

The Parliament of the Commonwealth of Australia

**REPORT ON THE  
PROVISIONS OF THE  
PARLIAMENTARY  
(CHOICE OF SUPERANNUATION)  
BILL 2001**

SENATE SELECT COMMITTEE ON  
SUPERANNUATION AND FINANCIAL SERVICES

August 2001

Commonwealth of Australia

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## **TERMS OF REFERENCE**

On 27 March 2001 the Senate resolved that:

The provisions of the Parliamentary (Choice of Superannuation) Bill 2001 be referred to the Select Committee on Superannuation and Financial Services for inquiry and report by 23 May 2001.

On 3 April, the Senate granted an extension of time in which to report to 9 August 2001.



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(CHOICE OF SUPERANNUATION) BILL 2001

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# CHAPTER ONE

## THE INQUIRY

### **Background to the inquiry**

1.1 The Parliamentary (Choice of Superannuation) Bill 2001 ('the Bill') was introduced into the House of Representatives on 5 March 2001 by Mr Peter Andren, MP. On 27 March 2001 the Senate referred the provisions of the Bill to the Select Committee on Superannuation and Financial Services for examination and report by 23 May 2001. On 3 April, the Senate granted an extension of time in which to report to 9 August 2001.

1.2 The Bill, which is a private member's Bill, intends to amend the *Parliamentary Contributory Superannuation Act 1948* to give Senators and Members of the House of Representatives the freedom to opt out of the compulsory parliamentary superannuation scheme.

### **Conduct of the inquiry**

1.3 The inquiry was advertised in the *Australian Financial Review* on 20 April 2001 and in the *Weekend Australian* on 21-22 April 2001, inviting submissions by 1 June. However, in response to community interest, the Committee continued to receive submissions to 10 July. Information about the inquiry was also posted on the Committee's website.

1.4 On 17 May the Channel 9 TV program '*A Current Affair*' canvassed community views on the issue. The Committee subsequently received more than 2,500 submissions (including over 800 standard form submissions, circulated by the proponent of the Bill, Mr Andren), 35 petitions with nearly 1500 signatures, as well as nearly 700 e-mails and other items of correspondence in relation to the Bill. Almost all were from individuals, from all States and Territories in Australia. The majority were in response to the *Current Affair* program, and expressed the views highlighted in that program, namely, that the parliamentary superannuation scheme was excessively generous and out of step with community standards.

1.5 The Committee was also criticised for advertising in papers which were not read by average Australians. The Committee points out that, with national media advertising and internet advertising, it has made effective use of the resources it has for informing the public of its inquiries, considering that it has had 13 references from the Senate and tabled 13 reports since its establishment in October 1999. Further, the Committee's 1997 inquiry into the parliamentary superannuation scheme and the judges' pension scheme, although advertised nationally and in various States daily newspapers, had elicited only 46 submissions, many of them referring only to the judges' scheme.

1.6 The Committee also points out that it cannot vouch for the bona fides of all correspondents and submitters as over 20 acknowledgment letters were returned as being 'unable to be delivered' or 'not known at this address'. A smaller number of the public could not initially remember signing standard form submissions or indeed writing their own.

1.7 A list of the submissions received is at **Appendix 1**.

1.8 The Committee met in public to consider the provisions of the Bill on 11 July 2001 in Sydney. Witnesses included Mr Peter Andren, MP, the proponent of the Bill, the President of the Remuneration Tribunal, representatives from the Department of Finance and Administration and the Australian Government Actuary, as well as the peak industry body, the Association of Superannuation Funds of Australia (ASFA). The Committee also conducted a forum in which seven representatives from all over Australia participated, four in person and three by teleconference.

1.9 A list of witnesses who gave evidence at the public hearing is at **Appendix 2**.

1.10 Processing the enormous number of submissions, correspondence, e-mails and petitions was very resource and time consuming. The Committee acknowledges the assistance provided by the following officers in the Department of the Senate: Chris Hall, Jacquie Hawkins, Debbie McMahon, Angela Mututu, Doreen Russell, Emma Will and Chris Wilson.

1.11 The Committee also acknowledges the contribution to the inquiry of Sue Morton, the Committee Secretary, and the other members of the secretariat, Peter Crawford and Jade Ricza.

## CHAPTER TWO

### THE BILL

#### Background to the Bill

2.1 In November 1996, the Senate referred ‘the appropriateness of the current unfunded defined benefit superannuation schemes application to judges and parliamentarians’ to the (then) Senate Select Committee on Superannuation. The Committee tabled its report titled *The Parliamentary Contributory Superannuation Scheme & the Judges’ Pension Scheme* in September 1997.

2.2 The Committee concluded in its 1997 report that:

- change to the Parliamentary Contributory Superannuation Scheme (PCSS) was desirable;
- the scheme was out of step with superannuation practice in the wider community;
- there was convincing evidence that it was excessively generous to a small group of retiring parliamentarians; and
- there was a lack of transparency in parliamentary superannuation, and that this lack of transparency gave rise to much of the criticism of the PCSS.<sup>1</sup>

2.3 On 1 December 1997, the Government responded to the report. The Minister for Finance wrote that the Government welcomed the report and noted that Committee members were all of the view that the Remuneration Tribunal should be involved in setting parliamentary superannuation. The Minister continued that the Government would give further consideration to the Committee’s findings in the context of changes then proposed for parliamentary salaries.

2.4 In subsequent correspondence on 20 June 2000, the Minister responded to the Committee’s request for advice concerning the Government’s intention to make any further changes to the superannuation arrangements for parliamentarians. The Minister advised that the Government would give further consideration to parliamentary superannuation arrangements in due course. The Minister also pointed out that the Remuneration Tribunal had stated in its report of 7 December 1999 that it was satisfied that the total remuneration package for Senators and Members, including the recent salary increase and superannuation, was competitive.

2.5 On 12 November 1998, the Minister for Financial Services & Regulation the Hon. Joe Hockey, MP introduced the Superannuation Legislation Amendment

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1 *The Parliamentary Contributory Superannuation Scheme & the Judges’ Pension Scheme*, Senate Select Committee on Superannuation, 25<sup>th</sup> Report, September 1997, p. 41.

(Choice of Superannuation Funds) Bill 1998. That Bill proposed to amend the *Superannuation Guarantee (Administration) Act 1992* to give ordinary employees a choice as to which fund their superannuation contributions are paid. It also reflects the Government's policy direction for the community, although it does not apply to the PCSS.

2.6 Against this background, on 5 March 2001 Mr Peter Andren introduced the Parliamentary (Choice of Superannuation) Bill 2001, which is the subject of this inquiry. The rationale, as stated in the Explanatory Memorandum, was as follows:

Despite a Senate Inquiry in 1997 which concluded the parliamentary scheme lacks transparency, is out of step with superannuation practice in the wider community and is in some cases excessively generous, there appears to be no will on the part of the Government or Opposition to reform the scheme.<sup>2</sup>

2.7 At the public hearing, Mr Andren amplified his reasons for the Bill. He touched on the 'indefensible generosity of the parliamentary superannuation scheme' and noted that:

- its totally unfunded nature was a gradually increasing, and totally unwarranted, liability on future taxpayers;
- choice was increasingly available in the community as well as being Government policy; and
- the opportunity to opt out would enable those parliamentarians wishing to preserve their integrity and honour to do so.

### **Developments since the introduction of the Bill**

2.8 In response to the flood of submissions and the views expressed, the Committee wrote to the Prime Minister on 19 June 2001 drawing his attention to the nature and level of community concern; particularly about the level of employer contribution and the access to benefits before 55 years of age.

2.9 The Government responded by introducing a Bill on 27 June which, on 27 and 28 June 2001, the Parliament enacted as the *Parliamentary Contributory Superannuation Amendment Act 2001*. This Act now provides that the payment of parliamentary pensions for new Senators and Members of Parliament will be deferred until they reach 55, become invalids or die. In addition, the Act provides that the right to choose to commute part of the pension benefit to a lump sum is also deferred to age 55.

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2 Explanatory Memorandum p.4.

2.10 Although this development addresses one of the major concerns raised during the inquiry, it has had a mixed reception with some commentators, such as Mr Daryl Dixon, referring to it as ‘a band-aid measure’.<sup>3</sup>

### **Current arrangements**

2.11 In order to put the proposed amendments into context, an outline of the current arrangements follows.

2.12 The current superannuation arrangements for Senators and Members are that they automatically become members of the Parliamentary Contributory Superannuation Scheme from the time that they first become entitled to a parliamentary salary.<sup>4</sup>

2.13 The PCSS is a defined benefit superannuation scheme. The scheme is unfunded. Members’ contributions are a fixed percentage (usually 11.5%) of parliamentary salaries (including any additional salary for service as a Minister or an office holder in the Parliament) and are paid to the Commonwealth. The Commonwealth meets the full cost of PCSS benefits when they are paid.

2.14 The essence of qualification for a pension is 12 years for voluntary retirement and eight years for those who retire involuntarily. Four and three parliamentary terms respectively equate to those periods of 12 and eight years.

2.15 The primary benefit under the PCSS is a pension, although up to 50% of a pension (other than an invalidity pension) can be commuted to a lump sum benefit. The minimum pension is 50% of the basic salary (usually paid either on involuntary retirement with eight years service or on voluntary retirement with 12 years service) and the maximum pension is 75% of the basic salary available on retirement with 18 years or more service. There is an additional pension payable for any Ministerial and salaried parliamentary offices held. Parliamentary pensions are reduced, in certain circumstances, where the recipient holds an office of profit under the Crown.

2.16 However, not all retiring members qualify for a pension. Those who do not qualify for a pension are entitled to a lump sum comprising the higher of :

- a refund of contributions plus a supplement;  
(for voluntary retirement the supplement is 1 1/6 times the contributions, and where it is involuntary, the supplement is 2 1/3 times the contributions)

or:

- a lump sum representing the Superannuation Guarantee ‘safety net’.

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3 *The Bulletin*, Daryl Dixon, ‘Pollies want a Cracker’, 26 June 2001 p. 60.

4 This section draws principally from the submission from the Department of Finance and Administration, Submission No. 2621.

2.17 The current PCSS provides, as the Superannuation Guarantee ‘safety net’, a benefit generally equivalent to the Superannuation Guarantee (SG) minimum together with a refund of member contributions, all accumulated with interest. The ‘safety net’ amount is calculated on the following basis:

- where the person had been a Senator or Member continuously since 30 June 1992 - the voluntary retirement lump sum benefit of 2 1/6 times their own contributions as at that date, plus
- the Senator or Member's own contributions due to parliamentary service after 30 June 1992, plus
- the SG employer contributions due to parliamentary service after 30 June 1992, plus
- interest on the above amounts at the Public Sector Superannuation Scheme crediting rate.

2.18 Reversionary benefits are paid to eligible spouses or eligible children on the death of a Senator or Member or a former Senator or Member entitled to a pension from the PCSS.

2.19 PCSS benefits are subject to the same tax, including the superannuation surcharge, and the preservation standards that apply to superannuation payments generally.

2.20 A Quick Reference Guide to the Main Provisions of the PCSS, published by the Department of Finance and Administration, is at **Appendix 3**. The Handbook on the Parliamentary Contributory Superannuation Scheme together with the Quick Reference Guide may be accessed on the Departmental website at: [http://www.finance.gov.au/super/parliamentary\\_superannuation.htm](http://www.finance.gov.au/super/parliamentary_superannuation.htm).

2.21 Under the most recent changes to the scheme, pensions payable to new Senator and Members elected on or after the next general election will not become payable until they reach age 55, become invalids or die.

### **Parliamentarians accessing pensions**

2.22 Data from the Parliamentary Library indicates that, as at 20 July 2001, the average length of service of current Senators is 9 years, of Members of the House of Representatives is 8.1 years, giving an average length of service of both Senators and Members of 8.4 years. Although the average of 8.4 years is more than the 8 years minimum to qualify (in some circumstances) for a pension, other information is available to determine the actual numbers of ex-Senators and Members who did qualify.

2.23 According to the Parliamentary Handbook database, as at 20 July 2001, there are 367 former Senators and Members still living. Of these, 226 are receiving a

pension from the scheme.<sup>5</sup> However, some former Senators and Members may not be receiving a pension because, although qualifying for a pension, they have commuted 100% of their pension to a lump sum.<sup>6</sup>

2.24 From these facts and figures it appears that 141 ex-contributors are not receiving a pension. But this figure must be adjusted for those who commuted 100% of their pension. It has not been possible to determine how many commuted 100% of their pension, although, in 1996, there were at least 33 (those who had qualifying spouses) who had so commuted. It seems, therefore, that about 108 out of 367 living ex-Senators and Members (29%) failed to qualify for a pension under the PCSS. This means that approximately 70% qualified for a pension.

### Summary of proposed amendments

2.25 The Parliamentary (Choice of Superannuation) Bill 2001 would allow new Senators and Members (elected after the Bill is passed) to choose to have employer contributions paid by the Commonwealth to a complying superannuation fund or Retirement Savings Account (RSA) of their choice, instead of becoming or continuing as a member of the PCSS. A complying superannuation fund is a superannuation fund or scheme that is eligible for concessional tax treatment if it satisfies certain conditions specified in the *Superannuation Industry (Supervision) Act 1993*. Such schemes are generally regulated superannuation funds, although an exempt public sector superannuation scheme like the PCSS is taken to be a complying superannuation fund for tax purposes. RSAs are offered to the general public by financial institutions like banks, building societies, credit unions and life insurance companies and are intended to provide a simple low cost, low risk savings product, which has a generally lower return, which employers can use to make SG contributions. RSAs are treated in a similar manner to complying superannuation funds in respect of taxation and prudential supervision.<sup>7</sup>

2.26 Under the proposed amendments, a new Senator or Member would be allowed to opt out of the PCSS on first becoming a Senator or Member or at any time while

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5 The following table supplied by the Department of Finance and Administration summarises the membership of the PCSS as at 20 July 2001.

	Males	Females	Total
Contributors	177	46	223
Ex-contributor Pensioners	207	19	226

6 Prior to 1984, members of the PCSS were able to commute 100% of their pension benefit without affecting the reversionary benefit payable to the spouse in the event of the death of a contributor. As at 1 July 1996 there were 33 spouses for whom a contingent liability existed where no pension was currently payable. Source: the Department of Finance Submission No. 46 to the 1997 Inquiry by the Senate Select Committee on Superannuation into the PCSS and the Judges' Pension Scheme, Attachment E p. 4.

7 This section draws principally from the submission from the Department of Finance and Administration, Submission No. 2621.

contributing to the PCSS. Employer contributions would be at the Superannuation Guarantee rate (currently 8% of ordinary times earnings rising to 9% in 2002-03). A new member opting out of the current PCSS would be able to make personal contributions to their chosen fund or RSA, but this would not be compulsory.

2.27 The right to choose not to contribute to the PCSS would be a once only option. Once the election to opt out of the PCSS was made it could not be revoked by either continuing members or members who leave Parliament and later return.

2.28 A PCSS member who ceases to contribute to that scheme would receive their accrued PCSS benefit and no other benefit. For this purpose, the accrued benefit would be the SG safety-net amount from the PCSS. This would be the case whether or not the Senator or Member has sufficient service to have qualified for a pension on leaving the PCSS. According to the Explanatory Memorandum on the Bill it is intended that this benefit must be rolled over to the Senator or Member's chosen fund or RSA.

2.29 The Bill would allow the same arrangements that apply to new Senators and Members to be made available to existing Senators and Members.

#### **Technical and other deficiencies of the Bill**

2.30 The Committee notes that, in evidence to the inquiry, the Department of Finance and Administration drew attention to some technical deficiencies in the present Bill. These included the need to:

- authorise contributions by the Commonwealth at the SG minimum rate;
- revise those clauses which assume contributions are made to the Parliamentary Retiring Allowances Trust, whereas they are in fact paid to the Commonwealth; and
- avoid a perhaps unintended consequence of disentitling some members from a reversionary benefit.

2.31 The Department also noted that the Bill was silent on the framework in which choice will be applied to Senators and Members.<sup>8</sup>

2.32 The Committee also notes that the Bill does not appear to provide for same sex couples.

2.33 When these matters were drawn to the attention of Mr Andren at the public hearing, he assured the Committee that he foresaw no difficulty with appropriate necessary amendments.



2.34 The Committee notes that, in the context of consideration of this Bill, the question of the constitutional validity of the underlying legislation of the PCSS was raised. While the High Court alone can rule on this, the Committee understands that this issue has occasionally arisen in the past and that weight of advice has consistently been in favour of validity.



# CHAPTER THREE

## ISSUES

### Introduction

3.1 A number of issues were raised during the inquiry which highlight the need for change of the PCSS and the direction which that change should take. One major criticism of the PCSS has since been addressed – the criticism that parliamentarians had immediate access to their pension on finishing their parliamentary careers instead of having to wait until age 55 or later as is the case for the general community. However, deferral until age 55 has now been achieved by the enactment the *Parliamentary Contributory Superannuation Amendment Act 2001*.

### The need for change

3.2 The former Select Committee on Superannuation in its 1997 report pointed out that the scheme had many significant shortcomings. It did not necessarily serve all its members well, might be outdated in some of its provisions and attempted to achieve too much in relation to what a superannuation scheme could fairly be expected to provide. In the light of these findings the 1997 Committee considered that reform was desirable.<sup>1</sup>

3.3 Not unexpectedly, those making submissions to this inquiry into the Parliamentary (Choice of Superannuation) Bill 2001 expressed similar views.

### *Lack of equity*

3.4 The majority of submissions and witnesses argued for change on the grounds of equity, citing the following differences between parliamentary superannuation and superannuation for everyone else:

- 69% employer contribution compared with a minimum of 8% for the wider community;<sup>2</sup> and
- access to a full benefit after 8-12 years of service compared with the 20 -30 years in some other public sector schemes.

3.5 There was also criticism of the parliamentarians' immediate access to superannuation instead of waiting until 55 years of age or later. However, as previously explained, pensions for new parliamentarians, elected in the next general election, will now be deferred until age 55. The Committee understands that in some

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1 *The Parliamentary Contributory Superannuation Scheme & the Judges' Pension Scheme*, Senate Select Committee on Superannuation, 25<sup>th</sup> Report, September 1997, p. 3.

2 The 8% employer contribution will rise to 9% in 2002-2003.

sectors, including the private sector, some people can access their pensions earlier than 55.

3.6 On grounds of equity, many submissions were critical of the benefits (superannuation and other) paid to former Senators and Members (especially travel benefits).

*Lack of transparency*

3.7 Many submissions and the witnesses at the public hearing complained of the lack of transparency of the scheme. However, the Committee noted that details about the PCSS are on the internet, including the Act itself, a leaflet and a handbook about the scheme.<sup>3</sup> In comparison, details about superannuation schemes in the private corporate sector are much more difficult to obtain. While access to this information on the internet is not ideal (as not everyone has access to the internet), it does go some way towards improving the transparency of the scheme.

3.8 Criticism of the scheme as lacking in transparency, however, does not recognise that the move to accrual accounting in the national accounts has made the unfunded liability of the scheme more transparent.

*Lack of alignment with community standards and expectations*

3.9 Much of the evidence drew attention to not only the unfunded liability of the present scheme but also the need for the scheme to be more in keeping with community standards and expectations. The Committee discussed with various witnesses at the public hearing what might be meant by community standards and expectations. It was seen that different interest groups define community standards differently. There was general recognition that not all groups in the community should be treated the same, that special arrangements were appropriate for certain categories of people, for example, defence personnel and police.

3.10 Examining the issue from a different perspective the Committee sought from various witnesses, without success, the justification for paying to any person in the community a rate in excess of the minimum employer superannuation contribution guaranteed under the law. It would seem that some circumstances (such as dangerous duty in the case of defence or police personnel) may justify higher superannuation but there was no consensus on what constitutes a community standard or the principles for determining it.

*Lack of appropriate remuneration*

3.11 Some people, in evidence to the Committee, recognised that remuneration for parliamentarians should be appropriate. However, while there was a case to increase remuneration, they did not consider that the superannuation arrangements should remain so generous.

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3 See website reference at paragraph 2.20 above.

## The direction of reform

3.12 In its 1997 report, all members of the former Committee were of the view that the Remuneration Tribunal should play a greater role in respect of parliamentary superannuation, though opinions differed on the nature and extent of that role.<sup>4</sup>

3.13 The directions for reform which were canvassed in the former Committee's 1997 report were again raised in evidence before the Committee. They included:

- opting out of the present scheme;
- increasing the flexibility of the present arrangements;
- moving to a funded accumulation scheme; and
- determining parliamentary superannuation.

### *Opting out*

3.14 Although the standard form submissions supported the Bill as the first step in reforming the PCSS, by far the majority of submissions did not specifically comment on the Bill itself nor the major thrust of the Bill: giving the freedom to opt out of the present scheme.

