

Madonna Waugh
91 Boundary Drive
Widgee Qld 4570

Born Wrong Gender
Born to Wrong Family
Born in Wrong decade
Took the Wrong Career Path

Dear Secretariat,

Why am I bothering to write an essay on one of the biggest con jobs ever foisted upon the poorest of people and funded by the federal tax budget? I am supposed to stay relative to the terms of reference.

I will veer to a local doing a petition to get some crumbs for a National Highway. That is relevant when you look at unions taking wages offshore to build infrastructure in other countries. I will also mention Medicare levy as self-funded retirees don't pay it. When unions have trillions of wages to play with, everything I mention is relevant to the Greatest Ponzi Scheme ever invented.

But I am mainly wasting my time, because

Llew O'Brien The much lauded and acclaimed maverick politician for the impoverished developing seat of Wide Bay never acknowledges any of my concerns and actually told the state MP for Gympie that he will not address my concerns around the disgusting backpackers tax, raising of the Medicare levy and also raising the tax on roll your own tobacco. My state MP took my concerns about the federal tax rises to Senator James McGrath and James justified all the tax rises imposed upon me.

The National party love to say they are a low taxing government, but somehow the senator justified the tax rises as being good for the general population. I thought this was a low taxing government. If it is, then why did they raise so many taxes?

The National party Medicare levy rise to fund the NDIS wasn't universal and all wealthy so called self-funded retirees are exempt from paying the Medicare levy. Some retirees pull more money than a meat mover from Nolan's from their self-managed super or union run super fund, and don't have to pay one cent to Canberra to cover their medical bills via Medicare levy.

Llew O'Brien (National Party MP) informed his female phone operator (Ray) to threaten me with a harassment charge if I rang his office again about all the taxes the National party were imposing on some of the poorest people. This government is one of the highest taxing governments on SOME of us. Self-funded retirees pulling a big wage tax free and exempt from the Medicare levy.

In fact they don't pay any tax.

This review is a waste of time as every rich bloke sitting in Canberra love super for different reasons. Labor love super as it gives the union's massive wealth to pull strings around the Nation.

Liberals love super as rich blokes can use super as a tax minimised wealth enhancer and these wealthy think they have earned their wealth. They haven't earned it. They gamble their money with tax concessions on businesses that are gouging the general population. And the only National party MP who dare pop their head up in the great superannuation debate was Barnaby Joyce.

<https://www.smh.com.au/politics/federal/barnaby-joyce-backs-allowing-low-income-earners-to-opt-out-of-compulsory-super-20160221-gmzja6.html>

But Barnaby quickly reverted back to saying we must save for our retirement.

<https://www.abc.net.au/news/2016-02-21/barnaby-joyce-downplays-superannuation-changes/7187438>

My mum isn't made to feel guilty about receiving an age pension and a Gold Card, she inherited off my dad. In fact she is always acknowledging how much help she gets. All the rebates, the pay rises and more recently actually uses so many prescribed drugs, that she got the last lot for free.

So why are those who were lucky to be on an age pension before the Keating con job allowed to feel special and yet those of us who actually have to pay more for everything made to feel like we are a burden on the tax payer? The biggest burden on the tax payer is superannuation. It is an austerity measure on the real economy and takes billions of wages offshore, just so China can buy all our good manufacturing plants, farms and housing.

I Wrote to Wazza Truss back when the plane flew into a building and asked why my super fund went backwards and could I please withdraw MY wages. He passed me off to Senator Coonan and she wrote saying that I could not draw my super out and that I could go to APRA and beg there. I could not believe that wages are lost due to a plane flying into a building. Many in the council where my husband work, lost a lot of unearned wealth. Maybe that is what super is. Grows rapidly at say 18% back then and then there is a correction.

Paul Keating recently bragged how he was getting 9%.

The Australian recently reported that Hostplus may revise their growth target down to 5.2%.

Super has to lower its growth forecast and be open with the poor workers. The generation who gambled with tax concessions are enjoying retirement after they got massive growth. When will the unions admit that growth may be smaller in a global economy in the doldrums?

My submission to the Productivity commission.

https://www.pc.gov.au/data/assets/word_doc/0014/221045/sub017-superannuation-assessment.docx

I will probably repeat myself when critiquing one of the worst pieces of legislation ever invented by a politician and the union heavy weight. The union heavy (Bill Kelty), went to Paul the con artist and asked to give peasant workers a 3% pay increase. Paul didn't want poor people spending their crumbs in the real economy. So he hatched a plan that would rob those annoying low skilled, low paid people, give massive tax concessions to those with an appendage who move paper wealth and he will be lauded for eternity. By the rich and the

poor. The poor because they think super will make them rich, and the rich because they can use super as a tax minimised bank. And those who ask for a tax concession will then be given a tool to demean those wasteful poor people who don't put every spare cent into whatever financial planners and unions come up with. An example of demeaning behaviour from the elite will follow.

Then the Ponzi scheme was pimped up by more politicians/con artists, in the following years and now the mess is costing the federal budget 41 **BILLION**. 41 **BILLION** In tax concessions in 18/19 to gamble on share market, real estate, towers to house Queensland Public Service, tolls, and essential services that state and federal governments have sold.

This National Party government invented a welfare card to stop those pesky poor people from gambling with tax payer's money to try and get money they haven't earned. Those pesky unemployed apparently blow all their welfare payment on the poker machines. The irony is, the state receive massive tax from gambling. National party despise poor people. Even though they represent some of the poorest electorates.

