
APPENDIX A : LIST OF SUBMISSIONS RE ON- GOING INQUIRY

– IN NUMERICAL ORDER

Sub No	Name
No 1	Gynn, W J
No 2	Fisher F
No 3	Newman, C A
No 4	Liquor Trades Union, The
No 5	Perry, K F
No 6	Walsh, A
No 7	Buildings Union Superannuation
No 8	N E Renton & Associates
No 9	Serendip Publications
No 10	InterData Pty Ltd
No 11	Correspondence only
No 12	Trau, Dr J
No 13	McJannet, D
No 14	Davies, D
No 15	Garrett, P R
No 16	Samson, S W
No 17	Schwarz, D
No 18	Restuccia, V
No 19	Downs, B
No 20	Clayton Utz
No 21	Adams, G
No 22	Lucas, J M
No 23	Cartledge, O
No 24	Hearn, G
No 25	Foley, E
No 26	Civil Service Association of WA
No 27	Owens, E S & Co
No 28	Independent Schools Superannuation Trust
No 29	Burns, W G
No 30	In camera
No 31	ACT Council of Social Service Inc

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- No 32 Hughes, D
No 33 Shell Superannuation Rights Committee
No 34 Australian Salaried Medical Officer Association
No 35 Australian Council of Social Service
No 36 Belshaw, W J
No 37 Smith, B
No 38 Boffa, G
No 39 Arthur Andersen & Co
No 40 Williams, T
No 41 Prudential Life Underwriters Association (NSW)
No 42 Nipper, M R G and Weeks, P L
No 43 Prudential Assurance Company Ltd
No 44 Retired Associate Members' Branch Public Service Association
of NSW
No 45 Myuna Pty Ltd
No 46 du Cros, N
No 47 Fisk, B
No 48 Trustee Companies Association
No 49 Australian Lifewriters Association
No 50 Australian Small Business Association
No 51 Long, P D
No 52 Knox, Professor D
No 53 Tribunal on Homosexuals and Discrimination
No 54 Chamen, P
No 55 Metal Trades Industry Association of Australia
No 56 National Association of Nursing Homes & Private Hospitals
Inc
No 57 Duesburys
No 58 Morgan Stockbroking Ltd
No 59 IOOF Australia
No 60 Non-Government Schools Superannuation Fund
No 61 Alexander Consulting Group, The
No 62 Metal Manufacturers Limited
No 63 National Australia Bank
No 64 Women's Action Alliance (Australia)
No 65 Chamber of Commerce & Industry of WA
No 66 Melbourne Metropolitan Board of Works (MMBW)
Employees' Superannuation Fund
No 67 Yann, R N
No 68 Secondary Colleges Staff Association
No 69 Ulverstone Chamber of Commerce
No 70 Belshaw, M
No 71 Wilson, The Hon Ian, MP

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- No 72 Crouch, W G
No 73 ANZ Bank
No 74 Independent Insurance & Superannuation Agencies
No 75 Cooley, L M
No 76 Australian Finance Conference
No 77 Northern Territory Superannuation Office
No 78 Lee, W A
No 79 Mercer Campbell Cook & Knight Inc
No 80 Noble Lowndes
No 81 Commonwealth Department of Industrial Relations
No 82 Klumpes, Dr P J M
No 83 National Farmers Federation
No 84 WA Government Employees Superannuation Board
No 85 Australian Government Employees Superannuation Trust
No 86 Smith, A W J
No 87 Turner, M
No 88 White, B
No 89 Association of Superannuation Funds of Australia Ltd, The
No 90 Jacques Martin
No 91 CSA Consulting Group
No 92 Mansfield, G
No 93 Civic Securities Pty Ltd
No 94 Australian Retirement Fund
No 95 Australian Chamber of Manufactures
No 96 AM Corporation Ltd
No 97 Taxpayers' Association of Tasmania, The
No 98 County NatWest
No 99 **In camera**
No 100 National Mutual
No 101 Chifley Superannuation Services
No 102 Commonwealth Funds Management Ltd
No 103 Coles Myer Ltd
No 104 National Association of Personnel Consultants Ltd
No 105 Bankers Trust Australia Limited
No 106 Australian Council of Trade Unions
No 107 Commonwealth Attorney-General's Department
No 108 Institute of Actuaries of Australia, The
No 109 Retirement Benefits Office
No 110 Motor Inn & Motel Association of Australia, The
No 111 Langley-Bates, D
No 112 NSW Farmers' Association
No 113 Motor Trades Association of Australia (MTAA)
Superannuation Fund

