

To be truly radical is to make hope possible, rather than despair convincing - Raymond Williams No. 168 – 15 February 2019

Branch Secretary's Report – Indigenous Training – Townsville Tragedy – Hutchison – Superman: How to Boost Your Super – Pensioner Guarantee – End Repression in Guatemala – Cartoon Corner

Branch Secretary's Report *by Bob Carnegie*

THE UNDOUBTED HIGHLIGHT of this week was the workshop for 25 delegates and work place activists concerning the heroic struggle of our First Nations people who, seemingly against all odds have survived.

This was a first for the union movement in Australia and the Branch hopes it is picked up by other unions and also other Branches of the MUA. We thank Joe Italia, Victorian Branch Secretary for taking two days out of his busy schedule to commit to the workshop.

Special thanks goes to Professor Leann Wilson and Uncle Terry O'Shane for the leadership and guidance through the two very emotional days. All delegates report it was a tremendous learning experience.

The Brisbane Ferry members had a hugely successful stop work meeting on Thursday 14 February 2019 in conjunction with their 24 hour stoppage. Our Ferry members are determined to fight until an acceptable deal that values them is on the table.

The first public sitting of the Queensland Parliamentary Inquiry into Coastal Shipping was held in Brisbane on 11 February 2019. Rio Tinto's aluminium management team gave evidence and was severely scrutinised by Committee members over their employment practices on the Gladstone – Weipa run. Some evidence given by a particular Rio Tinto executive was not factual. Once of the great things about a Parliamentary Inquiry is that all testimony given before it is on transcript.

The Parliamentary Inquiry begins its northern tour of public hearings on 18 March 2019. Our rank and file all Officials are making preparation for our involvement in these public hearings, particularly in the Ports of Gladstone and Cairns. This is our moment to shine as a Branch and as a union so let's grab it with both hands.

I am off to Eastern Turkey for two weeks leave with my wife and two mates, one of which is an expert in Ancient Greece civilisation. I often feel very fortunate, not only to be the Secretary of the Queensland Branch but for only a matter of chance, I was born in a wealthy country with so many of the opportunities that affords.

I think that is so important we never lose track that we will always be judged on how we treat the least fortunate amongst us.

Jason Miners will be Acting Branch Secretary in my absence and I will be back on 4 March 2019.

Indigenous Training Photos





Action continues - MUA offers rejected by Hutchison who won't remove automation, outsourcing claims or agree to right of return

It's pretty simple really. If HPA removed their claims that threaten the future of wharflies the action would be removed for an agreed period and we would work to finalise the outstanding issues in the agreement relating to rostering, safety and training.

So we waited while the company left to ponder whether industrial peace and functional negotiations were preferable to protracted industrial action that would be necessary to defend all wharflies from such severe and existential threats to our jobs.

The union made the point that rostering committee negotiations must continue at least three times a week until we reach agreed rosters that suit both parties.

The union recognises the company claims with respect to cost and is committed to working through those matters with concessions around work throughs given to HPA.

Safety and training issues will continue to be negotiated and once the big attack based company claims are gone we are into the territory of normalised negotiations for an enterprise agreement.

The Company returns

After the significantly long break to consider a fairly simple proposition the company returned with the following:

Hutchison in response to our proposal to remove all action put the following to the union negotiating committee.

Automation

Company not prepared to move away from the automation of the ROS.

The union fundamentally opposes this and it is a critical issue for us and for your future with work potentially outsourced to near slave conditions who knows where.

Outsourcing

Company are targeting areas of work for outsourcing as a basis of cost savings.

Areas of outsourcing the company are seeking are:

- ROS
- First Aid
- Reefer operations
- Storeman
- Shift Leader
- Brisbane mooring

Rosterer

Phase 1 is what the company want in rostering. Removal of existing Sydney operational roster and all its' components including grades, accrued entitlements and salary value. The company want to keep huge casual numbers in Brisbane.

This includes forced extensions and 12 hours shifts and fourteen shifts straight.

Action continues

The MUA tried to reach agreement today around some critical issues that would see us removing the industrial action.

The company has continued to threaten the existence of waterside workers. They are holding a huge gun to your head and clearly want to see continued industrial chaos on the waterfront.

The MUA made it clear we wanted to remove the action and would do so if the company withdrew their attacks on workers.

The company rejected this and is ploughing on with their attacks on Hutchison wharflies.