But this government and previous federal governments have allowed tax concessions to grow larger and larger for gambling. Those who have benefitted from 30 years of tax concessions like to call it risk taking. Even heads of union super funds call playing with wages as risk taking. Wealthy **GAMBLERS** deserve a tax concession because they have risked tax payer's money. They want their wealth to grow without lifting a finger. So we need to reward the wealthy **GAMBLERS** with a tax concession. The gamblers want to be rewarded for their behaviour. The **GAMBLERS** also claim they need a tax concession for losing their wage for 40 years. Tax concessions were a very tiny 3.5 **BILLION** when the ex-pig farmer, turned con artist, hatched a Ponzi scheme for his ilk and his generation. So each and every year, more and more wages are taken from the real economy. And the National party have legislated to take more wages out of the real economy by taking 12% of poor people's wages for unions to **GAMBLE** on whatever gets the union's fake growth. The National party welfare card is to stop tax payer's money being spent on gambling. The welfare card is forcing poor people to use a private enterprise owned card and force the poor to only use certain businesses in the real economy.

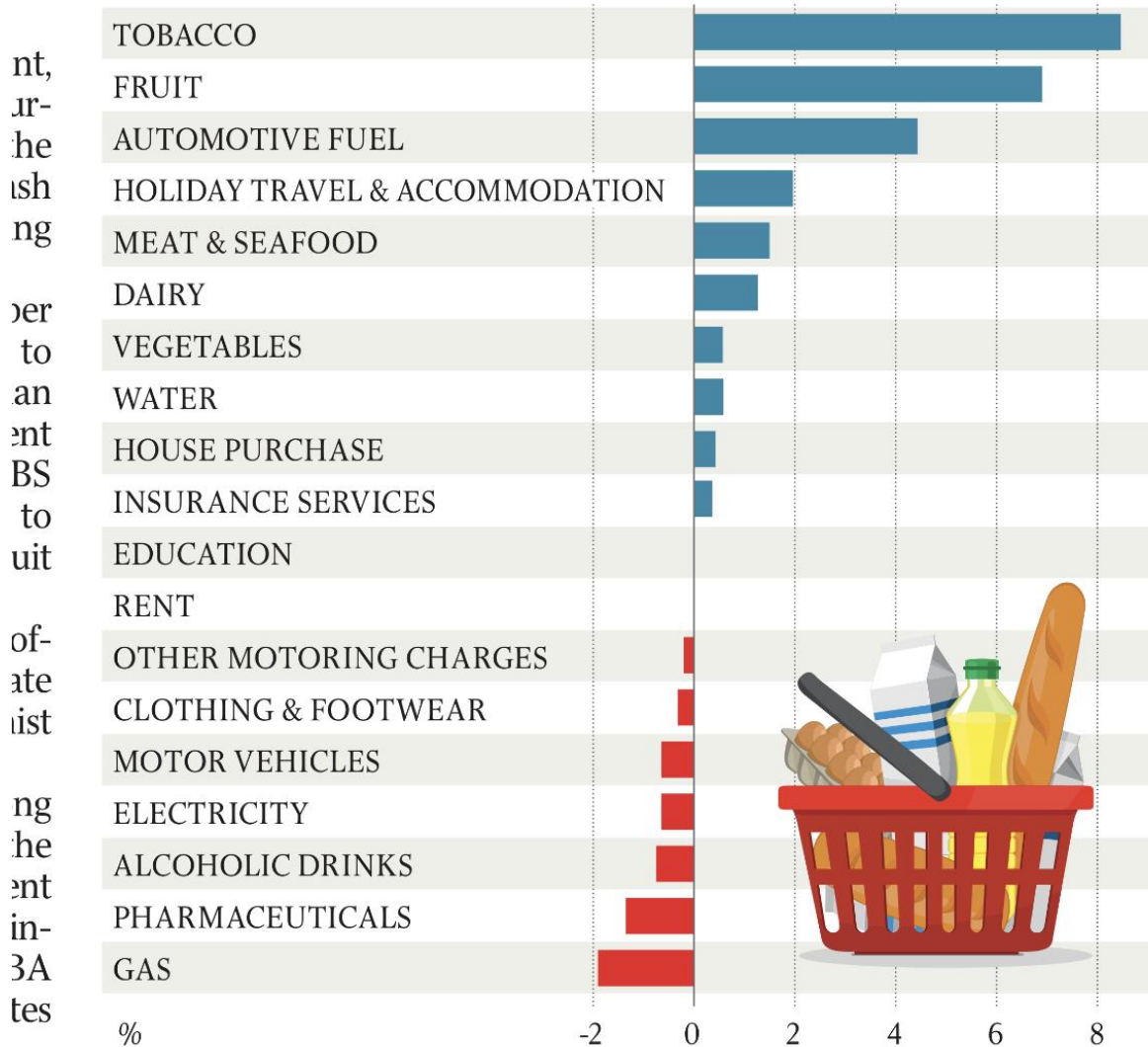
Yet

This National party is quite happy for the lowest paid people to hand wages over to con artists and they gamble with it. The unions not only gamble with the crumbs of the poorest people, they get to take those crumbs to another country. The unions are not forced to spend the forgone wages in the local economy. So the National Party is happy to give tax concessions for unions to gamble, but not the poor people who are stuck in one of the National party seats. The poor unemployed have no means to leave these developing National Party seats.

