APPENDIX A:

LIST OF WRITTEN SUBMISSIONS

No 1	Maranoa Graziers' Association
No 2	Supercard Australia Pty Ltd
No 3	Bond University, School of Business
No 4	Office of the Cabinet, Queensland
No 5	Association of Superannuation Funds of Australia (ASFA)
No 6	Ms Judy Collman
No 7	Professor Tapen Sinha (Bond University)
No 8	Catholic Women's League, Tasmania
No 9	Shire of Swan Hill
No 10	City of Horsham
No 11	Shire of Creswick
No 12	City of Berwick
No 13	Ms Jennifer Willmott
No 14	Mr John Winslow
No 15	Borough of Sebastopol
No 16	Professor Margaret Patrickson (University of SA)
No 17	City of Ararat
No 18	City of Hawthorn

No 19	The Cabinet Office, NSW
No 20	Australian Federation of Consumer Organisations (AFCO)
No 21	Mr J Kelberg
No 22	Osgate Pty Ltd
No 23	Mr John Northcott
No 24	Chamber of Commerce and Industry of WA
No 25	City of Bairnsdale
No 26	New South Wales Nurses' Association
No 27	Women's Economic Think Tank
No 28	West Scheme
No 29	The Institute of Actuaries of Australia
No 30	Arapiles Shire Council
No 31	Victorian Farmers' Federation - Heywood Branch
No 32	Dr John McCormack
No 33	Mr K L Wynn
No 34	Mr Charles Copeman
No 35	Shire of Bacchus Marsh
No 36	Mr Chris Minifie
No 37	Shire of Kowree
No 38	Shire of Mansfield
No 39	Shire of Mortlake

No 40	Australian Liquor, Hospitality and Miscellaneous Workers Union
No 41	Professor D E Allen
No 42	South Australian Employers' Chamber of Commerce and Industry
No 43	Shire of Tambo
No 44	Mayne Nickless Limited
No 45	Mr V Byrnes and Mr L Kadziela (Australian Dried Fruits Association)
No 46	City of Maryborough
No 47	Riverland Horticultural Council Inc
No 48	Australian Medical Association
No 49	Coopers and Lybrand
No 50	Australian Road Transport Industrial Organisation (ARTIO)
No 51	Shire of Bannockburn
No 52	Sedgwick Noble Lowndes
No 53	Institute of Actuaries of Australia
No 54	Mr David Bourke
No 55	Arthur Andersen & Co
No 56	National Racehorse Owners' Association
No 57	William M Mercer
No 58	Northern Victoria Fruitgrowers' Association
No 59	Trades and Labor Council of WA

No 60	Mr Craig Tehan
No 61	Australian Chamber of Manufactures
No 62	Shire of Bulla
No 63	Australian Council of Building Design Professions Ltd
No 64	ACE Council
No 65	Government Superannuation Office, Qld
No 66	Mr O A Malikoff
No 67	Life Insurance Federation of Australia (LIFA)
No 68	Office of the Status of Women
No 69	Shire of Warracknabeal
No 70	National Farmers' Federation
No 71	Victorian Farmers Federation
No 72	Dr Alan Grant, Gosford, NSW
No 73	Government Employees Superannuation Board, WA
No 74	Ms Heather Howes
No 75	Australian Mutual Provident Society
No 76	Life Insurance Federation of Australia Incorporated (LIFA); Australian Council of Trade Unions (ACTU); Association of Superannuation Funds of Australia (ASFA)
No 77	Practising Accountants Centre for Education Inc.
No 78	Niki Aravanis
No 79	Flower Industry Association-Australia Inc.

No 80	Australian Bankers' Association
No 81	Maitland Chamber of Commerce and Industry
No 82	The Western Australian Farmers Federation (Inc.)
No 83	WA Small Business and Enterprise Association Inc.
No 84	Australian Taxation Office (ATO)
No 85	Mr Michael O'Donoghue
No 86	Australian Council of Social Service (ACOSS)
No 87	Mrs Debbie Seay
No 88	Victorian Jockeys Association
No 89	Credit Union Services Corporation (Australia) Limited (CUSCAL)
No 90	Mrs Finch
No 91	Toowong Mitsubishi
No 92	Jacques Martin Industry
No 93	Finikiotis and Father
No 94	Department of Industrial Relations
No 95	(C + BUS)
No 96	The Treasury
No 97	Mr D and Ms L Jasprizza
No 98	Mr K F Parr
No 99	Australian Workers of Australia (SA Branch)
No 100	District of Waikerie

No 101	Mr Paul Crowley
No 102	Retired Police Association of NSW Inc
No 103	Riverland Horticultural Council Inc Industrial Committee
No 104	Women in Horticulture
No 105	Mrs Val Pate
No 106	Mr Gregory Fogarty
No 107	Australian Council of Trade Unions (ACTU)
No 108	Mr G M Strickland
No 109	Mr Alex Risk
No 110	Mr Glen and Mrs Christine Jolley
No 111	Port Macquarie Division of General Practice Ltd.
No 112	In camera
No 113	NSW Rural Divisions Co-ordinating Unit Ltd
No 114	Mr Frank Muggeridge
No 115	Scott Crisp & Hamblin Pty Limited
No 116	Australian Education Union