

# CHALKBOARD

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MAY 2015



## Message from the Editor

Welcome to the May 2015 edition of Chalkboard! We're sure by now you'll all be well and truly in the swing of the teaching year and refreshed after the first short break of the year.

For us, there's much to celebrate, as in March we were recognised as a 2015 World's Most Ethical Company<sup>1</sup> – for the second year running! Awarded by the Ethisphere Institute, a US-based independent centre of research promoting best practices in corporate ethics and governance, this award recognises the dedication and hard work of our staff and the support we get from you, our members. Thank you!

May is a month which is always abuzz with talk of the federal budget and the economy has been a talking point for some time now. As the stock market fluctuates and interest rates are at historic lows, the Australian dollar continues to sit much lower than we have seen it for some time. In this issue, we'll provide you with a quick snapshot of the economy in the lead up to the budget and explore what the current economic climate might mean for you.

While we're looking at the economy, it is also a good time to take a quick stocktake of your superannuation and check if your retirement savings will measure up to your retirement lifestyle expectations.

If you are already thinking about your next holiday, be sure to check in with Diploma Travel<sup>2</sup> for some fantastic travel deals.

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

**The Editor**

**Cover: Peter, member since 2014**

# Who says banks can't be ethical?

**2015 | WORLD'S MOST ETHICAL COMPANIES<sup>TM</sup>**  
**WWW.ETHISPHERE.COM**

## For the second year running, Teachers Mutual Bank has been recognised as one of the **World's Most Ethical Companies**.

The **World's Most Ethical Companies**<sup>1</sup> designation recognises those organisations that have had a material impact on the way business is conducted by fostering a culture of ethics and transparency at every level of the company. In 2015, we are one of three honourees globally in the National Banks category and one of only two Australian companies awarded overall.

Being a second year honouree underscores Teachers Mutual Bank's commitment to leading ethical business standards and practices ensuring long-term value to key stakeholders including members, employees, suppliers, regulators and investors.

Our renewed title as one of the World's Most Ethical Companies, comes not long after we announced our updated community investment rate of 4.55% of pre-tax profits (as measured by the London Benchmarking Group<sup>3</sup>). That is an impressive 12.6 times the financial services industry average in Australia and New Zealand.

**"Profitability and sustainability are not mutually exclusive. We believe it is our responsibility as a business to invest in ethical practices and to leave a positive mark on the community in which we operate."**

Steve James, Chief Executive Officer, Teachers Mutual Bank

The award recognises our commitment to being a responsible business, as we believe it's the way business should be run – that it should be driven by ethics. We believe that sustainability should influence every aspect of our planning, programming and implementation and it is one of three core business values. We have with three priority sustainability areas – Being a responsible business, Investing in the teaching community and Creating a better tomorrow.

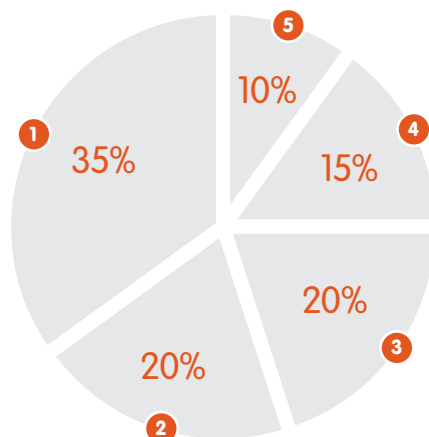
### How is it awarded?

The World's Most Ethical Company title is awarded by the Ethisphere® Institute, a global leader in defining and advancing the standards of ethical business practices that fuel corporate character, marketplace trust and business success.

Each year, the application process becomes increasingly competitive. In 2015, the competition was especially keen, based on the vastly increased expectations of stakeholders, and the changes that were made to the Ethics Quotient questionnaire on the advice of the Methodology Panel.