The share market, financial planners and over paid CEO's love the ex-pig farmer. The con artist gifted them a guaranteed inflow of cash. Every hour, of every day, of every week, of every month, of every year a good part of the 9.5% of wages flows to share market and some wages even leave Australian shores. Maybe more so now, since the National party have pushed for austerity on the general population and no one is spending. They have tax the addicted smoker so much that tobacco products were a big winner in the recent CPI data. Our disposable income is not worth budgeting. The National party have done such a poor job, the reserve bank have interest rates at record lows.

CPI SHIFT

Quarterly change, sector by sector



Source: ABS

A point of view on some myths of Howard and Costello.

<https://www.themonthly.com.au/issue/2007/october/1274939034/andrew-charlton/comment>

But our credit card interest is still massive. Credit cards are where we go to pay for our ridiculous high cost of living to funnel massive wealth to shareholders!

Who are shareholder? That's all of us. The ex-pig farmer wanted us to **GAMBLE** on the things he sold! He wanted our cost of living to be massive, so his Ponzi scheme will get massive growth.

We have businesses (and businesses that state and federal government have sold for crumbs) on the share market getting flows of money and they don't know what to do with it! The flows are so large, they reward the CEO's with large pay cheques. Capitalism working for those who were job lucky!

The Federal National party have legislated to increase the pig farmers wage theft to 12%. In a low wage, low inflation, high cost of living, this government wants to give more wages to the Unions and their CEO mates. The federal National party allow unions to send wages offshore to get the growth greedy people have been promised by Bill Kelty and Paul Keating. The Federal National Party are also dishing out massive tax concessions to send these hard earned wages out of Australia. Australia had good productive businesses that have been sold because apparently Australia needs foreign capital! No we don't! Not since Keating made a pool of money via a Ponzi scheme. The unions brag about how much wages they have in their hands. Why aren't the unions buying up our farms and our baby milk formula businesses? Why are unions creating jobs in other countries with wages of the poor?

How often do you hear the overpaid financial planners in Parliament House say to the tax payers that this tiny wealthy country needs foreign capital? Foreign capital to justify selling real estate, ports, energy generation, energy retail, airports, airlines, banks, roads, telecommunications, water and our manufacturing. Why are unions sending trillions of wages offshore? The pig farmer's legislation needs a home! Literally! You can't take wages off the poorest of people and bury it! Poor workers have been promised massive growth from the wages they lose for 40 years. The toilets cleaners, bean pickers, shed workers, meat movers are told that they are so poor, they can't be trusted with their crumbs and that unions are better placed to manage 12% of their tiny wage for 40 years. That their working lives mean nothing and they have to struggle all their life in their productive low income world to live a better life in retirement. 12% of 30 grand is not magically going to turn our miserable working life into a luxurious retirement when we will be incontinent and can't move our bodies because of the low skilled, low paid, highly productive job has ruined every joint in our body. No financial money mover is going to have worn out knees, stuffed shoulders, skin cancer from working in the sun, cancer from working around chemicals. They may get arthritis in their hands from moving paper and pressing invest button on a computer screen.

If the Ponzi scheme was an austerity measure in 1992 at 3%, what is 12% of wages leaving real local developing economies?

What is Keating and Kelty wage theft doing to impoverished developing National party seats? Is any union going to send wages to the developing National Party seats? Or are union super funds better off joining with state governments and building a toll road under **PUBLIC PRIVATE PARTNERSHIP** in the cities or build a tower of power to get the growth? Grab Game of mates by Dr Cameron Murray and he will explain the convoluted scheme that has been given a sexy name like **PUBLIC PRIVATE PARTNERSHIP**. Will unions build a state of the art transit centre in GYMPIE, Maryborough, Goomeri, Tiaro or Murgon?

Or

Will unions prefer to create jobs in the United Kingdom? The Australian superannuation fund owns 3/4 of Kings Cross Redevelopment in the UK.

The federal government gives tax concessions for union super funds to create jobs in the UK!

Wow!

Go you good things!

Why didn't the unions invest 5 million dollars in a Gympie Abattoir?

The National party gave away 5 million dollars, sorry **FOUR MILLION NINE HUNDRED AND FIFTY NINE DOLLARS AND FOUR HUNDRED AND TWELVE CENTS?**

This money is supposed to create low paid, low skilled jobs for the poor uneducated souls who don't have the luxury of leaving this developing region. This **FREE CAPITAL** is gifted under the guise of being job creating. Free capital no other business gets.

That is **FREE CAPITAL** for One Gympie family abattoir to enhance their capital wealth to pass down to their offspring. Why is the National party providing large capital to private enterprise?

Another risk the National party have asked the tax payers to fund. I would say this expenditure could have been funded by union super funds. Unions could create local low paid jobs by funding this expenditure. Win for shareholders as the wages are not huge. But obviously the so called free market isn't working for Nolan's Abattoir. Even though they are the **ONLY** abattoir in Gympie!

Back in 2001, John Howard gifted this same family 1.6 million dollars through Dairy Regional Assistance Programme.

Not sure why an abattoir can access free money because of dairy deregulation? But clearly this abattoir enjoys government handouts and is struggling. The abattoir has no competition in Gympie.

<https://pmtranscripts.pmc.gov.au/release/transcript-12237>

The ACCC has recently reported that privatisation hasn't worked! That selling assets is another tax on Australians.

<https://www.theaustralian.com.au/nation/politics/acccs-rod-sims-asset-selloffs-increase-tax/news-story/ffd2875d63544a177898c0db6b138945>

Should the federal National Party just buy the Gympie Abattoir?