We are going to continue on with our defence of the rights and conditions of wharflies.

Some Facts about Company propaganda

During negotiation meetings HR managers record a narrative that is written directly as the meeting proceeds. It is well crafted and very clever in its content. Is it the truth? Simply put NO. It is a form of the truth and that's why it is so clever. Our truth is plain and simple, black and white and we are honest with our members and with the community. The Company is not. The MUA has never sought to comment on these bulletins in detail but the last company bulletin needs a response. In many respects our comments apply to all of the Company propaganda.

Some quotes and comments from the boss's propaganda machine

The Company says: "The MUA commenced today's meeting by expressing yesterday's discussions around rosters were amicable and in an effort to continue momentum around rostering arrangements, the MUA have requested future development be completed in smaller groups. Whilst this may be the perception of the union and employee representatives, the Company maintains the proposals in their current form are not acceptable."

A relatively accurate first sentence on what we said which was the truth. Then they talk of the perception of the union and make a completely different comment about how the roster itself is not acceptable with no comment on our proposal for HOW to get a roster.



The Company says: "The focus of the meeting quickly shifted by the MUA stating that the current discussions are unlikely to progress unless the Company immediately gave an undertaking that there will be no automation, no outsourcing and the Company agree to a generous right of return program. In return the MUA would remove all current forms of protected action such as bans and limitations."

The highlighted parts above reflect the spin in the report. "Quickly shifted" attempts to create emotion in a sea of boredom. We never at all said discussions were unlikely to progress. We didn't request an "immediate" response. We recognised specialist outsourcing with consultation. Generous right of return!! What about just a right not to be sacked because the boss doesn't like you. Right of return protects us if redundancies come about and then we see good times again. Why wouldn't trained workers familiar with the workplace be taken back. It's clearly about head picking as the claim does not cost a cent.

The Company says: "Whilst we do not doubt the sincerity of the union, these demands are placing us in an untenable position. Throughout our most recent meetings the MUA have repeatedly attempted to make it a prerequisite of further negotiation that the Company effectively, walk away from our claims. This is not acceptable, nor would we demand the MUA to depart from their claims if we are genuine about reaching agreement."

Of course HPA wants us to walk away from our claims. Of course we want them to walk away from theirs. Its much harder to walk away from safety and training and it is just not possible to walk away from a threat that jeopardises your very existence. So we put a deal on the table for the employer to enable us to move forward without holding threats over each other. The company rejected the proposal. We asked for the withdrawal of company claims on automation including remote controlling and outsourcing without consultation where we can do the work, and to give us the right to return if redundancies are overstated and business picks up again. That's not a generous thing. That's a JUST thing. We could have stopped taking action and the company could return to business as usual while we worked through the rosters, safety and training. It's clear who is not being genuine.

The Company says: "Yesterday was more alarming in that there appears to be no preparedness on the part of the union to even contemplate amendments or changes to the EBA which are necessary to reduce costs and create flexibilities. Unfortunately, we appear to be at an impasse and that impasse is not cured by the MUA proposals, as set out this morning. The problem is cost. Cost comes from the Enterprise Agreement."

"More alarming" ... than what? We have put to the company that we can address questions of cost with rostering and by our agreement to work-throughs. These must be implemented through rostering arrangements which we have agreed to continue with. In the first instance we urged ongoing development of rosters. Cost will not be addressed through attacks on our wages and conditions.

The Company says: "Approximately, 70% of our costs are tied up with labour. The business cannot simply ignore this, and we need to urgently amend our Enterprise Agreement to give us a chance at reducing costs and increasing flexibility. The parties have been negotiating for six months and, possibly, the only thing we currently agree upon, is that we have made no progress on any preparedness of the MUA and employee representatives to amend any part of the Enterprise Agreement other than to add additional benefits and costs which cannot be sustained by the business."

This is one of the wedge paragraphs where the greedy company attacks the workplace representatives and tries to cause division on the job. You should expect this because the company knows your unity and resolve to stand up causes them big problems. To say "no progress on any preparedness of the MUA and employee representatives to amend any part of the Enterprise Agreement" is a complete LIE, wrong and false especially when we have an agreed table of issues where many items are clearly identified as agreed. The company, after months, have still failed to update this sheet with their revised position. Who is stalling is clear. Who won't move is clear.

