

OBJECTION

The Federal Redistribution 2009
NSW



Objection Number **165**

by

Mr John E Appel

46 Pages

Mr John E Appel
42 Onslow St
Granville NSW 2142

2 September 2009

Australian Electoral Commission
PO Box K406
Haymarket, NSW 1240

OBJECTIONS TO THE FEDERAL REDISTRIBUTION COMMITTEE

I am writing to strongly object to the abolition of the Federal seat of Reid.

The electorate of Reid is characterised by the enormous growth of new immigrants who become citizens of Australia. They have been serviced by a local electoral office in Granville for forty years that has always assisted people from Auburn, Granville, Guildford, Lidcombe and Merrylands.

This office plays a crucial role in developing community spirit amongst new communities in Australia ensuring that disadvantage schools and other community organisations receive proper funding to meet demands for better English in our community.

I am enclosing a petition in support of the retention of the Federal Seat of Reid and request that the issues are taken into account.



Yours sincerely

John Appel



In reference to the petition I have sent in with other ones while I was having this letter typed up but I have enclosed 3 other items of interest which might make you realise why we must keep Reid as it is

Please see over

The first one is a Newsletter from our Federal Member Laurie Ferguson which keep the residents informed on Federal & local issues

Do you think our new Member would go to this effort. I don't think so.

The second one is a information kit that she sends out to the people affected or need to know this is only one of the rest of 11 different kits I myself have to send out to different people who know. I can get them for them they tell me they get nothing like this from their Member do you think our new Member would go to this trouble I don't think so.

The third one is a article from the Harris Park Journal just to let you know how much damage you do if you destroy Reid as it is now. to quote part of a former sentence to destroy Reid will a backward step for all Reid Residents J.P.

HARRIS PARK JOURNO

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Marion Street

Working towards a HARMONIOUS SOCIETY

By Effie Mats

Ernie Friedlander OAM President of B'nai B'rith NSW, expressed his concern for two articles published in earlier editions of Harris Park Journo. The article with which he particularly disagreed was published in May 2009, by Sami Jamil Jadallah who is the founder of the Palestine Agency and Palestine Documentation Center in USA which provides legal assistance to the Palestinian Dispora in defending their rights. Sami Jamil Jadallah was born in the Palestinian city of El-Bireh (presently under Israeli Military Occupation) and immigrated to the US in 62. After graduating from high school in Gary, Indiana was drafted into the US Army (66-68) received the Leadership Award from the US 6th Army NCO Academy in Ft. Lewis, Washington. He and his four brothers where in US military service about the same time. Graduated from Indiana University with BA-72, Master of Public Affairs-74 and Juris Doctor-77, and in senior year at IU, was elected Chairman of the Indiana Student Business consultant. He has provided



Sam Jamil Jadallah



Ernie Friedlander

caust. If not being to the humanity of a German soldier who told my mother and me (I was 9 years old at the time) to disappear while he looked the other way, I would probably not be here today. Consequently, I don't discriminate against anybody , be it for colour, race , religion or nationality. People need to be considered on their merit and deeds.

Therefore the articles in your April edition is very hurtful to me and my family.

As I indicated, we are involved in working towards a harmonious society, doing our utmost to curtail racism of all kinds, particularly where overseas issues are used to stir up conflict in our society.

Here are some pointers in addressing, without going into the demonizing details, otherwise it will be a never ending going backwards. Let us focus on what the Obama approaches are.

ugees from Arab lands is estimated to be the same.

The Arab- Israeli conflict: the Arab are represented by eight separate nations, not including the Palestinians. There is only one Jewish nation. The Arab nations initiated all five wars and lost. Israel needed to defend itself to survive. The PLO 's Charter still calls for the destruction of the State of Israel.

There is a lot more as there are two sides to everything."

Editors note: Ernie Friedlander is an advocator for harmony in our Australian society and participates in promoting harmony through his role in B'nai B'rith and his project initiative for "Harmony Day" details of which are provided on website www.movingforwardtogether

Ernie Friedlander an Australian of Jewish background and Sami Jamil Jadallah an American of Palestinian background obviously have a different view, however, also have a lot of common interests. Peace and harmony between the two communities in Israel is important.

IT WAS AN ATTACK ON OUR SOCIETY



by Effie Mats

Publishers: Athina Bouzoula
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 Advertising Coordinator /

Political representatives are the mirror image of our society. There is a very close bond between the Harris Park community and their political leaders.

The Member of Parramatta Tony Issa

respected for his sacrifices to the local community. Targeting matters which concerned the community as a whole, than merely, his ethnic background community.

The State Member, David Borger, had an early start in local affairs, gaining a reputation for his tireless contribution to political issues concerning our area. Many residents treat him as an extended family member.

The Federal Member of Parliament, Laurie Ferguson, is considered by locals to be the top notch politician. A man of integrity and wisdom with a history of family contribution to our community.

He gains about 70% of the votes in his electorate. The Media often refers to him as Labor "Baron" or "Power-broker". His political foresight in detecting a flaw before the problem arises and his political skill in protecting the working class earned him respect and loyalty in his electorate. People involved in politics consider him a legacy for our area and an asset to Australian Politics.

The problem

most communities in the South and Western suburbs of Sydney. Many of the Western Suburbs were described in the market as "run down", as opposed to "upmarket" elite society suburbs.

The degrade of our area did not happen overnight. It was a gradual change.

Over the years the undesirable for other communities, were subsidized by the Government to live in Harris Park. Many had physical or psychiatric disabilities. Prisoners were released early to reform in the community and patients to rehab on their own, lacking proper care and supervision. Often medication treatment caused side affects leading to violent outbursts in the streets and attacks on people.

Adding to an already outnumbered by underprivileged society, an unknown number of non-profit welfare and health centers were set up, providing treatment for people from other areas. Youth hostels and youth health recovery centers were also set up. The number of welfare centres was not

Information Kit for Pensioners & Seniors



This kit is printed and distributed with the
compliments of

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www.alp.com

Thank you for your interest in the most recent edition of my Information Kit for Pensioners and Seniors. I am very proud to be able to provide this Kit to you and I trust you will find it interesting and useful.

Sadly, it seems many people fail to understand the significance of the contribution our pensioners and retirees make to Australia.

Pensioners and seniors have every right to expect to receive the support they need, with the minimum of fuss. Unfortunately, anyone who has tried to check their entitlement for a pension or fringe benefits can attest that the process can be confusing, complex and difficult to negotiate.

Attacks on the pension system and community services have made matters worse and created further complexities in the system. Added to this, the Government has demanded savage funding and staff cuts from Centrelink, which has made it even harder for pensioners and retirees to access information about their entitlements.

That is why I produced this Kit and why I continue to work hard on behalf of our community's pensioners and retirees.

Please don't hesitate to contact my office if I can assist you with any pension or retirement issue or if you become aware of any federal issue that you feel requires my attention.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Laurie Ferguson', with a stylized, flowing script.

Laurie Ferguson MP
Federal Member for Reid
Shadow Minister for
Population, Citizenship and
Multicultural Affairs

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History of Pensions and Benefits

Ever wondered who introduced the pension and the other social security concessions? Listed below are the governments which have led the way in implementing policies that protect the standard of living for older Australians and the disadvantaged.

<p>1909 Fisher ALP Government</p> <ul style="list-style-type: none"> ■ Old Age Pension ■ Invalid Pension ■ Maternity Allowance 	<p>Provisions of the Invalid and Old Age Pensions Act were implemented—providing for the first national old age and invalid pension payment. Maternity Allowance was introduced to reduce infant mortality.</p>
<p>1943 Curtin ALP Government</p> <ul style="list-style-type: none"> ■ Funeral benefits ■ Widow Pension ■ Unemployment benefits ■ Pharmaceutical benefits ■ Housing assistance 	<p>A national social security system, to assist grieving families, and widow unemployment benefits and health initiatives were introduced. The first Commonwealth-State housing agreement was signed.</p> <p style="text-align: center;"><i>1 B 13 2850</i></p>
<p>1972 Whitlam ALP Government</p> <ul style="list-style-type: none"> ■ Benchmarking pensions to average earnings ■ National health insurance—Medibank 	<p>The Whitlam Government proposed and achieved a benchmark where the pension should not fall below 25 per cent of male average weekly earnings. The Government also introduced the first national health insurance scheme.</p>
<p>1983 Hawke ALP Government</p> <ul style="list-style-type: none"> ■ Medicare ■ Carers Pension ■ Home & Community Care Program (HACC) ■ Pharmaceutical Allowance ■ Additional Family Allowance ■ Faster pension indexation 	<p>Medicare was introduced to provide comprehensive health coverage for pensioners and retirees. To assist older Australians who wished to stay at home, HACC, and a carer pension were introduced. To assist with medicine costs a fortnightly Pharmaceutical Allowance was introduced. Pension increases were permanently brought forward 12 weeks—the shortest period ever between the publication of the CPI and pension increases.</p>
<p>1993 Keating ALP Government</p> <ul style="list-style-type: none"> ■ Earnings Credit Scheme 	<p>A system was introduced where pensioners could earn extra income without losing pension payments.</p>

The Government's Record on Pensioners and Retirees

In recent years there have been a number of cuts to pension payments and services, including:

- The abolition of the Commonwealth Dental Health Program;
- The removal of free hearing aids and hearing services for health card holders;
- Cuts to Centrelink staff who give financial advice to retirees;
- The introduction of nursing care fees, including an annual and extra daily fee;
- pension cuts for those with some savings by changes to the deeming rules;
- pension cuts for those who earn extra money, by abolishing the Earnings Credit Scheme;
- cuts resulting from sneaky new pension payment systems that short-change pensioners when payments are indexed;
- means testing of superannuation for over 55s between 1997 to 2001;
- the reduction of the number of pension advances;
- the failure to honour the commitment to keep the pension above 25 per cent of average weekly earnings. This broken promise has short-changed pensioners around \$5 per fortnight or \$130 a year;
- price hikes for PBS medicines which have outstripped pharmaceutical allowance increases;
- GST-induced price increases in many crucial areas for pensioners, more than the Government promised; and
- savage cuts to funding provided to the peak pensioner and retiree group.