All honoured companies have shown demonstrable leadership in five key rates categories:

1	Ethics and compliance program	35%
2	Corporate citizenship and responsibility	20%
3	Culture of ethics	20%
4	Governance	15%
5	Leadership, innovation and reputation	10%



**"We are proud to have been named one of the World's Most Ethical Companies for the second consecutive year. It is a significant achievement to be recognised on the international stage for our long term commitment to ethical business practices."**

Steve James, Chief Executive Officer, Teachers Mutual Bank

To find out more about our dedication to sustainable business practices and giving back to the community, visit [tmbank.com.au/community](http://tmbank.com.au/community)

READ MORE ABOUT  
THE AWARD AT  
[TMBANK.COM.AU/WME](http://TMBANK.COM.AU/WME)





The gift that helps  
your kids dream  
**MIGHTY BIG**

**Imagine if you could take just half of all the toys and trinkets your kids, grandkids, nieces and nephews will own throughout their childhood and turn their dollar value into one big worthwhile gift. Something they could only otherwise dream about.**

It just takes one quick look in the toy box to realise that a lot of stuff, so desperately wanted one day, is often forgotten the next. So instead of potentially setting up a habit of instant rewards, how much more valuable would it be to set kids on a path to goal setting, saving and ultimately achieving something really worthwhile?

#### **Introducing one of Australia's mightiest kids accounts**

As a member of Teachers Mutual Bank, you're in the unique position to give the children in your family a real kick-start to their financial future, by setting them up with an under 18's **Mighty Saver Account**<sup>4</sup>.

No ordinary savings account, the Mighty Saver is only available to our member's children and grandchildren under the age of 18, who join as a Tiny Monsters or Teen Banking members. It's been specially designed to help them save and to be educated and rewarded along the way.

Most importantly, not only does the Mighty Saver offer a high massive base interest rate, it rewards your kids with a bonus interest rate\* when they deposit as little as \$10 a month and make no withdrawals during that month.

**You could set up a direct debit of as little as \$10 a month** for them and then next birthday, instead of adding to the ever increasing mounds of clutter, you can send a birthday card showing their current balance and how much interest they've earned.

**You could even get other family members and friends involved in your savings goals.**

They'll be eternally grateful to be saved the quandary of "what to give the kids". Plus, there's nothing kids love more than watching those numbers in their bank balance grow, because the gift you're really giving them is the gift of dreaming big and setting both small and big goals.

#### **Children love to dream, and dream big.**

And while you're helping them dream big, we'll be helping them learn, with two different plans to help them learn the value of earning, saving and spending wisely.

**Tiny Monsters Bank** (brought to you by Teachers Mutual Bank) for under 12-year-olds is a fun way to start to learn about money basics, the importance of saving and giving, along with competitions they can enter into, and more. They'll love the games, competitions and prizes and having fun is as important as learning to become financially aware and independent.

Then, when they turn 13, they'll move onto **Teen Banking**, which has been designed to help prepare them for financial independence. It covers subjects like setting up a phone contract, getting their first job, paying tax, understanding credit vs debit and saving for big ticket items.

**Starting money discussions early will help your kids understand finances, and help lay the foundations of money management.**

As they grow older and start earning pocket money or get a job, they can start adding to the savings you've already established.

Then one day, as they buy their first car or head off on that gap year they'll think of you. Because your gift helped make their dreams come true.

#### **Mighty Saver at a glance**

- 1 Bonus interest earned for each month you deposit a minimum of \$10 during a month, make no withdrawals and the account has a credit balance at all times during that month.
- 2 No minimum balance.
- 3 Access via internet, mobile and phone banking.
- 4 One free withdrawal per month.
- 5 Track payments with SMS and email alerts.

**TO SET UP A MIGHTY SAVER ACCOUNT FOR THE CHILDREN IN YOUR FAMILY, CALL 13 12 21 TODAY OR VISIT [TMBANK.COM.AU/MIGHTYSAVER](http://TMBANK.COM.AU/MIGHTYSAVER)**

\*Please note that interest rates are subject to change at our discretion.