The Company says: "The MUA pressed for a commitment on further Rostering Sub Committee meetings to progress these important conversations that will deal with labour costs. Whilst the Company has indicated it is prepared to do this, the business is not developing roster arrangements. It is an employee claim and it needs to be developed fully by the MUA and the employee representatives and presented to the Company to be fully assessed. At present, there is insufficient information and assumptions that leaves the Company with no option other than to reject the claim."

This is where it gets irrational and the company contradicts itself. First there is "no preparedness" then in the next breath HPA are "pressed for a commitment on further Rostering Sub Committee meetings to progress these important conversations that will deal with labour costs." Hello! Were they typing the minutes during the meeting or playing Angry Birds and bombing the delegates? Then, how can the MUA and Committee do a roster based on anything but assumptions if the company "is not prepared to do this" and "the business is not developing roster arrangements". No waterfront roster has ever been worked out BUT through joint negotiations. If we're allowed to pick a roster that's fine but this is where the reality of Hutchison's approach comes to the fore. There is no other way to do a roster but together so the position may as well be THERE WILL BE NO ROSTER OR GUARANTEES!

The Company says: "This brings our meetings to a close with no further planned meetings. Warren Smith committed to providing Harriet Mihalopoulos available dates for the next round of meetings with a view to meet as soon as possible."

This is amazing. Only the MUA raised future meetings. The company didn't have anything prepared, like their revised log of claims, couldn't be bothered to update it. We will continue to seek meetings and progress this agreement despite the incredibly difficult position of the company.

Clearly our action must remain on.

So always carefully consider the employer's speedy bulletins to the workforce. They do not always tell it how it is. You can see from the last one and the above explanations it is full of lies, innuendo and contradictions.

Authorised by Warren Smith MUA Assistant National Secretary 365 Sussex St Sydney 2000 | e: muano@mua.org.au

Townsville Tragedy by Paul Gallagher

COMRADES, THERE ARE some real hard luck stories in Townsville at the moment, so we ask our members to spare a thought for those in hard times. Our casual members are hit the hardest with the Port closing. They have had no work and no income on top of all this tragedy. TBSH wharfies are all casual and have not had a shift in over four weeks. Their saving grace was a ship coming in on the 19th but that has been lost to another stevedore company.

On top of that, their livelihoods are on the line with Sun Metals taking over their work.

There have been members who have lost everything, a lot of cars written off, some renters had no contents insurance and we currently have members without a home. This news report goes into more detail of the tragedy in Townsville.

Townsville Rental Prices Skyrocket After Flooding Crisis, Families Struggle to Find Homes

Source: <https://www.abc.net.au/news/2019-02-13/townsville-flood-rental-property-spike/10806524>

SOME HOME RENTALS in Townsville are going for more than double their normal asking price as locals fight it out for rapidly dwindling housing stock.

Key Points:

- Homes once costing about \$500 asking for up to \$1300
- Some real estate agents nearing end of supply
- Property prices expected to bounce back

An estimated 2,000 homes have been flood-damaged after the north Queensland city copped a year's worth of rain in a week.



Photo: Mr Griffin expects to live away from home for a year, with the family on an air bed and couch. (ABC News: Bruce Atkinson)

Matthew Griffin's family home in Annandale had 600 millimetres through it — and what wasn't damaged by the water was ruined by mould. He, his wife and three kids are taking refuge in a friend's lounge room, sleeping on the couch and a blow-up bed, as they hunt for a place to rent. "Pretty much of what is left are people who are wanting to really profiteer from a situation," he said. "And unfortunately we have looked at houses where people are now asking for \$1,000, up to \$1,300, which is just phenomenal in this town. "Those rents are not heard

of. "[It would normally be worth] \$475 to \$520 — it's just ridiculous."

The Griffin family just want to return to a normal life, but they count themselves lucky as they are insured. Others have had to compete for housing without that backing. "There has been a lot of tears shed, all around, and quiet ones by myself and my wife without the kids watching," Matthew Griffin said.

Fight for existing stock

Harcourts Kingsberry managing director Ben Kingsberry said of his stock, \$400-a-week places are now going for \$550-\$600.

He said it was not so much about the homeowners trying to cash in on the disaster, but about new-found renters trying to edge out the competition.

"They've missed out on a lot of properties and are at the point where they say ... 'we're desperate'," Mr Kingsberry said.