Services and Payments

Available Through Centrelink

Centrelink can provide income support for people who are retired, who have a disability, who are unemployed, who have children, and who care for others.

Centrelink can also provide a range of services, including social work services and financial information services.

This guide provides information about the Centrelink payments and services available for pensioners.

However, you should always check your eligibility with Centrelink.

Claiming a Payment

Complete a Claim Form

Before you can be paid a social security payment, you must fill in a claim form. Forms are available at your local Centrelink office or you can ring the Teleservice on **13 23 00** and ask for a claim form to be mailed to you.

You should complete the claim form and lodge it as soon as possible.

Interview

Anyone who claims a pension will be interviewed by a Centrelink officer to determine basic eligibility and to gather proof of identity, age, residence, income and assets details and any other information needed. If you have a partner, your partner may also have to attend the interview.

A Centrelink officer can visit you at home if you are having difficulty getting to a Centrelink office because of illness, physical difficulties or transport problems, or if you would prefer to see a social worker in the privacy of your own home.

Can't Speak English?

To speak to Centrelink in a language other than English, call **13 12 02** from anywhere in Australia for the cost of a local call.

How are Benefits Paid?

From 1 July 1999 all social security payments will be paid fortnightly in arrears, calculated from the day you become qualified for the payment.

With the new rules it is now possible to receive your payment on any day you choose.

If you change your payday from a Thursday to another day of the week you will receive a one-off adjustment on the first payday after the change to reflect the shortened or lengthened time between the new payday and the old payday.

Centrelink cannot force you to change your payday, and you should contact my office if you are placed under pressure to do so.

The Government's Record: The new pay arrangements

New payday arrangements brought in by the Government in 1999 short-change pensioners after each regular pension increase.

It is a sneaky way for the Government to save millions of dollars.

During regular pension increases the new daily payment regime sees pensioners only receive the higher pension rate for each payday after the date of the increase.

Under the previous rules pensioners would be paid the full fortnightly increase on the first pension day after the increase was announced.

The sneaky rules save the Government an estimated \$25 million per year by short-changing most pensioners up to \$10 each.

What if you Disagree?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

- First, you should contact the person who made the decision and ask for the decision to be reviewed. This person should explain why the decision was made, and give you an opportunity to add any new information you might have;
- Second, you can ask for an Authorised Review Officer (ARO) to review the decision. The ARO is independent of the Centrelink office where the disputed decision was made. If the ARO thinks the decision is wrong, they can change it;
- Third, you can appeal to an independent body, the Social Security Appeals Tribunal (SSAT). The SSAT can only look at a disputed decision after it has been reviewed by an ARO. The SSAT has the power to change decisions; and
- Finally, you can appeal to the Administrative Appeals Tribunal (AAT). Any appeal to the AAT must be made within 28 days of the relevant SSAT decision on the dispute.

If you are not satisfied with any aspect of the service that Centrelink is providing, you can contact the Commonwealth Ombudsman to lodge a complaint on 1300 362 072.

Commonwealth Ombudsman

1300 362 072

Basic Conditions of Eligibility for Pensions

The Government's Record: Government terminates UK Social Security Agreement

As of 1 March 2001 the Howard Government officially terminated the UK Social Security Agreement.

The move now means there is no Social Security Agreement between our two countries. The termination ends a long-standing relationship.

It is expected the move will not affect existing pensioners in Australia but may reduce the level of assistance provided to new immigrants in Australia from the UK or Australians moving to the UK.

For more details contact Centrelink International Services on **13 16 73**.

Residence

To qualify for a pension a person must be an Australian resident and residing in Australia on the date of claiming the pension.

An 'Australian resident' is a person whose normal place of residence is in Australia and who is an Australian citizen or a permanent resident. In most cases you must also have a period of continuous residence to qualify for a pension. The qualifying period varies on the type of pension—for Age Pension it is 10 years.

What if you have come from another country?

The rules about Australian residence may be different if you come from a country that has a reciprocal social security agreement with Australia.

For example, if you come from such a country, you may qualify for the Age Pension, even if you have not been a resident for 10 years. Australia presently has agreements with the following countries:

- | | |
|-------------------|-----------|
| ■ Spain | ■ Malta |
| ■ The Netherlands | ■ Ireland |
| ■ Portugal | ■ Austria |
| ■ Cyprus | ■ Italy |
| ■ New Zealand | ■ Canada |
| ■ Denmark | ■ Germany |
| ■ USA | ■ •Chile |
| ■ Slovenia | ■ Belgium |

Waiting Periods

New residents arriving in Australia after 4 March 1997 must wait two years before becoming eligible for most social security payments.

You should contact your local Centrelink office to check your eligibility because the rules are very complex and vary from country to country.

Income and Assets Test

All social security and veteran pensions (except Age or Disability Support Pension for a person who is permanently blind, and pensions for veterans who are permanently blind) are subject to an income or assets test.

The Government's Record: Forcing unemployed over 55s to run down their super

In 1997 the Government decided to cut benefits by forcing unemployed over 55s who had been unemployed for nine months to use their super before receiving any more unemployment benefits.

The Government reversed this penny-pinching measure in the 2001 Budget, but almost 250,000 people had already been affected.

Many of these people are still penalised because they were advised to roll their super into certain income stream products which they cannot now reverse.

In 1997 the Government also introduced other savings measures that affect people with liquid assets.

For more information contact the Financial Information Services Officer at your local Centrelink office.

Centrelink applies both tests to calculate the rate of payment, and pays people under whichever test gives the lowest rate.

The Income Test

Under the income test, the single rate of pension is reduced by 40 cents a fortnight for each dollar of income over the income 'free area'. For couples each person's pension is reduced by 20 cents for each dollar earned over the income 'free area'.

The 'free areas' are:

- \$120 a fortnight for a single person;
- \$212 a fortnight (combined) for a couple (including illness-separated for DVA pensioners); and
- for each child, in the care of the pensioner, add \$24.60 to these amounts.

You get no payment if your fortnightly income exceeds \$1295.00 single or \$2164.50 for a couple (no children).

What is counted as income?

'Income' includes earned income and deemed income from financial investments (see the section on deeming). There are a range of other income sources that are treated differently. These are dealt with in detail shortly.

The Assets Test

Under the Assets Test, pensions are reduced by \$3 a fortnight for each \$1,000 of assets over the assets thresholds. The assets thresholds are:

- \$149,500 for a single person who owns a home;
- \$257,500 for a single person who does not own a home;
- \$212,500 for a couple who own a home; or
- \$320,500 for a couple who do not own a home

What are counted as assets?

The following are taken into account for the Assets Test:

- bank, building society or credit union accounts, interest bearing deposits, bonds, debentures, shares, property trusts, investments in friendly societies, equity trusts, mortgage trusts, and bonds trusts;
- some income stream products;
- household contents and personal effects;
- motor vehicles, boats and caravans (not used as the primary place of residence).

See tables on page 35–36 for detailed rates of payment.

The Government's Record:

Under the Government's rules, the total value of your financial investments is subject to the deeming rules, regardless of how much they are actually returning.

This means for many pensioners the only way to actually earn the deeming rate is by tying their money up, making it harder to access their money in emergencies.

Deeming rules changed

Labor's deeming rules recognised that pensioners need to have immediate access to some of their money for repairs and other costs. Labor's rules also acknowledged that money in accounts with easy and immediate access rarely pay the deeming rate. So the deeming rules did not include the first \$2000 (\$4000 for couples) if they earned less than the deeming rate.

Deeming

The previous Labor Government introduced the deeming rules, which provided a simpler way of assessing income from financial investments.

Under the deeming rules, the total value of all your financial investments is used to calculate your income for assessing pension eligibility.

Financial investments include:

Bank, building society and credit union accounts, cash, term deposits, friendly society bonds and other managed investments, shares, loans and debentures.

Financial investments do not include:

Your house or its contents, your car, stamp or coin collections, antiques, standard life insurance policies, farms, holiday homes or other real estate, superannuation pensions, allocated pensions or annuities or immediate annuities.

How do the Government's deeming rules work?

New deeming thresholds were recently announced. Effective 1 July 2003, the first \$35,600 for single people, or the first \$59,400 for couples, of financial investments is deemed to earn 3.0 per cent.

The amount over \$35,600 for single people, or over \$59,400 for couples, of financial investments is deemed to earn 5.0 per cent.

If you earn more than the deeming rate on your financial investments, the extra will not be counted as income and will not reduce your pension. But if you earn less than the deeming rates on your financial investments, the deeming rates will still apply.

If you would like more information on deeming, you may wish to make an appointment with a Centrelink Financial Information Service Officer to receive up to date advice (phone **13 23 00**).

The Government's Record: Government tightens gifting rules

The Government recently introduced legislation to reduce the amount of financial assistance pensioners can 'gift' to family members before it affects their pension.

