and-you/women/womens-money-toolkit

Offering impartial guidance, the Toolkit has a special section for under 25s and sections on managing debt, losing your job and managing a small business.

The Women's Money Toolkit includes useful calculators for working out your career break superannuation and parental leave finances, budget planners and a whole range of other money-saving resources across the website. ASIC's MoneySmart website also offers publications, audio and video recordings in 26 languages to ensure access to a wide spectrum of the community.

Taking the first steps

Online help and advice isn't limited to the Women's Money Toolkit. The internet has a huge range of useful websites and visiting your local bookstore or library will also offer up shelves of resources for you to flick through to make it easier to confidently take charge of your finances.

Remember when you are taking your first steps to getting your finances in order, be sure to:

- **Seek professional advice.** You should aim to get more than one opinion, as well as some legal and financial advice before making any big investment decisions.
- **Educate yourself.** As well as professional advice, take the time to read books, industry publications, newspapers, and other money management publications or attend information seminars so you are



Jane, member since 2001

Compared to around 17% of men, almost one in two women work part time, even if it is only for some time during their career.

familiar with the basic concepts and frequently used finance terminology ahead of time.

- **Do your research.** Take the time to look at your employment contract and your workplace benefits, as well as any government incentives which could assist you, such as schemes to boost superannuation or low income rebates.

- **Start setting goals.** When you set your goals, make sure to set small, medium, large as well as short- and long-term goals. They need to be attainable and measurable, and you should find a way to keep yourself accountable, or have someone help keep you accountable.

YOU CAN FIND MORE
TOOLS AND CALCULATORS
ON OUR WEBSITE
TMBANK.COM.AU



What to do if your home is damaged by storms

Dealing with the aftermath of a severe storm is stressful if your home or property has been damaged. Recovering can take time, but there are some things that will help making an insurance claim and repairing the damage run more smoothly.

Check for safety

Most importantly, never attempt any clean up or repairs that may put you or anyone else at risk. Following a storm, one of the most important things to do is check for potential electrical hazards which may be caused by fallen trees, power lines or debris. If you are in any doubt that it's safe, ensure that people are kept well away and contact your electricity provider urgently.

Lodge a claim

If your property or motor vehicles have been damaged as a result of a storm and you have a potential claim, you should notify your insurer as soon as possible.

Conduct essential emergency repairs

Do only what's necessary to prevent further damage after a storm. Cover

or board up broken windows or cover roofs with tarpaulins to keep rain out, but only if it is safe to do so. Don't make or arrange any permanent repairs until the damage has been assessed.

Emergency accommodation

If it's unsafe to stay in your home or if an assessor has declared that the damage is too extensive and the property is uninhabitable, you may have to arrange for temporary accommodation elsewhere. If this is necessary, keeping receipts will assist with potential claims.

In some cases, the assessor may be able to help with arranging emergency accommodation when your home is not liveable.

Photograph and document damage

If you can, take down the details of any damaged items, including brand,

model and serial numbers. Take photos of damage or damaged items. If your property has been inundated by water, it's recommended any possessions damaged by water or mud (e.g. carpets and soft furnishings) should be removed for hygiene reasons. Make sure you keep a small sample of the item or fabric in case it is needed to help settle a claim. Keep any items that could be repaired and if in any doubt, speak to your insurer.

Getting in touch and providing detailed information can help with a quick and efficient claims process and allow things to get back to normal as soon as possible.

If you'd like to discuss your insurance needs, please contact us on 13 12 21 or visit tmbank.com.au

Scholarship winners leading the way

We catch up with two recent winners to see how they plan to bring their special talents to the education sector.

Premier's Teachers Mutual Bank New and Emerging Technologies Scholarship

Lighting Ridge young teacher and indigenous education advocate, Renee Fagan, was awarded the 2014 Premier's Teachers Mutual Bank New and Emerging Technologies Scholarship. Worth \$15,000, Teachers Mutual Bank is proud to support this scholarship, which will assist Renee in conducting



From left: Education Minister Adrian Piccoli, Renee Fagan and Premier Mike Baird

"iPads and tablets are great resources but I don't believe they are being used to their full potential. Currently there is no research-based strategy to guide how teachers use these devices and I want to change that. Ultimately, I want to be able to develop applications and games specifically targeted to Aboriginal students, that will engage them in learning at a young age," said Renee

research into improving education outcomes for local indigenous students and provide insights into how technology is used in the classroom.