3.15 Of those that did, most saw the choice as farcical or unreal: 'Asking Members to opt out of their own little goldmine of a super scheme is like asking children to opt out of eating the lollies you have just bought them...It is the silliest of Bills, the choice being asked for is a farce.'<sup>5</sup>

3.16 One submission suggested that comparisons with existing legislative minimums were unfair, as these arrangements were unlikely to apply to managers, and in any event were not sufficient to provide for a living wage in retirement. The submission also stated that it was unrealistic to expect such a complete disregard for their own self-interest from any group in society. Further, the only incumbents likely to opt out of the PCSS were those who felt under threat from an independent running against them in a close election.<sup>6</sup>

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4 Coalition members of that Committee concluded that the issue of superannuation must be considered as part of parliamentary remuneration determined by the Remuneration Tribunal with direction from Government about a number of factors to be considered. Labor Senators saw the Remuneration Tribunal as the appropriate body to make necessary recommendations for reform in light of its independence, experience with remuneration matters and its ability to evaluate the totality of the scheme and its objectives. The Australian Democrats' dissenting report recommended that the Remuneration Tribunal should be asked to determine an appropriate, reduced level of superannuation benefits for parliamentarians, taking into account standards prevailing in the community at large and the unusual nature of parliamentary life.

5 Ms J Herbert, Submission No. 2100, p. 1-2.

6 Mr N Baxendell, Submission No. 1215, pp. 2 & 6.

3.17 Opting out was seen as a possible direction for reform but there were drawbacks such as:

- few would choose it;
- some might be unfairly pressured to do so: matching promises to opt out by other candidates in a tight election in a marginal seat;
- it would perhaps enable some parliamentarians to increase their take home pay at the expense of investing in further superannuation;
- while in the long term, it would ultimately be a saving, in the short term, the Commonwealth would have to pay out immediately the accrued entitlements of present contributors; and
- it does not solve the problems associated with the present scheme for those who remain in it.

3.18 The Bill was seen as not offering a viable choice. There was, however, no consensus on what the appropriate alternative to the PCSS should be. A number of alternatives were suggested but none differed markedly from those canvassed in the Committee's 1997 report.<sup>7</sup>

3.19 During the hearing, the Committee's attention was drawn to suggestions made in a recent article by Mr Daryl Dixon that the total remuneration package procedures adopted for all NSW Government Senior Executive Officers could provide a useful model.<sup>8</sup> In the same article, Mr Dixon suggested that the parliamentary pension plan required serious modifications to reflect the true actuarial costs of the benefits. He also suggested that, to achieve fairness between all MPs, old and new, a restructure of current remuneration arrangements was required.

#### *Increasing the flexibility of the present arrangements*

3.20 The lack of flexibility in the PCSS was discussed in the 1997 report as one of the flaws of the scheme:

- some older parliamentarians will not recover their contributions as benefits before they die, particularly if they retire at or after 60 and choose a pension over a lump sum. Nonetheless, these members are compelled to continue contributing to the scheme;
- some members may wish to provide better cover for spouses and children or other dependants, or to enhance their benefits by contributing at a higher rate. They are unable to do so within the scheme under current rules; and

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7 See Chapter 3 of that report –*Reforming the Scheme*.

8 *The Bulletin*, Daryl Dixon, 'Pollies want a Cracker', 26 June 2001 p. 60.

- anomalous situations exist whereby:
  - a person who enters the Parliament later in life and who has already accrued a substantial superannuation benefit from previous employment is none the less required to contribute to the fund; and
  - such persons may even fall foul of reasonable benefit limits and be subjected to penalty rates of taxation, through no fault of their own.

3.21 To address these and other issues, at the public hearing, the President of the Remuneration Tribunal supported the concept of greater flexibility within the context of a total remuneration package. He indicated that many new members of Parliament required increased flexibility given age, gender and circumstances and that a less rigid approach to the whole process would be preferable in the longer term.<sup>9</sup> On the matter of flexibility, he further explained:

how do we explore ways of providing greater flexibility for those who need it in parliament? Many of the determinations historically have been brought in in an environment where you have a married male member of parliament with 2.5 children, and they are geared to that type of situation. Many members of parliament now may be unmarried, they may have partners of either sex, or they may have other needs which require them to have some flexibility in their remuneration.

...

The idea I have is that, as far as possible, I am interested in providing the maximum amount of flexibility consistent with good management principles.<sup>10</sup>

#### *Moving to a funded accumulation scheme*

3.22 During the previous inquiry the (then) Department of Finance advised the Committee that, in relation to the PCSS, member choice of fund and investment were not really practical under the defined benefit arrangement. Evidence to that inquiry suggested that, if greater choice of scheme or investment policy were required, then it would seem appropriate to move to a fully funded accumulation scheme as opposed to the current unfunded scheme.

3.23 Most of the evidence to the current inquiry, that commented on the issue, also made the suggestion of moving to a funded accumulation scheme because of the cost to the taxpayer if the excessively generous unfunded liabilities were to continue.

3.24 It was pointed out that an accumulation scheme could offer members improved flexibility, within the context of a total remuneration package arrangement. Under such an arrangement, a parliamentarian could, as in the private sector, negotiate

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9 Committee Hansard, p. 24.

10 Committee Hansard, p. 26.

a total package, including an appropriate level of superannuation, according to individual requirements. However, such an arrangement is not currently available to parliamentarians under the PCSS.

3.25 The President of the Remuneration Tribunal saw the move to a funded scheme as the way forward:

If one is going to reform the system, and if that is really what is being envisaged, then one would have to approach it at a more holistic level. That would, in fact, involve superannuation arrangements in which people make contributions to accumulation funds, as they do in the rest of the community.<sup>11</sup>

#### *Determining parliamentary superannuation*

3.26 The Committee was greatly concerned – indeed embarrassed – at being asked to review their own entitlements, as inevitably, charges of conflict of interest will arise. Many submissions mentioned this conflict of interest in one way or another. The Committee agrees that parliamentarians are not the most appropriate persons to determine their own superannuation.

3.27 Many submissions suggested an independent body would be a more suitable body to determine parliamentary superannuation. There were arguments for and against the Remuneration Tribunal being the most suitable body. Some submissions perceived the Remuneration Tribunal as not sufficiently distant from Parliament to be completely impartial. At the public hearing, Mr Andren based his opposition to a role for the Tribunal on the fact that ‘on 7 December 1999 the Tribunal reported that it was satisfied that the remuneration package for Senators and Members – that is, salaries, superannuation and vehicle – is now competitive’. He was not confident that the Remuneration Tribunal was necessarily the best body to take on this role, given that it is already on record as saying that the overall package is adequate.<sup>12</sup>

3.28 Mr Andren suggested as an alternative a committee chaired by a person of the eminence of the former Governor-General, with the superannuation industry represented, as well as a lay person and an ordinary employer.

3.29 Generally, however, submissions on this issue favoured the Remuneration Tribunal as the appropriate body. The President of the Remuneration Tribunal pointed to the fragmented environment caused by the way things have developed - with one Act governing superannuation, another dealing with remuneration and other allowances ultimately approved by the Special Minister of State. He favoured a holistic approach which would take all elements into consideration and also provide flexibility to meet the different circumstances of parliamentarians. The Remuneration Tribunal advised that it would welcome the opportunity to be involved in determining

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11 Committee Hansard, p. 25.

12 Committee Hansard, pp. 33-34.



the total package applying to parliamentarians in order to achieve a coherent and consistent approach.

3.30 The Committee notes that, on 26 June, the Minister for Finance and Administration announced that he will be requesting the Remuneration Tribunal to consider the provision of a redundancy type benefit, limited to new Senators and Members who may require assistance to establish themselves in the workforce. The Tribunal has not yet received a formal referral from the Minister but it is within the Tribunal's powers under the *Remuneration Tribunal Act 1973* to inquire into and to determine that members of Parliament receive redundancy type benefits when they are not re-elected. The Remuneration Tribunal will be proceeding on this reference as soon as they receive it.



## CHAPTER FOUR

### CONCLUSIONS AND RECOMMENDATION

4.1 The Committee welcomes the impetus generated by the introduction of the Parliamentary (Choice of Superannuation) Bill 2001 towards contributing to the debate on parliamentary superannuation. The level of the response from the community reflects the degree of concern about this issue with the majority arguing for politicians to be treated the same as everybody else. Some supported the passage of the Bill as a first step towards achieving this.

4.2 The rationale for the Bill highlights a number of issues which were identified in the former Committee's 1997 report and which are still of obvious concern.

4.3 While the Bill contains some technical and other deficiencies, the Committee is of the view that, with good will on behalf of the Government, appropriate amendments could be incorporated to overcome these. Mr Andren foresaw no major difficulty in relation to such amendments to his Bill.

4.4 The Committee also welcomes the passage of the Government's *Parliamentary Contributory Superannuation Amendment Act 2001*. The Act addresses one of the major concerns raised during the inquiry by providing that the payment of parliamentary pensions for new Senators and Members of Parliament will be deferred until they reach 55, become invalids or die.

4.5 In both the 1997 inquiry and this inquiry, the need for change of the PCSS focussed on four major issues, namely:

- lack of equity;
- lack of alignment with community standards and expectations;
- lack of transparency; and
- lack of appropriate remuneration.

4.6 After reviewing the evidence, the Committee sees no reason to depart from the conclusions which the former Committee expressed in the 1997 report.

4.7 With the only change since 1997 being the recent deferral of access to pension until age 55, the Committee reiterates that:

- change to the PCSS is desirable, particularly because of the inequities which still exist and the convincing evidence that it is still excessively generous to a small group of retiring parliamentarians; and

- the scheme is still out of step with superannuation practice in the wider community and does not reflect community standards and expectations, however defined.

4.8 Whilst the scheme has been criticised for a lack of transparency, this lack of transparency continues to give rise to much of the criticism of the PCSS. In the Committee's view, the lack of transparency may be more a question of perception than reality. Through the internet, information about the scheme is now more readily available, if not universally accessible.

4.9 The Committee considers that there has been an improvement in transparency with the adoption of accrual budgetting. The Committee supports moving to a funded scheme, even if as a transitional measure it is a trust account within the Commonwealth.

4.10 The Committee is of the view that superannuation for parliamentarians needs to be considered in the context of an overall remuneration package.

4.11 The Committee, recognising the criticism that the old scheme needs to be brought up to date, notes that there are a number of options for reform of the PCSS and that opting out as proposed by this Bill is one of these options. The Committee considers that the option of opting out is not the best way forward as not only does it not solve the problems associated with the present scheme but it also brings problems of its own, such as a member in a marginal seat being held to ransom to opt out. Accordingly, the Committee does not support the Bill.

4.12 The Committee notes that, while they must contribute, parliamentarians are free not to receive the benefits available to them under the PCSS. This option exists even without the Parliamentary (Choice of Superannuation) Bill.

4.13 The Committee has long held the view that there is a need for greater flexibility in the scheme. The Committee welcomes the holistic approach proposed by the Remuneration Tribunal to increase the flexibility of the scheme in the context of a remuneration package comprising superannuation, remuneration and allowances. This approach would address the need that many new members of Parliament have for greater flexibility given their age, gender and circumstances as well as enabling a consistent and cohesive policy to be in place.

4.14 The Committee recognises that there are different views in the community as to which is the most appropriate body to determine parliamentary superannuation. However, the Committee considers that the Remuneration Tribunal, because of its independence, broad experience and access to information to all the factors which may affect determinations, is the most appropriate body.

4.15 The Committee considers that the Government should confer on the Remuneration Tribunal the power, through legislative amendments if necessary, to deal with the matter of parliamentary superannuation in the context of a consolidated package for parliamentarians which would comprise salaries, superannuation and

allowances and which would be administered by the Department of Finance and Administration.

### **Recommendation**

**4.16 The Committee recommends that, in order to achieve a cohesive and consistent approach, the issue of parliamentary superannuation be considered by the Remuneration Tribunal as part of a consolidated package comprising salaries, superannuation and allowances.**

**Senator John Watson**

**Committee Chair**



**DISSENTING REPORT  
AUSTRALIAN DEMOCRATS  
SENATOR LYN ALLISON**

The Democrats support the intent of the Parliamentary (Choice of Superannuation) Bill 2001 and have moved amendments twice in the Senate which would put it into effect.

The Democrats' history on seeking to reform the *Parliamentary Contributory Superannuation Act 1948* is longstanding and we initiated the inquiry into Parliamentary Superannuation that resulted in the report of September 1997.

We said in that report that the scheme was too generous, fails the test of fairness and was in urgent need of reform.

Since then legislation has been passed which preserves benefits for parliamentarians elected at the next election to age 55 but this is a long way short of the reform that is needed.

It is difficult to assess the level of generosity of the scheme because the benefit varies according to the years of service of the parliamentarian. However, the Government Actuary has reported that the "notional employer contribution" was 69.1 per cent as at 30 June 1996. The Actuary calculated this notional contribution as the effective cost of the benefits as a percentage of the total salaries of scheme members, but did not calculate how much of this was funded by the parliamentarian's own contributions and how much was funded by public subsidies.

We did attempt to estimate the public subsidy and found that the ratios of employer to member contributions were around 8 times for 8 years of service, 6 for 12 years, 5 for 18 years and 3 for 24 years. By any measure these are excessive subsidies. Preservation to age 55 would reduce this subsidy although that will not take effect for some time into the future.

This Bill would simply provide parliamentarians with the option of exiting this generous scheme and having contributions made to a complying superannuation fund of their choice. The contributions would be equal to the current Superannuation Guarantee of 8 per cent of ordinary times earnings.

The legislation has been criticised by many submissions to the inquiry for the fact that it is optional. Whilst we don't believe it is a farce as some submissions have suggested, we don't think it is fair or reasonable to put parliamentarians individually in the position of making that decision and we think the general public would be very sceptical about such an arrangement.

It is however almost impossible for Opposition Members and Senators to introduce or amend legislation to fold the existing scheme and set up an accumulation scheme and so we are left with little opportunity to put in place a scheme which truly reflects community standards.

The Democrats have put amendments to recent legislation on parliamentary superannuation which would reduce contributions for all parliamentarians so they are at least more in line with the rates set by the public service. These amendments were not supported by the Coalition or the ALP.

The Democrats hold the view that arguments for special arrangements for parliamentarians are without merit and that community standards in the form of SG contributions to an accumulation scheme should be the benchmark. We do not believe it is valid to argue that higher levels of superannuation are justified to prop up what is said to be an inadequate salary.

In 1997 we recommended that the Remuneration Tribunal should be asked to determine an appropriate, reduced level of superannuation benefits for parliamentarians, taking into account standards prevailing in the community at large and the unusual nature of parliamentary life.

We also argued that salary packaging and total remuneration packaging approaches be rejected for parliamentarians' remuneration, with each element of remuneration being separately assessed as being appropriate and fair for its relevant purpose.

We also made a number of recommendations to improve the scheme and to make it more equitable for parliamentarians across the board. These recommendations included consideration of a redundancy function separate from the retirement function, a review of the rules for survivor and invalidity benefits and allowing parliamentarians to make additional contributions if they so wish.

The Committee's Report of the inquiry in 1997 into Parliamentary Superannuation said that change to the Parliamentary Contributory Superannuation Scheme was desirable and that the scheme was out of step with superannuation practice in the wider community. "There is convincing evidence that it is excessively generous to a small group of retiring parliamentarians."

The Democrats are of the view that the recently passed reform to preserve entitlements to age 55 for new parliamentarians does not go far enough. We support this Bill although it too does not constitute proper reform of the system.

**Senator Lyn Allison**



**APPENDIX 1**  
**SUBMISSIONS TO THE**  
**PROVISIONS OF THE PARLIAMENTARY**  
**(CHOICE OF SUPERANNUATION) BILL 2001**

1	Mr Norman Ongley, QLD	44	Mr & Mrs McGibbon, VIC
2	Mr & Mrs Jansen, SA	45	Mr & Mrs Wild, VIC
3	Alan & Marion McDonald, VIC	46	Ms Leonie Sudiro, VIC
4	Mr Warwick Laurie, QLD	47	Mr Kim Cooper, NT
5	RB Patterson, VIC	48	Ms Sandy Anderson, VIC
6	Mrs Gladys Kennedy, QLD	49	Mr Ray Pigott, QLD
7	Ms Geraldine Fitzpatrick, QLD	50	J Waalnough, QLD
8	Mr Rob Mansfield, NSW	50	Ms Elizabeth Lauder, QLD
9	B & T Mason, WA	50	M Dunply, QLD
10	Ms Patricia Kuipers, WA	50	B Dunply, QLD
11	Ms H Leech, WA	51	Miss Simons, VIC
12	C Pope, WA	52	Mr Zezza, VIC
13	W E Charlton, QLD	53	Mr Hecke, VIC
14	B Hall, NSW	54	Mr Campbell, VIC
15	D Halyta, QLD	55	Mr Tonkin, QLD
16	Ms Norma Wykes, VIC	56	Mr McDonald, VIC
17	Mr Bob Hambling, QLD	57	Ms Manfred, NSW
18	M Marsh, NSW	58	Mr/Ms Wilson, QLD
19	Noel & Marie Smith, SA	59	Mr Cruickshank, VIC
20	Mrs V L Brownlow, SA	60	Mr/Ms Gill, WA
21	Ms Cheryl Capp, VIC	61	Mr Caine, WA
22	Ms Marie Powell, VIC	62	Mr Fischer, QLD
23	P M Bowmar, QLD	63	Mr Foggett, NSW
24	S Towing, VIC	64	Mr/Ms Corless, WA
25	Ms Monica Hosie, VIC	65	Mr Manfred, NSW
26	T J Kayser, QLD	66	Mr Neilson, NSW
27	Mr Michael Coney, VIC	67	Mr/Ms Abbott, NT
28	Mr & Mrs Kolbeck, VIC	68	Mrs Harley, TAS
29	Ms Margaret Elphick, NSW	69	Mr & Mrs Jordan, TAS
30	F.M. Reuther, QLD	70	Miss Dingle, NSW
31	Mr Frank Laird, SA	71	Mr & Mrs Humphreys, NSW
32	Barry & Chris Thompson, NSW	72	Mr France, VIC
33	J. Treble & K. Hoogland, SA	73	Mr Cowan, QLD
34	Ms Edna Gigg, NSW	74	Mr & Mrs McPherson, NSW
35	Mary & Tony Felgate, NSW	75	Ms Cowan, QLD
36	R P Evans, NSW	76	Ms Gibson, QLD
37	M Keebaugh, VIC	77	Ms Daly, QLD
38	Ms E. Kinsela, NSW	78	The Association of Superannuation Funds of Australia Ltd, NSW
39	Mr J Boughey, VIC	79	Mr & Mrs Lombardi, QLD
40	Mr Malcolm Gilbey, SA	80	Ms Doreen James, VIC
41	Carmon Burke, QLD	81	Mrs Mollenhorst, NSW
42	Ms Angela Usher, NSW	82	Mr/Ms McGavin, NSW
43	Mr Peter Oakey, VIC		