Under the changes, the amount that can be 'gifted' in any one year remains at \$10,000 per year, but is capped to no more than \$30,000 over five years.

The new rules apply from 1 July 2002. The new limit will also now operate over a standard financial year, rather than a 'pension' year (the anniversary of when your pension was first granted).

Gifting Rules

Although there are occasions when your family may encounter financial difficulty, gifting rules are in place to prevent people from giving away very large sums of money or assets for the sole purpose of increasing their pension entitlement.

Currently individuals (and couples) may give away up to \$10,000 per year without penalty (up to a maximum of \$30,000 over five years). Any sum in excess is deemed to still be an asset for five years for the purposes of the assets and income test (via deeming rules). The pension rate is not reduced by both tests, but rather by the test that delivers the lowest pension entitlement.

Income Streams

An income stream is a regular series of payments made for life or a fixed term and purchased with a capital sum or made directly from accumulated superannuation contributions. Income streams include allocated pensions and superannuation pensions.

Prior to September 1998 the treatment of income streams for assessing the rate of social security pensions was inconsistent and depended on such matters as who paid the income stream (for example a superannuation fund or a life insurance office).

Since September 1998, the social security means tests have applied to income streams on the basis of how they actually work, rather than who pays them.

Under the new rules, long-term income streams (generally for life, or at least 15 years), where the pensioner does not have access to the capital, may be exempt from the social security assets test. Short-term income streams will be subject to assets testing.

For more information contact Centrelink on 13 23 00.

Maintenance Income

Some single parent pensioners may be receiving maintenance payments from a former partner. Generally these payments are collected by the Child Support Agency.

If you receive maintenance income from your ex-partner, you can receive up to \$1127.85 each year, before it affects your Family Tax Benefit payments. Any amount over \$1127.85 (single) or \$2255.70 (per couple where both are receiving maintenance payments) reduces your family payment by 50 cents in the dollar, down to the minimum rate of Family Tax Benefit.

For each additional child add \$375.95 per year.

Pensions and Other Payments

The Age Pension is a fortnightly payment provided to people of retirement age. There are a number of criteria which determine whether a person is eligible for the Age Pension.

Qualifying Age

To qualify for Age Pension men must be aged 65 years or over. For women, consult the table below.

Over the next 20 years, the Age Pension age for women will gradually increase to 65 years. The following table gives the age at which women will become eligible for Age Pension.

Your date of birth:	The age you qualify:
Before 1/7/1935	60
1/7/1935 and 31/12/1936	60.5
1/1/1937 and 30/6/1938	61
1/7/1938 and 31/12/1939	61.5
1/1/1940 and 30/6/1941	62
1/7/1941 and 31/12/1942	62.5
1/1/1943 and 30/6/1944	63
1/7/1944 and 31/12/1945	63.5
1/1/1946 to 30/6/1947	64
1/7/1947 to 31/12/1948	64.5
1/1/1949 and later	65

Rate

The maximum rate of Age Pension is \$464.20 per fortnight for a single or \$387.60 for each member of a couple.

Income and assets testing

The rate of Age Pension is subject to the pension income and assets tests (see page 35–36).

Disability Pension

The Disability Support Pension is a fortnightly payment provided to people who have some form of substantial and long-term disability. There are a number of criteria which determine whether a person is eligible for the Pension (including a medical assessment of their degree of impairment).

You may qualify for Disability Support Pension if you are aged 16 years or over but less than Age Pension age on the day the

The Government's Record: How the Government wants to cut the disability pension

The Government has proposed dramatically tightening DSP by slashing the work test in half—from 30 hours per week to just 15 hours.

As outlined in the Budget, the cuts would have seen up to 200,000 disability pensioners pushed onto the dole, losing:

- at least \$60.00 from their fortnightly benefit;
- their Pensioner Concession Card, and
- their Pharmaceutical and Telephone allowance

Following the public backlash the Government is now proposing to apply the new rules to new applicants for the disability pension only.

This will create two classes of people with disabilities—one paid less than the other. Labor is strongly opposed to the cuts.

claim is lodged, and have a physical, intellectual or psychiatric impairment of at least 20 per cent and:

- are unable to work for at least 30 hours a week, or be trained for work, for the next two years as a result of the impairment; or
- are permanently blind.

Rate

The maximum rate of disability pension for a pensioner over 21 years of age is \$464.20 a fortnight for a single person and \$387.60 for a member of a couple.

Single disability pensioners under 21 are paid at a lower rate. Those under 18 receive \$264.40 per fortnight if they live at home and \$408.60 per fortnight if they are independent. Disability pensioners who are between 18 and 20 receive \$291.90 if they live at home and \$397.80 per fortnight if they are independent. These amounts include the Youth Disability Supplement of \$87.70. Couples under 21 receive \$387.60 per fortnight.

Income and assets testing

The rate of Disability Support Pension is subject to the pension income and assets tests (see page 9).

Carer Payment

The Carer Payment (previously known as the Carer's Pension) is a fortnightly payment provided to people providing constant care to a person who has a disability.

There are a number of criteria which determine whether a person is eligible for the Carer Payment.

Who qualifies for the Payment?

You may qualify for Carer Payment if you are personally providing constant care for:

- a person who has a physical, intellectual or psychiatric disability;
- a profoundly disabled child; or
- two or more disabled children.

The person receiving the care must need care permanently or for an extended period.

The person being cared for must also:

- receive a social security payment or service pension;
- be ineligible for such a payment only because of pension residency requirements; or
- meet particular income and assets tests.

The carer does not have to live with or next to the person being cared for, so long as constant care is being provided.

Respite

Carer payment recipients can temporarily cease caring for up to 63 days in a calendar year without losing their payment. Carers can also spend up to 20 hours a week working, doing unpaid voluntary work, studying or training without losing their payment.

Since 1 July 1998 a carer providing care to a profoundly disabled child under 16 has been able to claim the Carer Payment. Unfortunately the Government has made the definition of 'profoundly disabled' so restrictive that very few people can qualify for the Payment on that basis. Labor has continued to raise examples of the inequities of this rule, but the Government has failed to take any action on this matter.

Rate

The maximum rate of Carer Payment is \$464.20 per fortnight for a single or \$387.60 for each member of a couple.

Income and assets testing

The rate of Carer Payment is subject to the pension income and assets tests (see page 9). If the care receiver does not receive a social security benefit a special income and assets test applies—see Centrelink for details.

Carer Allowance

The introduction of Carer Allowance on 1 July 1999 amalgamated Child Disability Allowance and Domiciliary Nursing Care Benefit.

Carer Allowance recognises the impact of a person's disability on the carer. It may be paid to people who care for either an adult (over 16) or a child (under 16).

Who qualifies for the Allowance?

First the carer must live with the person being cared for. Two "tools" are then used to work out whether or not you will be able to be paid Carer Allowance. They are the Adult Disability Assessment Tool (for people aged 16 and over) and the Child Disability Assessment Tool.

Caring for people with a disability who are under 16

There are two 'streams' of Carer Allowance for people with a disability under age 16. People who care for a child under 16 have two levels of assistance:

- One is the provision of a Health Care Card and no allowance for a person caring for a dependent child who is under 16 who requires "substantially more care and attention" in comparison to a child their age without a disability OR
- A fortnightly payment of Carer Allowance AND a Health Care Card if the child's disability appears on a list of

disabilities/conditions which result in automatic qualification or must cause the child to function below the standard for his or here age level.

Caring for a family member with a disability who is aged 16 years and over

People who care for a family member with a disability, aged 16 or over, receive a fortnightly payment if the family member's disability causes a 'substantial functional impairment'.

Rate

The basic rate of Carer Allowance is \$90.10 a fortnight.

Income and assets tests

There is no income or assets test for this allowance.

Parenting Payment

From 20 March 1998, the Sole Parent Pension and the Parenting Allowance became one payment—the Parenting Payment.

Who qualifies for the Payment?

To qualify, you must have a child under 16 who you have primary care for. The payments can only be made to one member of a couple.

Rate

Sole parents receive the same maximum amount of \$464.20 a fortnight. Partnered parents receive up to \$351.10 a fortnight.

Income and assets testing

- Sole parents are able to earn up to \$144.60 a fortnight before the Payment is withdrawn (add \$24.60 for each extra child) at the rate of 40 cents for each dollar earned over \$144.60.
- Partnered parents can each earn up to \$62 a fortnight before their payment is withdrawn by 50 cents for each dollar earned over \$62. If they earn over \$245 the Payment is withdrawn by 70 cents for each dollar earned over \$245. If their partner's income exceeds \$587.00 a fortnight, the payment is withdrawn at 70 cents in the dollar.

Under the assets test, the payment is not payable to a sole parent who has assets, excluding the family home, worth more than \$149,500 for home owners, and \$257,500 for non-home owners.

If you receive the Parenting Payment you may be eligible for special help with finding work through the Jobs, Education, and Training Program (JET). Contact your local Centrelink and ask to speak with the JET Officer.

Partner Allowance is being phased out. The Government has decided that no new applications for this payment will be accepted after 20 September 2003.

Those who would have otherwise applied for this payment after 20 September 2003 will instead have to apply for Newstart Allowance and look for paid work or undertake voluntary work.

Partner Allowance

The Partner Allowance is paid to people who are members of a couple, where their partner is receiving a social security pension or allowance. Your eligibility for this payment will be subject to some conditions.

Who qualifies for the Allowance?