The con artist / best liberal treasurer/ Paul Keating also sold commonwealth Serum Laboratories for a tiny price of \$2.30 per share. CSL share price has just hit \$300.00. There is some serious money in health care. And government subsidised health care.

But Paul's union mates, CEO's are loving that Paul sold a good profitable public asset. Paul knew his union mates needed to find homes for his wage theft con job. Why not have his union mates invest in a company that makes government subsidised vaccines. Why the asset stay in public hands and the government didn't could send out vaccines without propping up a privatised business. It seems the government has privatised **NEARLY EVERYTHING**, to private enterprise that doesn't have much competition and shareholders and the lucky CEOs are the real winners. Phew! Lucky for our super funds. The only thing growing. But Aussie economists never whine about wage suppression, low inflation and high growth in union super funds in same opinion piece.

How much wages of some of the poorest workers are invested in public assets that have been sold?

The federal government give a tax concession to the toilet cleaner, for the unions to invest in businesses that are gouging the tax payer?

Have I got that correct?

Superannuation was not invented to keep peasants off the public teat. It was invented as an austerity measure on the real economy. And ultimately give the union movement massive power and money to influence government decisions. I was always mystified by the idea of taking off the poor while they struggle during their working life. Take wages from them to make them feel untrustworthy. To make them feel like they should not expect a pension. Recently I was told to get off the public teat by a Gympie charity. The charity was set up by a local financial planner. The charity uses volunteers who don't get a wage or get paid superannuation. The charity can access public teats from different tiers of government and would be afforded a special taxation regime from the federal National Party. So if I didn't like Paul's Ponzi scheme before the charity made that comment, I certainly do now. How many wealthy risk takers like to define themselves as self-funded, but really they have their lips on every public teat swinging in the breeze. If only the poor who waste their crumbs could have spent their wage locally? Perhaps this charity could have set this charity up as a business, and not expect tax payers to pick up the tab for her to go on a little adventure and ask people to work for free. But she doesn't like peasants wasting/ flittering their disposable income on silly stuff like going to a local museum. She wants those peasants to invest /gamble in the stock market and not spend wages locally. Irony? Maybe? Who knows? Wealthy people really have no idea of reality and love socialism/government handouts for themselves. Despise the poor spending/wasting locally, but whine their business is failing and need to set up a charity. If poor didn't spend in the business they have shares in, then their share price might be a bit shit. Let's thank the poor for wasting what crumbs this government have taken.

In 2016 the National party legislated to keep 95% of Keating super when the backpacker exited Australia.

Isn't Keating super to keep us off the public teat?

Backpackers, will most likely never retire in Australia.

The cross bench, Greens, and Pauline Hanson got the tax grab down to 65%. Super is part of a workers wage, taken from the worker, given to the unions, so that poor productive people don't require or expect an age pension! Superannuation is not suppose to be a tax grab for the National party.

Since 1992 poor people paid 15% tax going in, the same rate as the Prime minister.

<https://www.facebook.com/madonna.waugh/posts/1294137270603672>

Julia Gillard changed that when she brought in interim legislation as part of the mining tax and increased the tax free threshold to \$18000. ALP legislation was called LISC. A poor person on less than \$37000.00 can claim back up to \$500. So work all year, pay high cost for everything, to then claim up to \$500 back and have the unions grab it. That \$500 going to the unions is really going to make that persons retirement income so much better. I am being facetious! So what do you call that money go round?

Red tape?

Con job?

Money go round for the poor to see \$500 go back to the unions and the peasant gets to pay a fee for the whole year that the federal government has had its high taxing hands on it.

Tony Abbott did make it permanent in tax law and called it LISTO.

A rich CEO Or financial planner on big bucks gets his/ her first \$18000 tax free also. Just like the meat mover at Nolan's. The meat mover pays same amount of gst as a politician. This crap that the rich pay too much tax is a con job foisted upon the poor who are lead to

believe that we are just not working hard enough. It's just the poor don't have the resources to access the large library of tax concessions. So the poor, low paid productive workers, continually have to feel that we are a burden on tax payers. The filthy rich are the true burden on the federal budget.

Paul Keating didn't design compulsory super for peasants on \$37000.00. His focus in 1992 was on those \$65000.00- \$130000.00, owned their home and wanted to grow their wealth. He wanted those with means to get a tax concession to gamble on the profitable assets that were sold by governments. Paul also didn't legislate for his government to pay super for women who pause for babies/future tax payers. Paul didn't legislate to pay super for carers who pause in the workforce to look after others. Paul didn't legislate to pay super for the unemployed.

Paul just wanted the poor to feel like they were pieces of shit. So he privatised the age pension and gifted wealthy blokes who enjoyed full time work a tax minimisation bank. Super needs to have large constant inflows to work best. Those on 37 grand are hardly going to magically turn their crumbs into millions. No matter where the unions invest. Whether it is In Australia, India , the US or the UK!

Here Joanna Mather writes about how unions could build infrastructure in the US. How about unions build and fix the National highway in Australia ?

<https://www.afr.com/wealth/superannuation/structural-shift-in-how-your-super-is-invested-20180924-h15rzz>



tax-advantaged super environment will check system growth a little.

Super funds this year notched up a ninth year of uninterrupted growth. The best performers achieved [double-digit growth for members](#).

But the system is growing at a faster rate than nominal GDP and good returns may become harder to find.

With lots of "patient" capital to invest, industry funds in particular have looked beyond traditional asset classes to alternatives such as infrastructure (airports, ports, toll roads) and unlisted property.