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|-----|-------------------------|-----|------------------------------|
| 83  | Ms Robison, NSW         | 133 | Ms Kelly Mc Donald, NSW      |
| 84  | Mr/Ms Hyde, QLD         | 134 | Ms Isobel Mc Donald, NSW     |
| 85  | Mr Brame, NSW           | 135 | S. Wheatley, NSW             |
| 86  | Mr/Ms McNeill, SA       | 136 | Ms M Elizabeth Adams, TAS    |
| 87  | Mr Daren Craggs, NSW    | 137 | Mr Peter Gilberthorpe, WA    |
| 88  | Ms Sinclair, NSW        | 138 | Mr Noel Dealy, VIC           |
| 89  | Ms Allan, NSW           | 139 | Ms Maria Daley, SA           |
| 90  | Ms Thomson, NSW         | 140 | Ms Denise Brolese, SA        |
| 91  | Mr/Ms Swalwell, NSW     | 141 | Ms Belinda Jones, SA         |
| 92  | Mr/Ms Haines, NSW       | 142 | Mrs M. Brownlow, SA          |
| 93  | Ms Swain, NSW           | 143 | Mr & Mrs Hayles, SA          |
| 94  | Mr Burgers, ACT         | 144 | Ms Julie Keast, SA           |
| 95  | Mr/Ms Burgers, NSW      | 145 | Ms L.J. Gosling, QLD         |
| 96  | Mr & Mrs Atkins, VIC    | 146 | S.R. Low, NSW                |
| 97  | Mr/Ms Lowe, NSW         | 147 | Mr & Mrs Sinderberry, NSW    |
| 98  | Mr Nelligan, NSW        | 148 | J. McKay, QLD                |
| 99  | Mr/Ms Burgers, NSW      | 149 | M.J. Cohen, QLD              |
| 100 | Mr/Ms Jerdan, QLD       | 150 | Mrs Lillian Schipp, NSW      |
| 101 | Mr/Ms Lockyer, WA       | 151 | Mr Trevor R. Loxton, SA      |
| 102 | Mrs Sutcliffe, NSW      | 152 | Mrs Joan Campbell, NSW       |
| 103 | Mr Giffin, NSW          | 153 | Mrs J. Mc Lean, QLD          |
| 104 | Ms Montague, NSW        | 154 | Ms Margaret Hinds, TAS       |
| 105 | Mr Waters, NSW          | 155 | Dr & Mrs Ebert, QLD          |
| 106 | Mrs Courtney, QLD       | 156 | Mr/Ms J. Foley, QLD          |
| 107 | Mr/Ms Paul, NSW         | 157 | Mr/Ms A.G. Spencer, QLD      |
| 108 | Mr & Ms Alexander, QLD  | 158 | Mr/Ms S. Spencer, QLD        |
| 109 | Mr/Ms Houston, QLD      | 159 | Mr Murray Heveas, QLD        |
| 110 | Mr Vincenz, QLD         | 160 | Mr Brent Falcke, QLD         |
| 111 | Mr/Ms Harvey, QLD       | 161 | Mr Christine De-Gaetano, QLD |
| 112 | Mr Flack, QLD           | 162 | Mr Mark Trickett, VIC        |
| 113 | Mr Ayles, QLD           | 163 | Mr Steven Firmin, NSW        |
| 114 | Mrs Nash, QLD           | 164 | Ms Margaret Greenham, QLD    |
| 115 | Mr McFadden, QLD        | 165 | Ms Kath Firmin, NSW          |
| 116 | Mr & Ms Edwards, QLD    | 166 | Mr Mark kDelves, NSW         |
| 117 | Mrs Giffin, NSW         | 167 | Mr Charles Wilkinson, NSW    |
| 118 | Mr/Ms Rasmussen, QLD    | 168 | Mr Glen Lord, NSW            |
| 119 | Mrs Swain, QLD          | 169 | Mrs B. Diews, NSW            |
| 120 | Ms Mueller, VIC         | 170 | Ms M. C. Horvath, NSW        |
| 121 | Mr Jackson, NSW         | 171 | Ms Leanne Jenkins, NSW       |
| 122 | Mrs Beyboer, WA         | 172 | Mr Anthony Jenkins, NSW      |
| 123 | Mr T Nixon, NSW         | 173 | Mrs R. Hall, NSW             |
| 124 | Mr/Ms Smith, QLD        | 174 | Mr Jeff Edwards, NSW         |
| 125 | Mr Robert Hine, VIC     | 175 | Ms Patricia Cook, TAS        |
| 126 | Mr Hugh Nguyen, NSW     | 175 | Mr Ray Penno, TAS            |
| 127 | Mr Paul Epton, NSW      | 176 | Ms Leonie Penno, TAS         |
| 128 | Ms Cheryl E. Jones, QLD | 177 | Mr/Ms D. Sabic, QLD          |
| 129 | Mr & Mrs Sanderson, QLD | 178 | Mr Rod Painter, QLD          |
| 130 | Ms Helen M. Little, TAS | 179 | Mr Tony Mc Gee, QLD          |
| 131 | F. Oakland, SA          | 180 | Ms Kirsty Pavey, QLD         |
| 132 | L. Benny, NSW           | 181 | Mr Barry Hertrick, QLD       |

182	Mr Robert W. Bruce, VIC	232	Mr Darren Sydenham, NSW
183	Ms Sandra Wilks, QLD	233	Ms Ailsa Brown, QLD
184	Mr Michael De-Gaetano, QLD	234	Mr Stephen Barwick, WA
185	Mr Joseph De-Gaetano, QLD	235	Mrs Yvonne Fisher, NSW
186	Mr Anthony De-Gaetano, QLD	236	Mr Garry Robinson, QLD
187	Mr & Mrs Poole, NSW	237	Mrs Dianne Summers, VIC
188	Mr/Ms Lee Nightingale, QLD	238	Ms Heather Maypiece, VIC
189	Mr Trevor K. Baker, QLD	239	Mrs Rosemary Stockley, NSW
190	Mrs Jean Barclay, QLD	240	Mr Alan Wheatley, WA
191	Mr & Mrs Rolfe, QLD	241	Mr David Bush, ACT
192	Mr G. Stone, NSW	242	Ms Anne Weaver, QLD
193	Mrs E. Stone, NSW	243	Mr Stuart Morris, NSW
194	Mr Col Brennan, QLD	244	Ms Colleen Dean, TAS
195	Mr/Ms B.D. Riley, QLD	245	Mrs Glenda Palmer, VIC
196	Ms Gail Bell-Booth, QLD	246	Mr Andrew Cudars, NSW
197	Mr Peter Jackson, VIC	247	Mr Richard Chaplin, VIC
198	Mr Noel Ginn, VIC	248	Ms Joanne Cory, NSW
199	Ms Hazell Roberts, NSW	249	Ms Karen Anderson, NSW
200	Mr John McFadden, NSW	250	Mr & Mrs Trudeau, VIC
201	Mr Ross Steele, NSW	251	Mr Stanislaw Rogalski, WA
202	Ms Lindsay Dann, VIC	252	Mr Tony Habel, NSW
203	Mr George Bright, NSW	253	Ms Sharon Paterson, QLD
204	Ms Patricia Varley, QLD	254	Ms Melinda Smith, ACT
205	Ms Christene Cole, NSW	255	Ms Jo-ann Fennell, WA
206	Mr Alex Nelson, NSW	256	Mr Mark Edwards, QLD
207	Mr Ray Cochrane, NSW	257	Mr Martin Attard, VIC
208	Mr John McGrath, NSW	258	Ms Karen de Plater, ACT
209	Mr & Mrs Burchell, SA	259	Mr Stephen Wilcox, VIC
210	Mrs Gillian Madden, NSW	260	Mr Ian Johnson, NSW
211	Ms Lyn Eddleston, TAS	261	Mr Terry Reynolds, NSW
212	Mr Ken Eddleston, TAS	262	Mr Robert Marsh, NSW
213	Mr Richard Magers, ACT	263	Mr Ross Jack, NSW
214	Ms Christine Finnis, QLD	264	Mrs Lola McLaughlin, QLD
215	Mr Paul Edwards, QLD	265	BW & E Taylor, NSW
216	Dr Kay Chung, TAS	266	Mr & Mrs Groves, NSW
217	Mr & Mrs McKenzie, QLD	267	Ms Beverley Webb, NSW
218	Mr Kim Lenke, WA	268	Mrs Maria Griffiths, NSW
219	Mr Geoffrey Speakman, QLD	269	Mr & Mrs van Ginneken, NSW
220	Mrs Victoria Rodukoff, QLD	270	Mr Chris Devlin, VIC
221	Ms Loraine Phillips, QLD	271	Mrs Ann Fiedler, VIC
222	Mr Ross Smith, VIC	272	Mr Graeme Watters, NSW
223	Mr John Shepherd, ACT	273	Mr Raymond Silins, NSW
224	Mr Kim Cooper, NT	274	Mr Geoff Grimes, QLD
225	Mrs Shiannon Corcoran, QLD	275	Mr Graeme Kelly, QLD
226	Mr Tom O'Rourke, WA	276	Ms Avril Hodge, NSW
227	Mr James Malone, VIC	277	Mr Keith Osborne, QLD
228	Ms Rosemarie Ashley-Lane, QLD	278	Mr Murray Faller, QLD
229	Ms Marilyn Randall, QLD	279	Ms Marg Ireland, QLD
230	Ms Paula Trevisan, ACT	280	Mr Laszlo O'Vari, SA
231	Mrs Rita Hall, VIC	281	Mr Ricky Nathan, VIC

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|-----|-------------------------------|-----|--------------------------|
| 282 | Mr Mick Julius, ACT           | 332 | Ms Victoria Pickford, WA |
| 283 | Mr Bob Scott, NSW             | 333 | Mr Marcus McGuren, WA    |
| 284 | Mr Rex Meredith, NSW          | 334 | Mr Steve Kalamaras, VIC  |
| 285 | Mr Ron Lloyd, NSW             | 335 | Mr Kevin Biddle, WA      |
| 286 | Mr & Mrs Tandy, ACT           | 336 | Ms Lynne Simpson, SA     |
| 287 | Mr Ray Muddle, QLD            | 337 | Mr Peter Watkins, QLD    |
| 288 | Mr & Mrs Hall, WA             | 338 | Mr Peter Withers, ACT    |
| 289 | Ms Maxine Hardinge, VIC       | 339 | Mr Stephen Moore, USA    |
| 290 | Mr Gregory Shearman, NSW      | 340 | Mr John Flitcroft, NSW   |
| 291 | Mr G Wyner, QLD               | 341 | Mr Tony Douglass, QLD    |
| 292 | Mr John Clark, VIC            | 342 | Mr & Mrs Boldt, VIC      |
| 293 | Mrs Winifred Curry, QLD       | 343 | Ms Elizabeth Atkin, ACT  |
| 294 | Mr Herbert Curry, QLD         | 344 | Ms Jenifer Harper, QLD   |
| 295 | Mr Paul Adams, NSW            | 345 | Mr Reg Harris, TAS       |
| 296 | Mr Peter Poulish, SA          | 346 | Mr Rod Bruem, NSW        |
| 297 | Mr Ken Macdonald, NSW         | 347 | Ms Helen Rutherford, QLD |
| 298 | Mr Michael Dickson, NSW       | 348 | Ms Jane Green, VIC       |
| 299 | Mr Graham Comitti, VIC        | 349 | Ms Karen Sivonen, ACT    |
| 300 | Mr Graeme Dougherty, NSW      | 350 | Mr John Kelly, NSW       |
| 301 | Mrs Elaine Dougherty, NSW     | 351 | Mr Hugh Williams, NSW    |
| 302 | Ms Megan Campbell, QLD        | 352 | Mr Trevor Hill, NSW      |
| 303 | Mr Paul Franklin, WA          | 353 | Mr Michael Misiti, NSW   |
| 304 | Mr/Ms Duffield, QLD           | 354 | Mr Colin Lyons, QLD      |
| 305 | Mr/Ms G.A. Duffield, QLD      | 355 | Mr Lee Gordon, QLD       |
| 306 | Mr George Fredrickson, QLD    | 356 | Mr Michael Kennedy, VIC  |
| 307 | Mr Lennart Christiansson, QLD | 357 | Ms Valda Withington, ACT |
| 308 | Ms Monica Christiansson, QLD  | 358 | Mrs Pat Pitt, QLD        |
| 309 | Mr & Mrs Ryan, NSW            | 359 | Mr Robert Ettery, VIC    |
| 310 | Ms Adriana Harvey, QLD        | 360 | Mr John Hare, ACT        |
| 311 | Mr Russ Miller, VIC           | 361 | Mr Peter Maley, VIC      |
| 312 | Mr Terry Knowles, NSW         | 362 | Mr Len Heggarty, NSW     |
| 313 | Ms Melissa Daniher, NSW       | 363 | Ms Monica McNamara, ACT  |
| 314 | Mr Michael Chin, NSW          | 364 | Mr Stephen Jones, NSW    |
| 315 | Mr & Mrs Chin, NSW            | 365 | Mr/Ms Kerry Paddon, QLD  |
| 316 | Mr/Ms Spaans, QLD             | 366 | Mr John Carroll, NSW     |
| 317 | Mr Brent Falcke, QLD          | 367 | Mr Tony Hayward, QLD     |
| 318 | Mr Andrew Kulkewicz, VIC      | 368 | Mr Hugh Wilson, QLD      |
| 319 | Mr Rodney Gange, VIC          | 369 | Mr John Candy, VIC       |
| 320 | Mr/Ms F Bousen, QLD           | 370 | Mr & Mrs Cording, ACT    |
| 321 | Ms Wendy Goobanko, QLD        | 371 | Mr/Ms S Millett, QLD     |
| 322 | Ms Margaret McVeigh, QLD      | 371 | Mr Trevor Stead, QLD     |
| 323 | Mr & Mrs Hoare, NSW           | 371 | Mr/Ms R Simpson, QLD     |
| 324 | Mr Scott Familton, NSW        | 371 | Mr Terrence Crowley, QLD |
| 325 | Mr Andrew Welsh, ACT          | 371 | Mr/Ms Handley, QLD       |
| 326 | Ms Michelle Peters, WA        | 371 | Mr Reg Irwin, QLD        |
| 327 | Mr & Mrs Campbell, VIC        | 371 | Mr/Ms R Millett, QLD     |
| 328 | David & Joell Beckett, NSW    | 371 | Mr/Ms Millett, QLD       |
| 329 | Ms Anya Lam, WA               | 371 | Mr/Ms Aitcheson, QLD     |
| 330 | Mr David McInerney, NSW       | 371 | Mr/Ms Jeffers, QLD       |
| 331 | Ms Francine Davies, WA        | 372 | Ms Susan Lindner, TAS    |

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|-----|----------------------------|-----|--------------------------------|
| 373 | Mr/Ms J Campbell, QLD      | 414 | Mrs Julie Ustinoff, QLD        |
| 373 | Mrs P Cremal, QLD          | 415 | Ms Julie Keating, NSW          |
| 373 | Mr/Ms M Fleet, QLD         | 416 | Ms Patricia Kovacic, VIC       |
| 373 | Mr/Ms B Bakker, QLD        | 417 | Ms Kelly Northey, NSW          |
| 373 | Mr/Ms J Williams, QLD      | 418 | Krisanti Merrick, NSW          |
| 373 | Mr/Ms K McGowan, QLD       | 419 | Mr & Mrs Abbott, NT            |
| 373 | Mr/Ms K Keen, QLD          | 420 | Mr Mike Goodman, NSW           |
| 373 | Mr/Ms D Burger, QLD        | 421 | Ms Rosemary Jacob, NT          |
| 373 | Mr/Ms E Coxon, QLD         | 422 | Mr Jeff Martin, NT             |
| 373 | Mr/Ms D Martill, QLD       | 423 | Marie-Anne & Elvie Cooper, VIC |
| 374 | Mrs Anna Vloothuis, VIC    | 424 | Mr Simon Robertson, NT         |
| 375 | Mr/Ms E Johnson, QLD       | 425 | J Gray, NSW                    |
| 376 | Mr Ronald Riley, QLD       | 426 | Mr & Mrs Cartwright, NSW       |
| 377 | Mr & Mrs Dove, QLD         | 427 | Ms Sue Kurtz, NSW              |
| 378 | Mr & Mrs Nicholson, QLD    | 428 | Mr Geoff Lowe, VIC             |
| 379 | Mr & Mrs Wilson, QLD       | 429 | Mr Ross Walker, NSW            |
| 380 | Mrs V Monk, NSW            | 430 | Mr Lyall Knight, VIC           |
| 381 | Mrs B Biffin, NSW          | 431 | Mr Peter Manuel, QLD           |
| 382 | Mr James DeGuara, NSW      | 432 | Ms Jessica Phu, NSW            |
| 383 | Mr Ken James, ACT          | 433 | Ms Nicole Lemke, QLD           |
| 384 | Ms Kristine McGlashan, NSW | 434 | Ms Jinene Clark, QLD           |
| 385 | Mr/Ms E Rosendahl, QLD     | 435 | Ms Kathryn Chandler, NSW       |
| 386 | Mr & Mrs Hamilton, SA      | 436 | Ms Jeni Allen, VIC             |
| 387 | Mr Peter Kiff, NSW         | 437 | Mr Wan Ricco, NSW              |
| 388 | Mr/Ms L Jurd, NSW          | 438 | Mr Ross White, NSW             |
| 389 | Mr Bruce Waterhouse, QLD   | 439 | Mr Neil Anthon, QLD            |
| 390 | Mr Wally Rae, QLD          | 440 | Mr Anthony Allan, VIC          |
| 391 | Mrs J Siura, VIC           | 441 | Mr Claude Palmer, NSW          |
| 392 | Mr & Mrs Mercer, QLD       | 442 | Mr Robert Scarlett, NSW        |
| 393 | Mr & Mrs Peters, QLD       | 443 | Mr Craig Bryson, NSW           |
| 394 | Mrs G Armstrong, QLD       | 444 | Mrs Jenny da Costa, ACT        |
| 395 | Mr Ray Jones, TAS          | 445 | Mr Michael Da-Ibarra, NSW      |
| 396 | Mr/Ms J Cochrane, WA       | 446 | Mr Graham McPherson, QLD       |
| 397 | Mr Bruce Youngberg, WA     | 447 | Mr Graeme Edwards, NT          |
| 398 | Mr William Richards, WA    | 448 | Ms Corina Covill, NSW          |
| 399 | Mr Michael Isherwood, WA   | 449 | Mrs Kaye McGuffie, VIC         |
| 400 | Mr Michael Ruhsam, VIC     | 450 | Mr Max Ellem, ACT              |
| 401 | Mr James Heath, VIC        | 451 | Mr Tom Moxey, NSW              |
| 402 | Mr Craig Lombe, NSW        | 452 | Mr & Mrs Snell, QLD            |
| 403 | Mr Tony Lonard, NSW        | 453 | Mr & Mrs Murphy, NSW           |
| 404 | Mr Damian Henry, NSW       | 454 | Mr John Kerins, NSW            |
| 405 | Mr & Mrs Byrne, NSW        | 455 | Ms Dianne M. Cook, NSW         |
| 406 | Mr M O'Donnell, NSW        | 456 | Mr & Mrs Erwood, VIC           |
| 407 | Mr & Mrs Auberson, QLD     | 457 | Mr David Kratzman, QLD         |
| 408 | Mr Peter Withers, ACT      | 458 | Mr Mark Cattell, VIC           |
| 409 | Ms Jill Dixon, VIC         | 459 | Ms Tricia Etherington, SA      |
| 410 | Mr Brian Mitchell, NSW     | 460 | Ms Val Holt, NT                |
| 411 | Mr Robert Sangster, NSW    | 461 | Ms Mary Philpots, QLD          |
| 412 | Mr Jeff Leeson, VIC        | 462 | Mr Craig Philipots, QLD        |
| 413 | Ms Trudy Kelly, VIC        | 463 | Mr Jai Philpots, QLD           |

464	Coen Philpots, QLD	514	Ms Catherine Ralton, SA
465	Mr Kurt Philpots, QLD	515	Mr Sterling Willmott, SA
466	Mr & Mrs Halliday, NSW	516	Taxpayers Australia Inc, VIC
467	Mr Geoff Lydeamore, QLD	517	Ms Jodie Cashmore, QLD
468	Mr Jim Greenaway, QLD	518	Mr/Ms Els de Beijl, WA
469	Ms Helen Woodward, NSW	519	Mr John Kripintiris, QLD
470	Mr Christopher Tutt, QLD	520	Mrs Maree Kripintiris, QLD
471	Mrs Irene Davey, QLD	521	Reverend & Mrs Pfitzner, NSW
472	Ms Enid Selvey, QLD	522	Mr Frank Slandra, SA
473	Mr Peter Barton, NSW	523	Ms Jenelle Patterson, VIC
474	Mr Robert Neagle, SA	524	Ms Bernice Bratchford, QLD
475	Mr Craig Sheehan, NSW	525	Ms Elizabeth Jackson, VIC
476	Mr Andrew Leader, ACT	526	Mr Robert Kelly, NSW
477	D.O. Wilkinson, QLD	527	Mr Marshall Grey, QLD
478	Mr & Mrs Acheson, QLD	528	Mr & Mrs Schrader, NSW
479	Mr Tim Archer, NSW	529	Mrs Helen Haining, QLD
480	Ms Beth Windley, NSW	530	Mr John Wilkins, VIC
481	Mr Peter Weinhonig, NSW	531	Mr Bevin Wood, ACT
482	Ms Jo Boniface, NSW	532	Mr David Mira-Bateman, QLD
483	Mr Tim Dayes, NSW	533	Mr Terry Knowles, NSW
484	Ms Suellen Emerton, NSW	534	Mr Peter Wilkinson, ACT
485	Ms Natasha Genat, SA	535	Mrs Annette Mira-Bateman, QLD
486	Mr Russell Brown, NSW	536	Mr Ben Williams, ACT
487	Mr Ken McGregor, NSW	537	Mr Garry Baker, VIC
488	Mr & Mrs Sorson, SA	538	Ms Terrie Templeton, QLD
489	Mr Marco Orias, WA	539	Mr & Mrs Hanuska, VIC
490	Ms Monica Doyle, VIC	540	Mr Chris Ossowicz, SA
491	Mr Nick Ware, VIC	541	Mr M Stone & Family, VIC
492	Mrs Val Cody, VIC	542	Ms Gloria Trampusic, NSW
493	Mr Peter Cooke, TAS	543	Mr John Dossetor, ACT
494	Mr & Mrs Kelly, QLD	544	Ms Anneliese Fischer, VIC
495	Mr Alex McGown, ACT	545	Mr T Robinson, VIC
496	Mr Colin Lye, NSW	546	Mr & Mrs Watts, NSW
497	Mr John Van Den Hurk, WA	547	Mr R L Burrage, NSW
498	Ms Lancaster & Mr Cubitt, VIC	548	Mr & Mrs Fuller, VIC
499	Mr & Mrs James-Howes, VIC	549	Ms Silvia Veilands, ACT
500	Mr Paul Smith, NSW	550	Mr & Mrs Pearce, QLD
501	Dr Roger Miles, NSW	551	Mr David de Burgh, WA
502	Mr John Hawke, ACT	552	Mr Rossi Meisner, NSW
503	Mr Giacinto Finocchiaro, WA	553	Mr David Haining, QLD
504	Mr Geoffrey Boalth, VIC	554	Mr Michael Khaw, VIC
505	Mr Benjamin Kerry, SA	555	Mr Paul Reyment, VIC
506	Mr Robyn Gilbertson, SA	556	Mr Kenneth Rodrigues, VIC
507	Ms Danielle Williams, QLD	557	Mr Christopher Tutt, QLD
508	Mr John De Candia, SA	558	Ms Moya Crowe, NSW
509	Mr Charles Hardy, NSW	559	Mr & Mrs Robertson, NSW
510	Mr Mike Carder, QLD	560	Ms Mary Fraser, VIC
511	Dr & Mrs Baster, QLD	561	Ms Diane Brooks, QLD
512	Mr Mick Kenny, VIC	562	Mr Jason Millward, ACT
513	Ms Claire Schnitzerling, QLD	563	Mr Alan Johnston, ACT