Luckily for those of us with a keen interest in education and technology, Renee has been documenting her study journey around Australia, the United States and Canada. Renee has been writing about the key people she has met along the way on her blog, The Ridgely Didge Teacher.

Take a look at Renee's blog at theridgedidgeteacher.blogspot.com.au

For more information, please contact the Premier's Scholarships Secretariat on (02) 9561 8169 or (02) 9561 8995, or visit dec.nsw.gov.au

Teachers Mutual Bank Harvard Club of Australia Scholarship

Congratulations to Scott Davidson, the outstanding principal of Cabramatta Public School, who is this year's winner of the Teachers Mutual Bank Harvard Club of Australia Scholarship. Worth \$10,000 and offered via our partnership with the Public Education Foundation, it grants one principal from a government primary or secondary school in Australia the opportunity to undertake a professional education program at Harvard Graduate School of Education in the United States.

Scott is a worthy winner, being an active leader, not only in his own community, but also in the Empowering Local Schools initiative which enabled him to implement more flexible local structures and staffing solutions to meet the needs of students.



From left: Nathan Rees (CEO, PEF), Scott Davidson and Steve James (CEO, Teachers Mutual Bank)

His school, Cabramatta Public, is demographically diverse, with 96% of students from a non-English speaking background and over 40 different cultural groups represented. Scott has been instrumental in driving community involvement to reflect the diversity of the school in its organisation, planning and programming. This includes utilising a network of volunteer teaching staff to offer language, homework, reading, music and sporting classes at no cost to students.

For more information visit tmbank.com.au/Harvard or go to the Public Education Foundation website pef.org.au

LOOK OUT FOR THE FIRST EDITION OF OUR NEW LOOK E-NEWSLETTER IN OCTOBER FOR FURTHER DETAILS AND PHOTOS OF SCOTT'S ADVENTURE AT HARVARD.

2015 Round One Teachers Environment Fund winners announced

We want the next generation to live in a better world, so we invest in social and environmental programs that help create positive change now for a better tomorrow.

The philosophy underpinning the Teachers Environment Fund⁴ grants project is the belief that teaching sustainability to the next generation is as important as practising it. Launched in March 2008, the grants of up to \$2000 aim to assist schools and TAFE/CITs to enhance their sustainability and bring their environmental projects to life.

In June this year, the first round of Teachers Environment Fund grant winners for 2015 were announced. There were 16 winning schools who were awarded a total of \$26,370 in grants, helping 739 teachers and 8,332 students.

Congratulations to these winning Round One projects:

- **Jindabyne Central School**, ACT – Permaculture and sensory garden
- **Ladysmith Public School**, ACT – Native edible garden and Aboriginal Learning Centre
- **Bexhill Public School**, NSW – Low food mileage garden
- **Camden Public School**, NSW – Kitchen garden project
- **Charlestown Public School**, NSW – Sensory garden
- **Cobar Public School**, NSW – Indigenous Cultural Project, outdoor learning area and yarnning circle

- **Georges River Grammar School**, NSW – Special Education and Science Department garden project
- **Lakemba Public School**, NSW – Veggie patch
- **Murwillumbah High School**, NSW – Healthy and sustainable living garden
- **Northlakes High School**, NSW – Aboriginal bush tucker garden
- **Nowra Public School**, NSW – Aboriginal sensory and bush tucker garden
- **St Ives Park Public School**, NSW – Eco garden
- **Catholic Learning Community of Blessed John XXIII**, NSW – On-site composting system
- **Waratah Public School**, NSW – Establishment of a native plant corridor
- **East Butler Public School**, WA – Bush tucker community garden
- **Beldon Public School and Education Support School**, WA – Sustainability in the kitchen garden, using vertical planting

The next round of Teachers Environment Fund grants will open in 2016, but it's not too early to start thinking about your school's application. To apply for a grant you must be a member of Teachers Mutual Bank and apply on behalf of your school. The application form, key dates and eligibility criteria will be available on our website in early 2016.

Past recipients have used the grants to plant sustainable gardens, hold an eco day, build indigenous learning projects, a recycled bottle greenhouse, worm farms and more. The projects provide a great opportunity for teachers to embed sustainability into their students' thinking, as well as have some fun along the way.