Photo: A large pile of flood-damaged goods in front of a house in Hermit Park, Townsville. (AAP Image: Dan Peled)

"The need for that immediate accommodation — often with the rent being paid by the insurance company — has seen an artificial spike right now. "People who are being most disadvantaged are people who aren't insured. "There is an accommodation crisis right now, it will hopefully be short-term. "I think that will level out [in the longer term], I think rents will be higher than they have been but we're not going to see the massive increases that we've got right now. While about 250 of Mr Kingsberry's rental stock were flood-affected, about 65 unaffected properties were rented out last week. That figure is expected to be reached this week too. "That will pretty much see us out of rental properties," he said.

Real Estate Institute of Queensland chief executive Antonia Mercorella said some home buyers were trying to leverage off the floods to potentially grab a bargain. And there are sellers, too, who are wanting a quick sale. But in general Ms Mercorella expected prices to normalise. "This is such a unique event, it's been categorised as a one-in-a-500-year event," she said. "Whilst in the early days we would expect it does have an impact on the psyche and on property values, we think in the medium- to long-term, the market should stabilise and return to a normal level again."

Superman: How to Boost Your Super



FOR MANY OF us, retirement seems so far away that we put off planning for it until it's too late. As a result, we run the risk of not having enough money to enjoy our retirement once we get there.

The trick is to find ways to grow your super without cramping your current lifestyle. The good news is that there are

a few little things you can do to significantly boost your super – without noticing them too much!

Start early, start small

The secret to growing your super is to start early and small; that way you won't even notice – or miss – the money you put into super.

Small but regular contributions are a great way to boost your super without your hip pocket feeling the pinch. Our Retirement Income Calculator is proof of this: see for yourself how saving, say \$10 a week, adds up in the long term – the numbers speak for themselves!

Alternatively, if you've come into some cash, a one-off payment into your super is a great way to boost your future income. But when making any kind of contribution, just be aware of the contribution limits.

The magic of compounding returns

Albert Einstein once described compounding returns as the 'eighth wonder of the world' and it's one of the reasons why super is such a great investment.

Because super is a long-term investment, it profits from the power of compounding returns. It's a kind of 'snowball' effect, where you earn investment returns on your investment returns. Where compounding returns are concerned, time is the most important factor – the longer you're invested, the more your money benefits. The takeaway here is to start saving as early as possible and let compounding returns do its magic.

Invest in the right options

If you're working and retirement is a long way off, time is on your side. This means that you can ride out the ups and downs of investment cycles, and you can probably take on a little more risk with your super investment.

If your super is invested in 'safer' options, you're probably not doing yourself any favours if you're young and retirement is a while away. That's because a certain level of risk is needed to achieve a given level of return – the key here is to be comfortable with that level of risk. If you're ever in doubt about investing and unsure of your risk profile, I'm here to help you work out an investment strategy for your super.

Don't pay extra in fees

If you've had more than one job, you've probably got more than one super account - you may even have a few that you've forgotten about! The thing is, every super account you have will be charging you fees; and while on the surface these fees may seem small, when you look at the extra cost over 5, 10 or 20 years, it really adds up. And then if you think about how that money would've

grown if it had stayed in your account, you can see how you could be thousands of dollars better off by keeping your super in one account.

For this reason, it's worth consolidating all your super into your Maritime Super account – we don't charge any establishment, contribution, withdrawal or termination fees, so you can also potentially save thousands in fees over the long term. You can even roll over your super online in just a few steps – just visit our website to get rolling!

Get money from the government

They say you can't get anything for free – but when it comes to super, the Government's willing to lend a helping hand to Australians on lower incomes.

If you earn less than \$51,021 a year, you might be eligible to get free money from the Government through either the Government co-contribution or the Low Income Super Tax Offset.

Learn more

Maritime Super has a stack of resources to help you grow your super:

- visit the Resources page of our website and try our calculators, read our fact sheets and watch our videos
- get free phone advice from our financial planners regarding your contribution or investment strategy – 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

End Repression in Guatemala

IN RECENT MONTHS, the Morales government in Guatemala has systematically increased the persecution of community leaders, activists, journalists and trade unionists.

Most recently, Luis Alpírez Guzmán, General Secretary of the National Union of Health Workers of Guatemala (SNTSG), and Dora Regina Ruano, from the same organization, were detained for nearly ten days for negotiating and signing a collective agreement between the union and the Ministry of Health authorities back in 2013.