564	Mr Jeff Booker, QLD	614	Mr & Mrs Marskell, NSW
565	Ms Mary Evans, VIC	615	Mr John Wilkins, VIC
566	Mr Robert Evans, VIC	616	Mr Colin Rees, VIC
567	Ms Carole Wilson, VIC	617	Ms Jill Peachey, QLD
568	Mr Geoffrey Smith, ACT	618	Mr/Ms S Miller, VIC
569	Ms Christine Shanahan, VIC	619	Mr Pierre Russo, VIC
570	Mr Peter Miles, NSW	620	Superannuated Commonwealth Officers' Association, ACT
571	Mr Tim Nolan, VIC	621	Ms Helen Hoskin-Kain, NSW
572	Mr Albert Budge, VIC	622	Mr Vance Ingham, ACT
573	Ms Geraldine East, VIC	623	Mr Norman Partington, VIC
574	Mr Stanley East, VIC	624	Ms Naomi Brydon, NSW
575	Mr & Mrs Schnack, QLD	625	Ms Sue Pillekers, VIC
576	Mr George Ellis, NSW	626	Mr Wayne Smith, NSW
577	Ms Joan Peverell, VIC	627	Mr John Taber, NSW
578	Mr Terry Bradford, ACT	628	Hon James Guest, VIC
579	Mr & Mrs Trotter, ACT	629	F. O. Eliason, ACT
580	Mr Phillip Drew, NSW	630	Mr Colin Wells, ACT
581	Mr Philip McKee, VIC	631	Ms Kirsten Gorton, NSW
582	Mr & Mrs Mullis, ACT	632	Mr Ivan Barrette, ACT
583	Ms Gwen Pritchard, NSW	633	Ms Irene Kearsey, VIC
584	Mr & Mrs Stewart, VIC	634	Mr & Mrs Evans, QLD
585	Mr Rick Ashworth, TAS	635	Ms Natalie Taylor, QLD
586	Mr Wally Czochara, VIC	636	Ms Hathaway & Mr Arthur, ACT
587	Ms Geraldine Jordan, QLD	637	Ms Marion Hall, ACT
588	Mr Lloyd Molineux, VIC	638	Mr Ian Johnson, NSW
589	Mr Edward Withington, ACT	639	Mr Doug Conn, ACT
590	Ms Janine Truter, VIC	640	Mr Edward Wright, NSW
591	Ms Anne-Marie Barkai, QLD	641	Mr & Mrs Prebble, NSW
592	Mr Kevin Tetley, NSW	642	Mrs Joanne Wright, NSW
593	Mr Peter Luck, QLD	643	Ms Tracey Thompson, QLD
594	Ms Lydia Luck, QLD	644	Mr & Mrs Cory, QLD
595	Mr Robert Thomas, NSW	645	Mr Clive Bainbridge, QLD
596	Mr John Larkworthy, NSW	646	Mr Frank Kwiatkowski, NSW
597	Mr Trevor Williamson, VIC	647	Ms Audrey Kennedy, NSW
598	Ms Bronwyn O'Brien, NSW	648	Mr Tony Parkes, ACT
599	Mr & Mrs Shepherd, QLD	649	Mr Graeme Skelton, ACT
600	Ms Judy Scott, VIC	650	Mr & Mrs Greve, VIC
601	Mr Don Murphy, VIC	651	Mr & Mrs Penfold, NSW
602	Mr Chris Brett, VIC	652	Ms June Blanch, NSW
603	Mr David Simpson, QLD	653	Mr John Wildman, QLD
604	Mr & Mrs J & B Ray, VIC	654	Mr Alex Robertson, VIC
605	Mr David Nolan, ACT	655	Ms Sandra Salcedo, ACT
606	Mr Geoffrey McQuinn, VIC	656	Ms Karen Martin, NSW
607	Ms Di Nolan, ACT	657	Mr William Mackay-Sim, ACT
608	Mr David Porteus, NSW	658	Mr G Jackson, VIC
609	Mr & Mrs Bezos, ACT	659	Mr Jeff Wootton, WA
610	Mr Mike Robinson, NSW	660	Ms Jill Retif, QLD
611	Mr & Mrs Roberts, ACT	661	Mr Jacques Retif, QLD
612	Mr Mike Hughes, ACT	662	Mr Eric Williamson, QLD
613	Mr Steve Fahey, VIC		

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663	Mr Ross Grenfell, VIC	713	Mrs P Seidel, QLD
664	Ms Jane Powell, QLD	714	Mr E Olinski, VIC
665	Mr Terry Ingram, QLD	715	Mr & Mrs Bennett, NSW
666	Ms Marylou Vaughan, TAS	716	Mr Douglas Walker, NSW
667	Mr Peter Sullivan, QLD	717	Ms Anna Chappell, NSW
668	Mr Todd Brown, NSW	718	Mrs Vera Walker, NSW
669	Mr & Mrs McManus, QLD	719	Mr D Walker, NSW
670	Ms Christine Higgs, QLD	720	Mr & Mrs McDougall, WA
671	Mr/Ms Robyn Grist, QLD	721	Ms Margaret Peters, VIC
672	Ms Gail Brown, QLD	722	Mr & Mrs Harrington, SA
673	Ms Sheron Olsen, NSW	723	Ms Donna Stebbings, QLD
674	Dr J Jackson, VIC	724	Mr Geoffrey Ives, QLD
675	Mr Brian Mackenzie, NSW	725	Mr/Ms H Buckpitt, QLD
676	Mr & Mrs Clift, QLD	726	Mr & Mrs Snell, QLD
677	Mr & Mrs Relf, QLD	727	Kevin Hatswell & Eileen Sharp, SA
678	Mr Clive Wharton, NSW	728	Mr/Ms B Partridge, VIC
679	Mr & Mrs Bailey, NSW	729	Mr Trevor Lees, NSW
680	Mr & Mrs Barnett, QLD	730	Mr Frank Baggaley, VIC
681	Mr Neale Blackwood, WA	731	Mrs Sandra Wilson, QLD
682	Ms Louise Boylan, QLD	732	Mrs O'Donnell, VIC
683	Mr Charles Turner, NSW	733	Mr & Mrs Reedy, NSW
684	Mr/Ms H. I Jackson, VIC	734	Mr Jim Pross, QLD
685	Mr Jeff Holmes, VIC	735	Mr & Mrs Clements, NSW
686	Ms Elise Dawson, QLD	736	Mr/Ms J Lennon, NSW
687	Ms Judith Sykes, ACT	737	Mr/Ms D Alechnowicz, NSW
688	Mrs Robyn Moreland, VIC	738	Mr & Mrs Wild, NSW
689	Mr & Mrs Bradley, QLD	739	Ms Leona Wheelhouse, NSW
690	Mr John McLeish, VIC	740	Mr John Wheelhouse, NSW
691	Mr Darren Wright, NSW	741	Ms Sylvia Blanchard, NSW
692	Mrs Joan Traill, VIC	742	Dr Richard Whyte, NSW
693	Ms Margaret Johanson, NSW	743	Mr & Mrs White, NSW
694	Mr & Mrs Ryder, TAS	744	Mrs Rhonda Watson, ACT
695	Mr Peter Mitchell, QLD	745	Mrs H Burns, QLD
696	Mr & Mrs Huby, VIC	746	Ms Rosaleen Perkins, NSW
697	Mr Malcolm Wright, NSW	747	Mr Les Perkins, NSW
698	Ms Sharon Parr, NSW	748	Mr Daniel Bernal, NSW
699	Ms Lynda Gray, WA	749	Mr Frank Duck, VIC
700	Ms Dinah Pantic, WA	750	Miss Jan Murphy, TAS
701	Mr/Ms Phi Nguyen, WA	751	Mr John Stagnitta, QLD
702	Mr/Ms Sau Shung Goh, WA	752	Mr Neil Kerle, QLD
703	Mr Basil Furdas, WA	753	Mr M Perry, QLD
704	Mr Wesley Emery, WA	754	Mr Pjeter Pekaj, QLD
705	Mr Maurie Knowles, VIC	755	Mrs Odilla Pekaj, QLD
706	Mrs Gwen Beale, NSW	756	Mr/Ms D Egan, QLD
707	Ms Therese Simms, QLD	757	Mr Peter Clarke, SA
708	Mr H Pinsach, QLD	758	Mrs Nina Thompson, NSW
709	Ms Val Phipps, QLD	759	Mr Earle Crowley, QLD
710	Mr Graham Demarco, QLD	760	Ms Colleen Christopherson, NSW
711	Mr William Tinker, NSW	761	Mr Geoff Gosper, NSW
712	Mr K Seidel, QLD		



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762	Mr/Ms A Bromfield, NSW	806	Mr Gordon Elstone, NSW
763	Ms Wendy Hallinan, NSW	807	Mrs Patricia Elstone, NSW
764	Mr Kenneth Thurgood, NSW	808	Mr Ernie Tiley, QLD
765	Mrs Joyce Thurgood, NSW	809	Mr/Ms J.L. Kennedy, SA
766	Mr/Ms B Fitzsimmons, NSW	810	Mr Daniel Martin, NSW
767	Mr/Ms K Fitzsimmons, NSW	811	Miss Narelle Townsend, SA
768	Mrs E Sunerton, NSW	812	Ms Elizabeth Freeman, NSW
768	Mr/Ms D Lonsdale, NSW	813	Mrs Jane Platz, QLD
768	Mr/Ms W Hurst, NSW	814	Mr John P McConville, QLD
768	Mr/Ms W Hurst, NSW	815	Mr/Ms D.R. Phillips, WA
768	Mr/Ms R Nelson, NSW	816	Mr/Ms A. D'Arcy, TAS
768	Mr/Mrs K Treloar, NSW	817	Mr Craig Ferguson, QLD
768	Mr/Ms C. Wilson, NSW	818	Ms Judith Kallinger, QLD
769	Mr Alan Downes, WA	819	Mr Stuart E. Nolan, VIC
770	Mr Andrew Ross, QLD	820	Mrs Georgina Johnson, VIC
771	Ms Mavis Norris, WA	821	Ms Brenda Woodward, VIC
772	Ms Katia Charlebois, WA	822	Mr Brian C. Woodward, VIC
773	Ms Peta Charlebois, WA	823	Mr/Ms P. Mathews, SA
774	Mr Robert Charlebois, WA	824	Ms Jeanette Evans, VIC
775	Mr Phil Charlebois, WA	825	Ms Elizabeth Smith, NSW
776	Ms Pia Charlebois, WA	826	Ms Freda Wiseman, QLD
777	Mr Colin Starceviat, WA	827	Mr/Ms M.W. Theodore, VIC
778	Ms Lois Grenfell, VIC	828	Mr Lawrence H. Miller, QLD
779	Ms Jennifer Neville, VIC	829	Mr/Ms Paola Peresan, NSW
780	Mr David Elith, NSW	830	Ms Debra Briggs, QLD
781	Mr Alwyn Elith, NSW	831	Mrs L.G. Hosfall, QLD
782	Ms Hazel Toole, NSW	832	Mr Roger Williams, QLD
783	Mr & Mrs Healy, QLD	833	Mr Geoffrey Baker, QLD
784	Tintinara Over 50's Club Inc, SA	834	Ms Elaine Rutherford, QLD
785	Mr & Mrs Pocock, SA	835	Mr Duane L. Henley, VIC
786	Mr Aaron Cartledge, SA	836	Mr & Mrs W.K. Mc Mahon, QLD
787	Mr/Ms C Porter, QLD	837	Mr Ian Beardmore, SA
788	Mr/Ms R Porter, QLD	838	Mr & Mrs Gleeson, VIC
789	Mr & Mrs Burns, QLD	839	Mr Trevor F. Hooper, QLD
790	Ms Jenny Randall, QLD	840	Mr John Rutherford, QLD
791	Mr & Mrs Lothian, SA	841	Ms Alisa Brown, QLD
792	Mr/Ms F Matthews, SA	842	Ms Beryl Batchelor, QLD
793	Mr & Mrs Maslin, SA	843	Mr Peter Cocker, VIC
794	Mr/Ms T Turner, NSW	844	Mr & Mrs Sambell, QLD
795	Mr/Ms M Eastlake, WA	845	Mrs Lesley M. Frede, NSW
796	Ms Adele Meyer, WA	846	Dr Adrian D. Geering, SA
797	Mr Paul Meyer, WA	847	Mr & Mrs Pat Hewitt, SA
798	Mr/Ms Cockman, WA	848	Mr Ravi Iyer, WA
799	Ms Elaine Gilberthorpe, WA	849	Mr J.N. Burton, VIC
800	Mr Dean Martin, NSW	850	Mr & Mrs Ward, VIC
801	Mrs Shirley Curwen, ACT	851	Mr Noel Condon, QLD
802	Mr & Mrs Berry, NSW	852	Mr Kevin Scherer, QLD
803	Mr/Ms L. Dewar, NSW	853	Mrs J. Baldwin, QLD
804	Ms Vicki J. Spowles, NSW	854	Mrs Lisa Degnian, QLD
805	Mr & Mrs Bennett, NSW	855	Mr Geddes Ethell, QLD

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856	Mr/Mrs R.K. Walsh, QLD	905	Ms Justine Humphrys, NSW
857	Mr Josef Vagunda, NSW	905	Ms Caroline Dewar, NSW
858	Ms Mary Newall, TAS	906	Ms Anne Quarmby, NSW
859	Ms Jessica Huef, SA	907	Mr Jeff Piggott, VIC
860	Mr John B. Wykes, VIC	908	Mr & Mrs Plant, NSW
861	Mr Ray Callon, QLD	909	Mr/Ms T Aisake, NSW
862	Mr Theo Kiekebosch, VIC	910	Mr Kevin Evans, NSW
863	Mr & Mrs Buckley, QLD	911	Mr Graham Hargans, NSW
864	Ms Susan P. Thomas, QLD	912	Mr/Ms M Healey, NSW
865	Mr A. Robbie, QLD	913	Mr/Ms C Hannihan, NSW
866	Ms Wendy Folkers, NSW	914	Mr Mark Ryan, NSW
867	Mr Ray Chapman, NSW	915	The Turner Family, VIC
868	Mr Geoff Barnes, QLD	916	Ms Patricia O'Shea, VIC
869	Ms Julie Sykes, QLD	917	Mr/Ms P Ballard, QLD
870	Mr & Mrs Morcom, SA	918	Ms Anne Morrison, VIC
871	Mr/Ms J.E. Nicholls, VIC	919	Mr/Ms S Shaw, QLD
872	Mr & Mrs Bialek, SA	919	Mr/Ms T Roberts, QLD
873	Mr & Mrs Slater, SA	919	Ms Margaret Black, QLD
874	Mr Gordon Ross, NSW	919	Ms Jodie Hayward, QLD
875	Mr/Ms J. Montgomery, QLD	920	Ms Jane Casey, TAS
876	Mr Graham Locke, QLD	921	Mr Andrew Campton, NSW
877	Mr Dennis Jobe, NSW	922	Mr Michael McNamara, NSW
878	Mr Mark Coleman, QLD	923	Mr Mark Cheevers, NSW
879	Mr Crawford Hall, NSW	924	Mr Patrick Dowd, NSW
880	Mrs Margaret Hall, NSW	925	Mr/Ms Chris Milburn, NSW
881	Mr Raymond Bentley, NSW	926	Mrs Marcia Almond, NSW
882	Mrs Yut Sim Martin, WA	927	Mr & Mrs Leal, NSW
883	Mr & Mrs Baraglia, WA	928	Mr/Ms E Caldicott, QLD
884	Mr Jim King, VIC	929	Mr & Mrs Van Look, NSW
885	Mr Liam O'Brien, NSW	930	Ms Judith Matchett, NSW
886	Mr Theo Hettershield, NSW	931	Mrs G Tebbutt, SA
887	Mrs Beryl Hatton, NSW	932	Ms Susan Stafford, WA
888	Mr Andrew Ginns, NSW	933	Mr C Watson, SA
889	Mr & Mrs Curley, NSW	934	Mr & Mrs Abbott, NSW
890	Mr Mark D. Bass, NSW	935	Mr/Ms F Busch, QLD
891	Ms Maureen Wood, NSW	936	Mr/Ms T Greene-McCosker, QLD
892	Mr/Ms D. Smylie, SA	936	Mr/Ms L McCosker, QLD
893	Ms Malda E. Bertram, QLD	937	Mr Brian Connor, NSW
894	Mr Robert G. Steadman, VIC	938	D G & D Riley, NSW
895	Mr & Mrs Brewer, NSW	939	Mr Allan Flood, NSW
896	Mr/Ms G.J. Joseph, TAS	940	Mr Goff Curry, VIC
897	Mr/Ms E. Harris, VIC	941	Mr John Mills, NSW
898	Mr Calec Thomson, NSW	941	Mr/Ms E Doyle, NSW
899	Mr Ian McKellar, NSW	941	Mr Carl Fraser, NSW
900	Mr & Mrs G. Stevens, QLD	941	Mr/Ms B Bloomfield, NSW
901	Mrs M Stewart, QLD	942	Ms Julie Billington, NSW
902	Mr Ray Hallinan, NSW	943	Mrs D Todd, NSW
903	Mr/Ms McPherson, QLD	944	Mr R Todd, NSW
904	Ms Phyllis Challis, WA	945	Mr & Mrs Bere, NSW
905	Ms Anne Humphrys, NSW		

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- 946 Ms Judith M Phipps, NSW  
947 Mr T Cope, NSW  
948 Ms Cheryl Turner, QLD  
949 Mr/Ms L Courtney, VIC  
950 Ms Kathy Hickey, QLD  
951 Mr Clive Fricke, QLD  
952 Mr/Ms D Kattenhorn, QLD  
953 Ms Karen Cox, VIC  
954 Mr Joseph Klarich, QLD  
955 Ms Janelle Sheen, VIC  
956 Mr & Mrs Taylor, QLD  
957 Mr & Mrs Newman, NT  
958 Mr Peter Weir, SA  
959 Ms Debbie Butler, SA  
960 Mr Chris Preston, NSW  
961 Mr Robert Hamlin, QLD  
962 Mr/Ms L McNab, QLD  
963 Mr G Baldwin, QLD  
964 Mr Phillip Gilbert, QLD  
965 Mr/Ms D Rendall, NSW  
966 Mr Paul Vaicekonis, NSW  
967 Ms M Moran, NSW  
968 Ms Coralie Schmidt, SA  
969 Ms Jeanette Hamlin, QLD  
970 Mr Glenn Marchant, VIC  
971 Mr David Hughes, QLD  
972 Mr Craig Evans, NSW  
973 Mr Darren Buckley, VIC  
974 Mr/Ms G Picken, QLD  
974 Ms Helen Picken, QLD  
974 Mr/Ms S Huxley, QLD  
974 Mr/Ms B Donnelly, QLD  
974 Mr/Ms A Donnelly, QLD  
974 Mr/Ms Delbridge, QLD  
974 Mr/Ms G Delbridge, QLD  
975 Mr Robert Head, QLD  
976 Mr Ron Charles, VIC  
977 Mr/Ms J Sheather, NSW  
978 Mr/Ms K Sheather, NSW  
979 Mr/Ms J Brown, NSW  
980 Mr/Ms L Nichols, NSW  
981 Mr/Ms H Hodges, VIC  
982 Mr Stuart Hamilton, VIC  
983 Ms Sharon Elphick, NSW  
984 Mr/Ms M Hopcroft, VIC  
985 Mrs Elizabeth de Groot, QLD  
986 Mrs G Powell, NSW  
987 Mr R Farthing, QLD  
988 Ms Beryl Farthing, QLD  
989 Dr Cassandra Griffin, QLD  
990 Ms F Griffin, QLD  
991 Ms Joan Lloyd, QLD  
992 Mrs Patricia Hill, QLD  
993 Mr & Mrs Gregory, NSW  
994 Ms C Steadman, NSW  
995 Mrs Cassandra Jolley, NSW  
996 Ms Christine Schiansky, SA  
997 Mr/Ms D Bottrell, QLD  
998 Mr Stephen Osbaldstone, QLD  
999 Ms S Cook, QLD  
1000 Mr/Ms V Briggs, QLD  
1001 Mr Andrew Harris, QLD  
1002 Ms Jill Harris, QLD  
1003 Mr Robert Harris, QLD  
1004 Ms Fiona Harris, QLD  
1005 WK Biles, QLD  
1006 G Garde, NSW  
1007 Mr R Bratton, NSW  
1008 Mr & Mrs O'Connor, NSW  
1009 Ms Elaine Stevens, NSW  
1010 Mr/Ms R Froggatt, NSW  
1011 Mr K Gribble, NSW  
1012 Mr Phillip Skinner, NSW  
1013 Ms June Ryan, VIC  
1013 Ms Franceska Dezelak, VIC  
1013 Ms Patricia Smith, VIC  
1014 Ms Maree Williamson, NSW  
1015 Mr & Mrs Huddy, SA  
1016 Mr Roy Bishop, NSW  
1017 WL Nieuwenhoven, SA  
1018 Ms Anna Vogel, NSW  
1019 Mrs Sue Taylor, NSW  
1020 Mr & Mrs Callinan, NSW  
1021 Ms April Adams, TAS  
1022 Mrs B Skinner, NSW  
1023 Ms Kay Coombes, NSW  
1024 Ms Trish Fresser, QLD  
1025 Mr/Ms A J Carter, VIC  
1026 Mrs K Patterson, NSW  
1027 Mr Robert Reed, QLD  
1028 Ms Louise Pleasance, WA  
1029 Ms Catherine Ronchi, WA  
1030 Ms Audrey White, QLD  
1031 Mr K White, QLD  
1032 Mr & Mrs Ashenden, NSW  
1033 A Burnett, NSW  
1034 Ms Joyce Baggott, ACT  
1035 Mrs Bev Marsellos, NSW  
1036 Mr Paul McDonald, QLD  
1037 Mr Martin Attard, VIC