You may qualify for Partner Allowance if you:

- were born on or before 1 July 1955;
- are the partner of a person aged at least 21 who is receiving a pension or allowance;
- have little or no recent workforce experience. Little or no recent workforce experience means not being employed for more than 20 hours a week for a total of 13 weeks in the previous 12 months; and
- have no dependent children under 16 years of age.

Rate

The maximum rate of the allowance is \$351.10 per fortnight, and it is subject to income and assets tests.

Income and assets tests

Under the income test, fortnightly income between \$62 and \$142 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$142 per fortnight reduces the allowance by 70 cents in the dollar. The income of the person's partner may also affect the rate of the allowance.

Under the assets test, the allowance is not payable if the couple's combined assets, excluding the family home, are worth more than \$212,500 for home owners, and \$320,500 for non-home owners.

Widow Allowance

Widow Allowance is paid to women who are at least 50 years of age, have lost their partner and are still single. Your eligibility for this payment will be subject to some conditions.

Who qualifies for the Allowance?

You may qualify for Widow Allowance if you:

- are a single woman who has turned 50 years of age, who was widowed, divorced or separated (including separated de facto) since turning 40 years of age; and
- have little or no recent workforce experience. Little or no recent workforce experience means not being employed for more than 20 hours a week for a total of 13 weeks or more during the previous 12 months.

Rate

The maximum fortnightly rate of the Allowance is:

- \$389.20 for a woman who is under 60 years of age and has no dependent children;
- \$421.00 for a woman who has dependent children; or
- \$426.80 (plus Pharmaceutical Allowance of \$5.80) for a woman aged over 60 who has been in receipt of the Allowance for 9 months or longer.

Income and assets tests

The allowance is subject to income and assets testing.

Under that income test, fortnightly income between \$62 and \$142 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$142 per fortnight reduces the allowance by 70 cents in the dollar.

Under the assets test, the allowance is not payable if the woman has assets, excluding the family home, worth more than \$149,500 for homeowners and \$257,500 for non-home owners.

Mature Age Allowance is being phased out. The Government has decided no new applications will be accepted after 20 September 2003.

Those who would have otherwise applied for this payment after 20 September 2003 will instead have to apply for Newstart Allowance and look for work or undertake voluntary work.

Mature Age Allowance

Mature Age Allowance is paid to people who are over 60 years of age but under retirement age and unemployed.

There are now two sets of rules for Mature Age Allowance, for payments granted before and after 1 July 1996.

Who qualifies for the Allowance?

You may qualify for Mature Age Allowance now if you:

- are unemployed and are 60 years of age or more, but less than the qualifying age for Age Pension;
- have been receiving a pension, allowance or a service pension for the previous 9 months, or meet certain other conditions; and
- have no recent workforce experience. No recent workforce experience means not being employed for more than 20 hours a week for a total of 13 weeks in the previous 12 months.

Rate

- The maximum rate of Mature Age Allowance granted before 1 July 1996 is \$464.20 per fortnight for a single person and \$387.60 for each qualifying member of a couple.
- The maximum rate of Mature Age Allowance granted after 1 July 1996 is \$426.80 per fortnight for a single person and \$351.10 for each qualifying member of a couple.

Income and assets tests

- Mature Age Allowance granted before 1 July 1996 is subject to the same income and assets tests as for the Age Pension (see page 9).
- Mature Age Allowance granted after 1 July 1996 is subject to the same income and assets tests as for the Widow Allowance.

Mature Age Partner Allowance

The Mature Age Partner Allowance is paid to people who are members of a couple and whose partner is receiving the Mature Age Allowance. This payment is being phased out and there have been no new grants of the allowance since 1 July 1995.

Rate

The maximum rate of payment is \$387.60 per fortnight and it is subject to the same income and assets tests that apply to the Age Pension.

Additional Payments

This section provides information on payments which some people will receive in addition to their basic income support payment (eg Age Pension).

The Government's Record: More expensive medicines

- The Government proposed increasing the PBS co-payment by almost \$1 per script to \$4.60.
- The hike will leave pensioners up to \$52 per year worse off.
- The increase was due to take effect from 1 August 2002, but has been blocked in the Senate.

As with the previous hike in 1997 there will be no increase in the Pharmaceutical Allowance to compensate.

Pharmaceutical Allowance

Pharmaceutical Allowance is automatically paid with the pension and is intended to offset the charge made for prescriptions for drugs on the Pharmaceutical Benefits Scheme or 'free list'.

Rate

- Single pensioners receive \$5.80 per fortnight in Pharmaceutical Allowance.
- Each member of a pensioner couple receives \$2.90 per fortnight each in Pharmaceutical Allowance (eg in couples where both partners are pensioners they will receive \$5.80 combined, but in couples where only one partner is a pensioner they will receive \$2.90).

Who qualifies for the Allowance?

You may qualify for Pharmaceutical Allowance if you are receiving:

- a social security/Department of Veterans Affairs pension;
- Mature Age Allowance;
- Sickness Allowance;
- Newstart Allowance or Widow Allowance during a period of temporary illness; or
- Newstart Allowance, Partner Allowance, Parenting Allowance, Widow Allowance or Special Benefit (when you have turned 60 and have been receiving income support payment continuously for at least 9 months).

Safety Net Scheme

A single person or couple (combined) who receive the Pharmaceutical Allowance can receive free prescription items if they have spent more than \$197.60 on medicines in the current calendar year.

This arrangement requires a person or couple who receives Pharmaceutical Allowance to keep a record of their prescriptions.

Pensioners (single or couple combined) who purchase 52 prescriptions in a calendar year, receive any further prescriptions free for the rest of the year.

If you have purchased more than 14 prescriptions in a three-month period, you may be eligible for an advance payment of Pharmaceutical Allowance.

Ask at your local Centrelink office or phone the Teleservice on 13 23 00 for more information about advance payments of Pharmaceutical Allowance.

Pensioner Education Supplement

Who qualifies for the Supplement?

Pensioners who study may be eligible for up to an additional \$62.40 a fortnight supplement.

This payment is intended to help with the costs of studying. But, since 20 March 2000, the Howard Government has cut the rate payable to students undertaking less than 50 per cent of a full time load to \$31.20 per fortnight.

In the latest Budget the Government proposed cutting access to the supplement between academic years. If successful the move will cost full-time students around \$350 per year.

Rent Assistance

Rent Assistance helps people who pay private rent (not public housing rent) or similar payments to landlords for accommodation. Proof of the amount of rent paid is required.

Who qualifies for the Assistance?

You may qualify for Rent Assistance if you are paying more than a threshold amount of rent per week for:

- rent (but not in public housing);
- service and maintenance fees in a retirement village; and
- fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that the person occupies as a home.

Rent Assistance is paid at the rate of 75 cents for each dollar of rent paid over the threshold, up to the maximum amount.

For thresholds and rates see the following tables.

Rent Assistance—Thresholds and Rates

Those without children:

Maximum Payment	Amount Per Fortnight
Single, no children	95.40
Single, no children, sharer	63.60
Couple, no children	90.20
Rent threshold to qualify for Payment	Amount per Fortnight
Single, no children	84.80
Single, no children, sharer	84.80
Couple, no children	138.20
Minimum Rent to get Maximum Payment	Amount per Fortnight
Single, no children	212.00
Single, no children, sharer	169.60
Couple, no children	258.47

Those with children:

Maximum Payment Per Fortnight	Amount per Fortnight
Single, 1 or 2 children	112.14
Single, 3 or more children	126.70
Couple, 1 or 2 children	112.14
Couple, 3 or more children	126.70
Rent threshold to qualify for Payment	Amount per Fortnight
Single, 1 or 2 children	111.72
Single, 3 or more children	111.72
Couple, 1 or 2 children	165.34
Couple, 3 or more children	165.34
Minimum Rent to Get Maximum Payment	Amount per Fortnight
Single, 1 or 2 children	261.24
Single, 3 or more children	280.65
Couple, 1 or 2 children	314.86
Couple, 3 or more children	334.27

Mobility Allowance

Mobility Allowance is a non-means tested payment to encourage self-help and financial independence by providing assistance to people with a disability who are in employment, looking for work or undergoing vocational training and who, because of their disabilities, are unable to use public transport without substantial assistance.

Who qualifies for the Allowance?

People with a disability who are undertaking voluntary work for a community, charitable or welfare organisation may also qualify for Mobility Allowance.

A medical report to be completed by your treating doctor must be included with the claim. Both the claim and the medical report should be returned to a regional office with proof of identity and residence details as soon as possible.

Rate

Mobility Allowance is paid at the rate of \$68.00 a fortnight and is not taxable. A lump sum advance equal to 6 months mobility allowance can be claimed once a year.

Bereavement Payment

Who qualifies for the Payment?

Bereavement Payment provides temporary financial help after the death of a pensioner. Eligibility for any Bereavement Payment is automatically assessed when you advise Centrelink of the death.

Rate

When a pensioner suffers the death of their pensioner partner, they may receive a lump sum Bereavement Payment of up to seven payments of the difference between the combined married rate the couple were paid and the single rate the survivor will be paid.

Carer Payment recipients continue to be eligible for a payment for seven paydays after the death of the person they are caring for.

When a single pensioner dies, one extra fortnightly payment will be made to the person's estate.

Telephone Allowance

Telephone Allowance helps with the cost of having a telephone service:

Who qualifies for the Payment?

You may qualify if you hold a Pensioner Concession Card (and from September 2001 a Commonwealth Seniors Health Card) and have a telephone connected in your own name or your partner's name.