Since launching the Teachers Environment Fund we have provided over \$390,000 in grants to 156 schools, helping more than 8,100 teachers and 95,000 students. The projects themselves provide hands-on learning and enhance the teachings from the classroom.

Other ways we invest in the environment

- Teachers Mutual Bank is carbon neutral, so all members' accounts are with a carbon neutral bank. We have invested in three carbon offset projects in the Asia-Pacific that have robust social, environmental, community and education credentials.



Henry and Alison, members since 2003 and 1986

- Teachers Mutual Bank has zero direct investment in any large-scale greenhouse polluting activity or company.
- Teachers Mutual Bank does not use members' funds to finance large-scale greenhouse-gas pollution.
- Teachers Mutual Bank does not use members' deposits to directly lend to, or buy equity or debt in, any large-scale greenhouse polluting activities from fossil fuel exploration, extraction, production and use.

ROUND TWO WINNERS ARE DUE TO BE ANNOUNCED ON OUR WEBSITE TMBANK.COM.AU/TEF AROUND THE TIME THAT THIS EDITION OF CHALKBOARD GOES TO PRINT. ALSO KEEP AN EYE OUT IN OUR UPCOMING E-NEWSLETTER FOR UPDATES ON THE PROGRESS OF THE TEACHERS ENVIRONMENT FUND PROJECTS IN YOUR REGION.

Diploma Travel and APT Expo – Weston ACT



Registration is essential!

Please contact Diploma Travel via:
Telephone: **02 9735 9169** or **1300 888 999**
Email: **service@diplomatravel.com.au**

Wednesday, 21 October 2015

Session 1: 1pm-3:30pm

Session 2: 4:30pm-7pm

Join us for the inaugural Diploma Travel and APT Expo to find out about a range of exciting destinations. Two Q&A sessions and two information sessions will run throughout the afternoon and evening and travel experts will be on hand to answer any of your questions.

Weston Club

1 Liardet Street Weston ACT 2611

Q&A sessions for general updates will be held over:
1pm-1:30pm and **4:30pm-5pm**

Follow The Lights Tour – Norway

1 Special Group Departure – 25 January 2016*

15 days/14 nights touring via land, rail and sea.

Land-only price from \$6340.00* per person twin or \$8395.00* per person single.

What a wonderful tour especially designed to give you an opportunity to see the Northern Lights for yourself. The Northern Lights – or Aurora Borealis – are a natural phenomena often seen in northern latitudes during the winter months.

However there is far more to experience in this magical winter wonderland as you will discover on a seven-day cruise through Norway's picturesque fjords as the ship heads north for the Arctic Circle. Later the tour takes in Finnish Lapland where you experience an overnight stay in a specially heated glass igloo. Imagine lying back and gazing into the night sky and you may have another chance to see those Northern Lights.

Call Diploma Travel for prices and availability!



^Please remember the Northern Lights are a natural occurrence and visibility is also subject to weather conditions – sightings are therefore not able to be guaranteed. However the carefully planned itinerary and knowledgeable guides will give you the best possible chance.

*Conditions: Price is per person, based on twin or single share accommodation and subject to availability. Price is accurate as at 08 July 2015 and subject to change without notice. Advertised price is based on 25 Jan 16 2015 departure based on an N Grade outside cabin on Hurtigruten cruise. A non-refundable deposit of \$750 per person is required within 5 days of booking. Final payment is due 100 days prior to departure. Cancellation fees apply: cancellations made 100 days + prior to departure will occur forfeiture of deposit; inside 100 days will incur a 100% cancellation fee; for failure to check in at your designated hotel as confirmed, a 100% No Show Fee (accommodation cost) will be charged. **International airfares are excluded.** The tour will operate subject to the participation of a minimum number of passengers. Passengers will be notified at least 100 days prior to the scheduled departure date should a decision be made to cancel the tour on this basis. Should the tour be cancelled, the full cost of land arrangements paid to Bentours will be refunded. Standard Bentours Terms and Conditions apply.

Information Sessions on the following destinations will run: **1:30pm-3:30pm & 5pm-7pm**

- ✓ Amsterdam to Budapest – River Cruising
- ✓ France, Spain and Portugal – River Cruising
- ✓ Canada, Alaska and USA
- ✓ Kimberley Cruising and Wilderness Adventures
- ✓ Vietnam, Cambodia and China
- ✓ Burma
- ✓ India
- ✓ Small Ship Cruising
- ✓ Africa
- ✓ South America
- ✓ Antarctica



Travelmarvel



BOTANICA
WORLD DISCOVERIES

Exclusive discounts will be available on the day and fun lucky door prizes for all guests! Light refreshments will also be served.