Much of the infrastructure money has been channelled through fund manager IFM Investors.

"The challenge for the super system is to deploy capital in a way that gets the best returns for members," says Alex Joiner, who is IFM's chief economist.

"It's a great narrative to have Australian super savings being at work in Australia but the reality is the investment universe here is not large enough to take all this money."

Private equity, including venture capital, and direct lending to companies are avenues being explored by super funds. A key challenge for industry funds wanting to expand into corporate debt is a lack of expertise in

Real Estate Investing Secret

PROFIT WATCH

This real estate investing secret could tell you when to buy your next property

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The editor of the local paper did a petition to get funding for section D of the Bruce highway. Developing Regions go Begging to fix a road that has apparently been in disrepair for 50 years. And the National party is hoping to get funding for section E. Why are Australians driving around on roads that don't reflect this wealthy country? And why are the National party doing the National highway by the alphabet? The unions could build a state of the art highway around Australia instead of sending wages of some of the poorest people to another country to fix roads in another country.

Future's already here

Region's smarts key to job lock

SCOTT KOVACEVIC
REPORTER

scott.kovacevic@gympietimes.com

WHEN it comes to the future of Gympie, MP Llew O'Brien says it is a vision of jobs.

And the Wide Bay politician says he believes the key to unlocking it is already in the region's hands.

"We've got some incredibly smart and innovative people in this region," he said.

"There are people who with the right support through all three levels of government can make a massive dent in our unemployment rates here."

To do this he hopes to bring help by way of the Commonwealth to create more job-creating projects in the region.

Paying down the country's debt and improving the economy were going to help, too.

This is the next stage of Mr O'Brien's vision for the region, one already taking shape through major projects like the \$1 billion Gympie Bypass and the long-awaited Cooodoo Creek Bridge upgrade.

Mr O'Brien says these projects are great for the region, but not a daily occurrence.

"Big-ticket items like Section D are fairly rare," he said.

"Obviously I'd like to see that continue... like Section E (north of Gympie)."

And is there anywhere his



POWERHOUSE: Llew O'Brien says the job growth problem can be solved by bringing the region and the government together. Photo: Contributed

vision has fallen down?

"I'd like things to happen quicker," Mr O'Brien said.

"Everybody knows government moves slowly, but the projects, if they're not adequately achieved in quick time people's lives are affected really negatively, sometimes people are killed."

"Where I'm happy about things like the upgrade to the

highway north of Gympie right through to Maryborough, I'm not happy we haven't got bulldozers cutting tracks for Section D (the bypass) yet.

"I have a combination of bureaucracy... primarily the fault of the State Government but I'm not in any way trying to say federal bureaucracy is some part of finely tuned instrument that's breaking world records."

"Whilst we're achieving great things, there are things coming I wish we could achieve quicker. As backbencher I can wield as much influence as I can."

"Often, as has been my track record, that's done by negotiating with the leadership of the country until sometimes the point where those negotiations may not be as successful as

what I'd hoped. Sometimes I have to speak to them via *The Gympie Times* or *The Australian*.

"But at the end of the day I will always do what I believe is best for the Wide Bay and I will use whatever resource... at my disposal. I've had some good wins that weren't on the radar in 2016 but there's just so much more to do."

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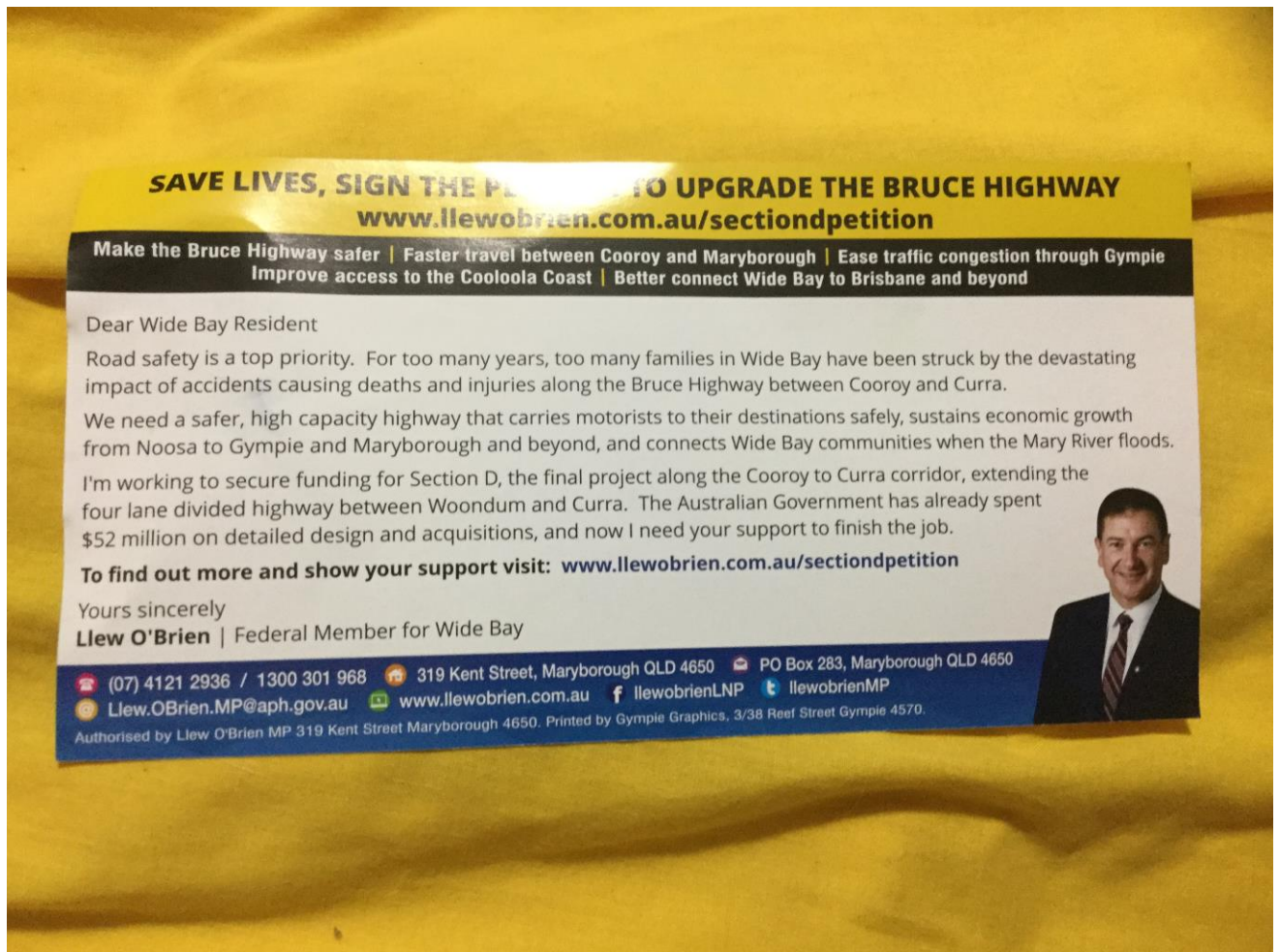
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Eyes turn towards regional market at blistering

