

Acting Branch Secretary's Report – Assistant Secretaries' Report - Relief Official's Report

Acting Branch Secretary Report *by Jason Miners*

Merry Christmas and a Happy New Year

Comrades, with Christmas almost among us this will be the last Branch News of the year and on behalf of the Queensland Branch I would like to wish everyone a very merry Christmas and a prosperous new year.

It's a special time of the year for most however it can be a difficult time of the year for others so lookout for each other on the job and stay safe.

The year has been turned on its head through covid with the mayhem expected to continue in the new year with more mass waves of covid entering our communities.



Essential workers and industries who have kept the country's supply chain going all through the lockdowns and outbreaks are also under targeted and sustained attacks from truckdrivers to depot workers to teachers and nurses not to mention maritime workers. The employers, encouraged by the federal liberal Morrison government are taking us on.

With employers attempting to terminate enterprise agreements and with that, the conditions fought and won over many decades whilst deliberately dragging out negotiations, it appears clear they have the green light from Morrison who has commenced a waterfront inquiry through the ACCC to deliver him a report full of

rhetoric bagging waterside workers in order to win public opinion so they can even further remove our rights to collectively bargain and take protected action.

Its essential more than ever that workers belong to a union and stick together through the attacks and uncertain times because it's going to be one hell of a ride in 2022. The time for unity and collective struggle has never been as important.

I would like to thank the delegates, Queensland officials/organiser and in particular the staff for their tireless work for our members throughout the year.

Old Timers Christmas Party

On Tuesday the 14th I was fortunate enough to attend the old timers Christmas function at the QCU. Col and the team of volunteers put on yet again another fitting event to acknowledge our retired members who fought for and won many of the conditions maritime workers enjoy today.





EBA Progress

- ASP one outstanding item on internet
- Smit National EA has had two meetings and in the early stages
- SMIT Gladstone is complete registered and in place
- Svitzer still ongoing and no end in sight as they allow the lawyers to manage their business
- Auriga ongoing with plans from the employer to push a separate EA for the launch masters
- Brisbane ferries has just commenced with the campaign to ramp up in the new year
- Patrick is ongoing and expected to escalate in the new year
- Sea Swift is close to an agreement in principle subject to drafting with some significant gains for members

Seafarers Required

The EAS Database is shrinking rapidly. Members are encouraged to update their details if they have changed and ensure you are ready for a call and or contact the Branch if you are ready to work.

As I write this we currently have 21 total Queensland, 7 IRs, 1 cook, 1 greaser, 2 GPH, 2 Deckhands, 1 crane driver, one chief caterer, 5 caterers and 1 AB.

The following correspondence was sent to seafaring members from Assistant Secretary, Paul Gallagher on 10 December 2021:

Dear Seafarer Comrades

Finally, some good news after ten long years of industry doldrums and country wide unemployment and underemployment, we are back up the gangway. When I first came into office as an unemployed seafarer in 2015 there were 200 IRs on the database. It peaked at around 300 in the following years. Many seafarers left the industry. A lot lost their savings, sold their cars, some lost their houses, lost their marriages and some even lost their minds. Such is the debilitating scourge of unemployment. I must say the union and our members did our best during this time to assist where we could, but it hasn't been good.

During the last 6 months offshore work has been gradually picking up and the latest national count is as follows:



Able Seafarer – Deck	1
Able Seafarer – Engine	2
Caterer	25
Chief Caterer	3
Chief Integrated Rating	3
Marine Cook	13
Crane Driver	2
Deck hand (COST & ESS)	9
General Purpose Hand (GPH)	3
Greaser	3
Integrated Rating	42
Medic	0
Trainee Integrated Rating	2
Diver	1

In Queensland right now we sit at 9 IRs, NO Cooks and 5 caterers available. We have a lot of members waiting for courses to become available in the new year to revalidate. Having no sea time, this is an expensive outlay for someone that has sat unemployed in the industry for so long. The course is \$2500 plus travel and accommodation. Medical - \$400. MSIC - \$410. Passport - \$520. For the members who hung in, the union has sourced funding for these costs but courses have been cancelled due to Covid 19 and the upcoming courses next year are already full. Our members, however, are booked in.