# Your pre-budget economic snapshot

**The Australian Government is due to hand down its annual budget in May. Here are some of the current economic issues that could influence government policy and decision-making – and ultimately – affect you.**

## The elephant in the room

The headline issue 12 months ago was the size of the federal budget deficit and growing government debt levels, which led to a round of cost-cutting. Some of the key measures announced in the 2014/15 federal budget have been fully implemented, for example, the mature age worker tax offset has been abolished. Other measures, including the deregulation of universities, have failed to pass Parliament, while some proposals, such as the GP co-payment, have been dropped or amended.

The deficit has continued to grow because of lower than expected economic growth, lower revenues and higher government expenditure. But measures to reduce the deficit seem to have been relegated on the federal government's priority list: it has indicated that it plans to "go slow" on budget repair and structural reform – at least until after the next election.

This change in direction may provide some comfort to taxpayers in the lead up to the next budget, but the government's need to control spending and boost tax revenue will continue to be a factor in its decision-making and policy announcements for 2015/16.

## Record low interest rates

News about the federal budget deficit has, in many ways, been replaced with speculation about the Reserve Bank of Australia's (RBA) stance on interest rates.

In February 2015, the RBA cut the official cash rate by 0.25% to just 2.25%, the lowest rate in Australian history. While the RBA resisted a rate change in April, there were hints at a May move, which should be decided around the time you receive this Chalkboard edition.

This decision was made by the RBA in response to the downbeat outlook as the Australian economy struggles to transition from the mining boom of recent years. The sharp fall in mining investment has only partially been offset by a small increase in non-mining investment. Economic growth is relatively low and unemployment continues to rise, making an interest rate cut appropriate for boosting investment by business and supporting consumer confidence.

Consumer spending can, at best, be described as sluggish, despite the recent period of lower petrol prices that has helped to put more money in people's pockets. Consumer confidence surveys suggest that the average Australian wants to see a more stable economy and a more positive outlook before they will increase their spending.

Lower interest rates benefit people with loans, but are not such great news for savers. You can expect to see your returns from cash investments, such as bank accounts and term deposits, fall.

## Concerns over the residential property sector

The RBA is worried about the growing level of borrowing for investment in

residential properties, particularly in Sydney and Melbourne.

Investor loan portfolios across the nation have grown at just over 10% annually, despite banks generally tightening their lending criteria in recent months. The RBA wants to see the banks further reign in investor borrowing. If the banking sector does not act soon, the RBA has suggested that it would work with the Australian Prudential Regulation Authority (APRA) to lift official requirements.

The implication for investors is that lending criteria may become even more rigorous. This could mean, for example, that you need a larger deposit to obtain a loan to buy an investment property.


## Weak Australian dollar

The February interest rate cut put further downward pressure on the Australian dollar, which has been sitting below US\$0.80 for much of this year.

Although the RBA views the weak dollar as a positive, retailers face higher prices on imported goods, particularly "big ticket" items such as appliances, and some manufacturers' input costs have also increased.

In many cases, the rising costs have not been fully passed on to consumers, resulting in a profit squeeze for companies. If you own shares in affected companies, this could mean lower dividends and share prices.

Overall, the Australian share market has been quite buoyant this year



**In February 2015,  
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Australian history.**

Meredith, member since 2002

and remains close to its pre-Global Financial Crisis levels.

A positive aspect for business is low wages growth, but this is not good news for workers. Unemployment is steadily rising and has yet to peak.

#### **What does this mean for you?**

The low interest rate environment, steady dollar and few concerns about the global economy bode well for

Australia's economy in the long term. As always, a well-diversified portfolio can act as a buffer against the fluctuations in the economy and investment markets, reducing risk and maximising your return over time. It can also help to protect your investments from unexpected policy or taxation changes.

Although it is not possible to accurately predict the outcome

of a federal budget, the Australian Government will be making its decisions with current economic trends in mind, aware of the importance of boosting consumer confidence and economic growth.