- 1038 Mr Nikola Bertovic, NSW  
1039 Ms Megan Campbell, QLD  
1040 Mr Trevor Lang, WA  
1041 J Appleby, NSW  
1042 K Mandeville, NSW  
1043 Jamee Lanagan, NSW  
1044 Ms Kylie Leonard, NSW  
1045 Ms Pamela Roberts, NSW  
1046 AM Graham, NSW  
1047 R Spratt, NSW  
1048 Mrs L Kelloway, QLD  
1049 Mrs S Collins, QLD  
1050 Ms Christina van Meulem, QLD  
1051 Mr & Mrs Spiniello, SA  
1052 Mr Wayne Maloney, VIC  
1053 Ms M Hanby, QLD  
1054 Mr & Mrs Searl, VIC  
1055 Ms Jean Wedding, VIC  
1056 Mr & Mrs Rylance, NSW  
1057 Mrs Lorna Hounsell, VIC  
1058 Ms V Paterson, ACT  
1059 Ms Susan Foley, NSW  
1060 W J Lovett, QLD  
1061 Mr Peter Walsh, NSW  
1062 M J Rule, NSW  
1063 DG Maxwell, NSW  
1064 D Maxwell, NSW  
1065 Mr Bill Archer, NSW  
1066 GD Clout, NSW  
1067 Ms Marlene Hansell, SA  
1068 Mr Clive Baard, SA  
1069 RA Brolese, SA  
1070 Mr Gary Sawyers, QLD  
1071 Mr Herbert Ginn, VIC  
1072 Mr James Gundrum, QLD  
1073 JR Joy, QLD  
1074 D Thomson, NSW  
1075 Mr Bernard Murray, VIC  
1076 Mrs Mavis Nathan, NSW  
1077 Mr E L Pollard, NSW  
1077 DAJ Griffin, NSW  
1078 Ms Christina Erwin, ACT  
1079 Mr John Hillard, NSW  
1080 Ms Basilika Foster, NSW  
1081 Ms Terresa Hodges, VIC  
1082 Mrs Jacqueline Ryan, NSW  
1083 Mr Frank McLaughlin, QLD  
1084 C Wainwright, QLD  
1085 Mr Mark Vesperman, NSW  
1086 Mr John Roberts, NSW  
1087 Mr Steve Cameron, NSW  
1088 Mr Steve Filla, NSW  
1089 Mrs Rhonda McCallum, QLD  
1090 Ms Mara Valley, NSW  
1091 Ms Leonie Sanderson, QLD  
1092 Ms Doreen Simms, QLD  
1093 M & J Chenhall, VIC  
1094 Mr Leon Ludlow, QLD  
1095 M MacLachlan, WA  
1096 Ms June Hinchliffe, NSW  
1096 J M Hinchcliffe, NSW  
1097 Mrs Y Charleston, NSW  
1098 Mr Stanley Frederick, NSW  
1099 Mrs V Frederick, NSW  
1100 Mr John Pfeiffer, SA  
1101 Mrs Joan Barry, NSW  
1102 Mr Keith Turnor, NSW  
1103 Ms Dulcie Hatton, QLD  
1104 Ms Lisa Thompson, NSW  
1105 Mr Ian R Bates, VIC  
1106 Mr David Morgan, VIC  
1107 Mrs Margaret Dostal, SA  
1108 Mrs R Bell, VIC  
1109 Ms Patricia Grigg, VIC  
1110 S Past, NSW  
1111 Mr & Mrs Pardy, NSW  
1112 H Giovenco, NSW  
1113 Ms Karen Biddlecombe, NSW  
1114 Mr & Mrs Dare, NSW  
1115 Mr Douglas Siggs, QLD  
1116 Ms Narelle Jonas, QLD  
1117 The Taylor Family, QLD  
1118 Mr B M Bach, QLD  
1119 Mr Henry Elks, QLD  
1120 H Herbert, QLD  
1121 Santo Ferraro, QLD  
1122 RS Joe Flaherty, QLD  
1123 Mr Robert Rowe, NSW  
1124 Mr Harold Mattner, SA  
1125 Ms Emily Bishop, SA  
1126 L Alexander, NSW  
1127 MJ Alexander, QLD  
1128 Ms Christine M McNab, NSW  
1129 Mr & Mrs Searles, NSW  
1130 W Punyer, WA  
1131 RH Williams, QLD  
1132 Mr & Mrs Birchall, QLD  
1133 Mr & Mrs Schult, QLD  
1134 ME Sullivan, VIC  
1135 Mr Paul M Nixon, QLD

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|------|-----------------------------------|------|------------------------------|
| 1136 | Mr & Mrs Vickers, QLD             | 1186 | Friends of the Earth, NSW    |
| 1137 | Mrs Vallma Hodgson, WA            | 1187 | Mr Andrew Van der Velde      |
| 1138 | Mr & Mrs Ludlow, WA               | 1188 | Mr George Lawson, TAS        |
| 1139 | Ms Tricia Thomson, NSW            | 1189 | JG Molenkamp, NSW            |
| 1140 | C & A Stott, TAS                  | 1190 | Mr Barry Mills, NSW          |
| 1141 | C & R Rochelli, NSW               | 1191 | Ms Margaret Gibbons, QLD     |
| 1142 | Ms Suzane Walker, NSW             | 1192 | Dr Elizabeth Tedder, NSW     |
| 1143 | K Miryth, NSW                     | 1193 | Mrs Bernadette Williams, QLD |
| 1144 | R & S Wuttke, SA                  | 1194 | Mr George S. Mackenzie, NSW  |
| 1145 | Mr & Mrs MacKinnon, NSW           | 1195 | Mr Alan Leach, WA            |
| 1146 | Joane Collier & Jeff Lambe, SA    | 1196 | Ms Theresa Tagliapietra, NSW |
| 1147 | Mr Maxwell Chugg, TAS             | 1197 | Mr & Mrs Rogers, NSW         |
| 1148 | Dr Peter Elliot, VIC              | 1198 | Mr William K Hayes, QLD      |
| 1149 | Plan B Financial Services Ltd, WA | 1199 | Ms Gillian Glenister, VIC    |
| 1150 | Ms Michelle Jenkins, WA           | 1200 | Ms TerryAnne Winter, NSW     |
| 1151 | The Miller Family, QLD            | 1201 | Mr & Mrs Britton, QLD        |
| 1152 | Ms Sarah Lam, NSW                 | 1202 | Mr Gary L. Haynes, QLD       |
| 1153 | Mr & Mrs Chambers, VIC            | 1203 | Mrs Ron Davis, ACT           |
| 1154 | Mr David Fairfax-Jones, QLD       | 1204 | Ms Helen Blake, ACT          |
| 1155 | Mr Stephen McFadyen, NSW          | 1205 | Mr & Mrs Fraser, NSW         |
| 1156 | Mr David Thompson, NSW            | 1206 | W. Scarsbrook, NSW           |
| 1157 | Mr William Meek, NSW              | 1207 | Denise Cason, VIC            |
| 1158 | Ms Susanne Glynn, VIC             | 1208 | Mr Barry A. Gemmell, VIC     |
| 1159 | Ms Rosemary Box, VIC              | 1209 | Mr & Mrs Kapinga, VIC        |
| 1160 | Mr Peter Hopkins, QLD             | 1210 | Mr George Daws, NSW          |
| 1161 | Mr Peter Johnston, VIC            | 1211 | V. Fearnley, NSW             |
| 1162 | Mr Peter Fry, SA                  | 1212 | Ms Julie Burley, QLD         |
| 1163 | Mr Nick Zagar, VIC                | 1213 | Mrs Robyn Riley, QLD         |
| 1164 | Mr David Mcilrath, NSW            | 1214 | G. Lynes, ACT                |
| 1165 | Mr Terry F Bauer, NSW             | 1215 | Mr Noel Baxendell, ACT       |
| 1166 | Mr Doug Furlong, WA               | 1216 | Mr & Mrs Dunkley, QLD        |
| 1167 | Mr Adrian Lautenbach, TAS         | 1217 | Mr & Mrs Lynam, QLD          |
| 1168 | Mr Tim Ferrier, QLD               | 1218 | Mrs P.M. O'Donnell, TAS      |
| 1169 | The Hannagan Family, SA           | 1219 | Mr & Mrs Plath, QLD          |
| 1170 | Mr Paul Harrigan, QLD             | 1220 | Mr Mike Wilson, QLD          |
| 1171 | Mr & Mrs Sorson, SA               | 1221 | Mr David G. Clarke, QLD      |
| 1172 | Mr Michael Bavea, QLD             | 1222 | Mr & Mrs Boody, NSW          |
| 1173 | Mr & Mrs McGonigle, NSW           | 1223 | S. Calfis, NSW               |
| 1174 | Ms Julie Keating, NSW             | 1224 | Mr Garry Batt, VIC           |
| 1175 | Mrs K Tomlinson, NSW              | 1225 | Ms Fay Jeans, NSW            |
| 1176 | Mr Larry R Smith, QLD             | 1226 | Mr & Mrs Summerill, VIC      |
| 1177 | Mr C Purcell, QLD                 | 1227 | Ms Ethell L. Hecke, VIC      |
| 1178 | Mr & Mrs Wilke, VIC               | 1228 | Mr & Mrs Murtagh, NSW        |
| 1179 | Mr Mark Wardle, NSW               | 1229 | Mr Aron Rogers, QLD          |
| 1180 | Mr Arthur N. Bayley, NSW          | 1230 | Mr R.S. Thomas, QLD          |
| 1181 | Mr & Mrs Coy, NSW                 | 1231 | Ms Beryl Mathews, NSW        |
| 1182 | Mr Trevor Jewell, VIC             | 1232 | Mrs M. Gordon, WA            |
| 1183 | Mr Jon O'Neill, NSW               | 1233 | Mrs Jean Paradine, QLD       |
| 1184 | Mrs E Stevens, QLD                | 1234 | Ms Leana M. Kunik, SA        |
| 1185 | Kerry Arthur, NSW                 | 1235 | Ms Debbie J. Hannah, QLD     |

- 1236 Ms Mary L. Hitchins, NSW  
1237 L.E.H. Timms, NSW  
1238 Ms Dorothy Mathison, QLD  
1239 L.F. Seeto, QLD  
1240 Mr John Gillett, QLD  
1241 B. Gillett, QLD  
1242 Ms Eleanor Oxborrow, NSW  
1243 Mr Steve Andrews, NSW  
1244 Mr & Mrs Brown, VIC  
1245 Ms Carole Carruthers, VIC  
1246 Ngareta Perry, NSW  
1247 Mr & Mrs Campbell, NSW  
1248 Ms Loretta Saunders, NSW  
1249 Ms Jennifer Bishop, NSW  
1250 Mr Richard Macey, NSW  
1251 Mr Stanley John Southgate, NSW  
1252 Mrs M. McNamara, QLD  
1253 Ms Elizabeth Sands, QLD  
1254 Mr & Mrs T.J. Campbell, VIC  
1255 Mr Stephen Campbell, VIC  
1256 Mrs Beverley Penrose, VIC  
1257 Ms Elaine Nelson, NSW  
1258 Mrs Patricia L. Richardson, NSW  
1259 Mrs Jan Elith, NSW  
1260 Ms Jean Bailey, NSW  
1261 Ms Maureen Law, NSW  
1262 Robbie Brown, NSW  
1263 Mr Roger Francis Tongue, VIC  
1264 Mrs Joan Knowles, VIC  
1265 Mr Maurie Knowles, VIC  
1266 Mr Michael Rusham, VIC  
1267 D. Birt, VIC  
1268 Mrs Coral Leatham, VIC  
1269 Mr Brian Capp, VIC  
1270 Mrs Ann J. Howell, SA  
1271 Ms Audrey Allen, SA  
1272 Ms Shirley Thompson, QLD  
1273 Mr Mark N. Sorgini, SA  
1274 Ms Margaret Eadie, QLD  
1275 Ms Fay Hilton, QLD  
1276 Ms Patricia Roberts, QLD  
1277 Mr Bob Napier & Family, NT  
1278 Mr Phil Johnston, NSW  
1279 The Lamb Family, QLD  
1280 Ms Vicki Evans, NSW  
1281 Mr Ravi Gnanadickam, NSW  
1282 P. Lind, NSW  
1283 Mr & Mrs Contessa, NSW  
1284 Mr Rex Cluff, NSW  
1285 S. Milne, NSW  
1286 Ms Eva Sasfi, NSW  
1287 W.B. Crawford, NSW  
1288 Pat McDonald, ACT  
1289 Ms Wendy Herron, VIC  
1290 Mr Jack Reen, NSW  
1291 Mr A.R. McDonald, QLD  
1292 Mr & Mrs Smith, NSW  
1293 Mr Geoff Connelly, VIC  
1294 G.J. Sheehy, QLD  
1295 K.C. Wallin, NSW  
1296 Mr Charles Hamilton, NSW  
1297 Mr O.B. Stenson, NSW  
1298 Ms Audrey Campbell, NSW  
1299 Mr Roger Thurn, NSW  
1300 Ms Vandre Elith, NSW  
1301 C E Simms, QLD  
1302 Mr Greg Stevenson, NSW  
1303 F C Crook, NSW  
1304 Mr Graham Michel, QLD  
1305 Ms Tina Sutcliffe, NSW  
1306 Grattan & Corinne Sloane, NSW  
1307 M K Rzeszewski, VIC  
1308 Mrs M Hawker, NSW  
1308 D Hawker, NSW  
1308 I Howard, NSW  
1308 P Howard, NSW  
1309 M M Farrelly, NSW  
1310 Mr Keith Rae, VIC  
1311 Mrs Sybil andresen, NSW  
1312 Mrs L Nelson, NSW  
1312 D Nelson, NSW  
1313 Ms Una Pavey, QLD  
1314 Mr Danny McBride, WA  
1315 E S Allison, WA  
1316 Mr Warden, NSW  
1317 Mr B J Mitchell, SA  
1318 Mr & Mrs Price, SA  
1319 Mr Barry Cameron, WA  
1320 Mr Kevin Ryan, VIC  
1321 P J Davies, QLD  
1322 Mr Henry Young, QLD  
1323 Mrs Beverley Young, QLD  
1324 N Gilmour, NSW  
1325 Mr Norman Apps, NSW  
1326 Mrs Colleen Apps, NSW  
1327 Mr & Mrs Cornell, NSW  
1328 Mrs Janice Reed, QLD  
1329 Ms Janet Brolese, SA  
1330 Mr Graeme Lamb, QLD  
1331 Mr & Mrs Wheeler, VIC

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- 1332 D & T Snook, NSW  
1333 P W Barton, QLD  
1334 Mrs Kim Petrovic, NSW  
1335 Mr & Mrs McCormack, NSW  
1336 Mr Raymond Bilbey, NSW  
1337 Ms Melinda Bilbey, NSW  
1338 S C Pointon, QLD  
1339 Mr Neville Peck, NSW  
1340 B A Crowley, QLD  
1341 Ms Maureen Dale, QLD  
1342 Ms Betty Turner, QLD  
1343 Mr James Reiss, VIC  
1344 Ms Joan Clydesdale, QLD  
1345 D J Cox, QLD  
1346 S G Cox, QLD  
1347 Mr Stuart Rector-Guthrie, SA  
1348 Ms Monica Deller, QLD  
1349 P Rector-Guthrie, SA  
1350 Ms Ann Stuttard, VIC  
1351 Ms Margaret Ranford, SA  
1352 Mr & Mrs Crooke, QLD  
1353 Mr Steven Forrest, NSW  
1354 Mr Eric Forrest, NSW  
1355 Ms Agnes Forrest, NSW  
1356 Ms Evelyn Forrest, NSW  
1357 M Fortune, QLD  
1358 Lesley Barnes, WA  
1359 Leslie Lenny, NSW  
1360 Mr & Mrs Yelland, NSW  
1361 G Lloyd-Smith, VIC  
1362 B J King, VIC  
1363 L J Farrelly, NSW  
1364 Mr Ron Mace, NSW  
1365 D Schloss, QLD  
1366  
1367 Pat Rennie, NSW  
1368 Mr Andrew Thomson, WA  
1368 M Thomson, WA  
1369 N F Dunshea, NSW  
1370 Ms Casey Benson, NSW  
1371 Ms Monica Press, NSW  
1372 Mr & Mrs Smith, QLD  
1373 Ms Leonie Connolly, NSW  
1374 Ms Ellene Setter, NSW  
1375 Mr Daniel McDonald, NSW  
1376 D Shrimpton, NSW  
1377 Ms Kylie McDonald, NSW  
1378 Mrs Bev Mace, NSW  
1379 Ms Barbara Beare, NSW  
1380 Ms Marilyn Kondai, QLD
- 1381 Ms Vanessa Packwood, NSW  
1382 Ms Julia Doyle, WA  
1383 Mr David Hearn, NSW  
1384 Ms Diana Thomson, WA  
1385 Mr Brian Palmer, NSW  
1386 Ms Ellen Jones, NSW  
1387 Mr Steven Winfield, NSW  
1388 C Thomson, WA  
1389 Eric Jolie & Catherine Lim, QLD  
1390 Mr & Mrs McLennan, QLD  
1391 Mr A MacNab, QLD  
1392 Mr Gordon Gentz, QLD  
1393 Mr Paul Fosse, NSW  
1394 K S Clark, QLD  
1395 Mr Matthew Stansfield, QLD  
1396 Mr D Hall, NSW  
1397 J Kennedy, SA  
1398 Mr Andrew Hassell, QLD  
1399 Mrs Delcia Wallace, QLD  
1400 B J Stainer, NSW  
1401 Mrs Y Kennedy, SA  
1402 Mrs J Limon, NSW  
1403 Public Service Association of  
NSW, NSW  
1404 Mr Frank Lightfoot, QLD  
1405 Mr Peter Colwell, NSW  
1406 D Farrelly, NSW  
1407 Ms Glenda Simpson, NSW  
1408 Mr & Mrs Keep, TAS  
1408 Mr & Mrs Bellchambers, TAS  
1408 Kelly Padfield, TAS  
1408 Doug George, TAS  
1408 Mr Scott White, TAS  
1409 Mr Dan Wray, NSW  
1410 Mr David Jackson, TAS  
1411 Ms Narelle Crockett, QLD  
1411 Ms Kylie Cairns, QLD  
1411 D Cairns, QLD  
1411 Mr Jason Crockett, QLD  
1412 Ms Betty Latimer, WA  
1413 C Scobbie, WA  
1414 Mrs V Mitchell, NT  
1415 Ms Lola Reed, NSW  
1416 Ms Rosslyn Kealy, ACT  
1417 Ms Grace Clarke, QLD  
1418 Mr Peter Vooderhake, QLD  
1419 The Hurst Family, NSW  
1420 Graeme Potts, NSW  
1421 Mr Ross Harrison, NSW  
1422 Mr & Mrs Doyle, NSW