Recent reports are saying the Scarborough gas project in WA is coming online and is the biggest investment in 10 years with others to follow. There are upcoming dredging projects, and the Australian government has legislated that offshore companies are to fund decommissioning projects in NW Shelf and Bass Strait that add up to \$52 billion of work between now and 2030. On top of this, the Queensland state government has a task force currently going over an expression of interest process for two Australian coastal ships to run between Brisbane and Townsville. They have committed \$21 million to get it up and running and another \$1 million for training. Apparently, the 1st ship is due by end of next year. A direct result of our branches shipping campaign and political lobbying over many, many years. Also, in the first quarter of next year it is proposed that Teekay will be manning a Navy vessel out of Cairns with a big crew of 13 IRs plus caterers.

Given this information, we confidently predict many years of work ahead for our seafarers and a very real skills shortage to deal with. If you know of any ex-members willing to commit to retraining and coming back, please get in touch with them with this news. Comrades it is most important over the next 12 months or so to show

discipline in our collective movements. I know most of you know the drill but some advice anyway for comrades to consider:

1. Please contact the branch when you pick up work to take your name off the database and adjust your dues accordingly.
2. Touch base with the branch a couple weeks before your leave expires before going back on the database, so we are aware you are coming back and when available.
3. Please don't agree with the company that you will pay for your flights and accommodation. As well as that all additional training such as TBOSIET should be picked up by the employer on your way to the vessel. **Remember our labour is in demand the companies need to address this as much as us.**
4. We ask that you either call a Queensland official or a quick email to the branch when you fly out and detail your arrangements, so the union is aware. Remember our admin staff are there to assist you please do not abuse them.
5. Be prepared with clean urine when picking up work.
6. Once on-board hold meetings, elect delegates, set up a rolling fund, contact the local branch and collectively push your companies for permanent jobs. There are some non-union operators around the industry. We are not against members joining these if anything, join and talk up the union and let us know. Communication is key.

Our main message is to PLEASE WORK SAFE. If you're unsure, don't do it. Listen to your comrades, not inexperienced officers. Stick together out there and don't gangway hop, share the work there's plenty to go around. Merry Christmas on behalf of the Branch!

In unity

PAUL GALLAGHER

Assistant Branch Secretary



Maritime Union of Australia | Queensland Branch

73 Southgate Avenue, Cannon Hill, QLD 4170

Mobile: 0408 494 168 | **Office:** (07) 3395 7215

E-mail: paul.gallagher@mua.org.au

Website: <http://www.mua.org.au>

Assistant Branch Secretary Report *by Paul Gallagher*

Ferries

EBA negotiations for our hard working members on the Brisbane River Ferries is about to commence. We held one initial meeting with the company last week to confirm and introduce the bargaining representatives with River City Ferries engaging an industrial relations specialist to negotiate on their behalf. Real negotiations begin on 13th January where we are expected to get the same line from the business about how these are tough times, they require increased flexibility, and the new agreement has to be cost neutral. The new owners Sealink will like clockwork present their claims disguised in an overarching set of principles which are designed to strip away hard fought for employee protections and conditions in an attempt to exploit their workers for more profits at their expense. Historically by using roster changes.



Through consultation, listening to the members and electronic member surveys a number of key issues were identified within the current enterprise agreement and their subsequent working conditions that need addressing. These included span of hours, split shifts, overtime payments, annual and personal leave entitlements, domestic violence leave, breaks between shifts, superannuation, all training to be paid (ie first aid) and of course appropriate wage increases in line with industry best practice. The branch then in conjunction with the delegates compiled a substantial list of claims that has been driven democratically by the membership.



All areas of the workforce whether it be skippers, kitty cat drivers, deckhands or CSO's have legitimate and important areas they wish to be addressed and the MUA will be fighting for them all. The united force of the membership has been tried and tested previously when Transdev tried to discredit their claims. Make no mistake Sealink will be put on notice that collectively the ferry workers with the full support of the MUA and the greater membership are a force to be reckoned with.

The importance of this EBA, as well as Stradbroke Ferries EBA set to commence early next year, the Bay Island Ferry EBA ongoing, recent roster changes, ongoing policy changes due to Covid 19 and a high turnover of ferry workers in recent times has led to our branch recognising our ferry membership will require extra vital resources from the union. Aaron Johnston has been assigned to work with Paul Gallagher on ferries and both have been riding around recruiting, talking to members about their issues and working with delegates. Due to this recent commitment by our union and delegates the new membership to the Queensland branch is largely being driven by recruitment of ferry workers to the branch. For example, for the first time the Bay Island Ferries are a 100% unionised operation!

