

NORTHSIDE CHRISTIAN CENTRE

MEMO

TO Ken Sandilands
FROM Senior Minister
RE Interview Follow-up
DATE November 10, 1992

1. Thank you for coming to see me today. As I mentioned to you, I have received information from Associated Planners - Ross Spence, the Fund Adviser for Neville Sheehan & Associates Pty. Ltd. and a letter from Bob Friskan informing me that they will be referring your matter to a future meeting of their Council.
2. Would you please provide me with a comprehensive medical report which will give me details of your current visual impairment and your future prognosis.
3. I would also request a letter of intent which outlines your desire to remain in the teaching system until such a time as your physical impairment would preclude this activity.
4. This of course is without prejudice but necessary for me in my continuing assessment.
5. I have requested the Principal to provide me with an educational evaluation of your situation as well.
6. For your information, Ross Spence, the Fund Adviser, has advised me of the possible steps you could consider if you ultimately chose a Disability Retirement.

"Your Total and Permanent Disablement Benefit is based on a salary of \$35,456.00 at 1st April 1992 and your total and Permanent Disablement Benefit within the CSSF is \$98,390.00 plus the balance in the Fund. This balance was \$25,132.13 at 1st April 1992. It would have increased since then with further contributions and interest.

"You would be eligible to receive two separate and independent benefits:

- .1 A Disability Income Benefit through the Christian Schools Sickness & Accident Insurance Claim. This benefit is paid to the College after a period of 30 days absence through disability. This benefit is indexed annually to the CPI and is available for up to 5 years, as long as the beneficiary forwards a monthly medical certificate indicating he is unfit for work and attends any specialist appointments arranged by the Insurer, Australian Casualty & Life. The College could supplement this payment to

fulfil any accrued sick leave entitlements. The College would deduct any PAYE tax from the payment and issue an annual Group Certificate.

.2 A TPD payment from the Christian Schools Superannuation Fund. If an employee has been off work for at least 6 months, then the Insurers, Prudential Australia, will consider an application for a TPD pay-out. They will require a doctor's certification that the employee can never return to his normal duties. The company has the right to defer a decision and the employee must stay on the books until a final decision is reached.*

8. The Principal has outlined a response to me as well giving me further details as to how this would work out in financial terms.

I look forward to hearing from you by Wednesday, December 2nd.

I have made a tentative appointment for you at 10.00 a.m. on Tuesday, 8th December 1992.