Tax payers even funded a mail out to advertise a petition that was done by the editor of a local paper. While unions are seeking to make the lives better in other countries, developing regions continue to be treated like we are poorly paid uneducated Bogans by unions and the National party. A National highway is used as a play thing for politicians. While we all travel on substandard roads, the unions seek to build better roads in the US.



Elizabeth Fry writes about wages of some of the poorest workers wages going India <https://www.investmentmagazine.com.au/2019/09/australian-supers-mark-delaney-eyes-india/>

These financial con artists just love taking risks in other countries. 55% of Australian super is risked in equities. The federal government lost **41 BILLION** last year for super funds to gamble on the stock exchange. How will these funds go in a long recession? Peter Costello has a little swipe about how unions have invested in the share market.

As unions struggle to find homes for 12% of wages of every wage earner in Australia, where will unions seek that home? What happens if India or the US doesn't work out? What country will unions create jobs, next! What happens if super growth hits as low as the growth in Australia's real economy? Will people like locking their wages away for 40 years in high cost economy and low wage economy when Keating's unions are only getting 2% growth?

This government has imported so many plane people to keep Australia out of a real recession. What will the unions and this government do to keep getting 9% growth in super funds?

Prior to the Keating / Kelty wage theft, TAXPAYERS funded superannuation for many in the 3 tiers of the public service. And taxpayers still pay tax to fund the retirement of the 3 tiers of the public service. In Qld, I am actually paying 18% superannuation to one sector in the public service and I pay politicians 15.4% of their large income.

Why is a bean picker less worthy of a decent retirement income than a politician or a public servant? Maybe it's time to reward productive workers through the tax system and not wealth movers. Low paid, low skilled workers can't even claim their fuel to get to their low skilled, low paid job. But the National party is happy to hand nearly 5 million dollars of **FREE CAPITAL** to one family who has no local competition. Are they so bad at running the abattoir that they need 5 million dollars for free?

Why was my mother allowed to buy a cheap home, blow her disposable income on whatever, take holidays and retire on a better disposable income than her kids and grandkids? That being a returned serviceman pension she acquired because she was married to my poor dad who was a World War 2 veteran and had no superannuation. Dad was allowed to retire without being derided for needing an age pension.

Llew O'Brien is happy for the federal government to help those who have NOT SAVED, FLITTERED/WASTED THEIR WAGE ON STUFF, and not saved for their own retirement. Wide Bay MP claims older people have a right to access a pension. Why aren't the young low paid people in his electorate allowed to access a decent age pension? Or is Llew O'Brien just happy to help those who are currently old enough to get an age pension? I may well have been born in wrong decade! MAYBE?

Why is a person allowed to gather so much wealth with massive tax concessions and retire on more money than the kids today who are probably renting the homes of tax minimising greedy folk at high cost because of the rules around self-managed superannuation? These same people are drawing a larger income than many workers. That lucky generation were also gifted tax free status when they withdraw their self-funded pension. They don't even have to pay the Medicare levy. They get rebates and a card that gets them discounts. So there is no such thing as self-funded. Nothing is free, we are told. But for a lucky generation, free is ok! It is not public teat sucking for some. They have apparently worked harder and were taxed more and had high interest rates for 2 months. They still get many benefits from the poor young taxpaying renter who will never own a home.

The National party wanted the poor workers struggling today to pay more Medicare levy to fund the NDIS. Not one self-funded rich retiree who owns their own home has to pay the Medicare levy and would therefore not have had to pay any increase on the Medicare levy. Malcolm Turnbull stopped medicare levy increase prior to the super Saturday by elections.

What has superannuation done to the cost of housing in Australia?