The branch would like to commend the following dedicated delegates who have maintained strength in unity, respect on the job and growth within our branch. Brisbane Ferries: Gino Boccalatte, Fran Wilson, Tim Warburton, Laura Dodin. Stradbroke Ferries: Ross McDougal. Bay Island Ferries: Mike King. And of course our members for sticking solid.

In unity

Paul Gallagher and Aaron Johnstone

Assistant Secretary's Report *by Paul Petersen*

Linx Brisbane

The members at Linx Brisbane have unanimously voted to roll the EBA over for 12 months with a 2.5% pay increase backdated to June 2021. All Linx sites nationally are also voting on the 12 months roll over. I believe all the majority of members have voted in favour.

- Port Kembla
- Newcastle
- Darwin
- Dampier
- Fremantle
- Adelaide
- Geelong
- Melbourne



Hutchison (BCT)

Hutchison are the largest stevedoring company in the world. This company have been very difficult and aggressive to deal with since they arrived on Australian shores.



**KEEP
CALM
AND GO TO THE NEXT
UNION
MEETING**

Only a couple of years after they arrived in 2015 when they sacked 97 members by text message at midnight, we stood on a picket line to fight back for 136 days and we were successful in getting our jobs back.

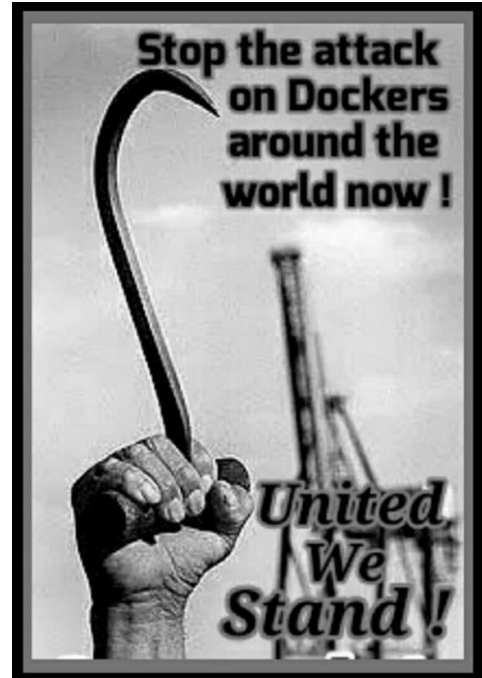
Since then we have had to continuously fight to ensure the wages and conditions of MUA members at Hutchison remain at Australian waterfront standards.

The last round of EBA negotiations went for nearly 3 years, pushing the members and the union to a situation we had to take extensive legal protected action to ensure we got what is rightfully ours. Fixed roster, guaranteed wages, safety facilitators, appropriate wages and entitlements.

It is a daily fight with Hutchison ports Australia and we have many ongoing dispute with this company. The majority of these disputes are still being determined by the fair work commission.

We have disputes concerning overtime while taking protected action after 1560 hours, recruitment process, selection criteria, appointing 48 members to guaranteed 16 hours category of employment and shift coordinators role.

We work closely with Sydney branch and members as well as Warren Smith from national office and Wendy Carr, legal advisor to ensure we achieve the best possible outcome in all these disputes. We will continue the fight against Hutchison ports in the New Year. It is extremely difficult dealing with such a belligerent company but we must continue collectively to keep this Hong Kong based company accountable to Australian dockworkers wages and conditions and passed those conditions onto the next generation of trade unionist.



Qube Brisbane

I'm happy to inform members that I have finally been reinstated as the official representing Qube members. I was removed without reason back in May 2021 and reinstated on 13/12/22.

We have multiple disputes going on with Qube both here and around the country.

National disputes include superannuation not being paid correctly, long service leave not being accrued at the appropriate rate and drug and alcohol testing being completely bastardised by Qube Management nationally.

Locally, we found that Brisbane Qube had underpaid members who voluntarily moved down in categories of employment through the pandemic. While MUA members tried to do the right thing through the tough times of the pandemic Qube tried to take advantage and not pay their entitlements correctly.