The current government has accused them of 'abuse of power' because the ministry of health didn't have enough money to pay for their obligations under the new collective agreement. Despite being released from prison, both union leaders remain under house arrest.

SNTSG and Public Services International have launched an urgent campaign to demand that the Guatemalan government immediately drop all charges against Dora Regina Ruano and Luis Alpírez Guzmán and end repression against all community leaders, activists, journalists and trade unionists.

[Please support the campaign by clicking here](#)

And please share this message with your friends, family and fellow union members.

Thank you!

Pensioner Guarantee *by Col Davies*

MEMBERS, THIS ARTICLE is not only for yourselves but also to share with those you know who are retired to be made more aware.

Pensioner Guarantee

Labor is cracking down on a loophole that gives tax refunds to people who have a lot of wealth but don't pay any income tax.

This loophole will soon cost \$8 billion a year – more than we spend on public schools, or child care. It's three times what we spend on the Australian Federal Police.

Most of these funds go straight into the pockets of a few very wealthy people who are already very comfortable. In fact, 80 per cent of the benefit accrues to the wealthiest 20 per cent of retirees.

Labor believes that scarce taxpayer dollars can be better spent on improving schools and cutting hospital waiting lists – so that's what we are doing.

Labor will close the loophole so that people who don't pay income tax don't get a tax refund – and spend the money on schools and hospitals instead.

Labor will introduce a new **Pensioner Guarantee** – protecting pensioners from Labor's changes to excess dividend imputation credits.

History of imputation policy

The dividend imputation system was introduced by the Hawke-Keating Government to ensure that the profits of companies operating in Australia are only taxed once for Australian investors. Under this system, imputation credits were attached to dividends, equal to the value of any company tax paid on the company's profits. These credits could then be used to reduce an individual's tax liabilities. If someone didn't have a tax liability, or if the tax liability was smaller than the imputation credits, the imputation credits went unused. No cash refunds were paid.

The Howard Government changed the dividend imputation laws to allow individuals and superannuation funds to claim cash refunds for any excess imputation credits that were not used to offset tax liabilities. That is, people paying no tax received a tax refund. The original purpose of dividend imputation was to reduce tax paid, but due to Howard's change, individuals – many wealthy individuals – are getting a cash bonus.

Australia is the only country with fully refundable imputation credits, and one of only a few OECD countries that has a dividend imputation system. Refundable tax credits are an anomaly in the Australian tax system, as most tax concessions in Australia are non-refundable tax offsets.

Who is benefiting from excess imputation loopholes?

The vast majority of working Australians do not receive cash refunds for excess imputation credits.

Analysis from the PBO shows that 92 per cent of taxpayers in Australia did not receive any cash refunds for excess imputation credits in their 2014-15 tax return.

Recipients of cash refunds are typically wealthier retirees who aren't paying income tax. These are people who typically own their own home and also have other tax-free superannuation assets, and don't pay tax on their superannuation income.

Distributional analysis shows that:

- 80 per cent of the benefit accrues to the wealthiest 20 per cent of retirees;
- 90 per cent of all cash refunds to superannuation funds accrues to SMSFs (just 10 per cent go to APRA regulated funds) despite SMSFs accounting for less than 10 per cent of all superannuation members in Australia; and
- The top 1 per cent of SMSFs receive a cash refund of \$83,000 (on average) – an amount greater than the average full time salary (based on 2014-15 ATO data).

Working Australians typically go to work and pay their PAYG taxes and if they own shares they use imputation credits to offset their personal income tax liabilities. That is, they use imputation credits to pay less tax, but don't receive a cash refund.

The Government has run a dishonest scare campaign on the impact of this policy –using 'taxable income' data to indicate that Labor's policy was targeting people on very low incomes.

The fact is, taxable income data excludes income from retirement phase superannuation and a lot of the income people receive in retirement is 'tax free' because it comes out of retirement phase super funds. As a result, some Australians have low taxable income but actually have a high disposable income or are relatively wealthy.

Example – low taxable income

A self-funded retiree couple has a \$3.2 million super balance, plus their own home, and \$200,000 in Australian shares held outside super. Even after drawing \$130,000 a year in superannuation income, and \$15,000 a year in dividend income, they would report a combined taxable income of \$15,000, and pay no income tax at all.¹

Analysis of Labor's original imputation reforms by Industry Super Australia shows that 80 per cent of the savings from Labor's reforms comes from the wealthiest 20 per cent of retirees.