- 1423 Rene Arnaud, NSW  
1424 Mr Jeffrey Stockley, NSW  
1425 Ms Faye Munro, NSW  
1426 Mr Errol Mitchell, VIC  
1427 Ms Dorothy Bryant, NSW  
1428 S Cunningham, NSW  
1429 Mr John McWilliam, NSW  
1430 Ms Barbara Anderson, NSW  
1431 Mr Tom Anderson, NSW  
1432 Mr Richard Keene, NSW  
1433 Ms Colleen Robins, NSW  
1434 Ms Denise Ballard, QLD  
1435 Ms Janice Mavin, NSW  
1436 Mr & Mrs G Stevens, QLD  
1437 Mr Brian Richardson, SA  
1438 G M Kruck, QLD  
1439 Mr Gordon Armstrong, QLD  
1440 Mr Stephen Jones, WA  
1441 Mr George Allen, QLD  
1442 Mrs Rhonda Jurd, QLD  
1443 Mr William Kemp, QLD  
1444 Mr Gordon Duffield, QLD  
1445 Mr Neil Hansen, QLD  
1446 Mr Harold Schaffer, QLD  
1447 Mr & Mrs Smith, QLD  
1448 Mr Charles Bill, QLD  
1449 Mr & Mrs Martin, QLD  
1450 Ms Alice Levay, NSW  
1451 Mr & Mrs Lyons, QLD  
1452 Mrs E Wilkinson, TAS  
1453 K Thynne, VIC  
1454 Mrs A Cumpsty, WA  
1455 E R & P E Leever, WA  
1456 E Badger, WA  
1457 Mr Michael Wurm, VIC  
1458 D Hodgkinson, TAS  
1459 R Kunik, SA  
1460 Mrs H Stokes, SA  
1461 Mr Mark Nanayakkara, VIC  
1462 Mr & Mrs Milano, VIC  
1463 Ms Elizabeth Sier, VIC  
1464 Ms Margaret Dowling, VIC  
1465 Prameela Pais, VIC  
1466 U Smith, NSW  
1467 Ms Narelle Muster, VIC  
1468 Dr E A Carter, NSW  
1469 Mr Bertie McMahan, NSW  
1470 Mr Noel Leggett, NSW  
1471 Ms Claire Taylor, NSW  
1472 Ms Cathrine McInerney, NSW  
1473 Ms Lorena Chiavaroli, NSW  
1474 E R Blakey, NSW  
1475 R Avis, NSW  
1476 J Avis, NSW  
1477 J Jensen, NSW  
1478 *Withdrawn*  
1479 Mr Lance Trenfield, NSW  
1480 Mr Jeff Death, NSW  
1481 W Bryce, NSW  
1482 Mr Robert Sajnovic, NSW  
1483 P Stanton, NSW  
1484 Mr George Beverley, NSW  
1485 F Trenfield, NSW  
1486 Mr Bruce Alchin, NSW  
1487 D Lovegrove, NSW  
1488 S Milovanovic, NSW  
1489 S Wilson, NSW  
1490 Mr John Burke, NSW  
1491 L Stanton, NSW  
1492 J Felton, NSW  
1493 J G Galea, NSW  
1494 J Heininger, NSW  
1495 Mr Frank Wilkinson, NSW  
1496 R Sullivan, NSW  
1497 W Baker, NSW  
1498 T Yates, NSW  
1499 Mr Graeme Gordon, NSW  
1500 Mr Harold Goode, NSW  
1501 J Barry, NSW  
1502 Mr John Breerton, NSW  
1503 K Vairogs, NSW  
1504 R Silverstone, NSW  
1505 J Macintosh, NSW  
1506 Mr Robert Gibson, NSW  
1507 Mr Derek Davenport, NSW  
1508 P Schofield, NSW  
1509 R Partridge, NSW  
1510 Ms Sandra Baker, NSW  
1511 Mr Robert McLachlan, NSW  
1512 Ms Sonia McLachlan, NSW  
1513 C Baldwin, NSW  
1514 Mr Cliff Moore, NSW  
1515 Mr Gregory Waddell, NSW  
1516 G Maythers, NSW  
1517 Ms Joan Partridge, NSW  
1518 L Hunt, NSW  
1519 Mr Brett Morgan, NSW  
1520 Mr Bob James, NSW  
1521 Mr David Mackintosh, NSW  
1522 M Ashley, NSW



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|------|-----------------------------|------|------------------------------|
| 1523 | Mr John Maddison, NSW       | 1573 | Mr Arthur Connell, QLD       |
| 1524 | R Jones, NSW                | 1574 | Mr Alan Quinlan, NSW         |
| 1525 | Mr George Tomasevic, NSW    | 1575 | C A Richmond, NSW            |
| 1526 | T Cook, NSW                 | 1576 | C Mappas, QLD                |
| 1527 | Mr Bruce Rinaldo, NSW       | 1577 | M J Nathan, NSW              |
| 1528 | Mr Michael Cousens, NSW     | 1578 | Mr & Mrs Clark, NSW          |
| 1529 | M Short, NSW                | 1579 | Mrs B Saxby, NSW             |
| 1530 | Mr Kevin Trezise, NSW       | 1580 | Ms Sharyn Sullivan, ACT      |
| 1531 | G Burland, NSW              | 1581 | Mrs J Griffin, QLD           |
| 1532 | S Burland, NSW              | 1582 | Ms Margret Gleid, SA         |
| 1533 | Mr Neil Webster, NSW        | 1583 | Mrs P D Murphy, QLD          |
| 1534 | D Webster, NSW              | 1584 | Mr John Kenny, QLD           |
| 1535 | Mr Darren Muir, NSW         | 1585 | L E Gadenne, WA              |
| 1536 | A Pickering, NSW            | 1586 | J Randall, NSW               |
| 1537 | Mr William Ross, NSW        | 1587 | Ms Wendy Cooper, NSW         |
| 1538 | Ms Helen Jones, NSW         | 1588 | Mr David McLachlan, NSW      |
| 1539 | D Nelson, NSW               | 1589 | Mr Charles Erich LaCoste, WA |
| 1540 | Ms Janette Rolph, NSW       | 1590 | Mr Kieron Michaels, NSW      |
| 1541 | Ms Lyn Astill, NSW          | 1591 | Mr James E. Glen, NSW        |
| 1542 | Mr Keith Innes-Brown, NSW   | 1592 | Mr Philip K. Dever, NSW      |
| 1543 | Mr Kevin Cox, NSW           | 1593 | Mr David Gratin, NSW         |
| 1544 | Mrs S Chambers, NSW         | 1594 | Colin Luibheid, NSW          |
| 1545 | Ms Patricia Cook, TAS       | 1595 | Mr James Felton, NSW         |
| 1546 | Mr Henry Dinning, QLD       | 1596 | Mr Charles D McLachlan, NSW  |
| 1547 | Ms June Corcirani, QLD      | 1597 | R. Eden, NSW                 |
| 1548 | The McGiffen Family, NSW    | 1598 | Ms Margaret Lowther, QLD     |
| 1549 | Mrs Stella Smith, VIC       | 1599 | Mr & Mrs Trencher, VIC       |
| 1550 | Mr P Howes, SA              | 1600 | Annette Corse, NSW           |
| 1551 | B P Webster, NSW            | 1601 | Ms Pamela Dury, NSW          |
| 1552 | L Webster, NSW              | 1602 | Ms Janice Perrett, VIC       |
| 1553 | E Field, NSW                | 1603 | Mrs Shirley Curwen, SA       |
| 1554 | Ms Eva Lewis, NSW           | 1604 | Pam & Greg Maloney, NSW      |
| 1555 | Mr D P Bowring, QLD         | 1605 | R Clark, NSW                 |
| 1556 | J Wagstaff, NSW             | 1606 | M & B Barker, NSW            |
| 1557 | Mr & Mrs Jack Evans, WA     | 1607 | Rev Ken P Pfitzner, NSW      |
| 1558 | J P Richmond, NSW           | 1608 | G Simpson, NSW               |
| 1559 | J Boyd, VIC                 | 1609 | Mrs Robyn Mood, NSW          |
| 1560 | Ms Melody Stefanчук, ACT    | 1610 | M Barker, WA                 |
| 1561 | Mr LWJ Milton, QLD          | 1611 | Valerie Hamond, NSW          |
| 1562 | R F Holmes, QLD             | 1612 | Joerg E Bickel, QLD          |
| 1563 | Ms Ethel Mann, QLD          | 1613 | Barry F Grice, QLD           |
| 1564 | Mr William Witherspoon, QLD | 1614 | Philip Moroney, NSW          |
| 1565 | Mr Ken Haines, QLD          | 1615 | John & Noelene Day, QLD      |
| 1566 | Ms Lucy Stansfield, QLD     | 1616 | J E Dossetor, ACT            |
| 1567 | Ms Jean Haines, QLD         | 1617 | Michael & Denise Donlan, NSW |
| 1568 | The Sizer Family, QLD       | 1618 | Mrs B A Smith, NSW           |
| 1569 | K G Rue, VIC                | 1619 | Mr M N Green, ACT            |
| 1570 | Dr B M Griffin, QLD         | 1620 | W Gordon, QLD                |
| 1571 | C R Parr, NSW               | 1621 | Maurie O'Sullivan, NSW       |
| 1572 | Mrs M Griffin, QLD          | 1622 | M R Robins, VIC              |

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1623	Mrs K Hall, QLD	1673	D Maloney, NSW
1624	Mr John B Murphy, VIC	1674	Phyllis Cain, NSW
1625	K L Brownsdon, QLD	1675	D L Spencer, NSW
1626.	Mr & Mrs E Wynne, NSW	1676	M Brown, NSW
1627	R W Kinghorn, NSW	1677	Joyce Rindfuish, NSW
1628	W Gordon, NSW	1678	M Brown, NSW
1629	Y McFarlane, QLD	1679	P Martin, QLD
1630	Alice M Steward, VIC	1680	N Fraser, WA
1631	David Mortimer, QLD	1681	Linda Irving, NSW
1632	M T & M Robinson, NSW	1682	William Ondaatje, VIC
1633	Mr E Johnson, NSW	1683	Carolyn G Maurice JP, NSW
1634	Amos Lavi, QLD	1684	Yvonne McFadden, NSW
1635	Danny Lavy, QLD	1685	Garry Scott, VIC
1636	G Gibson, QLD	1686	Mr Terence P Shannon, NSW
1637	Mrs Patricia M Arnold, QLD	1687	Ms Eva van den Oever, NSW
1638	Leo & Monica Thistlethwaite, VIC	1688	Ms Renee van den Oever, NSW
1639	W Gordon, QLD	1689	Colleen & Ken Lightfoot, NSW
1640.	Caroline Thompson, QLD	1690	Steven J Reid, TAS
1641	M R Strudwich, QLD	1691	A & S S Birve, SA
1642	Douglas Forbes, VIC	1692	D H & G V Perkins, VIC
1643	Mr & Mrs Turner, NSW	1693	J Gascoigne, ACT
1644	Marilyn Ingram, VIC	1694	Pat Kerr, NSW
1645	Mrs M S Wales, ACT	1695	Mrs J Sullivan, NSW
1646	Mrs I Moxey, NSW	1696	Neal Wilson, QLD
1647	Mr L Allen Warren, QLD	1697	Ross Smith, NSW
1648	E S & C D Balcombe, NSW	1698	G Gibson, QLD
1649	Anna Blanchard, NSW	1699	Rodney Hardy, QLD
1650	Rebecca Pate, QLD	1700	Mrs J Cummings, QLD
1651	Scott Blanchard, NSW	1701	Mrs Hilda B Simpson, VIC
1652	P A & H M Link, NSW	1702	William Anderson, VIC
1653	E McFarlane, QLD	1703	Ruth Mitchell, NSW
1654	Michael Utting, NSW	1704	John Rogers, NSW
1655	Mr P Sullivan, NSW	1705	Jacque Dougherty, QLD
1656	Roy M Davenport, VIC	1706	J R Reynolds, NSW
1657	Ms D Thomson, SA	1707	Mrs A M Flanagan, QLD
1658	Bruce W Cook, VIC	1708	Eric Board, NSW
1659	John J Whelan, VIC	1709	Grant Mitchell, QLD
1660	John Wentworth Sweet, QLD	1710	R I Packwood, NSW
1661	Mr F X McDonald, NSW	1711	John Hartshorn, QLD
1662	John Berthold, NSW	1712	Jamie Edwards, NSW
1663	Scott Rumbel, NSW	1713	Patricia Thomas, NSW
1664	J D Rumbel, NSW	1714	Vic Thomas, NSW
1665	Ms P Holmes, NSW	1715	Richard de Lautour, VIC
1666	Debra Campbell, NSW	1716	Mr & Mrs Melican, VIC
1667	Ray McDonald, NSW	1717	Peter Dunn, NSW
1668	Marjorie McDonald, NSW	1718	Stuart C Hill, QLD
1669	Joy Dohnt, NSW	1719	Zoe Hunter, QLD
1670	Joyce Higgins, NSW	1720	Susan K Brydon, NSW
1671	M Clarke, NSW	1721	G Hugill, QLD
1672	N Fitzgerald, NSW	1722	H B Bornhorst, QLD

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1723	Mr & Mrs Scaroni, QLD	1773	Margaret Guthrie, QLD
1724	Mrs Gwen Warren, QLD	1774	Helen Griffiths, SA
1725	W R Walker, VIC	1775	Mr M J Andrews, QLD
1726	W McConnal, SA	1776	Jenny Fontanot, SA
1727	Shirley Kinghorn, NSW	1777	Peter Thomas, QLD
1728	Ivan King, QLD	1778	Richard Peek, ACT
1729	R J Grant, NSW	1779	M A Mole, QLD
1730	J T & L J Corfe, NSW	1780	A Anderson, NSW
1731	Mrs Gail van Zeist, VIC	1781	Peter Chard, NSW
1732	Mr C J S Renwick, WA	1782	Mrs C Raymond, QLD
1733	Mr & Mrs Betteridge, QLD	1783	Christine Kamarados, NSW
1734	Michael Dazeley, QLD	1784	John E Sutcliffe, NSW
1735	Mrs M B Haining, QLD	1785	Judith Caruso, QLD
1736	Mr C E Shields, NSW	1786	L J & B K Munn, SA
1737	Steve Vaughan, NSW	1787	Clive & Libby Arnold, QLD
1738	Mr Terry Burnett, NSW	1788	Bary Murdoch, NSW
1739	Pam Gray, QLD	1789	Lorraine Wright, VIC
1740	David McLean, QLD	1790	Ms C Crozier, QLD
1741	N G Jamieson, WA	1791	H F Kozok, SA
1742	Alexandra Moss, VIC	1792	Peter Kilmier, SA
1743	Ms Beverley Moss, VIC	1793	W Robinson & G Turner, QLD
1744	Mrs K Duvoisin, VIC	1794	C H & Peggy J O'Malley, SA
1745	Karen Martin, NSW	1795	M Simpson, NSW
1746	Elizabeth Mulina, VIC	1796	John Clemens, VIC
1747	Pam Anderson, NSW	1797	Adelle Jordan, QLD
1748	Richard Anderson, NSW	1798	Rudy Zylstra, QLD
1749	R G & E J Beazley, QLD	1799	Melodie Zylstra, QLD
1750	Mrs Susan C Brooker, QLD	1800	Geoff Cook & M Cook, VIC
1751	Thomas E Powell, QLD	1801	Mrs M Harvey, VIC
1752	Barry Wells, NSW	1802	N Bruce Heaton, NSW
1753	Mrs L & Brian King, NSW	1803	Lilian Harrison, QLD
1754	A F Moore, QLD	1804	Noel C H Davidson, QLD
1755	Mrs N C Nicholson, QLD	1805	T Phillip, NSW
1756	Mr & Mrs Burraston, QLD	1806	T Haynes, NSW
1757	Mr & Mrs Johnson, QLD	1807	L Clarke, NSW
1758	Colin Johnson, QLD	1808	B McNamara, NSW
1759	Mr Gary Martin, QLD	1809	Ms N S Leeson, QLD
1760	Mario Caruso, QLD	1810	J W Scott, WA
1761	Helem Allnutt, ACT	1811	Mr Guy Crocker, WA
1762	Maurice J Angland, QLD	1812	Mr Rune Landberg, QLD
1763	Don Gibson, WA	1813	S C W Stokes, QLD
1764	Mr & Mrs Newland, QLD	1814	James Donoghue, QLD
1765	Les Haines, QLD	1815	Alison Taylor, QLD
1766	Mrs Kay Taylor, SA	1816	M J & E M Gillman, NSW
1767	Cheryl Kilmier, SA	1817	Paul van der Veen, NSW
1768	T P Jeffreys, SA	1818	M H Turner, NSW
1769	Patricia Adams, NSW	1819	Gunther Neumann, QLD
1770	A Whitson, NSW	1820	Donald Rhodes, VIC
1771	Edward K Ross, QLD	1821	Ms Alma J Fawier, QLD
1772	Ralph McFadyen, QLD	1822	G F Sinnett, NSW

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1823	Mr B Hughes, QLD	1873	K Sheil, QLD
1824	Mrs Norma Parmenter, NSW	1874	Cassandra Faithfull, QLD
1825	Steven Haines, QLD	1875	T E Shaw, QLD
1826	John & M Bullen, SA	1876	Julie Orchard, QLD
1827	Pauline Haines, QLD	1877	Bruce Sommer, QLD
1828	Mal Davis, QLD	1878	J A Morris, QLD
1829	Paul Stevenson, QLD	1879	Sue Griffiths, QLD
1830	Mr Terry Riley, QLD	1880	Colin Stevens, QLD
1831	Ron Wiltshire, NSW	1881	M Herbert, QLD
1832	Sylvia Buschkowsky, NSW	1882	F A Goodwin, QLD
1833	P Greenslade, SA	1883	Debbie Goodwin, QLD
1834	C M Budziosz, QLD	1884	Barry Jeffery, NSW
1835	N Cook, NSW	1885	A G Stein, NSW
1836	Jim Barnett, QLD	1886	Michael Keirle, NSW
1837	H Adshead, NSW	1887	A Towney, NSW
1838	Jean Hart, VIC	1888	J L Ward, NSW
1839	R Roffey, NSW	1889	D Drinkwater, NSW
1840	Mrs F Jerram, QLD	1890	G Norris, NSW
1841	Mr A F Hoskings, QLD	1891	M Hennock, NSW
1842	Y E & J Sedgmen, QLD	1892	G B Sayers, NSW
1843	Beryl Hosking, QLD	1893	John Humphries, NSW
1844	S Collie, QLD	1894	Christine Humphries, NSW
1845	S Jones, QLD	1895	Leonie Heydon, WA
1846	G Bolt, QLD	1896	Ryan Waddell, WA
1847	C Field, QLD	1897	Mr & Mrs Hornsveld, QLD
1848	G McLean, QLD	1898	Dianne Decker, NSW
1849	M Cox, QLD	1899	Maureen Wilkins, NSW
1850	M Cox, QLD	1900	J H James, TAS
1851	B E Simmonds, QLD	1901	Katrina James, TAS
1852	Barry Wood, QLD	1902	C W Morris, TAS
1853	Lyn Beauclerc, QLD	1903	John Charles James, QLD
1854	Mrs S Drnholt, NSW	1904	June Emma James, QLD
1855	H Turpin, QLD	1905	K Brennan, NSW
1856	B Demier, WA	1906	D & Y Clowes, NSW
1857	Grant Booth, NSW	1907	K W Chown, NSW
1858	T Baade, QLD	1908	Cathy Joynes, NSW
1859	Nelva Green, QLD	1909	Belinda Cox, NSW
1860	S M Salmon, QLD	1910	Iris Boyd, NSW
1861	R McFadyen, QLD	1911	Margaret Chown, NSW
1862	Shane Gurdler, QLD	1912	Terry J Waddell, WA
1863	A D White, QLD	1913	Joyce Osborne, WA
1864	L McSweeney, QLD	1914	Jim Snelgrove, WA
1865	Samantha Wheeler, QLD	1915	Brian & Janelle Bull, QLD
1866	Lana Clarey, QLD	1916	Leonie Barrett, NSW
1867	Judith Maree McLachlan, NSW	1917	Jane E Beasley, NSW
1868	Kim Dulairens, NSW	1918	T Paterson, NSW
1869	H Chalk, QLD	1919	Geoff & Regena Murphy, NSW
1870	Franes Mary Shepherd, QLD	1920	June Robson, QLD
1871	C Carter, QLD	1921	R V Ayres, NSW
1872	A Martin, QLD	1922	Mrs M Greenough, NSW