**Be sure to check the August  
edition of Chalkboard for a  
post federal budget snapshot.**

# Retirement savings – how much is enough?

You may have a vision of how you plan to spend your retirement. However, the reality is that many people's savings are unlikely to match their retirement expectations. So how much will you need?

## Firstly, how much are you likely to spend?

The Association of Superannuation Funds of Australia (ASFA) Retirement Standard ([superannuation.asn.au/resources/retirement-standard/](http://superannuation.asn.au/resources/retirement-standard/)) provides a picture of how a modest lifestyle compares to a comfortable lifestyle. A comfortable lifestyle includes 'comforts', such as updating the kitchen or bathroom, eating out from time-to-time, top private health insurance and an occasional overseas holiday.

ASFA estimates that, for a couple to maintain a modest lifestyle in retirement, they'll likely spend around \$650 per week, for a comfortable lifestyle around \$1,200 per week. Both assume that the home is owned outright. But remember, a comfortable retirement still isn't a luxurious retirement.

**Table 1: Weekly spend – modest versus comfortable lifestyle**

	Singles	
	Modest	Comfortable
Weekly spend	\$450.09	\$817.07
	Couples	
	Modest	Comfortable
Weekly spend	\$647.57	\$1,119.31

**Source:** ASFA Retirement Standard, December 2014 Note. Single calculations are based on a female who is relatively healthy and owns her own home.

## What about the age pension?

If you're relying on the age pension and are planning on a comfortable lifestyle in retirement, you'll have a gap of \$389.92 per week (\$817.07-\$427.15).

**Table 2: Current maximum Centrelink age pension amounts**

Maximum age pension (weekly)	
Single	Comfortable
\$427.15	\$644.00

**Source:** Centrelink, January 2015.

## How much do we need to save?

ASFA suggests that the lump sum amount required for a single person to support a comfortable lifestyle is close to half a million dollars.

**Table 3: Lump sums required**

To support a comfortable lifestyle for a:	You'll likely need a lump sum of:
Couple	\$510,000
Single	\$430,000

**Source:** ASFA Retirement Standard.  
– Note: assumes receipt of part age pension.

Compare table 3 with table 4 and you'll see that there's a gap. For example, a 35-year-old earning \$100,000 pa, receiving super contributions of approximately 9 per cent for 30 years, is unlikely to meet the lump sum benchmark for a comfortable retirement.

However, if the same 35-year-old takes action now by contributing an extra \$3000 per year to super (i.e. an extra 3% per year) they could reach or even exceed the current benchmark set by ASFA.

**Table 4: Superannuation lump sums at rate of salary**

Contribution levels	Wage of \$30,000	Wage of \$50,000	Wage of \$100,000
9% contributions	\$110,000	\$183,000	\$366,000
12% contributions	\$146,000	\$244,000	\$487,000

**Note:** Investment earnings taxed at current rates. Lump sum retirement benefits are estimates calculated after 30 years in a taxed fund.

To see if your savings, super and investment strategies measure up, visit the [bridges.com.au/retirement](http://bridges.com.au/retirement) lab or make an appointment for a complimentary initial consultation with a Bridges financial planner on **13 12 21**.



# rediATM winner

Towards the end of 2014, rediATM users, including Teachers Mutual Bank members, were given the opportunity to win \$5,000 weekly, by simply making an eligible withdrawal at any rediATM and entering the draw online.



rediATM winner Angela Dyer and her family

We are delighted to announce that Teachers Mutual Bank member, Angela Dyer, was one of the 12 lucky winners!

The win could not have come at a better time for Angela. She was just about to bring one of her life-long dreams to fruition and relocate her family to Canada to take part in a 12-month teacher exchange program.

#### **When did you join Teachers Mutual Bank?**

I joined in 1988 – a long time ago!

#### **What was your reaction to winning the \$5,000 rediCARD competition?**

We are so appreciative of winning the \$5,000 in the RediATM competition!

I am going on exchange to Vancouver British Colombia, Canada in 2015.