Low wealth households typically don't benefit from the current taxation arrangements – they have little capacity to accumulate the wealth needed to do so. The recent ABS Household and Income Wealth report indicates that low wealth retiree households receive virtually all (96 per cent) of their income from government pensions and allowances.

Labor will always look after pensioners

Labor announced its dividend imputation reform to end tax loopholes that benefit wealthy Australians, freeing up taxpayer funds to invest in our schools and hospitals.

Forgoing \$8 billion in tax revenue annually isn't sustainable, and it isn't fair. Ending this loophole is the right policy for the future.

Labor wants to responsibly invest in better schools and hospitals, and be able to provide tax relief for working and middle class Australians. These are our priorities.

¹ Grattan Institute, <https://grattan.edu.au/news/the-real-story-of-labors-dividend-imputation-reforms/>

But we believe in a fair go for Australia – we know a lot of pensioners are struggling with the cost of living, especially with higher power prices and the Liberal Government's cuts to Medicare.

We've always said we'd look after pensioners, and that is why Labor is introducing a new Pensioner Guarantee – protecting pensioners from changes to excess dividend imputation credits.

Labor is making reasonable changes to ensure pensioners will still be able to access cash refunds from excess dividend imputation credits.

The Pensioner Guarantee means Australian government pensioners and allowance recipients will be protected from the abolition of cash refunds for excess dividend imputation credits when the policy commences in July 2019.

Under the Pensioner Guarantee:

- Every recipient of an Australian Government pension or allowance with individual shareholdings will still be able to benefit from cash refunds. This includes individuals receiving the Age Pension, Disability Support Pension, Carer Payment, Parenting Payment, Newstart and Sickness Allowance.
- Self-managed Superannuation Funds with at least one pensioner or allowance recipient *before 28 March 2018* will be exempt from the changes.

These changes mean that every pensioner will be able to benefit from cash refunds.

That's the fair thing to do. There's no reason for Mr Turnbull to oppose this policy.

Labor's policy will also continue to exempt:

- ATO endorsed income tax exempt charities; and
- Not-for-profit institutions (e.g. universities) with deductible gift recipient (DGR) status.

The policy will commence on 1 July 2019.

Labor will always be better for pensioners

Labor will always be better for pensioners. The Liberal Government hasn't missed an opportunity to come after pensioner benefits.

Right now they have legislation in the Parliament to:

- Raise the pension age to 70 – meaning Australia would have the oldest age of comparable countries. In the first four years alone around 375,000 Australians will have to wait longer before they can access the pension. This is a \$3.6 billion hit to the retirement income of Australians.
- Axe the Energy Supplement to 2 million Australians, including around 400,000 age pensioners – a cut of \$14.10 per fortnight to single pensioners or \$365 a year. Couple pensioners will be \$21.20 a fortnight worse off or around \$550 a year worse off.

- Make pensioners born overseas wait longer to get the Age Pension by increasing the residency requirements from 10 to 15 years.
- Abolish the pension supplement from pensioners who go overseas for more than six weeks, which will rip around \$120 million from the pockets of pensioners.

The Liberal Government has a long track record of attacking pensioners:

- In the 2014 Budget they tried to cut pension indexation – a cut that would have meant pensioners would be forced to live on \$80 a week less within ten years. This unfair cut would have ripped \$23 billion from the pockets of pensioners in Australia.
- In the 2014 Budget they cut \$1 billion from pensioner concessions – support designed to help pensioners with the cost of living.
- In the 2014 Budget they axed the \$900 seniors supplement to self-funded retirees receiving the Commonwealth Seniors Health Card.
- In the 2014 Budget the Liberals tried to reset deeming rates thresholds – a cut that would have seen 500,000 part-pensioners made worse off.
- In 2015 the Liberals did a deal with the Greens to cut the pension to around 370,000 pensioners by as much as \$12,000 a year by changing the pension assets test.
- In the 2016 Budget the Liberals tried to cut the pension to around 190,000 pensioners as part of a plan to limit overseas travel for pensioners to six weeks.

Implementation

Labor will consult with the Australian Taxation Office, Treasury and tax experts on the implementation of this policy. Labor has already announced it would provide substantial new resources to the ATO to ensure its policies are implemented effectively.