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- No 114 Life Insurance Federation of Australia Inc
No 115 WA Minister for Productivity and Labour Relations
No 117 Metway Corporation
No 118 NSW Minister for Industrial Relations
No 119 Australian Society of Certified Practicing Accountants and
The Institute of Chartered Accountants in Australia (joint
submission)
No 120 AMP
No 121 Hanson, Mr J H
No 122 SA Minister of Finance
No 123 Moon, G
No 124 Taxation Institute of Australia, The
No 125 Australian Pensioners & Superannuants Federation and
Combined Pensioners & Superannuants Association of NSW
No 126 Women's Economic Think Tank
No 127 Commonwealth Department of Social Security
No 128 Qld Director-General, Office of the Cabinet
No 129 Davey & Associates
No 130 Women's Electoral Lobby Australia Inc
No 131 de Visser, L
No 132 Westpac Banking Corporation
No 133 Griffin, P
No 134 Australian International Pilots Association
No 135 State Insurance Office of Victoria (SIO) Consumer Appeals
Centre
No 136 Australian Friendly Societies Association
No 137 Whittimore-Hull, J
No 138 Trades and Labor Council of Western Australia
No 139 Australian Federation of Consumer Organisations
No 140 Victorian Automobile Chamber of Commerce
No 141 Rothschild Australia Asset Management Limited
No 142 Federated Ironworkers' Association of Australia
No 143 Jacques Martin - Reply to Tasmanian Taxpayers
No 144 National Association of Nursing Homes & Private Hospitals
Inc
No 145 Trade Practices Commission
No 146 Shell Australia Contributory Pension Fund
No 147 Smith, Dr G F
No 148 Australian Association of Permanent Building Societies
No 149 Docker, A R
No 150 University of NSW Superannuation Economics Research
Group
No 151 Insurance and Superannuation Commission

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- No 152 Commonwealth Department of Community Services & Health
No 153 Crawford, G J
No 154 Investment Funds Association of Australia Limited
No 155 Australian Taxation Office, Commissioner of Taxation
No 156 Langfield-Smith, I
No 157 Health Employees Superannuation Trust Australia
No 158 National Mutual - Nexis Proprietary Limited
No 159 Weijers, A J
No 160 Foster, W
No 161 Gierczycki, L M
No 162 Ramakrishnan, H
No 163 Permanent Trustee Company Limited
No 164 Industry Research and Development Board
No 165 Health Employees Superannuation Trust Australia Ltd (HEST)
No 166 Shell Superannuation Rights Committee
No 167 Shell Australia Contributory Pension Fund
No 168 Unity Action Group for Retired Persons
No 169 Crome, I
No 170 Campbell, B G
No 171 Knight, Dr J
No 172 Australian Council on Smoking and Health
No 173 Commonwealth Bank of Australia
No 174 Clothier, D P
No 175 Australian Government Employees Superannuation Trust
No 176 **In camera**
No 177 Selstay Pty Ltd
No 178 Mulhallen, J G & Sons (Vic) Pty Ltd
No 179 Armstrong, W J
No 180 Rutter, A
No 181 Australian Workers' Union
No 182 Sly and Weigall
No 183 **In camera**
No 184 **In camera**
No 185 SA Employers' Federation
No 186 Australian Securities Commission
No 187 Grey, P
No 188 Pacific Industrial Investments
No 189 CIG Employees' Superannuation Fund
No 190 Reserve Bank of Australia
No 191 Aitkin, J
No 192 Harrower E
No 193 Grace E
No 194 University of Melbourne, Dr Graham Smith