Using the issue resolution clause in the EBA we put Qube Brisbane into dispute on the underpayment of members personal leave and annual leave entitlements.

We've been able to have this situation rectified and Qube have now paid all members annual leave and sick leave correctly.

I will be working closely with the Qube members at Brisbane in the New Year to have members trained as health and safety representatives (HSR) to ensure safety is the prioritised at all times.

Unfortunately while I was removed from representing MUA members at Qube Gladstone the company pushed ahead and registered a non-union agreement with the fair work commission.

I will work closely with National office, deputy secretary Warren Smith in the New Year to try to rectify the situation.



NSS Townsville

I have recently been appointed the representative of MUA members who work and run NSS Townsville. Working closely with the delegates and Elected Representative Committee (ERC) we are working through issues and disputes that have been an ongoing concern for many years.

One of the first things we have done is to ensure an official attends ERC and the meetings are conducted consistently. We have the meetings minuted and the minutes are sent out to all members for transparency and accountability.

I look forward to working closely with the delegates, committee members and MUA members that run NSS Townsville.

Aurizon Townsville

We have started EBA negotiations at Aurizon Townsville with the assistance of two outstanding delegates representing MUA members. Paul Forni and Donny Bacon have both been long-term union members and understand the negotiation process intimately.

We hope to have this agreement finalised early next year.

But first we must consult with members from Gladstone, Mackay and Cairns to ensure their representational rights are heard and presented at the negotiating table.

Townsville Marine Logistics (TML)

This is another site I have been recently directed to represent.

This is a well-established company who have been working in Townsville's port for many years.

Unfortunately, this is another company with a non-union agreement in Queensland.

We believe TML have acquired a contract to start work in Brisbane at Australian Amalgamated Terminals (AAT) in March.

I will once again be working closely with National office, Warren Smith deputy secretary to do everything possible to ensure this company pays industry standard wages and conditions as they move into Brisbane.



International Dockworkers Council (IDC)

The Portuguese Justice allows the reopening of the pools of stevedores

Our colleagues from Portugal affiliated with the SEAL have achieved a victory in the legal battle they are carrying out. The Portuguese courts of justice have given the reason to the Lisbon stevedores that they will be able to reopen the pool (companies of temporary assignment of port labor, duly qualified, for stevedoring tasks).

The process of reopening it has been underway for a few weeks, where the IDC is helping to accelerate and reorganize it.



IDC are excited to announce the newest IDC members!

Our warmest welcome to our Brothers and Sisters from the Coordinamento Lavoratori Portuali di Trieste (CLPT). Welcome to the IDC!

Free Julian Assange

WE NEED YOUR HELP: Call the Morrison Government to act now to save Australian citizen and journalist Julian Assange

On December 10 court the UK court upheld an appeal to extradite Julian Assange to the US to be tried on espionage charges which carry a life sentence. Expert medical opinion is that he is very unwell and will be at risk of serious harm in the US prison system or if the legal processes are extended, by continued imprisonment in the UK prison.

Julian Assange, an Australian citizen has been held in detention now for over 7 years and has been the subject of longer-term efforts by the USA seeking to discredit his work as a journalist and punish Wikileaks for publishing damning information on US military actions in Iraq and Afghanistan, most notably the 'Collateral Murder' video.

With Australian MP's from all sides of the political spectrum now calling for the Prime Minister to intervene to have the charges dropped and for his immediate release from Belmarsh Prison, we in IPAN ask you to add your support by contacting key politicians today.

CALL THE BELOW

Foreign Minister Marise Payne:(02) 9687 8755

Prime Minister Scott Morrison (02) 9523 0339

Opposition Leader Anthony Albanese: (02) 9564 3588

Shadow Minister for Foreign Affairs Penny Wong: (08) 8212 8272

I hope all MUA members have a safe Christmas and a happy New Year.

Hope you all get to spend time with friends and family.

I look forward to working with you all in the new year.