So many people have bought property in their self-managed super and get tax concessions for that risk and ask the poor to pay high rents to meet the criteria of any self-managed super. Now I am not sure I have all the data correct around superannuation and self-funded

superannuation. But as a poor person who was born to the wrong family, born with the wrong genitalia, born in Wrong decade, and took the wrong career path can see that superannuation is not designed for the poor or productive low income worker or even part time workers. Considering Keating designed super for those on \$65000 - \$130000 in 1992, I can't believe there is any worker on \$37000 in 2020! Although recently reported that the Australian yearly minimum wage is \$38521.

But there is many people in part time work and on a lot less than \$37000 and have to hand over wages to the unions. So the unions can invest in another country! A low paid worker on \$37000 has to hand over nearly \$4000 to unions to invest in whatever. \$4000 that could go to help pay school fees or pay the tolls or pay the massive power bills. Use their wage locally? Remember the welfare card was invented to make sure the unemployed spent tax payer's money on essential items in local businesses.

But many like to call essential services as wasting money and that the poor need to spend less and use less. As the poor should not expect a decent age pension for the low paid productive work they have done for 4 decades. But those same people who deride the poor, love that we spend all our crumbs on their housing, real estate and their businesses that are sending big profit back to their share portfolio. So if it wasn't for those pesky poor people, their unearned wealth may just be a lot less.

Peter Costello sold Telstra to fund past politicians and the federal public service who signed up to defined benefit scheme. Why can't all Australians be able to access the same type of pension? Why do some have to feel special because of they were job lucky?

Warren Truss will be paid a massive pension till the day he dies.

He can hold another job!

He can own several properties!

And Wazza is still entitled to a \$200000 pension, plus trimmings till he is buried.

And then his pension is passed on to his wealthy wife.

Why do politicians have a different set of rules to the poor tax payer. Those pesky low paid peasants are such a burden on the federal budget! Again I am being facetious!

The wealthy tax minimisers are the true leeches. They Want money for nothing with tax concessions!

And now the National party are going after poor welfare recipients including age pensioners for making an error in their income data. Julie Bishop, Tony Abbott, Christopher Pyne can all hold high paying jobs and receive a government welfare cheque. Have I got that correct? A politician can earn a massive wage and keep all their welfare cheque?

Is taking from the poor and giving to the rich, socialism? Or do the rich call it capitalism and believe they have worked harder than any toilet cleaner?

Politicians were probably given a large pension as they would be unemployable after a political career. But not these days. Not politicians, like Pyne, Joe Hockey, Anna Bligh and Julie Bishop, who can hold a lucrative high paid job to lobby government and also receive a large tax payer's pension. Politicians **DO NOT** cure cancer or offer much during their time. They can't do much. Politicians have signed us up to the UN and fancy trade agreements. So basically politicians can only invent more taxes and sell off assets. And talk about needing foreign capital (aka selling everything that isn't nailed down). Or talk about social issues to get voted back in.

How many tax concessions should one person be entitled to under the guise they **PROBABLY MAY NOT** ask for an age pension?

Years ago people were happy to own a home and get a pension. Then in the Keating era, the rhetoric changed to where baby boomers should be able to have an opportunity to grow their wealth and have more than a age pension. Then following governments started saying that we need to fund our own retirement. So now people have a Library of tax concessions to **GAMBLE** with. Tax concessions need to be for public good. Super and self-managed super is not for public good. For many reasons super is not for public good.

The wages are going offshore!

Super makes the poor, poorer while working.

Super has played a role in the rise of our cost of living to benefit shareholders.

Super has increased the cost of property.

Paul Keating recently lauded his union mates and claimed his union funds were getting 9% growth. Where is the con artist investing wages?

Water that John Howard separated from land?

Commonwealth bank that Paul Keating sold?

Energy generation that state governments sold?

Qantas that Keating sold?

Toll roads that states allowed?