Rate

Telephone Allowance is paid at a rate of \$76.80 a year (single), or if you are partnered, \$38.40 each (if both members of the couple are eligible) and an amount equal to the annual rental charge for one telephone service for certain World War I veterans. It is paid quarterly on the first pension payday on or after 1 January, 20 March, 1 July and 20 September each year.

Remote Area Allowance

The purpose of remote area allowance is to provide assistance to people receiving social security payments who live in remote areas.

Who qualifies for the Allowance?

You may qualify if you receive a social security/DVA pension, allowance or benefit and live in a remote area.

Rate

Remote Area Allowance is paid fortnightly at the rate of \$18.20 (single) or \$15.60 each (couple) plus \$7.30 for each dependent.

Other Assistance and Taxation Issues

The Government's Record: Whatever happened to free dental care?

The Government abolished the Commonwealth Dental Health Program in January 1997. As a result, dental waiting lists have blown out across Australia and school dental clinics have starting charging fees.

Free dental treatment may not be available in your State or Territory. If you need dental treatment you should check with your local public dental service to find out what is available.

Pensioner Concession Card

The Pensioner Concession Card may entitle you to a range of concessions, including:

- Items under the Pharmaceutical Benefits Scheme for \$3.80;
- Telephone Allowance;
- Free hearing aids and discounted maintenance services at an annual fee of \$30 provided by Australian Hearing Services or an accredited provider;
- Reductions in property and water rates*;
- Reductions in energy bills and motor vehicle registration*;
- Reduced fares on public transport*;
- One or more free rail journeys within the state each year*;
- Discount fares on services operated by Great Southern Rail;
- Free mail redirection from Australia Post if you change address;

* Since local and state government authorities fund these concessions they do vary from state to state and region to region.

Who qualifies for the Card?

You can get a Pensioner Concession Card if you receive one of the following:

- a pension;
- Mature Age Allowance or Mature Age Partner Allowance;
- Or if you are aged over 60 and have been receiving an allowance continuously for more than nine months.

For more information call in to your local Centrelink office or phone the Teleservice on **13 23 00**.

The Government's Record: Weakening the value of the Card

The Government decided that from 1 July 1997 Commonwealth Seniors Health Card holders would no longer be eligible for free hearing aids and discounted maintenance services from Australian Hearing Services. Holders also lost access to free dental through the Commonwealth Dental Scheme

Commonwealth Seniors Health Card

Who qualifies for the Card?

The Commonwealth Seniors Health Card is available to some people of retirement age who don't qualify for a pension because of assets or have not lived in Australia long enough to access the pension.

What are the benefits?

The Commonwealth Seniors Health Card provides access to items from September 2001 including prescriptions under the Pharmaceutical Benefits Scheme for \$3.80 and the Telephone Allowance of \$76.80 per year.

Income Test

The Seniors Card is not available to singles earning more than \$50,000 and couples with a combined income of more than \$80,000.

State Seniors Cards

All state and territory governments issue their own seniors cards to eligible residents aged 60 and over.

Each card has a blue and gold 'S' logo.

Who qualifies for the Card?

The eligibility criteria and benefits vary from state to state and are partly restricted by the weekly number of hours of paid employment.

- In Queensland and Victoria, this is 35 hours per week. In other States and the ACT, it is 20 hours per week. In the Northern Territory, there is no restriction of hours of paid employment.
- Queensland also means tests seniors card concessions for retired residents in the 60 to 64 age group.

What are the benefits?

- The common government concession in each state is public transport concessions.
- In most states these are only available to residents of the state where the card was issued, the exception being Tasmania where cards from interstate are accepted on local buses.
- In the Northern Territory a special low priced Seniors Tour Card is available from all Darwin bus interchanges as well as the Darwin Regional Tourist Association.
- Interstate visitors to South Australia can apply for a SA Seniors card that will be accepted in the SA public transport system.

- Some states offer additional government concessions.
- Seniors cards from any state can be presented at over 20,000 businesses around Australia to obtain discounts. These businesses display a 'Seniors Card Welcome' sticker on their premises.
- Directories outlining discounts are available to resident and visiting seniors. These are available from the seniors card office of the state you plan to visit.

More Information

Contact details to apply for a seniors card are outlined below and also on the website: www.seniorscard.com.au

NSW: Seniors Card Information, Level 13, 83 Clarence St, Sydney NSW 2000, Call: 1300 364 758.

Victoria: Seniors Card Office, Ground Floor, 555 Collins St, Melbourne VIC 3000, Call: (03) 9616 8241.

Queensland: Seniors Card Information, 4th Floor, 111 George St, Brisbane Qld 4000, Call (Brisbane): (07) 3224 2788, Call (Country areas): Freecall 1800 175 500.

Western Australia: Department for Community Development, Senior Interests, May Holman Centre, 4th Floor, 32 St Georges Terrace, Perth WA 6000, Call: (08) 9220 1111.

South Australia: Office for the Ageing, 3rd Floor, CitiCentre Building, 11 Hindmarsh Square, Adelaide SA 5000, Call: (08) 8226 6852.

Tasmania: Seniors Card Scheme, 3rd Floor, Peacock Building, 90 Davey St, Hobart TAS 7000, Call: (03) 6222 7651 or Freecall 1800 678 174.

Northern Territory: Seniors Card Office, Ground Floor, Health House, Mitchell St, Darwin NT 0800, Call: (08) 8999 2543, or Freecall 1800 777 704.

ACT: Seniors Card Council on the Ageing (ACT), P.O. Box 66, Hughes ACT 2605, Call: (02) 6282 3777.

The Government's Record: Fewer Financial Information Service officers

Despite promising not to cut services to the elderly, in 1997 the Government slashed the number of Financial Information Services officers by 25 per cent.

Financial Information Service

Who qualifies for the service?

The Financial Information Service (FIS) is a free service provided to anyone to help improve their standard of living by using their own resources to best advantage.

What are the Benefits?

FIS officers can explain how your income and assets will be treated under the social security income and assets tests. Information provided by FIS officers is intended to give you an

idea of the financial options that may be open to you and the general principles you need to take into account when making investment or retirement decisions. FIS officers cannot recommend or give you an opinion on a particular investment or investment type; nor can they make financial decisions for you.

Call Centrelink on 13 23 00 to make an appointment to see a FIS officer.

Taxation Issues

If you have private income in addition to your pension or you're fully self-funded, you may be required to complete a tax return to claim back or pay tax.

Do I need to complete a tax return?

If you are over the Age Pension age you are not obliged to complete a tax return if your taxable income (which includes your pension) is less than:

- \$20,000 per year for a single person, or
- \$16,306 per year for each member of a couple.

Tax offsets for pensioners & retirees

Pensioners and retirees over the Age Pension age may be eligible for a tax offset that will reduce or eliminate their tax liability.

The Senior Australians Tax Offset replaces the pensioner rebate and low income aged persons rebate for those over Age Pension age.

In the 2002–2003 tax year the offset had a maximum value of \$2,230 for singles and \$1,602 for each member of a couple.

Older Australians have the same tax-free threshold as other Australians (\$6000 per annum), but the above rebate provides for an 'effective' tax-free threshold of \$20,000 for a single and \$16,306 for each member of a couple.

How do they work?

The offset is used to reduce or eliminate the tax liability that you might have. The rebates will completely offset the tax liability up to an income of \$20,500 single and \$16,306 for each member of a couple (including private income and any pension).

Over these thresholds the value of the rebates falls. Each dollar of income over the thresholds will reduce your rebate by 12.5 cents.

Any rebate is completely exhausted with an income of \$37,840 for a single and \$29,122 for each member of a couple.

Information for couples

Couples who have an uneven split of income and are both eligible for the tax offset may transfer any unused offset to their partner. For example if one member of a couple has an income of \$20,000 and the other partner has an income of \$10,000 the unused portion of the offset for the lower earning person can be transferred to the higher income earning spouse.

Medicare levy

Part-pensioners and self-funded retirees over the Age Pension age are not required to pay the 1.5 per cent Medicare levy if their income is below \$20,000.

Lump Sum Pension Advances

Who qualifies for an Advance?

Many pensioners find it difficult to meet unexpected living expenses such as refrigerator, car or house repairs or other emergency expenses.

Since July 1996 pensioners have been able to take a lump sum advance of their pension of up to \$500.

Advances are repaid by deductions from future fortnightly pension payments over 13 fortnights. People receiving Mature Age Allowance and Mature Age Partner Allowance may also be eligible for advances.

Pensions Loan Scheme

The Pensions Loan Scheme can help you if your pension is reduced or cancelled because of the income or assets tests.

How does it work?

Under this scheme people of Age Pension age who own real estate in Australia which can be used as security against the loan can apply for a loan of up to the maximum fortnightly pension rate.

The maximum loan is the difference between the amount the person now receives, or would receive under the income and assets test, and the maximum rate of pension. You can choose to borrow less if you wish.

Compound interest is charged on the loan, and the interest rate varies from time to time in line with official interest rates.

Pension Bonus Scheme

The Pension Bonus Scheme, introduced by the Government on 1 July 1998, offers an incentive to extend working life for those who would otherwise retire and receive the Age Pension.

Who qualifies?

Under the scheme, a person who is qualified for an Age Pension but defers receipt by staying in the workforce for up to 5 years may be entitled to a one-off bonus.

How much is it worth?

The bonus is equal to 9.4 per cent of the pension entitlement that person has forgone over the period during which they defer retirement, multiplied by the number of years during which they defer retirement.

The size of the bonus grows with each year that retirement is deferred.