My three daughters Saskia, Tamara and Naomi and husband Scott are coming, too. We are so excited and feel fortunate to have this opportunity to live and work overseas.

Winning the \$5,000 means that we will be able to travel more in the summer holidays throughout Canada, which is just wonderful. I wanted to go on exchange again because I went in 1993 by myself and had a fabulous year, so this is a once in a lifetime opportunity for our family to experience living abroad.

#### **What does Teachers Mutual Bank mean to you?**

I love TMB because there are low fees, friendly service when you make an enquiry, great info in the newsletter and the super pens!

#### **Finding a rediATM is easy**

rediATM is one of the largest ATM networks around Australia with more than 3,000 ATMs in rural, regional and metro locations across Australia. Teachers Mutual Bank members have unlimited rediATM and NAB ATM transactions every month.

# Meet our passionate Future Teachers

We're pleased to introduce you to the recipients of the 2015 Future Teacher Scholarship! At Teachers Mutual Bank we believe teachers do one of the most important jobs in the world and we understand the need to support and nurture our future teachers. That's why we established the Future Teacher Scholarships. University students studying to become teachers can apply, with the winners receiving \$5,000 assistance, so that they can focus on their future and not worry about their finances.

Since its launch in 2009, the Future Teacher Scholarship program has provided a total of \$210,000 to 42 deserving education students.

As part of the submission process we asked applicants to submit a 500-word essay addressing 'Teaching – why it's more than just a job'. We were overwhelmed by their passion.

**Ben Shoard – ACT**



Ben is currently studying a Bachelor of Education at the University of Canberra and a Bachelor of Science

at the Australian National University, which he is due to complete this year. He recognises the importance of good relationships and connections between students and teachers.

"Passion is possibly one of the most inspiring parts of learning. Having a person who is genuinely excited about the material they are presenting creates a sense of interest, no matter what the material is."

**Melissa Hollman – QLD**



This year Melissa is due to complete her Bachelor of Exercise and Movement Science and Bachelor of Education (Secondary) at the Queensland University of Technology. Melissa fits in 3 full days of work in with her study load and is passionate about teaching physical education.

"Teaching is an incredible opportunity to change the lives of others and sculpt future generations. That is why if you were to ask me what a teacher represents, I would answer power, influence and responsibility."

**Kim Denholm – WA**

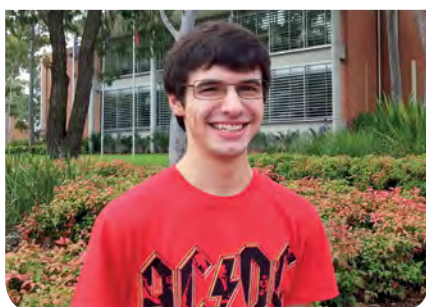


Kim is due to complete her Bachelor of Education (Primary) at Edith Cowan University next year. With the help of her studies, Kim is driven to inspire students to build confidence, self-efficacy and resilience.

"Teaching is a rare profession; there is more to it than what is on the lesson plan. As a teacher, I am a surrogate parent, helping

raise a well-balanced child. As a teacher, I am a storyteller, a joke cracker and an actor, inspiring curiosity and sparking wonder. As a teacher, I am an event planner, a travel agent and a first aid giver. As a teacher, I am a role model, a mentor and a counsellor."

#### **Christopher Burton – NSW**



For Christopher, teaching has always been a dream profession. In 2014, Chris completed a Bachelor of Arts (Pathway to Teaching Primary) at the University of Western Sydney and is currently studying a Master of Teaching (Primary).

"Effective teachers dedicate their professional lives to not only teaching children the content required by the curriculum, but also to providing opportunities for their students to develop a love of learning and experience personal transformation through learning."