1923	John & Audrey Vanderburgh, ACT	1963	A J Nightingale, NSW
1924	Lilac Black, NSW	1964	M Nightingale, NSW
1925	J L Anikin, NSW	1965	M Nightingale, QLD
1926	Newton Maurice, NSW	1966	S J Delany, QLD
1927	Maureen Boon, NSW	1967	Eva L Bott, SA
1928	S M Heinzl, NSW	1968	Mrs Noble, QLD
1929	C H Preece, SA	1969	Mrs I Robinson, VIC
1930	Colleen Preece, SA	1970	M Cassidy, NSW
1931	G B & M J Allan, VIC	1971	Kevin Treacy, VIC
1931	Jane Beattie, VIC	1972	N O'Brien, NSW
1932	David Stibbard, NSW	1973	A E Glanding, NSW
1933	Michael Nuin, NSW	1974	M McTyre, NSW
1934	Josie Collings, QLD	1975	H Lavelle, NSW
1934	Marie E Booker, QLD	1976	S McConochie, NSW
1934	Mary Cupitt, QLD	1977	M Kennett, NSW
1934	Barbie Young, QLD	1978	R Wilson, NSW
1935	B E Miller, NSW	1979	W Little, NSW
1936	Chris Arron, NSW	1980	Miss J Hall, NSW
1937	V G Bartholomew & M Fernando, SA	1981	G R Uphill, NSW
1938		1982	R Valenski, QLD
1939	E A Barry, QLD	1983	Chad Dolphin, NSW
1939	Ross & J Prove, QLD	1984	R G Downs, QLD
1940	Brian Winter, NSW	1985	Margaret M Larr, NSW
1941	Peter Kraschnepki, QLD	1986	Dee Ann Gadenne, WA
1942	W R Simmonds, QLD	1987	E Quinn, SA
1943	W D Trievor, QLD	1988	Leone Gordon JP, NSW
1944	A L Chapman, QLD	1989	Kathleen R Maunden, NSW
1945	P Smart, QLD	1990	D Goninan, NSW
1946	L Wyman, QLD	1991	James P Mac Momus, VIC
1947	M Ling, NSW	1992	Betty Ilic, VIC
1948	Greg J & Jannette Corbet, QLD	1993	R Martin, VIC
1948	Wayne Wessling, QLD	1994	A R Bilbey, NSW
1949	H N Perry, NSW	1995	Joan M Mortimer, QLD
1950	J Goninan, NSW	1996	Joan Catherine Price, NSW
1951	K Reid, NSW	1997	Ian & Monica Monds, NSW
1952	C Cross, NSW	1998	Margaret McAskin, VIC
1953	Vic Payne, NSW	1999	Kathy Levi, QLD
1954	M Payne, NSW	2000	Z Kalinowski, NSW
1955	Chris Stevens, NSW	2001	Leigh Martin, NSW
1956	C A K & D Whiteman, NSW	2002	Di Evans, WA
1957	Nick Huby, VIC	2003	S Steenstrup, QLD
1957	Bernard & Pat Huby, VIC	2004	Gordon C Dowton, QLD
1957	Terry Heyward, VIC	2005	M Hayter, VIC
1958	John E M & Sheila House, SA	2005	June Rickards, VIC
1959	Gillian Brown, SA	2006	Graeme Ottley, NSW
1960	Eric & Rosalie Crocker, SA	2007	G T & N Williamson, QLD
1961	Keith R & Norma G, SA	2008	David V Stribling, SA
1962	S E Garretty, QLD	2009	L Rich, QLD
		2010	Mrs Pauline Hunter, NSW
		2011	Pam Gooch, NSW

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2012	Jeanette Madgwick, NSW	2062	W Evers, NSW
2013	Deborah Radredge, NSW	2063	Barry & Hazel Gill, QLD
2014	Val Crawford, NSW	2064	Miss Clare Colless, QLD
2015	Hildegard Redweik-Taylor, VIC	2065	Ruth Cuerel, QLD
2016	Denise Bartlett, QLD	2066	M A Hegarty, VIC
2017	K & M Bass, NSW	2067	Keith A Cuerel, QLD
2018	David J Crossin, ACT	2068	Mrs R Galvin, NSW
2019	Peter Hurley, ACT	2069	F Johnston, VIC
2020	Mark John Heiner, QLD	2070	R G Michaelson, VIC
2021	Dr M Fong, QLD	2071	Mrs E J Cragen, SA
2022	G McDonald, Qld	2072	Bradley Hojel, NSW
2023	Derek Knust, QLD	2073	Mark McKinnon, NSW
2024	John Rodger, QLD	2074	Mr H Johns, QLD
2025	Valerie Hammond, QLD	2075	W J Hunt, NSW
202	P Gould, QLD	2076	Paul & Mary Anderson, NSW
2027	Mrs J Gannon, QLD	2077	Ms T M Fretwell, QLD
2028	Dieter Knust, QLD	2078	H E Younger, NSW
2029	Mr Mike Jameson, QLD	2079	W H & J A May, NSW
2030	Carol Heiner, QLD	2080	Helen Campbell, VIC
2031	Lew & Patti Wobcke, QLD	2080	Jean Wedding, VIC
2032	N G Barrett, QLD	2081	John Cooke, SA
2033	Mrs M L Mayr, SA	2081	Jillian Cooke, SA
2034	Keith Mounsher, WA	2081	Andrew Cooke, SA
2035	Mr & Mrs B A Elliott, QLD	2082	Robert Edward Williams, QLD
2036	Alice & Neil Richardson, SA	2083	Janet Noble, NSW
2037	Andrew Ditchfield, NSW	2084	S Nash, QLD
2038	Rosemary J Howard, SA	2085	L Carpenter, TAS
2039	Rosa Cukon, NSW	2085	Lindsay Down, TAS
2040	Mr Geoff Chamberlain, NSW	2086	Helen Anderson, NSW
2041	Peter Tuddenham, NSW	2087	Philip Andrew Chie, NSW
2042	Mrs D Gall, QLD	2088	Colin Rice, NSW
2043	Adrian J Wilson, VIC	2089	R Murphy, NSW
2044	Judith Ernst, VIC	2090	M J Elebeel, NSW
2045	Gerald Comer, VIC	2091	Mr Glenn Sekulic, NSW
2046	Dr Michael Pietryk, VIC	2092	Mrs Gill Titus, NSW
2047	John W Webster, NSW	2093	Mrs Nicola Price, NSW
2048	Marie C Clifford, VIC	2094	Mr & Mrs Bates, NSW
2641	Stephen Grimshaw, NSW	2095	Mr L McCowart, SA
2050	Mrs Maria Ling, VIC	2096	Mr Raymond Firth, WA
2051	W R Walker, VIC	2097	Ms Ingrid Knust, QLD
2052	John & Lyn Abels, VIC	2098	Mrs Vivian Lothian & Mr Terence Mack, SA
2053	A Humphrey, VIC	2099	Mr G Romanowaski, NSW
2054	Warren & Susan Smith, NSW	2100	Ms J Herbert, VIC
2055	Leonie Goodwin, NSW	2101	Mr Denis Meagher, WA
2056	Alan & Valma Swales, NSW	2102	Mr Eric C Brooks, TAS
2057	Maureen Le Scarl, VIC	2103	Mrs Pauline M Maguire, ACT
2058	P Bowen, NSW	2104	P Heale, VIC
2059	Russell George, QLD	2105	Mr John L Newton, WA
2060	L M Milne, QLD		
2061	D J E Edwinds, NSW		

- 2106 Rio Tinto Staff Superannuation Fund, VIC
- 2107 Mr & Mrs Taber, QLD
- 2108 Mr Robert John O'Neill, NSW
- 2109 HR & BR Palmer, VIC
- 2110 Ms Judy Gould, TAS
- 2111 Mr Greg McCahon, NSW
- 2112 R Nachmann, NSW
- 2113 Ms Heather Davies, NSW
- 2114 Mrs D M Hartnett, NSW
- 2115 Mr & Ms L J Palmer, QLD
- 2116 L Honey, NSW
- 2117 Ms Ann McNamara, NSW
- 2118 Ms Denise M Denning, QLD
- 2119 Ms Nola Frawley, VIC
- 2120 Mr Lindsay Nation, VIC
- 2121 *Withdrawn*
- 2122 Mrs J Dent, VIC
- 2123 Ms Polly Walters, VIC
- 2124 *Confidential*
- 2125 *Confidential*
- 2126 *Confidential*
- 2127 *Confidential*
- 2128 *Confidential*
- 2129 *Confidential*
- 2130 *Confidential*
- 2131 *Confidential*
- 2132 *Confidential*
- 2133 *Confidential*
- 2134 *Confidential*
- 2135 *Name & address withheld from publication*
- 2136 *Name & address withheld from publication*
- 2137 Tony Harris, NSW
- 2138 Paul & Deirdre Coppard, NSW
- 2139 Brett York, VIC
- 2140 Mr Marcus L'Estrange, VIC
- 2141 Mr Ken Lawson, NSW
- 2142 Mr K J Smith, VIC
- 2143 Mrs D V Lucas OAM, NSW
- 2144 W J Sullivan, QLD
- 2145 John F Bender, TAS
- 2146 Ms Jennifer-Anne Jones, QLD
- 2147 Karen Tulk, QLD
- 2148 Mr W Hajszan, SA
- 2149 S Brown-McDonald, VIC
- 2150 Mr R E Daniels, QLD
- 2151 Margaret Turk, QLD
- 2152 Terence Brian Moriarty, NSW
- 2153 Arthur H King, QLD
- 2154 Mr Frank Perceval, QLD
- 2155 M G & S L Thompson, SA
- 2156 James & Jan Brown, NSW
- 2157 Mrs H Schwab, VIC
- 2158 Mr & Mrs J & M Harrison, VIC
- 2159 D R Davies, VIC
- 2160 Graham Crompton, QLD
- 2161 Peter Boyd, NSW
- 2162 Jordie Gundersen, VIC
- 2163 Scott Randall, NSW
- 2164 Mrs Maureen Cleeman, VIC
- 2165 Rob & Trish McMillan, NSW
- 2166 Paul Marzella, NSW
- 2167 Martin Gregory, WA
- 2168 Reen Anderson, NSW
- 2169 Peter Thomas, NSW
- 2170 A J & L R Avery, QLD
- 2171 Mrs C Massa, NSW
- 2172 A E Shrimpton, NSW
- 2173 Robert Olsen, NSW
- 2174 R & E Weston, QLD
- 2175 C W A Struck, NSW
- 2176 Pat Middleton, QLD
- 2177 D T Wescombe, QLD
- 2178 Mrs R Galvin, NSW
- 2179 Robyn & Karen Polmeer, QLD
- 2180 M Griffiths, VIC
- 2181 R W Harding, QLD
- 2182 G M Hall, TAS
- 2183 Graham Hoffman, QLD
- 2184 D Griffiths, QLD
- 2185 M Bassingthwaighte, QLD
- 2186 J Bassingthwaighte, QLD
- 2187 May Hanly, QLD
- 2188 V Cassie, QLD
- 2189 Mrs D Thirtle, NSW
- 2190 A Toner, NSW
- 2191 A Lahood, NSW
- 2192 Peter McDonald, VIC
- 2193 Mr & Mrs C & S Gleeson, QLD
- 2194 Laurel Kennedy, NSW
- 2195 Patricia Balchin, QLD
- 2196 Mr Colin Lange, QLD
- 2197 Ms Sally Lange, QLD
- 2198 Mrs W Jenkins, NSW
- 2199 Neil Gilchrist, NSW
- 2199 Susan Bishop, NSW
- 2199 Suzanne Burns, NSW
- 2200 David Graham Haining, QLD

- 2201 Mrs Helen Haining, QLD  
2202 Robyn Alston, ACT  
2203 Michael Punshon, QLD  
2204 Lyndell Punshon, QLD  
2205 Patrick & Paula Cupitt, QLD  
2206 Anne Pickett, WA  
2207 Gino Mauro, NSW  
2208 Margaret Mauro, NSW  
2209 Esma Salkin, VIC  
2210 Mrs J E Hayward, SA  
2211 W & L Tesch, WA  
2212 Richard Tesch, WA  
2213 Irene Tesch, WA  
2214 N R Chant, WA  
2215 Shirley Paul, WA  
2216 N F Chant, WA  
2217 Joseph Antonouich, WA  
2218 Simon Gilbert, WA  
2219 Leanne Chant, WA  
2220 M Singor, WA  
2221 P M Chant, WA  
2222 Mark Forster, SA  
2223 Geoff Pickering, QLD  
2224 Ms Susan Beer, QLD  
2225 Mr Rod Livermore, NSW  
2226 Christine Salins, ACT  
2227 A G Cooper, NSW  
2228 Adrienne Sykes, ACT  
2229 John Galea, NSW  
2230 Maxine Wilson, NSW  
2231 Aileen Ousby, NSW  
2232 Ms Margaret Weekes, NSW  
2233 R J Ousby, NSW  
2234 D J Taylor, NSW  
2235 L N McKellar, NSW  
2236 Elizabeth Anderson, QLD  
2237 Barry & Elaine Staer, QLD  
2238 Dr Selwyn Brindley, QLD  
2239 Noel Baxendell, ACT,  
(Supplementary to 1215)  
2240 James Guest, VIC, (Supplementary  
to 628)  
2241 Barry F Grice, QLD,  
(Supplementary to 1613)  
2242 Associate Professor Kieran Fallon,  
ACT  
2243 P Pledman, NSW  
2244 Kenneth Finn, NSW  
2245 Kelvin Smith, NSW  
2246 Steven Hall, NSW  
2247 Robert Hupton, NSW  
2248 Steven Muscat, NSW  
2249 M Savage, NSW  
2250 G Lansdowne, NSW  
2251 I Loveday, NSW  
2252 Mr David Myers, NSW  
2253 S Nadin, NSW  
2254 Wayne Keeveri, NSW  
2255 Ronald Rapson, NSW  
2256 Phillip Burns, NSW  
2257 Mrs Violet Leayr, NSW  
2258 Karen Leayr, NSW  
2259 Joy Wilkinson, NSW  
2260 V L Redman, NSW  
2261 Shirley Leayr, NSW  
2262 C Dickson, NSW  
2263 V E Rapson, NSW  
2264 Christine Davis, NSW  
2265 M L Gorton, NSW  
2266 V Beisler, NSW  
2267 Paul Davis, NSW  
2268 Kevin Leayr, NSW  
2269 M J Cribbin, QLD  
2270 Mr W Wojcik, VIC  
2271 Coral Dunn, NSW  
2272 David Hodge, WA  
2273 North Illawarra Teachers  
Association, NSW  
2274 Ron Neal, NSW  
2275 Don Grimble, WA  
2276 Ken Searson, NSW  
2277 Helen Tracy, NSW  
2278 Kevin & Ann Moy, NSW  
2279 Jill Byrnes & Ralph Clark, WA  
2280 J F Doherty, QLD  
2281 J M Taylor, VIC  
2282 W H Mair, NSW  
2283 Mr & Mrs Williamson, NSW  
2284 D B Abell, NSW  
2285 Peter Abell, NSW  
2286 Mr & Mrs Jackson, TAS  
2287 Chris Barr, QLD  
2288 Karl Aplin, QLD  
2289 John Morello, QLD  
2290 Sam Russo, QLD  
2291 M McConnachi, QLD  
2292 Graham Powell, QLD  
2293 P Jackson, QLD  
2294 R Bonanno, QLD  
2295 David A Shand, QLD



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2296	Mr Michael Allegri, QLD	2346	L Hanigan, TAS
2297	E Dawes, NSW	2347	Lynette Buckingham, TAS
2298	Lola P Godwin, NSW	2348	M D Scott, TAS
2299	W J Godwin, NSW	2349	June Moore, TAS
2300	Sally Green, WA	2350	E Broomhall, TAS
2301	Rob Darnley, NSW	2351	B A Harvey, TAS
2302	Mark Szulmayer, NSW	2352	D P Dobson, TAS
2303	Mr & Mrs Pickard, NSW	2353	S Cox, TAS
2304	John McCarthy, ACT	2354	Sandra Gleeson, TAS
2305	R Dunning, NSW	2355	Tony Cooper, TAS
2306	James E Meehan, VIC	2356	D G Banks, TAS
2307	Michael Punshon, QLD	2357	Jackie Wyatt, TAS
2308	Peter Daniel, WA	2358	Peter O'Connor, TAS
2309	Darryl Hodge, NSW	2359	A R Jones, TAS
2310	Ms Joy Bird, VIC	2360	E Smith, TAS
2311	Mr W Irwin, VIC	2361	Lex Watt, TAS
2312	Kerry Hodge, NSW	2362	J M Denny, TAS
2313	P Ewens, NSW	2363	G Williams, TAS
2314	G Colvin, NSW	2364	J Dann, TAS
2315	Dennis Lavelle, NSW	2365	B Finch, TAS
2316	Mrs G Brady, QLD	2366	I McMahan, TAS
2317	F D Mathews, WA	2367	J McMahan, TAS
2318	Mr Allan Langbien, NSW	2368	N L Dwyer, TAS
2319	Mr & Mrs Buchanan, QLD	2369	C Dick, TAS
2320	J Pires, WA	2370	M M Hooper, TAS
2321	Mrs Beryl Kitt, NSW	2371	Lee Green, TAS
2322	E A Talbotte, NSW	2372	Tex Berry, TAS
2323	S Aluhe, QLD	2373	S Kelly, TAS
2324	Margaret Smart, TAS	2374	T Wood, TAS
2325	K Smart, TAS	2375	C Wood, TAS
2326	Audrey Cobbing, TAS	2376	A T Wood, TAS
2327	E Innes, TAS	2377	D A Maney, TAS
2328	Stephen Osborne, TAS	2378	Elaine Maney, TAS
2329	Maureen Pearson, TAS	2379	Louise Beattie, TAS
2330	C M Deuytor, TAS	2380	D Coleman, TAS
2331	R Deuytor, TAS	2381	Craig Coward, TAS
2332	K A Huston, TAS	2382	A Coward, TAS
2333	Brad J Watts, TAS	2383	Leslie Coward, TAS
2334	H I Lamprey, TAS	2384	Barry Blackfield, TAS
2335	F Waldhauser, TAS	2385	Darren Rossiter, TAS
2336	Jo Cobbing, TAS	2386	I King, TAS
2337	Kevin Burns, TAS	2387	John E Davies, TAS
2338	K D Shelly, TAS	2388	J Jones, TAS
2339	Annette Clarke, TAS	2389	G Gabbedy, TAS
2340	Ricky Hampson, TAS	2390	A Wilson, TAS
2341	H Hardy, TAS	2391	A Keenan, TAS
2342	Greg Wood, TAS	2392	Darren Walker, SA
2343	Greg Lincoln, TAS	2393	M S Cochrane, TAS
2344	Stuart Snare, TAS	2394	B E Maney, TAS
2345	Chris Redmond, TAS	2395	Stewart Bell, TAS

- 2396 E A O'Connor, TAS  
2397 C Brae, TAS  
2398 P Stevens, TAS  
2399 B Crisp, TAS  
2400 K Swain, TAS  
2401 J L Upchurch, TAS  
2402 E H Upchurch, TAS  
2403 A O'Neill, TAS  
2404 M J Duafield, TAS  
2405 Garet Duafield, TAS  
2406 Kath McCrae, TAS  
2407 B G & K A Saltmarsh, TAS  
2408 Zane & Janice Grey, TAS  
2409 Ms Lois Grey, TAS  
2410 A Chatwin, TAS  
2411 Wayne Radford, TAS  
2412 J E Lucas, TAS  
2413 Mr B J Whitchurch, TAS  
2414 Mr Kevin M King, TAS  
2415 Ms C R King, TAS  
2416 M C Barber, TAS  
2417 N J O'Connor, TAS  
2418 G Cummings, TAS  
2419 Mr Butler, TAS  
2420 Mr Trevor J Barber, TAS  
2421 Byron James, TAS  
2422 B Pateman, TAS  
2423 J Lucas, TAS  
2424 D Howard, TAS  
2425 H P O'Connor, TAS  
2426 J Cochrane, TAS  
2427 Mr Dale Clarke, TAS  
2428 M O'Connor, TAS  
2429 Mr Scott Walker, SA  
2430 M Whitwarn, TAS  
2431 A Saltmarsh, TAS  
2432 D Smith, TAS  
2433 K G Edwards, TAS  
2434 B King, TAS  
2435 Ms Maureen Walker, SA  
2436 Ms Pamela Radford, TAS  
2437 Mr Chris Conway, VIC  
2438 Mrs D Conway, VIC  
2439 Daniel Conway, VIC  
2440 Ms Angela Gray, VIC  
2441 Mrs Bev Bailey, VIC  
2442 Mr Cameron Snowden, VIC  
2443 Kathleen Gaby, TAS  
2444 P A Fielding, TAS  
2445 G E Plapp, TAS
- 2446 J Sweeney, TAS  
2447 Ms Sharon Jones, TAS  
2448 D Gee, TAS  
2449 C Hossack, TAS  
2450 C Dwyer, TAS  
2451 J C O'Connor, TAS  
2452 Mr John Hume, TAS  
2453 H M McNab, TAS  
2454 K L Taylor, TAS  
2455 J M Thomas, TAS  
2456 Mr Neville John, TAS  
2457 J Duke, TAS  
2458 V Paul, TAS  
2459 D Pearce, TAS  
2460 Ms Marilyn Smith, WA  
2461 I N Levack, QLD  
2462 C G & D A Todd, QLD  
2463 B L Thomas, SA  
2464 D J Burn, SA  
2465 Ms Tracy Crowe, VIC  
2466 Mr & Mrs J A Miller, QLD  
2466 Mr Paul H Miller, QLD  
2466 Mr John A Miller, QLD  
2466 Mr Brad Miller, QLD  
2467 Ms Rebecca Bowyer, NSW  
2468 Mr Len Malin, SA  
2469 Mr David Carpenter, SA  
2470 Ms Patricia Adams, QLD  
2471 Ms Angela Guppy, QLD  
2472 Mr Scotty Jones, VIC  
2473 Mrs J Boon, VIC  
2474 Mr John Boon, VIC  
2475 Mr Damien Trainer, VIC  
2476 Mrs Valda Hocking, VIC  
2477 Ms Rhonda Rees, VIC  
2478 Mrs K Boon, VIC  
2479 L M Dole, NSW  
2480 Ms Flora Fenton, NSW  
2481 Mr Frank Hadson, NSW  
2482 B M Wilde, NSW  
2483 Astrid Herlihy, WA  
2484 Kerry Fleming, QLD  
2485 Mark Lyons, QLD  
2486 D Ruecroft, NSW  
2487 Ms Val Townsend, NSW  
2488 W L Townsend, NSW  
2489 F Kremec, NSW  
2490 Laura Kremec, NSW  
2491 V McFadden, NSW  
2492 R McFadden, NSW