After one year the bonus is equal to less than 10 per cent of the pension they have forgone. After five years the bonus is worth about 47 per cent of the pension they have forgone.

For example:

Bonus Years	Single	Partnered (each)
1 year	\$ 1,107	\$ 924
2 years	\$ 4,427	\$ 3,695
3 years	\$ 9,960	\$ 8,315
4 years	\$17,706	\$14,781
5 years	\$27,666	\$23,096

Please note that this is an approximate estimate, since the yearly rate of pension will vary (due to CPI) over the period that retirement is deferred.

How do I register?

If you intend to work past pension age and believe you will benefit from this scheme it is important you register with Centrelink early. The Government has placed strict rules on the timeframe in which you must register.

The bonus may only be accrued for a maximum of 5 years and you cannot accrue the bonus after age 75.

Those approaching pension age must register in the 13 weeks prior to, or after, the date from which you would otherwise have been eligible for the pension (a 26 week window).

Only in certain circumstances will someone be allowed to register once this timeframe has passed. If you believe you are eligible and you have passed pension age you should contact Centrelink as soon as possible about applying for a late registration.

The terms and conditions of this scheme are quite complex and you should contact Centrelink about the details (Phone **13 23 00**).

The Government's Record on Aged Care

The Government's deregulation of the aged care sector has reduced accountability on nursing homes, and seen staffing levels decline.

Falling standards

The Government has scaled down its inspection and monitoring of homes which are known to be providing substandard care.

The Government's complaints scheme has proven to be ineffective. There have been a number of cases where serious complaints have gone missing within the Department or were not acted on. Residents have less protection when standards are declining.

Aged care bed shortages

The Government has set itself a target on aged care beds and has repeatedly failed to fund those beds. There is currently a shortage of over 6,500 aged care beds across the country. This shortfall has seen the average waiting time for a nursing home bed jump from 29 days to 55 days in the last three years.

Costs up

The price of nursing home care has dramatically increased under this Government. There are two new charges: the accommodation charge and income tested fee. The accommodation charge must be paid for the first five years by people who entered a nursing home or hostel after 6 November 1997.

Accommodation charge—how much?

If you have assets (including the family home) of more than \$52,000, you can be required to pay an accommodation payment of \$13.91 a day (\$5,077 a year). If your assets are between \$28,500 and \$53,886, you can be charged up to \$13.91 a day, depending on the precise value of your assets. If your assets are below \$28,500, you do not pay an accommodation payment.

The income tested fee—how much?

This fee is determined by assessing your private income and can be as much as \$46.36 extra a day, on top of existing fees. The money raised by the extra daily fee is not used by the nursing home to improve the level of care but goes to the Government, to pay for budget cuts.

How is it worked out?

The income-tested fee is worth 25 cents for every dollar of private income above \$60 a week. Any gifts or assets you disposed of since August 1996 can be deemed to be still earning income.

For more information call
the Aged Care Hotline on
1800 500 853

Or visit
www.health.gov.au/acc/

Tables

Maximum Rates of Payment

Most social security payments increase in March and September each year in line with inflation (as measured by the Consumer Price Index).

	Maximum Amount each fortnight
Age Pension, Disability Support Pension, Carer Payment, Widow B Pension, Wife Pension	
Single person (except Disability Support pensioner under 21)	\$464.20
Couple (each)	\$387.60
Couple (only one partner a pensioner)	\$387.60
Couple (separated through illness—each)	\$464.20
Pharmaceutical Allowance	
Single person	\$ 5.80
Couple (combined)	\$ 5.80
Couple (only one partner a pensioner)	\$ 2.90
Other Payments	
Telephone Allowance (per quarter)	\$ 19.20
Mobility Allowance (per fortnight)	\$ 68.00
Carer Allowance (per fortnight)	\$ 90.10
Rent Assistance	
Single person, no children	\$ 95.40
Single person, no children, sharing	\$ 63.60
Single person, 1 or 2 children	\$112.14
Single person, 3 or more children	\$126.70
Couple, no children (combined)	\$ 90.20
Couple, 1 or 2 children (combined)	\$112.14
Couple, 3 or more children (combined)	\$126.70
Couple, illness separated, no children (each)	\$ 95.40
Couple, temporarily separated, no children (each)	\$ 90.20

Single Pensioner Income Test*

Fortnightly income	Fortnightly payment (no children)	Fortnightly payment (1 child)	Fortnightly payment (2 children)	Fortnightly payment (3 children)	Fortnightly payment (4 children)
\$ 120.00	\$470.00	\$470.00	\$470.00	\$470.00	\$470.00
\$ 125.00	\$468.00	\$470.00	\$470.00	\$470.00	\$470.00
\$ 150.00	\$458.00	\$467.84	\$470.00	\$470.00	\$470.00
\$ 175.00	\$448.00	\$457.84	\$467.68	\$470.00	\$470.00
\$ 200.00	\$438.00	\$447.84	\$457.68	\$467.52	\$470.00
\$ 225.00	\$428.00	\$437.84	\$447.68	\$457.52	\$467.36
\$ 250.00	\$418.00	\$427.84	\$437.68	\$447.52	\$457.36
\$ 275.00	\$408.00	\$417.84	\$427.68	\$437.52	\$447.36
\$ 300.00	\$398.00	\$407.84	\$417.68	\$427.52	\$437.36
\$ 325.00	\$388.00	\$397.84	\$407.68	\$417.52	\$427.36
\$ 350.00	\$378.00	\$387.84	\$397.68	\$407.52	\$417.36
\$ 375.00	\$368.00	\$377.84	\$387.68	\$397.52	\$407.36
\$ 400.00	\$358.00	\$367.84	\$377.68	\$387.52	\$397.36
\$ 450.00	\$338.00	\$347.84	\$357.68	\$367.52	\$377.36
\$ 500.00	\$318.00	\$327.84	\$337.68	\$347.52	\$357.36
\$ 550.00	\$298.00	\$307.84	\$317.68	\$327.52	\$337.36
\$ 600.00	\$278.00	\$287.84	\$297.68	\$307.52	\$317.36
\$ 650.00	\$258.00	\$267.84	\$277.68	\$287.52	\$297.36
\$ 700.00	\$238.00	\$247.84	\$257.68	\$267.52	\$277.36
\$ 750.00	\$218.00	\$227.84	\$237.68	\$247.52	\$257.36
\$ 800.00	\$198.00	\$207.84	\$217.68	\$227.52	\$237.36
\$ 850.00	\$178.00	\$187.84	\$197.68	\$207.52	\$217.36
\$ 900.00	\$158.00	\$167.84	\$177.68	\$187.52	\$197.36
\$ 950.00	\$138.00	\$147.84	\$157.68	\$167.52	\$177.36
\$1,000.00	\$118.00	\$127.84	\$137.68	\$147.52	\$157.36
\$1,050.00	\$ 98.00	\$107.84	\$117.68	\$127.52	\$137.36
\$1,100.00	\$ 78.00	\$ 87.84	\$ 97.68	\$107.52	\$117.36
\$1,150.00	\$ 58.00	\$ 67.84	\$ 77.68	\$ 87.52	\$ 97.36
\$1,200.00	\$ 38.00	\$ 47.84	\$ 57.68	\$ 67.52	\$ 77.36
\$1,295.00	\$ 0.00	\$ 9.84	\$ 19.68	\$ 29.52	\$ 39.36
\$1,319.60		\$ 0.00	\$ 9.84	\$ 19.68	\$ 29.52
\$1,344.20			\$ 0.00	\$ 9.84	\$ 19.68
\$1,368.80				\$ 0.00	\$ 9.84
\$1,393.40					\$ 0.00

*Includes Pharmaceutical Allowance (of \$5.80 p/f)—Thresholds may be higher if Rent Assistance is payable.

Couple Pensioner* (both partners eligible)