Fiscal impact

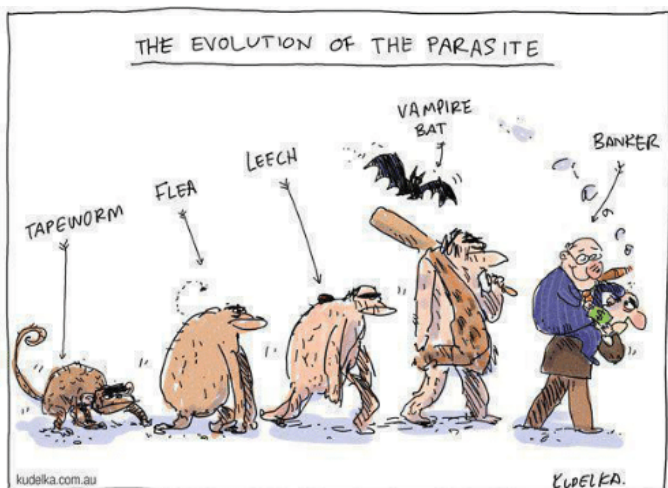
Labor's policy has been fully costed by the independent Parliamentary Budget Office.


Labor's policy will improve the budget position by \$10.7 billion over the election forward estimates and \$55.7 billion over the medium term. This is a \$700 million decrease in revenue from the previously announced policy over the forward estimates, and \$3.3 billion over the medium term.

	2018-19	2019-20	2020-21	2021-22	Total
Total financial impact (UCB)	-2	-1	5,200	5,500	10,697

First Dog on the Moon's List of Nice Things

<p>There is so much of everything all the time now and a lot of it is quite dreadful. Yet I'm always looking for the next terrible thing to do an angry sneering cartoon about.</p> <p>heavy bitter cartoonist</p>	<p>So here are some things that are nice...</p> <p>It's not an exhaustive list in any way and it is not in any particular order.</p>	
<p>Eucalyptus. A marvellous plant that comes in many varieties.</p> <p>Highly recommended to spend time with some eucalyptus.</p>	<p>Lying down - I cannot do this enough, and it is also highly recommended for those who have a choice with regard to such things.</p>	<p>Eating peas - the king of fruit! Can you eat too many peas? Impossible</p>
<p>Birds - I endorse all birds even the terrible ones they are all still birds, nature's feathery miracles.</p>	<p>Snacks are both nice and also delicious! I am snack agnostic and will eat them all irregardless - I am unashamedly pro snack</p>	<p>Irregardless - some people say this is not a word, irregardless of the views of those people, it is a jolly word and I like it.</p>
<p>The mighty ocean and its good friends the fish in their many variations both up and down</p>	<p>Looking out the window instead of looking at the internet</p> <p>(requires a window but not the internet)</p>	<p>baby goats</p> <p>So springy!</p>
<p>snoring dogs</p>	<p>BATHS!</p> <p>I LOVE THEM!</p>	<p>Two animals who are friends</p>
<p>Feel free to post your own nice things in the comments or if you're reading this in the wonderful shiny Guardian magazine you can write them in this box. →</p> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p style="text-align: right;">If you're really keen you can send them on a postcard to First Dog on the Moon's Nice Things c/o Guardian Australia, Level 3, 19 Foster St, Surry Hills, NSW 2010</p>		






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Michael Randall on 0422 250 630,
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Eligibility criteria, terms and conditions, fees and charges apply to all products on this list. Offer rates are current as of 16/07/2019 and subject to change without notice. 1. The offer can be withdrawn at any time without notice. Low introductory rate of 7.99% p.a. for all purchases and balance transfers for the first 6 months. After 6 months, the rate reverts to our standard credit card rate which is currently 10.12% p.a. Only available for owner occupied loans, home loans and refinances from competitors. Minimum home loan balance of \$150,000. Not available for top ups of internal product switches. 2. Comparison Rate calculated on a new home loan of \$150,000 over a term of 25 years based on monthly repayments of \$1,000. This rate is calculated on the basis of a comparison rate of 7.99% p.a. for the first 6 months and then 10.12% p.a. for the remainder of the term. 3. Comparison Rate for a different Comparison Rate. 4. This rate is available for secured loans only. 5. Comparison Rate is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. **WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates.**

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