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- No 195 Commonwealth Treasury
No 196 SBC Dominguez Barry Ltd
No 197 Financial Planning Association of Australia
No 198 Commercial and International Finance Consultants Pty Ltd
No 199 Australian Eagle Superannuation
No 200 Ellis, M
No 201 Moore, E J
No 202 Morley, B
No 203 Tindal, B
No 204 Shell Australia Limited
No 205 Tasmania Treasury
No 206 Mathews, S R
No 207 Humann, D
No 208 Human Rights and Equal Opportunity Commission
No 209 **In camera**
No 210 Colonial Mutual Investment Management
No 211 Pollard, D
No 212 Advance Bank
No 213 Blanchard, W
No 214 Moore, A
No 215 Wilson, R
No 216 Banner, C
No 217 Cogger, R
No 218 Poole, R
No 219 Kelberg, J
No 220 Toohey, J P
No 221 Tickner, B C
No 222 Ushay, F
No 223 C S Superannuation Pty Ltd
No 224 Craig, W
No 225 Voeth, K
No 226 Koeth, Dr
No 227 Australian Consumers Association
No 228 **In camera**
No 229 Norrish, Rex M & Associates
No 230 **In camera**
No 231 Richardson, G D & H D
No 232 Browne, T J
No 233 Australia Post Superannuation Scheme
No 234 Sayers, K
No 235 CBA Financial Services
No 236 Shilton, N
No 237 Gorringer, K

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- No 238 **In camera**
 - No 239 Peppin Financial Centre
 - No 240 Skinner, A
 - No 241 Vere, P
 - No 242 ABCI
 - No 243 Abrahams, B
 - No 244 Intech Management Pty Limited, Mr Schaffer
 - No 245 Correspondence only
 - No 246 **In camera**
 - No 247 Bailey, R
 - No 248 Dewar, L
 - No 249 Greco, L
 - No 250 Mulray, K
 - No 251 Stevens, H
 - No 252 Negus, K
 - No 253 Brown, I
 - No 254 Ashfield, R
 - No 255 Greco, A
 - No 256 Allcock, L
 - No 257 Dukas, E
 - No 258 Jones, G
 - No 259 Emmenick, C
 - No 260 Friar, A
 - No 261 Pittaway, M
 - No 262 Housing Industry Association Limited
 - No 263 Allen Consulting Group
 - No 264 Cartledge, D

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– IN ALPHABETICAL ORDER

Sub No	Name
No 242	ABCI
No 243	Abrahams, B
No 31	ACT Council of Social Service Inc
No 21	Adams, G
No 212	Advance Bank
No 191	Aitkin, J
No 61	Alexander Consulting Group, The
No 256	Allcock, L
No 263	Allen Consulting Group
No 96	AM Corporation Ltd
No 120	AMP
No 73	ANZ Bank
No 179	Armstrong, W J
No 39	Arthur Andersen & Co
No 254	Ashfield, R
No 89	Association of Superannuation Funds of Australia Ltd, The
No 233	Australia Post Superannuation Scheme
No 148	Australian Association of Permanent Building Societies
No 95	Australian Chamber of Manufactures
No 227	Australian Consumers Association
No 35	Australian Council of Social Service
No 106	Australian Council of Trade Unions
No 172	Australian Council on Smoking and Health
No 199	Australian Eagle Superannuation
No 139	Australian Federation of Consumer Organisations
No 76	Australian Finance Conference
No 136	Australian Friendly Societies Association
No 85	Australian Government Employees Superannuation Trust
No 175	Australian Government Employees Superannuation Trust
No 134	Australian International Pilots Association
No 49	Australian Lifewriters Association