In unity

Paul Petersen

Assistant Branch Secretary

Relief Official Report *by Aaron Johnston*

Wills and Estates

Virtually everyone postpones writing a will. It is often an uncomfortable conversation that we avoid as generally we don't want such a tangible reminder of our mortality. However, wills are essential as if you die and you don't have one your assets and estate will be distributed to eligible family and relatives according to your state's intestacy laws. Furthermore, if you die with no eligible relatives, the state will not permit distributions to a friend, a favourite charity, or any non-related person. Instead, the property will most likely end up going to the state. Therefore, having a will means that you, rather than your state's laws, will get to decide who receives your property if you pass away. Turner Freeman, the unions solicitors can provide this service for free as a part of your membership.

At its most basic a will is a legal document which sets out who will receive your property and possessions when you die. When you have a valid will, you give yourself the best chance of making sure your assets go where you want them to. So, you should always make a will if you have a family or if other people are financially dependent on you. As is the case for many these days the situation becomes more complex if you have a legal spouse and a de facto spouse (i.e., you have separated and have a new unmarried partner), or if you have children from different relationships. A will that clearly lays out your wishes can reduce conflict and speculation over what you "would have" wanted. For example, if you're in a second marriage and have children from your first marriage, you may want to use a will to clearly distribute your property between your current spouse and your children, not your ex partner. Without a will or other plan, your property would be divided between them according to state law.

You are free to change your will whenever you like. And you should always change your will when your circumstances change – for instance, if you divorce or remarry, if one of your beneficiaries dies or you have been separated for a long time. You can leave your assets to whoever you like, but you have a general obligation to provide adequately for your spouse or de facto partner, your children, and any other dependents. If you do not, they may be able to bring a family provision claim against your estate. It is a good idea to involve your solicitor whenever you want to make changes to your will or draw up a new one. Your solicitor can:

- Make sure your will is valid and that it is properly drawn up, signed and witnessed
- Make sure you have expressed your wishes in the best possible way, so nothing is left to chance
- Advise you on how to provide for your spouse or de facto partner, children and other dependents. They will also let

you know about your rights and obligations to former partners and others

- Advise you on tax planning, including the best way to minimise any potential capital gains tax from the gifts you are making
- Give you a thorough understanding of the role of your executor and trustee and help you choose appropriate ones
- Advise you on the best way to arrange your estate
- If you have worldwide assets, give you advice on international wills, and
- Store your will in a safe place so that your beneficiaries always know where it is kept

As uncomfortable as it maybe, and as outlined above it is essential to have an up to date will. Therefore, call Turner Freeman on 13 43 63 and make use of the free service that comes with your union membership to ensure your wishes are followed if unfortunately, you tragically pass away.

Youth Committee Report

On Monday the 13th December I had the privilege of representing our union at a youth committee meeting, held at Queensland council of unions. The committee is made up with one youth representative from each affiliated union, rank and file members and officials. The Youth Working Committee of the QCU has the primary objective of developing policies and strategies to advance the working rights and conditions of young working people and how we can get more young workers involved within the trade union movement. It was a great experience and a pleasure to meet other like minded young unionists. The Next meeting will be held in the new year, all youth members welcome to join. I would like to propose the MUA hold a youth meeting early in the new year to discuss what kind of activism our members would like to pursue and start preparing our youth for the upcoming federal election. This election is without doubt the most important thing on the agenda for us maritime workers next year and I'd like to see us unite and make a difference for all Australian workers and their unions.

IU Andy Donaldson - Brisbane Tugs

Bowen Retirements

The recent loss of contract for Svitzer in Bowen saw the retirement of three great comrades:

- Ross Sorensen 36 years in the industry and MUA delegate
- Vic McFarlane 28 years in the industry
- Robert Snappa Phillips 20 years ex Queensland tug delegate

The branch thanks these long term members for their dedicated service and maintaining a strong and united union culture at the port of Bowen for such a long time.

We wish them all a happy retirement and good health into the future.



Mal Glasspool, Ross Sorensen, Jan Anderson, Vic McFarlane



Vic McFarlane and Paul Gallagher

Townsville Picnic Day

It was great to see members and their partners for the annual Townsville Picnic Day. Everyone looked terrific and enjoyed the day immensely.





Australian Community Deserves the Truth About International Shipping Pressures

Paddy Crumlin – National Secretary, Maritime Union of Australia

Predictably, shipping and other industry figures are reverting to talking down our industry as a union-bashing smokescreen to camouflage their own poor planning and self-interest on the waterfront.

This of course gets vacuumed up with enthusiasm by the conservative media who have a perfect track record of regurgitating it to an Australian public that is already anxious due to COVID and is vulnerable to this deliberate spin and fake-news.