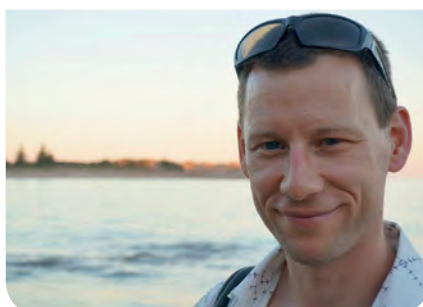
#### **Katarzyna Palko – NSW**



Last year Katarzyna commenced her degrees, Bachelor Special Education (Primary) and Bachelor of Disability Services, at the University of New England. She comes to her studies with many years of experience in Special Education and social services.

"For me, teaching is an incredible experience that I look forward to every day and on a more personal level, is my love to teach. My role is to serve and support children with special needs as their mentor, confidant, instructor and facilitator of social, emotional and creative development."

#### **Paul Smith – SA**



Paul is due to complete his Master of Education (Primary) from the University of South Australia in 2016. He is inspired by the motto that there are 'no meaningless days' in teaching.

"Teachers help teachers as well as students. Sharing experiences, stories and ideas are what makes it a truly caring profession. Genuine solidarity with your fellow professionals is something that every teacher must build."

#### **Bethany Harvey – NSW**



Bethany admits that her passion for teaching borders on obsession. In 2015, she is due to complete her Bachelor of Teaching (Primary) and Bachelor of Arts from the University of Newcastle.

"Although I am only beginning my fourth year, the prospect of graduating and getting a job as a teacher excites me beyond belief. I cannot wait to enter what I believe to be the noblest profession and begin to teach children for hopefully the rest of my life."

**WE ENCOURAGE YOU TO  
FIND OUT MORE ABOUT  
THE WINNERS AND READ  
THEIR ESSAYS AT  
[TMBANK.COM.AU/FTS](http://TMBANK.COM.AU/FTS)**



# Mexico, Cuba & the Panama Canal

Enjoy 31 days of touring and cruising with Bunnik Tours & Celebrity Cruises



**1 departure only  
– 29 March 2016\***

This fabulous tour combines the best sights and sounds of Mexico and Cuba along with the luxury of a Celebrity cruise.

Relax as you sail on the Pacific Ocean, passing through the Panama Canal to reach the Caribbean Sea, enjoying many fabulous port stops along the way.

What a fantastic way to see this amazing part of the world!

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

**BunnikTours®**

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

## Visit one of the new hot spots – Sri Lanka!

Embrace the essence of this beautiful destination on Travelmarvel's 12-Day Splendours of Sri Lanka Tour.

**Special school holiday departure – 5 January 2016\***  
Other departure dates available!

Take in the natural wonders of Sri Lanka in style during this extraordinary 12-day tour, taking you to such places as Kandy, Colombo, Nuwara Eliya and Ahungalla as well as the Horton Plains and Yala National Parks.

Fantastic opportunity to visit this great hot spot with a school holiday departure but be quick for the special companion fly-free offer – limited seats are available and this offer is only available until sold out!

**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

Diploma Travel has again been nominated in the 2015 National Travel Industry Awards in 3 categories – Best Travel Agency Retail, Bev Hand for Best Travel Consultant – Retail and myself for Best Travel Agency Manager – Retail! WOW – what a wonderful accolade to receive these 3 nominations by our travel industry peers. We are so excited to be nominated 2 years running!

How exciting that Gallipoli has been voted Best in Travel 2015 – Top Regional Destination by Lonely Planet. What a year Gallipoli will have and how fantastic for all our clients who attended the Dawn Service – a monumental event. The top City 2015 is Washington DC – an amazing city with so much to see. This is a destination of its own and so close to New York!! Consider these 2 destinations in your travels for 2015.

We have some super trips in this Chalkboard but be quick for the Bunnik Tours Mexico, Cuba and the Panama Canal as the first departure date in November 2015 has sold out! What an experience to cruise through the Panama – it is on my bucket list!

Also in this issue is the school holiday departure to Sri Lanka – the new hot spot to visit – the 05 January 2016 departure is a great opportunity to get there.