Journey through Japan



Diploma Travel departure: 5 April 2016*

Book this special departure in April for a chance to see the stunning cherry blossom trees in full bloom!

Enjoy an amazing 12-day tour from Tokyo.

Begin in Tokyo with sightseeing including the Meiji Shrine, the Akihabara district and the famous Ginza shopping district. Journey to Nikko and see the famous

Yomeimon Gate. Travel to Shirakawa, home to unique thatched houses and continue through the Japanese Alps to the secluded town of Takayama and on to Nagoya and Osaka. Visit the Itsukushima Shrine and its famous floating Torii Gate and the Peace Memorial in Hiroshima. Travel on one of Japan's bullet trains and enjoy a tour of Kyoto including many of the city's temples, shrines, palaces and pagodas.

Contact Diploma Travel for a full itinerary, pricing* and availability.

*Special conditions apply – please enquire with Diploma Travel for all booking terms, offers and dates.

Karen talks travel

Welcome to the last edition of Chalkboard!

I have had the pleasure of advertising in Chalkboard for the last 5 years and enjoyed hearing from all the clients who have travelled on the tours we have advertised.

We are embracing the new e-newsletter look and feel and I hope you enjoy the tours and information we provide! I am always looking for feedback!!

How exciting – Diploma Travel is now open on Saturdays!!

Available by telephone only – we are open every Saturday from 9am – 3pm.

Call us to make all your travel arrangements on **02 9735 9169** or **1300 888 999**

Don't forget to come and see us in Canberra for the first Diploma Travel and APT Expo – what a great opportunity to "pick the brains" of the experts!

Remember, if you can't afford travel insurance, you can't afford to travel! Travel Safe...

Karen
Karen Magee

diplomatravel™

Contact us!

P: 1300 888 999 or (02) 9735 9169

E: service@diplomatravel.com.au

W: www.diplomatravel.com.au

A: PO Box 7501,
Silverwater NSW 2128

F: (02) 9763 1560

^All prices quoted include taxes, fuel and government surcharges as at the time of printing and may change. Surcharges and taxes are subject to change until full payment is received. These tour prices replace all previous publications. All Diploma group tour prices are subject to a minimum number of passengers. Diploma World Travel Service ABN 63 010 167 503 is a wholly-owned subsidiary of Teachers Mutual Bank.

Will service

The next scheduled appointment for members to have their Will, Power of Attorney or Appointment of Enduring Guardian prepared by solicitors⁵ will be:

Homebush Office

Hunt & Hunt
Monday, 28 September 2015
Maxwell Meredith & Co
Tuesday, 29 September 2015

Western Sydney Regional Office

Hunt & Hunt
Tuesday, 29 September 2015

Newcastle Office

Maxwell Meredith & Co
Friday, 25 September 2015

ACT Office

Maxwell Meredith & Co
Friday, 9 October 2015
To arrange an appointment, contact our Homebush office on **(02) 9735 9215**.

WA Office

Slater & Gordon
Available by appointment.
To arrange an appointment, contact our WA office on **(08) 9421 8701**.

Will preparation

Single \$220
Mutual \$350

Power of Attorney or Appointment of Enduring Guardian

Single \$140
Mutual \$210

Edvest members receive a \$10 reduction off single rates and \$20 off mutual rates.



Competition winners

Prac Attack – \$2,500 cash prize winner

E Pike WA

New Teacher winners

B Miller	NSW
L Wasilewski	NSW
K Southwell	NSW
C Griffiths	NSW

Events Calendar

Dates may be subject to change depending on venue availability.

August

12th	Business Centre	Coffs Harbour
12th	Mobile Office	Orange
13th	Mobile Office	Dubbo
27th	Business Centre	Mittagong

September

3rd	Business Centre	Woonona
3rd	Mobile Office	Inner West Sydney
15th	Mobile Office	Tennant Creek
16th	Business Centre	Alice Springs
17th	Business Centre	Goulburn

Register today, go to **tmbank.com.au/events**

Things you should know

If you work in the Australian education sector or you are a family member or partner of a TMB member – you may join TMB. Information contained within the various articles of this edition of Chalkboard newsletter is of a general nature only and should not be construed as providing advice on any of the topics discussed. Your needs and financial circumstances have not been taken into account. Some articles published in this issue of Chalkboard are sourced from an independent writer. Please consult with your financial and/or tax advisor(s) before making decisions about acquiring Teachers Mutual Bank products or services. For further information call 13 12 21 or go to tmbank.com.au. Teachers Mutual Bank (TMB) ABN 30 087 650 459 AFSL/Australian Credit Licence No 238981.