Australian wholesalers, retailers and consumers are in a vulnerable position on a sparsely populated island at the tail-end of global supply chains. As a consequence, we pay eye-wateringly inflated costs to international ship owners.

Over two years the cost of shipping a 40ft container has increased by approximately 500%. Against a baseline of less than US\$2000, the Drewry Composite Index hovers at almost US\$10,000, and prices on the most expensive routes have tipped almost US\$14,000 for a 40ft container. These unprecedented costs must be sheeted home primarily to rampant price gouging by international shipping companies throughout the COVID-19 pandemic and a sector that operates unchecked by the Federal and some state governments.

It has been clear for decades that container freight supply chains have been manipulated and structured by shipping companies to extract maximum profit and influence. This includes tax minimisation and renowned labour abuses aboard their ships.

These companies have also been taking advantage of Part X of the Competition and Consumer Act, an exemption for international shipping companies from Australian law that allows them to form cartels.

Contributing to the smokescreen as well is the ACCC, which seeks to cover up its own gaps and indeed failures in some instances and provide a scapegoat by joining in a bit of good old fashioned union-bashing.

If honesty is a tradeable commodity, the true cause of delays and spiralling costs is a mixture of unprecedented domestic demand for imported goods along with poor infrastructure planning by state governments and expert manipulation of pricing and scheduling by international shipping cartels.

Overlaying this regulatory negligence is the failure to reinvest one-off windfalls from port privatisations and provide national coordination of road and rail infrastructure, exacerbating the backlog of cargo at our ports.

At the same time, consolidation of major shipping lines and the undermining of Australian cabotage has led to larger, more densely laden ships at our ports.

Cabotage is a feature of most maritime countries worldwide, particularly where the national interest relies heavily on shipping, such as China, the United States, Canada and Japan.

Australia is one of those countries, yet a lack of Australian flagged and crewed ships, particularly on short sea domestic shipping lanes, has undermined any hope of a

dynamic, resilient national supply chain and robbed us of any strategic advantage against the shipping cartels. For stevedoring companies, increased demand during the last Financial Year sent profit margins soaring, with a 9.9% baseline in 2019-20 rising to a staggering 20.8% margin in 2020-21. Total revenue has risen from \$1,427 million to \$1,665 million, with workers at NSW Ports servicing 28% more ships in September 2021 compared to September 2020 using the same levels of labour and the same equipment. This demonstrates the willingness of our workforce to lift productivity and deliver for the community.

In the meantime, Australia has some of the lowest rates of industrial disputation worldwide and our productivity consistently operates at or above global benchmarks, as indicated by the Federal Government's Waterline reports.

Under these conditions, the MUA is negotiating in good faith for workplace agreements that include fair pay, job security and best practice safety standards. This includes recruitment processes and working conditions consistent with Australian law which recognise the occupational health and safety risks, the need for specialised skills and the normal day to day stressors of a 24/7 shift cycle.

So, it is extremely disappointing that employers are lighting their own spot fires in this smokescreen, vilifying their own employees and timing this to exacerbate community anxieties in their own self-interest.

At a recent meeting organised by the Department of Home Affairs, stevedoring, shipping and logistics companies met with departmental officials to analyse the ACCC's Container Stevedoring Monitoring Report.

The emerging consensus at this meeting was that business had never been better, a position which seemingly took the Department by surprise, despite the ACCC's report outlining that shipping volumes increased by 20% in the second half of 2020 and are up 8% against pre-COVID baselines set in 2019.

Add to this the boon for company bottom lines of JobKeeper payments and it is little wonder the annual reports of these companies outline record breaking profits and eye watering executive bonuses.

The MUA remains committed to a fair deal for all stevedoring employees along with continuing mature, objective and mutually respectful relationships in lifting the productivity, safety and practices in this important Australian industry.

Opinion Editorial Article published in Daily Cargo News

Unity Bank 2021 Update



The banking industry has changed markedly since Covid-19 and most banks are

withdrawing any kind of local personal service, it's certainly a different world in 2021.

Our group of loyal members continues to grow in South East Queensland since I started in the role in 2018 and with a new Relationship Manager started this year in Mackay we are getting some good outcomes for members based in Central Queensland and Far North Queensland.