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- No 125 Australian Pensioners & Superannuants Federation and
Combined Pensioners & Superannuants Association of NSW
- No 94 Australian Retirement Fund
- No 34 Australian Salaried Medical Officer Association
- No 186 Australian Securities Commission
- No 50 Australian Small Business Association
- No 119 Australian Society of Certified Practising Accountants and The
Institute of Chartered Accountants in Australia (joint
submission)
- No 155 Australian Taxation Office, Commissioner of Taxation
- No 181 Australian Workers' Union
- No 247 Bailey, R
- No 105 Bankers Trust Australia Limited
- No 216 Banner, C
- No 70 Belshaw, M
- No 36 Belshaw, W J
- No 213 Blanchard, W
- No 38 Boffa, G
- No 253 Brown, I
- No 232 Browne, T J
- No 7 Buildings Union Superannuation
- No 29 Burns, W G
- No 223 C S Superannuation Pty Ltd
- No 170 Campbell, B G
- No 264 Cartledge, D
- No 23 Cartledge, O
- No 235 CBA Financial Services
- No 65 Chamber of Commerce & Industry of WA
- No 54 Chamen, P
- No 101 Chifley Superannuation Services
- No 189 CIG Employees' Superannuation Fund
- No 93 Civic Securities Pty Ltd
- No 26 Civil Service Association of WA
- No 20 Clayton Utz
- No 174 Clothier, D P
- No 217 Cogger, R
- No 103 Coles Myer Ltd
- No 210 Colonial Mutual Investment Management
- No 198 Commercial and International Finance Consultants Pty Ltd
- No 107 Commonwealth Attorney-General's Department
- No 173 Commonwealth Bank of Australia
- No 152 Commonwealth Department of Community Services & Health
- No 81 Commonwealth Department of Industrial Relations

No 127	Commonwealth Department of Social Security
No 102	Commonwealth Funds Management Ltd
No 195	Commonwealth Treasury
No 75	Cooley, L M
No 11	Correspondence only
No 245	Correspondence only
No 98	County NatWest
No 224	Craig, W
No 153	Crawford, G J
No 169	Crome, I
No 72	Crouch, W G
No 91	CSA Consulting Group
No 129	Davey & Associates
No 14	Davies, D
No 131	de Visser, L
No 248	Dewar, L
No 149	Docker, A R
No 19	Downs, B
No 46	du Cros, N
No 57	Duesburys
No 257	Dukas, E
No 200	Ellis, M
No 259	Emmenick, C
No 142	Federated Ironworkers' Association of Australia
No 197	Financial Planning Association of Australia
No 2	Fisher F
No 47	Fisk, B
No 25	Foley, E
No 160	Foster, W
No 260	Friar, A
No 15	Garrett, P R
No 161	Gierczycki, L M
No 237	Gorringe, K
No 193	Grace E
No 255	Greco, A
No 249	Greco, L
No 187	Grey, P
No 133	Griffin, P
No 1	Gynn, W J
No 121	Hanson, Mr J H
No 192	Harrower E
No 165	Health Employees Superannuation Trust Australia Ltd (HEST)
No 157	Health Employees Superannuation Trust Australia

No 24	Hearn, G
No 262	Housing Industry Association Limited
No 32	Hughes, D
No 208	Human Rights and Equal Opportunity Commission
No 207	Humann, D
No 30	In camera
No 99	In camera
No 176	In camera
No 183	In camera
No 228	In camera
No 230	In camera
No 184	In camera
No 246	In camera
No 238	In camera
No 209	In camera
No 74	Independent Insurance & Superannuation Agencies
No 28	Independent Schools Superannuation Trust
No 164	Industry Research and Development Board
No 108	Institute of Actuaries of Australia, The
No 151	Insurance and Superannuation Commission
No 244	Intech Management Pty Limited, Mr Schaffer
No 10	InterData Pty Ltd
No 154	Investment Funds Association of Australia Limited
No 59	IOOF Australia
No 90	Jacques Martin
No 143	Jacques Martin - Reply to Tasmanian Taxpayers
No 258	Jones, G
No 219	Kelberg, J
No 82	Klumpes, Dr P J M
No 171	Knight, Dr J
No 52	Knox, Professor D
No 226	Koeth, Dr
No 156	Langfield-Smith, I
No 111	Langley-Bates, D
No 78	Lee, W A
No 114	Life Insurance Federation of Australia Inc
No 4	Liquor Trades Union, The
No 51	Long, P D
No 22	Lucas, J M
No 92	Mansfield, G
No 206	Mathews, S R
No 13	McJannet, D