- 2493 Ms June Bell, NSW  
2494 V Scott, NSW  
2495 R Scott, NSW  
2496 Aileen Fardell, NSW  
2497 Bruce Fardell, NSW  
2498 Mr Peter Mehaffy, NSW  
2499 Mr Joan Mehaffy, NSW  
2500 Community & Public Sector Union  
(CPSU), NSW  
2501 Mr John Herreen, SA  
2502 Lyndell Punshon, QLD  
2503 Ms Patricia Grant, QLD  
2504 Mr Derek Grant, QLD  
2505 Mrs N C Taylor, NSW  
2506 Mr Noel Nicholls, QLD  
2507 M.Doherty, NSW  
2508 Mr & Mrs Langham, WA  
2509 Mr Kenneth Greaves, QLD  
2510 Ms Prue Pendlebury, NSW  
2511 H F & N E Long, NSW  
2512 Bathurst Combined Pensioners &  
Superannuants Association of  
NSW  
2513 Mrs R Cafearo, SA  
2514 Dr Mark T Wood, QLD  
2515 Mr Gary Christian, NSW  
2516 Mr Peter W Cook, QLD  
2517 D J & C W Greacen, NSW  
2517 Mr Justin Greacen, NSW  
2517 Mr & Mrs Hogg, NSW  
2517 Mr & Mrs Galvin, NSW  
2518 R Facer, NSW  
2519 Mrs Gisella Koro, NSW  
2520 Jean Mellor, NSW  
2521 M Graham, NSW  
2522 Mr Carl Graham, NSW  
2523 M. Westcott, NSW  
2524 Ms Margaret Hargans, NSW  
2525 L M & G J Campbell, NSW  
2526 Mrs Betty Cowan, NSW  
2527 P Howard, NSW  
2528 Ms Mary Tudor, NSW  
2529 Rev R H Booker, NSW  
2530 Ms Margaret Arrow, NSW  
2531 Ms Yvonne Langford, NSW  
2532 J Romano, NSW  
2533 Mr Peter Morton, NSW  
2534 E Honeyman, NSW  
2535 R McPhillamy, NSW  
2536 R. McPhillamy, NSW  
(supplementary to 2535)  
2537 Thora Fisk, NSW  
2538 Mr W H Scott, NSW  
2539 L Woolfe, NSW  
2540 Mr Denis Chamberlain, NSW  
2541 M W Chamberlain, NSW  
2542 E Ovens, NSW  
2543 B Billington, NSW  
2544 Vera Thurtell, NSW  
2545 Ms Beryl Turnbull, NSW  
2546 M I Turnbull, NSW  
2547 John & Shirley Baker, NSW  
2548 Shirley Warry, NSW  
2549 Ron Warry, NSW  
2550 N Rowling, NSW  
2551 Valmia Smith, NSW  
2552 D Shute, NSW  
2553 Margaret Bower, NSW  
2554 R M McGrath, NSW  
2555 F J McGrath JP, NSW  
2556 Millie McGrath, NSW  
2557 Ms Lorna Bigley, NSW  
2558 W Pearce, NSW  
2559 R J Rapley, NSW  
2560 W G Rapley, NSW  
2561 Ms Dawn Stammers, NSW  
2562 E F Keuning, NSW  
2563 E D Hicks, NSW  
2564 L B Gunning, NSW  
2565 Mrs Beryl Grabham, NSW  
2566 L Robinson, NSW  
2567 F Smith, NSW  
2568 M M Little, NSW  
2569 L Little, NSW  
2570 Ms Joyce Armstrong, NSW  
2571 Ms M Taylor, NSW  
2572 Mr Ernest Taylor, NSW  
2573 Mr Kevin R Morrow, NSW  
2574 Neville Hotham, NSW  
2575 E McNamara, NSW  
2576 L White, NSW  
2577 Ms Elma Sewell, NSW  
2578 Ella O'Neill, NSW  
2579 T Pearce, NSW  
2580 K R Maynard, NSW  
2581 M Griffin, NSW  
2582 Mrs I F Lopes, NSW  
2583 Ms Lorna Brickwood, NSW  
2584 Mr Eric Luther, NSW

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2585	Ms Beryl Luther, NSW	2633	Ms Lilian McDonald, VIC
2586	Mrs Grace Howard, NSW	2634	M J Phelps, SA
2587	Ms G Lorre, NSW	2635	M Morris, SA
2588	Mr H Lorre, NSW	2636	E M Judd, SA
2589	C J Prior, NSW	2637	T M Cupitt, QLD
2590	Ms Yvonne Humby, NSW	2638	H Brand, SA
2591	Mr John Humby, NSW	2639	R Brand, SA
2592	Ms Norma L Bonham, NSW	2640	J Clifford, SA
2593	Eunice Pellow, NSW	2641	Ms June Turner, SA
2594	E Naroli, NSW	2642	Mr Domenico Russo, SA
2595	N R Robinson, NSW	2643	D Clifford, SA
2596	Ms Alice Robinson, NSW	2644	Ashley, Durand & Rona De Zylva, SA
2597	Ms Shirley Fitzgerald, NSW	2645	J M Hunter, SA
2597	Ms Shirley Fitzgerald, NSW	2646	Ms Janice Roberts, SA
2598	Ms Valerie Sargeant, NSW	2647	J Palecek, SA
2599	H Daymond, NSW	2648	Y Burgess, SA
2600	J A Haswell, NSW	2649	Ms Dorothy Low, SA
2601	N J O'Neill, TAS		
2602	Mr Doug Boleyn, NSW		
2603	W Neal, NSW		
2604	J J Slobbe, NSW		
2605	Ms Gwen Dibley, NSW		
2606	P Noonan, NSW		
2607	Ms Beryl Reid, NSW		
2608	Ms Margaret Madsen, NSW		
2609	P. Nightingale, NSW		
2610	Ms Sybil Wilson, NSW		
2611	Mr George W Wilson, NSW		
2612	R Gunning, NSW		
2613	Ms Fay Johnson, NSW		
2614	Noelene Dixon Swift, NSW		
2615	Ms Thelma Hadson, NSW		
2616	Mrs Westerhuis, NSW		
2617	D Barley, NSW		
2618	Ms Ada Fulton, NSW		
2619	R Cotton, VIC		
2620	Mr Peter Trapnell, WA		
2621	Commonwealth Department of Finance & Administration,		
2622	F Bousen, QLD		
2623	Mr Warren Sharpe, NSW		
2624	Ms Val Hatton, NSW		
2625	J Bailey, NSW		
2626	T M Livermore, NSW		
2627	I F Livermore, NSW		
2628	Ms Sylvia D Palmer, NSW		
2629	M W Goddard, NSW		
2630	Ms Sandra Flessler-Wotton, QLD		
2631	Mr Peter Wotton, QLD		
2632	V Wilkinson, NSW		

## APPENDIX 2

### WITNESSES WHO APPEARED BEFORE THE COMMITTEE AT THE PUBLIC HEARING

Wednesday, 11 July 2001, Sydney

*Association of Superannuation Funds of Australia*

Mr Robert Hodge, Senior Policy Adviser (Tax)

Ms Philippa Smith, Chief Executive Officer

*Department of Finance and Administration*

Mr Robert Dal Santo, Director, Parliamentary Superannuation

Mr Alastair Hodgson, General Manager, Business Services Group

*Australian Government Actuary*

Mr Michael Burt, Actuary

Mr Peter Martin, Acting Australian Government Actuary

*Remuneration Tribunal*

Ms Anna Clendinning, Secretary

Mr Richard Humphry, President

Mr Peter Andren, MP

Mr Noel Baxendell (private capacity)

Mr Peter Cooke (private capacity)

Mr Ben Kerry (private capacity)

Mr John McFadden (private capacity)

Mr Glenn Marchant (private capacity)

Mr Denis Meagher (private capacity)

Mr John Wildman (private capacity)



## **APPENDIX 3**

**DEPARTMENT OF FINANCE AND ADMINISTRATION  
INFORMATION LEAFLET  
ON  
A QUICK REFERENCE GUIDE  
TO THE MAIN PROVISIONS OF THE  
PARLIAMENTARY CONTRIBUTORY SUPERANNUATION SCHEME**

DEPARTMENT OF  
FINANCE AND  
ADMINISTRATION

**PARLIAMENTARY CONTRIBUTORY SUPERANNUATION  
SCHEME**

**A QUICK REFERENCE GUIDE TO THE MAIN PROVISIONS**

**The legislative basis for the Scheme is the Parliamentary Contributory Superannuation Act 1948 (the Act); this pamphlet has no legal authority.**

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**July 2001**



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## MEMBERSHIP

Membership of the scheme is compulsory for all Senators and Members.

## CONTRIBUTIONS

Contributions are a fixed percentage of the parliamentary allowance (ie backbench salary) and any additional salary payable for service as an office holder of the parliament. These rates are:

- 11½ % of parliamentary allowance until the completion of 18 years service: and
- 5¾ % of parliamentary allowance after the completion of 18 years service.

These rates also apply to any additional salary.

## BENEFITS

If retirement is voluntary, a Senator or Member is entitled to a retiring allowance (ie parliamentary pension) after completing 12 or more years service or if he or she has ceased to be a member on 4 occasions. (An “occasion” occurs on the dissolution or expiration of the relevant House or the expiration of a Senator’s or Member’s term of office.)

If retirement is involuntary (eg due to the loss of preselection or loss at an election), a Senator or Member is entitled to a retiring allowance if he or she has 8 or more years’ service or if he or she has ceased to be a member on 3 occasions.

(Senators who have 6 year terms achieve an “occasion” after the completion of 3 years of that term, as well as when the term expires.)

Senators and Members who do not qualify for a retiring allowance under these conditions may be entitled to a retiring allowance if the Parliamentary Retiring Allowances Trust (the Trust) is satisfied that the retirement is due to ill-health.

Where a Senator or Member does not become entitled to a retiring allowance he or she is entitled to a lump sum comprising the higher of:

- a refund of contributions plus a supplement;

for voluntary retirement the supplement is 1 1/6 times the contributions, and where it is involuntary, the supplement is 2 1/3 times the contributions: or;

- a lump sum representing the Superannuation Guarantee minimum.

Benefits are reduced to take account of the superannuation contributions surcharge.

*RATES OF RETIRING ALLOWANCE*

YEARS OF SERVICE	PERCENTAGE OF PARLIAMENTARY ALLOWANCE
8	50
9	52.5
10	55
11	57.5
12	60
13	62.5
14	65
15	67.5
16	70
17	72.5
18 or more	75

Between the completion of 8 and 18 years service each additional day's service attracts an additional retiring allowance of 0.00685% of the parliamentary allowance.

Additional retiring allowance in respect of office holder service accrues at the rate of 6.25% of the additional salary for each year the office is held, up to a maximum of 75% for the highest paying office held, ie each day as an office holder attract a benefit of 0.0171% of additional salary.

Retiring allowances for Senators and Members elected at or after the 2001 general election become payable at age 55 or on invalidity or death.

Retiring allowances are increased in line with increases in parliamentary salaries.

**COMMUTATION**

Former Senators and Members who become entitled to a retiring allowance, except by reason of ill health, may commute up to 50 percent of the retiring allowance to a lump sum.

The lump sum is equal to the annual amount of retiring allowance commuted multiplied by the commutation factor. The commutation factor for ages up to and including 65 years is 10. The commutation factor reduces by 0.5 per year and reduces to zero at age 85. Examples of the commutation factor applicable at various ages are set out below:

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AGE	FACTOR
65 or less	10.0
70	7.5
75	5.0
80	2.5
85 or over	0.0

### **SPOUSE BENEFITS**

An annuity is payable to the spouse of a Senator or Member who dies in service irrespective of length of service.

An annuity is payable to the spouse of a former Senator or Member if the marital relationship commenced before retirement from the Parliament. An annuity is also payable where the marital relationship commenced after retirement from the Parliament provided that it commenced before the former member was aged 60 or at least 5 years before his or her death.

A spouse's annuity is  $\frac{5}{6}$  of a former member's retiring allowance. Where the annuity becomes payable to the spouse of a serving Member or Senator who died with less than 8 years service, the spouse's annuity is based on the benefit which would have been payable had 8 years service been completed.

### **SPECIAL PROVISIONS APPLYING IN SOME CIRCUMSTANCES**

Where former Senators and Members who are entitled to a retiring allowance or their spouses who receive an annuity hold an office of profit under the crown, their benefit may be reduced. The retiring allowance or annuity is reduced above a threshold of 20% of backbench salary at the rate of 50 cents in the dollar. A maximum reduction of 50% of the retiring allowance before commutation applies.

Special provisions also apply to former Senators and Members who are re-elected to the Commonwealth Parliament or are elected to State or Territory legislatures, and to current Senators and Members who have received, or are entitled to receive, lump sum benefits under other superannuation schemes (including State or Territory parliamentary schemes).

## **ADMINISTRATION**

The scheme is administered by the Parliamentary Retiring Allowances Trust. The Department of Finance and Administration undertake the day-to-day administration.

A person affected by a decision of the Trust may request within 30 days of being notified of that decision, or in whatever time the Trust considers reasonable, that the Trust reconsider the matter. Further recourse to the Administrative Appeals Tribunal is available.

## **FURTHER INFORMATION**

If you require further information please consult the Parliamentary Contributory Superannuation Scheme Handbook or telephone Mr Chris Armstrong on (02) 6215 3675,

Mrs Heather Fitzpatrick on (02) 6215 3676,

or Mr John Clarke on (02) 6215 3685 or write to the Director, Parliamentary Superannuation Section, Department of Finance and Administration, King Edward Terrace, Parkes, ACT 2600.

## **APPENDIX 4**

### **TABLED DOCUMENTS/EXHIBITS**

1. Opening Statement tabled by Mr Peter Andren MP, 11 July 2001, Sydney
2. *Pollies want a cracker*, article by Mr Daryl Dixon, *The Bulletin*, June 26, 2001; tabled by Mr Peter Andren MP, 11 July 2001, Sydney



## APPENDIX 5

### LIST OF COMMITTEE REPORTS

#### Reports of the Select Committees on Superannuation

(1991-1998)

- *Super System Survey* - A Background Paper on Retirement Income Arrangements in Twenty-one Countries (December 1991)
- Papers relating to the Byrnwood Ltd, WA Superannuation Scheme (March 1992)  
Interim Report on Fees, Charges and Commissions in the Life Insurance Industry (June 1992)
- First Report of the Senate Select Committee on Superannuation - *Safeguarding Super* - the Regulation of Superannuation (June 1992)
- Second Report of the Senate Select Committee on Superannuation - *Super Guarantee Bills* (June 1992)
- *Super Charges* - An Issues Paper on Fees, Commissions, Charges and Disclosure in the Superannuation Industry (August 1992)
- Third Report of the Senate Select Committee on Superannuation - *Super and the Financial System* (October 1992)
- *Proceedings of the Super Consumer Seminar*, 4 November 1992 (4 November 1992)
- Fourth Report of the Senate Select Committee on Superannuation - *Super - Fiscal and Social Links* (December 1992)
- Fifth Report of the Senate Select Committee on Superannuation - *Super Supervisory Levy* (May 1993)
- Sixth Report of the Senate Select Committee on Superannuation - *Super - Fees, Charges and Commissions* (June 1993)
- Seventh Report of the Senate Select Committee on Superannuation - *Super Inquiry Overview* (June 1993)
- Eighth Report of the Senate Select Committee on Superannuation - *Inquiry into the Queensland Professional Officers Association Superannuation Fund* (August 1993)

- Ninth Report of the Senate Select Committee on Superannuation - *Super Supervision Bills* (October 1993)
- Tenth Report of the Senate Select Committee on Superannuation - *Super Complaints Tribunal* (December 1993)
- Eleventh Report of the Senate Select Committee on Superannuation - *Privilege Matter Involving Mr Kevin Lindeberg and Mr Des O'Neill* (December 1993)
- A Preliminary Paper Prepared by the Senate Select Committee on Superannuation for the Minister for Social Security, *Options for Allocated Pensions Within the Retirement Incomes System* (March 1994)
- Twelfth Report of the Senate Select Committee on Superannuation - *Super for Housing* (May 1994)
- Thirteenth Report of the Senate Select Committee on Superannuation - *Super Regs I* (August 1994)
- Fourteenth Report of the Senate Select Committee on Superannuation - *Super Regs II* (November 1994)
- Fifteenth Report of the Senate Select Committee on Superannuation - *Super Guarantee - Its Track Record* (February 1995)
- Sixteenth Report of the Senate Select Committee on Superannuation - *Allocated Pensions* (June 1995)
- Seventeenth Report of the Senate Select Committee on Superannuation - *Super and Broken Work Patterns* (November 1995)
- Eighteenth Report of the Senate Select Committee on Superannuation - *Review of the Superannuation Complaints Tribunal* (April 1996)
- Nineteenth Report of the Senate Select Committee on Superannuation - *Reserve Bank Officers' Super Fund* (June 1996)
- Twentieth Report of the Senate Select Committee on Superannuation - *Provisions of the Social Security Legislation Amendment (Further Budget and Other Measures) Bill 1996 - Schedule 1* (November 1996)
- Twenty-first Report of the Senate Select Committee on Superannuation - *Investment of Australia's Superannuation Savings* (December 1996)
- Twenty-second Report of the Senate Select Committee on Superannuation - *Retirement Savings Accounts Legislation* (March 1997)
- Twenty-third Report of the Senate Select Committee on Superannuation - *Superannuation Surcharge Legislation* (March 1997)



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- Twenty-fourth Report of the Senate Select Committee on Superannuation - *Schedules 1, 9 & 10 of Taxation Laws Amendment Bill (No. 3) 1997* (June 1997)
  - Twenty-fifth Report of the Senate Select Committee on Superannuation - *The Parliamentary Contributory Superannuation Scheme & the Judges' Pension Scheme* (September 1997)
  - Twenty-sixth Report of the Senate Select Committee on Superannuation - *Super - Restrictions on Early Access: Small Superannuation Accounts Amendment Bill 1997 and related terms of reference.* (September 1997)
  - Twenty-seventh Report of the Senate Select Committee on Superannuation - *Superannuation Contributions Tax Amendment Bills.* (November 1997)
  - *Super Taxing* - An information paper on the Taxation of Superannuation and related matters. (February 1998)
  - Twenty-eighth Report of the Senate Select Committee on Superannuation – *Choice of Fund.* (March 1998)
  - Twenty-ninth Report of the Senate Select Committee on Superannuation - *Superannuation Legislation (Commonwealth Employment) Repeal and Amendment Bill 1997, Commonwealth Superannuation Board Bill 1997, Superannuation Legislation (Commonwealth Employment - Saving and Transitional Provisions) Bill 1997.* (April 1998)
  - Thirtieth Report of the Senate Select Committee on Superannuation - *Workplace Relations Amendment (Superannuation) Bill 1997.* (May 1998)
  - Thirty-first Report of the Senate Select Committee on Superannuation - *Resolving Superannuation Complaints* - options for dispute resolution following the Federal Court decision in *Wilkinson v CARE.* (July 1998)

## **Reports of the Select Committee on Superannuation and Financial Services**

**(1999 - 2001)**

- *Choice of Superannuation Funds (Consumer Protection) Bill 1999* (November 1999)
- *Superannuation Legislation Amendment Bill (No. 4) 1999* (November 1999)
- *Roundtable on Choice of Superannuation Funds* (March 2000)
- *Provisions of the Superannuation (Entitlements of Same Sex Couples) Bill 2000* (April 2000)
- *New Business Tax System (Miscellaneous) Bill No 2 2000* (June 2000)
- *Financial Sector Legislation Amendment Bill (No 1) 2000* (August 2000)
- *Interim report on the Family Law Legislation Amendment (Superannuation) Bill 2000* (November 2000)
- *Taxation Laws Amendment (Superannuation Contributions) Bill 2000* (December 2000)
- *Family Law Legislation Amendment (Superannuation) Bill 2000* (March 2001)
- *The opportunities and constraints for Australia to become a centre for the provision of global financial services* (March 2001)
- *A 'reasonable and secure' retirement? The benefit design of Commonwealth public sector and defence force unfunded superannuation funds and schemes* (April 2001)
- *Enforcement of the Superannuation Guarantee Charge* (presented to the Deputy President April 2001, tabled May 2001)
- *Issues arising from the committee's report on the Taxation Laws Amendment (Superannuation Contributions) Bill 2000* (May 2001)