This year we formalised our support for members during disputes, with a "Protected Action" clause in our Mortgage Documents.

We also moved swiftly to support QUBE WA workers with loan freezes and low interest loans to assist with daily costs of living.

There is no other bank in Australia that is in a position to do what we do for our members, and we also have extremely competitive interest rates on loans with low fees.

Thank you for your ongoing and growing support, have a great Christmas and see you in 2022.

In Unity - Michael Randall - Relationship Manager

Superman



3 super resolutions that are worth making

The New Year is always a time for reflection and resolution. It signals a fresh start, a clean slate, so it's no surprise that the majority of us make resolutions around this time.

When it comes to resolutions, super is often overlooked. Which is crazy, because your super is going to be one of the biggest (if not THE biggest!) sources of income for your life in retirement.

It's good practice to also make a few resolutions regarding your super – here, we cover three super resolutions you can make that can really improve your financial position in years to come.

Resolution #1: Contribute extra into your super

Ok, so you're full of motivation now it's a new year and want to apply this to your super. The first thing you can do is contribute a little extra into your super.

Resolve to: start contributing into your super. You can set up small but regular contributions into your super (that way, your hip pocket won't even notice). Go to Maritime Super's website and try out the Retirement Income calculator to see how contributing small amounts regularly will improve your financial position at retirement. You'll be amazed to see what a difference this could make to your financial position at retirement!

This is where a financial planner really adds value; they can help you define your goals and suggest a course of

action to help you get there. You can even speak with one of our financial planners about a contribution strategy.

Resolution #2: Set your long-term investment strategy

This is an important one. How your super is invested will directly impact your super balance and ultimately your income in retirement. That's why it's important to set a long term investment strategy and review it from time to time.

Remember, super is a long term investment - most of us will have 10, 20 or even 30 years before we can access it, and even in retirement it'll be invested for another 20 years or so. This means you may be able to invest in higher-growth options that provide greater returns over time because you have a longer investment timeframe. It also means that you have plenty of time to tweak your investment strategy along the way to make sure it's still working for you.

Resolve to: see how your super is invested and make sure it continues to align with your financial goals and return expectations.

Once again, a financial planner really can really help you with investing your super – our financial planners can give you general (free) advice regarding investing your super. Simply call Member Services on 1800 757 607 to arrange a callback from a financial planner.

Resolution #3: Find and combine your super

Ok we cheated a little here, as these are 2 resolutions rolled into one!

If you've worked in different jobs and industries, chances are you will have super in more than one account. Let's face it, super can be complicated enough without having to deal with multiple accounts and correspondence from each fund. By combining accounts, it's easier to manage and have oversight over your money – plus you save on fees.

Resolve to keep your super all in one account where you can manage it efficiently. Having all your super in one account means you:

- save money by paying only one set of fees
- have less paperwork to deal with
- can manage your overall investment strategy effectively
- can keep track of your super balance more easily; and
- save time by having only one account to manage.

Before you combine your super, it's worth checking whether your other fund will charge you an exit fee and whether you'll lose any insurance benefits.

Learn more

At Maritime Super, we're all about helping you make – and stick to – your super resolutions. As a member, you

have access to a stack of resources – all of which are designed to help you:

- visit the 'Resources' section of our website to access all of the resources on hand to help you
- try our Retirement Income calculator to see how much super you're likely to finish up with, along with the sort of income that might provide for your life after work
- get free phone advice from our financial planners – call 1800 757 607 to speak with a financial planner.
- meet with David Zaloudek, Maritime Super's financial planner in Queensland – contact David on 0488 072 369 or davidz@maritimesuper.com.au

Why We Need an Independent Climate Body

Source: <https://thenewdaily.com.au/finance/finance-news/2021/12/03/michael-pascoe-climate-abbott/>



Mr Abbott 'poisoned the well' to the extent that major parties cannot propose rational, efficient climate policy. Photo: TND

It was 12 years ago on Wednesday that Tony Abbott knifed Malcolm Turnbull to become leader of the Opposition and start breaking Australian politics. It remains broken.

Mr Abbott and his accomplices so poisoned the well that neither of our major parties can propose rational, efficient climate policy.