**Don't forget Diploma Travel is here to answer all your travel needs so please feel free to contact us.**

*If you can't afford travel insurance – you can't afford to travel!*

*Karen*  
Karen Magee

diploma  travel™

## Contact us!

**P:** 1300 888 999 or (02) 9735 9169

**E:** [service@diplomatravel.com.au](mailto:service@diplomatravel.com.au)

**W:** [www.diplomatravel.com.au](http://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.



## Visit beautiful Ireland with Trafalgar Tours

### 14-day Amazing Ireland At Leisure Tour

On one of Trafalgar's longest and most leisurely Irish trips, the north and south come together with all the famous cities and sights with exclusive experiences including a private reception at Christ Church Cathedral. It includes insider moments like meeting local characters in Ireland's most iconic cities, who share their home towns' sights, stories and secrets as they take you around their favourite places in Dublin, Belfast and Kinsale.

If you prefer a leisurely pace then our At Leisure trips are perfect for you. You'll have plenty of time to take in your surroundings, start no earlier than 9am and you will enjoy two or more nights in each destination.

**Travel dates available from May 2015 so contact Diploma Travel for your special member offer including our airfare deal with Etihad with a stopover package in Abu Dhabi to join this fabulous tour!\***

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



## Journey through Japan in 2015/16

### 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, continue through the Japanese Alps to the secluded town of Takayama and also visit Nagoya & Osaka.

See the Itsukushima Shrine and its famous floating Torii Gate on Miyajima and the Peace Memorial in Hiroshima, then travel on one of Japan's bullet trains for a tour of Kyoto including many of the city's temples, shrines, palaces and pagodas.

**Book your departure for late March or early April for a chance to see the beautiful cherry blossom trees in full bloom! 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.



## Will service

The next scheduled appointments for members to have their Will, Power of Attorney or Appointment of Enduring Guardian prepared by solicitors<sup>6</sup> will be:

### Homebush Office

Dale Carman/Hunt & Hunt  
Thursday, 9 July 2015  
Maxwell, Meredith & Co  
Friday, 10 July 2015

### Western Sydney Regional Office

Dale Carman/Hunt & Hunt  
Friday, 10 July 2015

### ACT Office

Maxwell, Meredith & Co  
Monday, 13 July 2015

### Newcastle Office

Maxwell, Meredith & Co  
Monday, 6 July 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

### Principals mailing – \$1,000 cash prize winners

- Dudley Public School, NSW
- Thalgarrar Environmental Education Centre, NSW
- Austral Public School, NSW
- Westfield Sports High School, – Fairfield, NSW
- Mungindi Central School, NSW
- TAFE NSW Riverina Institute, Cootamundra Campus, NSW
- Aranda Primary School, ACT
- Cranleigh School, ACT
- Darwin High School, NT
- Barkly College, NT
- Esperance Primary School, WA
- Grass Patch Primary School, WA

### Teachers Rock winners

B Miller	NSW
L Wasilewski	VIC
K Southwell	NSW
C Griffiths	NSW
T Henniker	NSW
R Kumar	NSW
E Johnston	WA
K Sheppard	WA
N Gibson	NSW
G Goode	NSW
O Green	WA
A Huynh	WA

### Retirement Survey Competition winners

S Palmer	NSW
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### Term 1 2015

### Mobile Office – \$100 winners

C Chapman	NSW
C Holmes	NSW



## Events Calendar

Dates may be subject to change depending on venue availability.

### May

12th	Mobile Office	Katherine
14th	Business Centre	Batemans Bay
14th	Mobile Office	Darwin
21st	Business Centre	Nowra
27th	Business Centre	Forster

### June

3rd	Mobile Office	Glen Innes
4th	Business Centre	Shellharbour
4th	Mobile Office	Inverell
16th	Mobile Office	Kogarah
18th	Business Centre	Wagga Wagga

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](http://tmbank.com.au). Teachers Mutual Bank (TMB) ABN 30 087 650 459 AFSL/Australian Credit Licence No 238981.

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