1. Q. T. Travel Pty Ltd ABN 63 010 167 503 (QT Travel) trades as Diploma World Travel Service. QT Travel is a wholly owned subsidiary of Teachers Mutual Bank Limited. 2. LBG is the internationally recognised standard for measuring and evaluating a corporation's community investment. 3. Roy Morgan Research customer satisfaction ratings are collected from Roy Morgan's Single Source survey of approximately 50,000 Australians annually (www.roymorgan.com). 4. Full terms and conditions available at tmbank.com.au/TEF 5. The solicitors who provide advice to members on wills, powers of attorney and the like, while endorsed by Teachers Mutual Bank are in fact completely independent. While Teachers Mutual Bank has taken steps to ensure that those solicitors are licensed, Teachers Mutual Bank cannot accept liability arising out of the provision of any legal services that they offer. 00459S-AUGUST-0715

You are invited to our 2015 Annual Golf Day

Venue Carnarvon Golf Club

65-95 Nottinghill Road, Lidcombe NSW

Date Thursday, 1 October 2015

Time 7.30am – Registration, 8am – Shotgun start.
Presentations approximately 1.45pm

RSVP by 18th September 2015.



Join us for a social game of golf with the option of a buffet lunch to follow. This is a Two-ball Stableford event, unofficial handicaps for ladies will be a maximum of 27 and men will be a maximum of 18.



Golf & lunch

\$65

(Edvest members: \$55)



Golf only

\$25

(Edvest members: \$20)



Lunch only

\$40

(Edvest members: \$35)



Note: Golf cart not included, please contact **Carnarvon Golf Club** on **02 9649 6255** to book.

2015 Annual Teachers Mutual Bank Golf Day – Registration form

Name	
Member no	Handicap
Edvest member <input type="checkbox"/> Yes <input type="checkbox"/> No	
Participation <input type="checkbox"/> Golf only <input type="checkbox"/> Lunch only <input type="checkbox"/> Golf & lunch	
Name	
Member no	Handicap
Edvest member <input type="checkbox"/> Yes <input type="checkbox"/> No	
Participation <input type="checkbox"/> Golf only <input type="checkbox"/> Lunch only <input type="checkbox"/> Golf & lunch	
Please transfer from my \$	account the amount of \$
to the Teachers Golf Day Account	Member no

Name	
Member no	Handicap
Edvest member <input type="checkbox"/> Yes <input type="checkbox"/> No	
Participation <input type="checkbox"/> Golf only <input type="checkbox"/> Lunch only <input type="checkbox"/> Golf & lunch	
Name	
Member no	Handicap
Edvest member <input type="checkbox"/> Yes <input type="checkbox"/> No	
Participation <input type="checkbox"/> Golf only <input type="checkbox"/> Lunch only <input type="checkbox"/> Golf & lunch	
Signature	Date

Please send this completed registration form by the **18 September 2015** via mail, email or fax to:



PO Box 7501, Silverwater NSW 2128



br@tmbank.com.au



02 9704 8212

Your money deserves great term\$

With a Teachers Mutual Bank Term deposit¹ you could be earning great interest rates on deposits between \$5,000 - \$499,999.

Plus, with our Term deposit you'll not only get a guaranteed rate but also enjoy a guaranteed return and interest that's paid monthly or at maturity.

Apply today¹
tmbank.com.au/termdeposit
or **13 12 21**



1. You should consider whether this product is appropriate for you before acquiring it. Conditions of use – Accounts and access and Fees and charges brochures are available online or from any of our offices. You should read both of these documents before deciding to open accounts and access facilities issued by TMB. Current rates are available at tmbank.com.au or by calling 13 12 21 and are subject to change without notice. For further information call 13 12 21 or go to tmbank.com.au. For deposits over \$500,000 rates are by negotiation and subject to acceptance. Teachers Mutual Bank ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | 00721P-LEN-0814-310x230-AT