In private, off-the-record, there are plenty of Labor and Liberal Party members who know what would best be done for Australia to pull its weight on climate change, to our own and the world's advantage. But both sides are hamstrung by Abbott's legacy of "Total Opposition".

There is no point even considering the National Party – take your pick whether it's utterly cynical, actually believes half the rubbish spouted by its members, or so used to rorting that it can't recognise corrupt ownership by vested interests.

And to the extent that they are represented by [Zali Stegall's Climate Change Bill](#), it seems the wave of community independents are coming up short. Much closer than the main parties, but still short.

Which is why we need to take the same leap on climate policy that we did on monetary policy: Establish an

independent expert body with the power to act at a credible distance from the political cycle.

Once upon a time, the Reserve Bank lacked independence. The government of the day could push interest rates up or down to suit its re-election chances – pushing them up never appealed.

That wasn't necessarily a good thing for the nation. The system wasn't good for the government either when rates simply had to rise or rose too much – the pollies were blamed for it.

The solution was to formalise RBA independence so that, hopefully, the best course for monetary policy could be charted and the government could blame the RBA if interest rate decisions were unpopular.

We are at a worse point with climate policy than we were with monetary policy.

The Opposition and the government are crippled. Mr Abbott's legacy of demonising the effective pricing of carbon remains.

It's writ large in the Morrison government's mindless "Technology not Taxes" mantra – shorthand for wasteful, third-rate policy that's more about subsidising and extending the life of fossil fuels than reducing emissions. And the Abbott legacy is accepted in the Albanese Opposition's pledge not to introduce a carbon tax.

We're yet to see what climate policy Mr Albanese will take to the election, but we know that it will be at least second-rate if carbon isn't properly priced – not just by the prone-to-rorting, inefficient and opaque carbon offset industry.

Rather than pretending carbon pricing can be avoided ([even when it's between the lines of the government's own modelling](#)), we should be debating the best way of doing it – tax or cap-and-trade, or a combination; a revenue-neutral tax providing compensation for consumers and businesses or one that further accelerates sustainable investment.

But neither side of politics can do that. Whichever side wins the election, if it subsequently moved to do the right thing, the other mob will repeat the Abbott tactics of branding the Prime Minister a liar.

[The community independents movement](#) is hot to trot on climate – it's one of the handful of core issues for them. But they, too, balk at the "tax" word.

Time to flick responsibility to a credible body that isn't directly beholden to cheap political tactics.

This is where Zali Stegall's proposed bill has to woman up and go the required step further.

The bill would deliver a new improved Climate Change Commission, as Mr Abbott's replacement as the Member for Warringah explains:

"The current Climate Change Authority only reviews the functioning of certain legislation and is tasked to review policy and pathway to lower emissions only by referral

from the Minister. This means its functions are limited and historically it has not been utilised effectively.

"The new Climate Change Commission will review policy and report publicly on progress yearly without referral by the Minister."

But the new Commission can't initiate policy. Ms Stegall's bill still "leaves policy making in the hands of our elected Government".

"Our elected Government" of whichever stripe after May has pledged not to adopt the best policy.

It's time to give that government some help, to relieve it of the political pain of Tony Abbott's poison. Empower the Commission to develop and enact relevant policy to the nation's benefit.

The body would still be answerable to Parliament, as the RBA is. Its members would be appointed by the government – as the RBA board and Governor are, as our Governor General is.

It would help to have a moment's clarity by our politicians to agree on a bi-partisan basis to such a body. It would also help if COVID-19 simply disappeared tomorrow and I won PowerBall.

But perhaps if several intelligent, genuinely independent members held the balance of power, they could force the next government to act in everyone's best interest.

And the nation could start healing from a dozen years of Abbott destruction.

Branch Officials Contact Details

QLD Acting Branch Secretary Jason Miners

Mob: 0401 211 866

Email: jason.miners@mua.org.au

QLD Assistant Branch Secretary Paul Gallagher

Mob: 0408 494 168

Email: paul.gallagher@mua.org.au

QLD Assistant Branch Secretary Paul Petersen

Mob: 0404 453 869

Email: paul.petersen@mua.org.au

QLD Relief Official Aaron Johnston

Mob: 0411 863 874

Email: aaron.johnston@mua.org.au

QLD Nth Qld Organiser Dave Lyon

Mob: 0439 348 545

Email: dave.lyon@mua.org.au