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- No 66 Melbourne Metropolitan Board of Works (MMBW)
Employees' Superannuation Fund
- No 79 Mercer Campbell Cook & Knight Inc
- No 62 Metal Manufacturers Limited
- No 55 Metal Trades Industry Association of Australia
- No 117 Metway Corporation
- No 123 Moon, G
- No 214 Moore, A
- No 201 Moore, E J
- No 58 Morgan Stockbroking Ltd
- No 202 Morley, B
- No 110 Motor Inn & Motel Association of Australia, The
- No 113 Motor Trades Association of Australia (MTAA)
Superannuation Fund
- No 178 Mulhallen, J G & Sons (Vic) Pty Ltd
- No 250 Mulray, K
- No 45 Myuna Pty Ltd
- No 144 National Association of Nursing Homes & Private Hospitals
Inc
- No 56 National Association of Nursing Homes & Private Hospitals
Inc
- No 104 National Association of Personnel Consultants Ltd
- No 63 National Australia Bank
- No 83 National Farmers Federation
- No 100 National Mutual
- No 158 National Mutual - Nexis Proprietary Limited
- No 252 Negus, K
- No 3 Newman, C A
- No 42 Nipper, M R G and Weeks, P L
- No 80 Noble Lowndes
- No 60 Non-Government Schools Superannuation Fund
- No 229 Norrish, Rex M & Associates
- No 77 Northern Territory Superannuation Office
- No 112 NSW Farmers' Association
- No 118 NSW Minister for Industrial Relations
- No 27 Owens, E S & Co
- No 188 Pacific Industrial Investments
- No 239 Peppin Financial Centre
- No 163 Permanent Trustee Company Limited
- No 5 Perry, K F
- No 261 Pittaway, M
- No 211 Pollard, D
- No 218 Poole, R

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- No 43 Prudential Assurance Company Ltd
No 41 Prudential Life Underwriters Association (NSW)
No 128 Qld Director-General, Office of the Cabinet
No 162 Ramakrishnan, H
No 8 Renton, N E & Associates
No 190 Reserve Bank of Australia
No 18 Restuccia, V
No 44 Retired Associate Members' Branch Public Service Association
of NSW

No 109 Retirement Benefits Office
No 231 Richardson, G D & H D
No 141 Rothschild Australia Asset Management Limited
No 180 Rutter, A
No 185 SA Employers' Federation
No 122 SA Minister of Finance
No 16 Samson, S W
No 234 Sayers, K
No 196 SBC Dominguez Barry Ltd
No 17 Schwarz, D
No 68 Secondary Colleges Staff Association
No 177 Selstay Pty Ltd
No 9 Serendip Publications
No 167 Shell Australia Contributory Pension Fund
No 146 Shell Australia Contributory Pension Fund
No 204 Shell Australia Limited
No 166 Shell Superannuation Rights Committee
No 33 Shell Superannuation Rights Committee
No 236 Shilton, N
No 240 Skinner, A
No 182 Sly and Weigall
No 86 Smith, A W J
No 37 Smith, B
No 147 Smith, Dr G F
No 135 State Insurance Office of Victoria (SIO) Consumer Appeals
Centre

No 251 Stevens, H
No 205 Tasmania Treasury
No 124 Taxation Institute of Australia, The
No 97 Taxpayers' Association of Tasmania, The
No 221 Tickner, B C
No 203 Tindal, B
No 220 Toohey, J P
No 145 Trade Practices Commission

No 138	Trades and Labor Council of Western Australia
No 12	Trau, Dr J
No 53	Tribunal on Homosexuals and Discrimination
No 48	Trustee Companies Association
No 87	Turner, M
No 69	Ulverstone Chamber of Commerce
No 168	Unity Action Group for Retired Persons
No 194	University of Melbourne, Dr Graham Smith
No 150	University of NSW Superannuation Economics Research Group
No 222	Ushay, F
No 241	Vere, P
No 140	Victorian Automobile Chamber of Commerce
No 225	Voeth, K
No 84	WA Government Employees Superannuation Board
No 115	WA Minister for Productivity and Labour Relations
No 6	Walsh, A
No 159	Weijers, A J
No 132	Westpac Banking Corporation
No 88	White, B
No 137	Whittimore-Hull, J
No 40	Williams, T
No 215	Wilson, R
No 71	Wilson, The Hon Ian, MP
No 64	Women's Action Alliance (Australia)
No 126	Women's Economic Think Tank
No 130	Women's Electoral Lobby Australia Inc
No 67	Yann, R N