Fortnightly income	Fortnightly payment (no children)	Fortnightly payment (1 child)	Fortnightly payment (2 children)	Fortnightly payment (3 children)	Fortnightly payment (4 children)
\$ 212.00	\$781.00	\$781.00	\$781.00	\$781.00	\$781.00
\$ 250.00	\$765.80	\$775.64	\$781.00	\$781.00	\$781.00
\$ 300.00	\$745.80	\$755.64	\$765.48	\$775.32	\$781.00
\$ 350.00	\$725.80	\$735.64	\$745.48	\$755.32	\$765.16
\$ 400.00	\$705.80	\$715.64	\$725.48	\$735.32	\$745.16
\$ 450.00	\$685.80	\$695.64	\$705.48	\$715.32	\$725.16
\$ 500.00	\$665.80	\$675.64	\$685.48	\$695.32	\$705.16
\$ 550.00	\$645.80	\$655.64	\$665.48	\$675.32	\$685.16
\$ 600.00	\$625.80	\$635.64	\$645.48	\$655.32	\$665.16
\$ 650.00	\$605.80	\$615.64	\$625.48	\$635.32	\$645.16
\$ 700.00	\$585.80	\$595.64	\$605.48	\$615.32	\$625.16
\$ 750.00	\$565.80	\$575.64	\$585.48	\$595.32	\$605.16
\$ 800.00	\$545.80	\$555.64	\$565.48	\$575.32	\$585.16
\$ 850.00	\$525.80	\$535.64	\$545.48	\$555.32	\$565.16
\$ 900.00	\$505.80	\$515.64	\$525.48	\$535.32	\$545.16
\$ 950.00	\$485.80	\$495.64	\$505.48	\$515.32	\$525.16
\$1,000.00	\$465.80	\$475.64	\$485.48	\$495.32	\$505.16
\$1,050.00	\$445.80	\$455.64	\$465.48	\$475.32	\$485.16
\$1,100.00	\$425.80	\$435.64	\$445.48	\$455.32	\$465.16
\$1,150.00	\$405.80	\$415.64	\$425.48	\$435.32	\$445.16
\$1,200.00	\$385.80	\$395.64	\$405.48	\$415.32	\$425.16
\$1,250.00	\$365.80	\$375.64	\$385.48	\$395.32	\$405.16
\$1,300.00	\$345.80	\$355.64	\$365.48	\$375.32	\$385.16
\$1,350.00	\$325.80	\$335.64	\$345.48	\$355.32	\$365.16
\$1,400.00	\$305.80	\$315.64	\$325.48	\$335.32	\$345.16
\$1,450.00	\$285.80	\$295.64	\$305.48	\$315.32	\$325.16
\$1,500.00	\$265.80	\$275.64	\$285.48	\$295.32	\$305.16
\$1,550.00	\$245.80	\$255.64	\$265.48	\$275.32	\$285.16
\$1,600.00	\$225.80	\$235.64	\$245.48	\$255.32	\$265.16
\$1,650.00	\$205.80	\$215.64	\$225.48	\$235.32	\$245.16
\$1,700.00	\$185.80	\$195.64	\$205.48	\$215.32	\$225.16
\$1,750.00	\$165.80	\$175.64	\$185.48	\$195.32	\$205.16
\$1,800.00	\$145.80	\$155.64	\$165.48	\$175.32	\$185.16
\$1,850.00	\$125.80	\$135.64	\$145.48	\$155.32	\$165.16
\$1,900.00	\$105.80	\$115.64	\$125.48	\$135.32	\$145.16
\$1,950.00	\$ 85.80	\$ 95.64	\$105.48	\$115.32	\$125.16
\$2,000.00	\$ 65.80	\$ 75.64	\$ 85.48	\$ 95.32	\$105.16
\$2,164.50	\$ 0.00	\$ 9.84	\$ 19.68	\$ 29.52	\$ 39.36
\$2,189.10		\$ 0.00	\$ 9.84	\$ 19.68	\$ 29.52
\$2,213.70			\$ 0.00	\$ 9.84	\$ 19.68
\$2,238.30				\$ 0.00	\$ 9.84
\$2,262.90					\$ 0.00

*Includes Pharmaceutical Allowance (of \$5.80 p/f)—Thresholds may be higher if Rent Assistance is payable.

Couple Pensioner* (one partner eligible)

Fortnightly income	Fortnightly payment (no children)	Fortnightly payment (1 child)	Fortnightly payment (2 children)	Fortnightly payment (3 children)	Fortnightly payment (4 children)
\$ 212.00	\$390.50	\$390.50	\$390.50	\$390.50	\$390.50
\$ 250.00	\$382.90	\$390.50	\$390.50	\$390.50	\$390.50
\$ 300.00	\$372.90	\$377.82	\$382.74	\$390.50	\$390.50
\$ 350.00	\$362.90	\$367.82	\$372.74	\$377.66	\$382.58
\$ 400.00	\$352.90	\$357.82	\$362.74	\$367.66	\$372.58
\$ 450.00	\$342.90	\$347.82	\$352.74	\$357.66	\$362.58
\$ 500.00	\$332.90	\$337.82	\$342.74	\$347.66	\$352.58
\$ 550.00	\$322.90	\$327.82	\$332.74	\$337.66	\$342.58
\$ 600.00	\$312.90	\$317.82	\$322.74	\$327.66	\$332.58
\$ 650.00	\$302.90	\$307.82	\$312.74	\$317.66	\$322.58
\$ 700.00	\$292.90	\$297.82	\$302.74	\$307.66	\$312.58
\$ 750.00	\$282.90	\$287.82	\$292.74	\$297.66	\$302.58
\$ 800.00	\$272.90	\$277.82	\$282.74	\$287.66	\$292.58
\$ 850.00	\$262.90	\$267.82	\$272.74	\$277.66	\$282.58
\$ 900.00	\$252.90	\$257.82	\$262.74	\$267.66	\$272.58
\$ 950.00	\$242.90	\$247.82	\$252.74	\$257.66	\$262.58
\$1,000.00	\$232.90	\$237.82	\$242.74	\$247.66	\$252.58
\$1,050.00	\$222.90	\$227.82	\$232.74	\$237.66	\$242.58
\$1,100.00	\$212.90	\$217.82	\$222.74	\$227.66	\$232.58
\$1,150.00	\$202.90	\$207.82	\$212.74	\$217.66	\$222.58
\$1,200.00	\$192.90	\$197.82	\$202.74	\$207.66	\$212.58
\$1,250.00	\$182.90	\$187.82	\$192.74	\$197.66	\$202.58
\$1,300.00	\$172.90	\$177.82	\$182.74	\$187.66	\$192.58
\$1,350.00	\$162.90	\$167.82	\$172.74	\$177.66	\$182.58
\$1,400.00	\$152.90	\$157.82	\$162.74	\$167.66	\$172.58
\$1,450.00	\$142.90	\$147.82	\$152.74	\$157.66	\$162.58
\$1,500.00	\$132.90	\$137.82	\$142.74	\$147.66	\$152.58
\$1,550.00	\$122.90	\$127.82	\$132.74	\$137.66	\$142.58
\$1,600.00	\$112.90	\$117.82	\$122.74	\$127.66	\$132.58
\$1,650.00	\$102.90	\$107.82	\$112.74	\$117.66	\$122.58
\$1,700.00	\$ 92.90	\$ 97.82	\$102.74	\$107.66	\$112.58
\$1,750.00	\$ 82.90	\$ 87.82	\$ 92.74	\$ 97.66	\$102.58
\$1,800.00	\$ 72.90	\$ 77.82	\$ 82.74	\$ 87.66	\$ 92.58
\$1,850.00	\$ 62.90	\$ 67.82	\$ 72.74	\$ 77.66	\$ 82.58
\$1,900.00	\$ 52.90	\$ 57.82	\$ 62.74	\$ 67.66	\$ 72.58
\$1,950.00	\$ 42.90	\$ 47.82	\$ 52.74	\$ 57.66	\$ 62.58
\$2,000.00	\$ 32.90	\$ 37.82	\$ 42.74	\$ 47.66	\$ 52.58
\$2,164.50	\$ 0.00	\$ 4.92	\$ 9.84	\$ 14.76	\$ 19.68
\$2,189.10		\$ 0.00	\$ 4.92	\$ 9.84	\$ 14.76
\$2,213.70			\$ 0.00	\$ 4.92	\$ 9.84
\$2,238.30				\$ 0.00	\$ 4.92
\$2,262.90					\$ 0.00

*Includes Pharmaceutical Allowance (of \$5.80 p/f)—Thresholds may be higher if Rent Assistance is payable.

Home Owner Pensions Assets Test

NB: Includes Pharmaceutical Allowance (of \$5.80 p/f)—Thresholds may be higher if Rent Assistance is payable.

Single Pensioner		Couple (both pensioners)		Couple (only one pensioner)	
Assets (not incl home)	Fortnightly Payment	Assets (not incl home)	Fortnightly Payment	Assets (not incl home)	Fortnightly Payment
\$149,500	\$470.00	\$212,500	\$781.00	\$212,500	\$390.50
\$160,000	\$438.50	\$220,000	\$758.50	\$220,000	\$379.25
\$170,000	\$408.50	\$240,000	\$698.50	\$240,000	\$349.25
\$180,000	\$378.50	\$260,000	\$638.50	\$260,000	\$319.25
\$190,000	\$348.50	\$280,000	\$578.50	\$280,000	\$289.25
\$200,000	\$318.50	\$300,000	\$518.50	\$300,000	\$259.25
\$210,000	\$288.50	\$320,000	\$458.50	\$320,000	\$229.25
\$220,000	\$258.50	\$340,000	\$398.50	\$340,000	\$199.25
\$230,000	\$228.50	\$360,000	\$338.50	\$360,000	\$169.25
\$240,000	\$198.50	\$380,000	\$278.50	\$380,000	\$139.25
\$250,000	\$168.50	\$400,000	\$218.50	\$400,000	\$109.25
\$260,000	\$138.50	\$420,000	\$158.50	\$420,000	\$ 79.25
\$270,000	\$108.50	\$440,000	\$ 98.50	\$440,000	\$ 49.25
\$280,000	\$ 78.50	\$445,000	\$ 83.50	\$445,000	\$ 41.75
\$290,000	\$ 48.50	\$450,000	\$ 68.50	\$450,000	\$ 34.25
\$306,250	\$ 0.00	\$473,000	\$ 0.00	\$473,000	\$ 0.00



Non-Homeowner Pensions Assets Test

NB: Includes Pharmaceutical Allowance (of \$5.80 p/f)—Thresholds may be higher if Rent Assistance is payable.

Single Pensioner		Couple (both pensioners)		Couple (only one pensioner)	
Assets	Fortnightly Payment	Assets	Fortnightly Payment	Assets	Fortnightly Payment
\$257,500	\$470.00	\$320,500	\$781.00	\$320,500	\$390.50
\$260,000	\$462.50	\$330,000	\$752.50	\$330,000	\$376.25
\$270,000	\$432.50	\$340,000	\$722.50	\$340,000	\$361.25
\$280,000	\$402.50	\$350,000	\$692.50	\$350,000	\$346.25
\$290,000	\$372.50	\$360,000	\$662.50	\$360,000	\$331.25
\$300,000	\$342.50	\$370,000	\$632.50	\$370,000	\$316.25
\$310,000	\$312.50	\$380,000	\$602.50	\$380,000	\$301.25
\$320,000	\$282.50	\$390,000	\$572.50	\$390,000	\$286.25
\$330,000	\$252.50	\$400,000	\$542.50	\$400,000	\$271.25
\$340,000	\$222.50	\$410,000	\$512.50	\$410,000	\$256.25
\$350,000	\$192.50	\$420,000	\$482.50	\$420,000	\$241.25
\$360,000	\$162.50	\$430,000	\$452.50	\$430,000	\$226.25
\$370,000	\$132.50	\$440,000	\$422.50	\$440,000	\$211.25
\$380,000	\$102.50	\$450,000	\$392.50	\$450,000	\$196.25
\$390,000	\$ 72.50	\$460,000	\$362.50	\$460,000	\$181.25
\$400,000	\$ 42.50	\$470,000	\$332.50	\$470,000	\$166.25
\$414,250	\$ 0.00	\$480,000	\$302.50	\$480,000	\$151.25
		\$490,000	\$272.50	\$490,000	\$136.25
		\$500,000	\$242.50	\$500,000	\$121.25
		\$510,000	\$212.50	\$510,000	\$106.25
		\$520,000	\$182.50	\$520,000	\$ 91.25
		\$530,000	\$152.50	\$530,000	\$ 76.25
		\$540,000	\$122.50	\$540,000	\$ 61.25
		\$550,000	\$ 92.50	\$550,000	\$ 46.25
		\$560,000	\$ 62.50	\$560,000	\$ 31.25
		\$581,000	\$ 0.00	\$581,000	\$ 0.00

Obtaining More Information

If, after reading this guide, you need more information about entitlements for seniors, social security payments or services, call in to your local Centrelink office or phone one of the call centre numbers listed below.

Your local Centrelink offices are located at

Insert details of local Centrelink offices here...

AUBURN 5-9 Macquarie Road Auburn 2144

BANKSTOWN 44 Raymond St, Bankstown

MERRYLANDS 207 Pitt St, Merrylands

PARRAMATTA Commonwealth Offices, 2-12 Macquarie St,

For internet payments: www.centrelink.gov.au

For information about pensions phone

13 23 00

For information about disability, sickness & carers phone

13 27 17

To make an appointment at your local office phone

13 10 21

For information about Newstart allowance and other allowances

13 28 50

For information about payments for families phone

13 61 50

For information in a language other than English phone

13 12 02

**If you need assistance with any Centrelink matters,
please contact my office on 9637 4713 or 9682 3096**

KEEP THE WEST WORKING



On Thursday 7 May, I convened a public meeting at Parramatta Town Hall with my colleague Julie Owens as part of our effort to **Keep the West Working**.

A near capacity crowd received information on job creation schemes, local school construction and repair work, house building and support for small business.

Importantly local firms were advised on how to tender for work.

The same day the Australian Bureau of Statistics reported that employers unexpectedly added 27,300 workers last month. The

unemployment rate came down from 5.7 to 5.4%, the first drop in eight months.

We still have a struggle ahead of us, but clearly Australia is better placed than nearly all other advanced industrial nations.

The Rudd Government cannot totally remove the impact on Australian jobs of a global recession beyond our direct control. However, it is taking decisive action to reduce the crisis.

BUDGET DELIVERS FOR REID

The Federal Budget delivered an aged pension increase for full rate singles of \$32.49 a week and for couples \$10.14 taking it to \$507.50 from September 2009.

This rise has also been extended to Carer Payment recipients with a permanent annual supplement of \$600 for carer payment and Carer Allowance recipients.

In addition, Paid Parental Leave will begin from January 2011.

There are also tax cuts ranging from \$14.43 for those earning \$50,000 to \$20.20 for people earning \$100,000.

There is a massive \$22 billion boost for infrastructure works on road, rail and ports. This helps support jobs and builds structures that this nation should have done last decade.

Clean energy initiatives will total \$4.5 billion.

This was a difficult Budget for the Government. Tax revenue had collapsed by \$210 billion due to the global economic crisis. This is two thirds of the overall deficit. A balance had to be struck between stimulating the economy and ensuring long-term fiscal sustainability.

Improving medical teaching and research at Auburn Hospital

Auburn Hospital is set to receive \$22.8 million from the Rudd Government for a clinical school teaching and research facility. Part of Notre Dame University, these facilities will improve services in Western Sydney.

**ALWAYS
AVAILABLE
TO HELP**

As your local MP, I can help you and your family with enquiries or problems with Commonwealth Government departments including the Family Assistance Office, Medicare, Pharmaceutical Benefits, Superannuation, Taxation, Workplace Relations, Veterans Affairs, Citizenship, Passports, Centrelink, Immigration, Defence, Science, Sport and the Arts.

Laurie Ferguson MP FEDERAL MEMBER FOR REID

“I am pleased to have been able to strongly support and actively work with the Rudd Government to achieve a grant of \$2.45 million towards the **Granville Shopping Centre upgrade.**”

SUPPORTING JOBS AND INFRASTRUCTURE



Laurie Ferguson and local State MP David Borger checking plans for the Granville Shopping Centre upgrade.

Labor’s \$42 billion Nation Building and Jobs Plan will support jobs and small businesses in the short-term, while building schools, energy efficient housing and roads for the long term.

THE PACKAGE INCLUDES:

- New school library, multipurpose hall or classroom upgrades for Australia’s primary schools;
- 500 new science or language labs for secondary schools based on a needs criteria;
- A 30 cent in every dollar small business tax break for investment in new plant and machinery;
- The largest ever investment in housing by building more than 20,000 new public and defence homes;
- Funding support for the installation of ceiling insulation in up to 2.7 million homes; and
- Funding to church, community and councils for local projects to provide employment opportunities and the \$900 one-off bonus stimulus package.

Local Councilors Tony Issa and Paul Garrard failed to obtain a fair share of \$893,000 the Federal Government allocated to Parramatta Council for infrastructure action.

Only 13% of this funding was allocated to Granville, Guildford and Merrylands. We have now succeeded in getting the Granville area its proper rights.

Jobs Plan.

Federal Government money flows to Granville



STAGE 3A WORKS

STAGE 3B WORKS



LEGEND

Proposed primary pavement treatment (joint pavers)	Proposed seats	Proposed single arm street light poles and banner displays	Proposed small tree to ramparden look pl eg White Feather Honey Myrtle (Melaleuca decora)
Proposed secondary pavement treatment (asphalt and border pavers)	Proposed bins	Proposed evergreen street tree eg Rough Barked Apple (Eucalyptus Riverbark)	Proposed drainage swale with native grasses eg Mat Rush (Lomandra tasmanica)
Proposed pram ramps	Proposed bike racks	Proposed gateway street tree eg Cabbage Tree Palm (Livistona australis)	Proposed Bus Stop
Proposed driveways and concrete laybacks	Proposed double arm street light poles and banner displays		

The Granville Shopping Centre is set to benefit from a \$2.45 million upgrade thanks to the Rudd Government's Nation Building and Jobs Plan.

The funding for the Granville Shopping Centre upgrade comes from the Government's Nation Building and Jobs Plan.

This South Street project has been extensively considered by engineers, heritage, lighting and public art consultants and service delivery agents.

The local community has also been broadly consulted. State MP David Borger has been an active supporter of this proposal.

The project includes:

- Widening of footpaths;
- Re-paving;

- Planting median strips with native plant species;
- Lighting improvements; and
- Banners and local artwork improvements.

Once complete, these improvements will create a vibrant, safe and modern suburban centre for an area in urgent need of investment.



ReidReport

May 2009

A NEWSLETTER FROM LAURIE FERGUSON ■ YOUR LOCAL FEDERAL MEMBER FOR REID

Electorate Office: Suite 31 Granville Towers, 10 Bridge Street, Granville NSW 2142
Phone: 9637 4713 ■ Fax: 9682 6320 ■ Email: Laurie.Ferguson.MP@aph.gov.au
www.laurieferguson.com.au

Massive boost for three local schools



The \$2.5 million upgrade is great news for Granville East Public School: Laurie Ferguson with a delighted Principal Louise Reynolds.

As part of the Rudd Government's Building Education Revolution program 3 local schools have received funding of \$2.5 million each for important new construction.

At Granville East Public School the money will go towards a new hall and covered outdoor learning area and the upgrade of classroom facilities.

For Holy Family School, Granville it goes towards the construction of

a library and refurbishment of classrooms.

At Merrylands Public School the money will be spent on a new hall and covered outdoor learning area.

This funding was only the first round of funding under the Building Education Revolution program.

These upgrades are not just great news for our local schools, but also for small businesses in our local economy with jobs created when construction starts.

LAURIE FERGUSON WRITES



Welcome to the May edition of my Community Newsletter.

I understand the need to protect jobs.

I am proud to be a member of the Rudd Government that continues the great Labor tradition of contributing directly to needed local community works.

That's why I helped organise a **Keep the West Working** public meeting earlier in May at Parramatta Town Hall.

The meeting provided local firms with information about tendering for Australian Government work.

Please see the back page for a report on the meeting.

The Rudd Government is doing all it can to support jobs and protect families from the global crisis.

Laurie Ferguson MP
FEDERAL MEMBER FOR REID

INSIDE: Upgrading Granville Shopping Centre