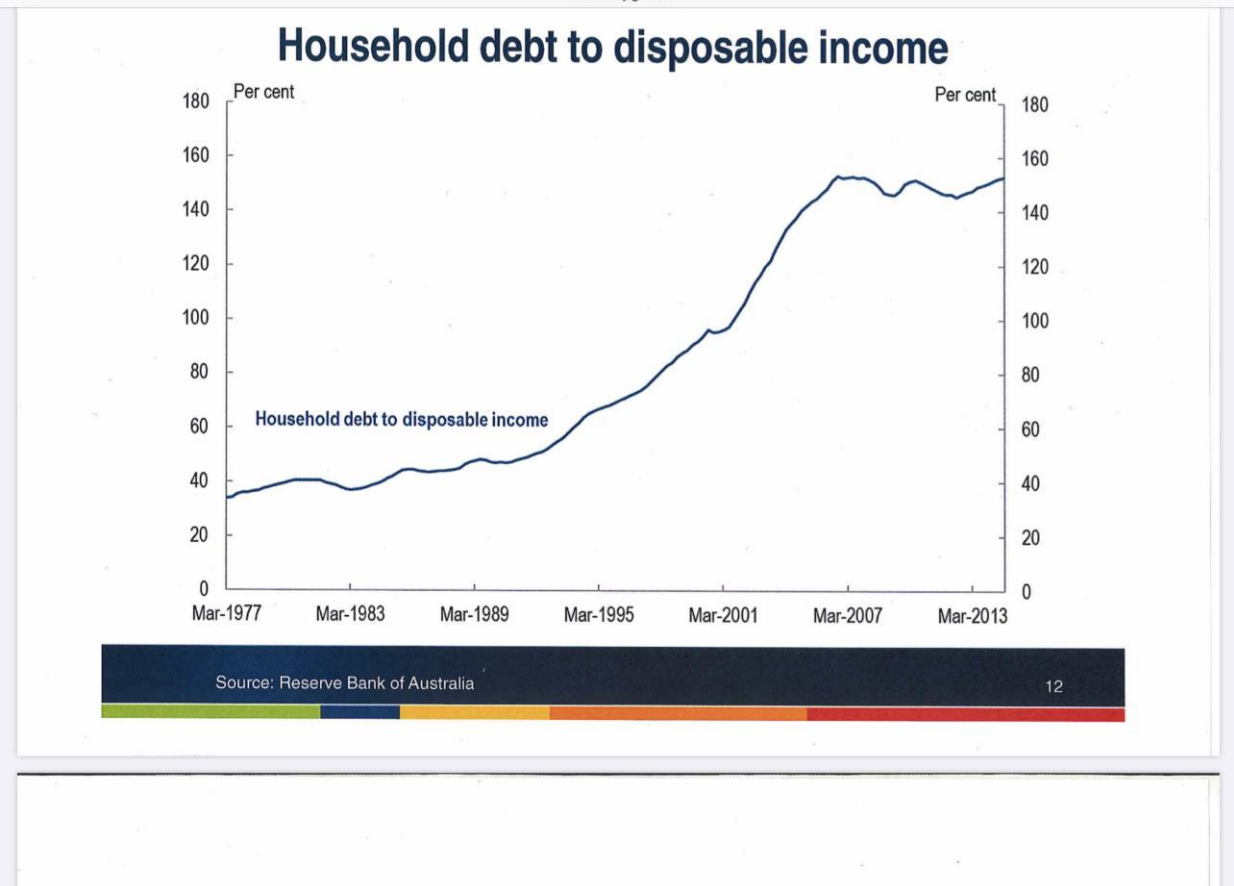
CSL which the con artist sold to his CEO mates for a measly \$2.30 per share?

Tower of power in Brisbane? Queensland tax payers pay massive rent for the Queensland public service to sit in?

Or is the growth coming from creating jobs offshore?

In a low interest, low inflation, low wage growth economy, please tell me where Keating is getting 9% per annum growth?

Any wonder households are in the red, they are literally funding their own retirement , through high cost of Living.



Why aren't unions building public housing? Kelty recently added to the debate. He suggested making super funds make money via public housing with the backing of taxpayers. Via government guarantees. Not sure self-managed super funds with real estate in their portfolios would be happy for unions and governments to build public housing. The greedy need housing costs to grow year on year to grow their unearned wealth that housing delivers to those who can afford an essential item in a developed country. Sadly we all need to live in a house. How shit is that we all need a roof over our head.

And we can only live in one house. But many have used housing and the tax concessions for housing to grow their unearned wealth. If your house has gone up by stupid amounts, it is unearned wealth and hurts the poor! This is not class warfare. This is giving to the wealthy and making the poor feel like they haven't worked enough in their 3 low paid jobs.

<https://www.theaustralian.com.au/business/the-deal-magazine/bill-keltys-blueprint/news-story/66f63ad0312b40edac3d4959b999baa2>

Time to end the defined benefit for ex politicians.

They were job lucky thanks to a party putting them up for election. It had nothing to with them as a person, or how productive they are/were.

When politicians accrue so much wealth via the massive amount of schemes to grow wealth with tax concessions is unsustainable. Many of these people have no integrity or moral compass.

Ex Politicians/financial planners should not hold a high paid job and receive their large welfare payment.

No other pensioner can earn money and still get a pension. Politicians have ruined a wealthy country. Politicians have given away our mineral wealth, sold our money making assets, and signed us up to free trade agreements. And last but not least, love to tax us, so we work to pay more and more taxes. And sadly the cost of housing, doesn't leave much disposable income for the peasant worker or those who need to get help from Canberra. As more young find themselves never getting a house, the government may well have to pay more rent assistance when and if the poor ever get to retire. You know to subsidise the self-manage super funds that have invested in rental properties!

Politicians tell us that an age pension is unsustainable and that we need to give unions our wages to play with. Politicians don't mind a good bit of socialism for themselves. Take from the poor and give themselves a nice cheque. Simply because they were job lucky! Not because they have earned that role. The party picks an appropriate person and that person gets elected.

Superannuation is not a magic money tree. Super relies on massive growth in our expenditure to give the growth in share price or real estate. Even so called self-managed super is a new play thing for the wealthy as people can gamble in whatever takes their fancy and get a tax concession. Super, whether it is the self-managed or compulsory, is unearned wealth. Everyone wants massive growth from the money they **GAMBLE** with. Keating has created a con job. Everyone wants money for nothing and super encourages that ethos. Politicians do not earn their pay cheque!

CEO's are certainly not worth the money they are on.

The capitalistic con that we are sold is to encourage us to be aspirational millionaires. When many of us will never have wealth. No matter how many jobs we work, or how hard we work. Australian tax system and super leans to those who already were gifted wealth and never earned it.

For years I paid insurance on my tiny Balance. Sunsuper stopped taking insurance before Kelly O'Dwyer passed legislation to stop unions taking insurance on accounts that are stagnant. I rang sunsuper and told them to continue taking insurance and recently filled in sunsuper email to opt into sunsuper taking insurance. I want my Keating super gone. I am over playing a role in high cost of living. I am done giving some con artist money to do nothing with the wages locally and nothing that helps the poor impoverished National party seats.

Many poor people have more than one Keating super account and for years had insurance taken out of their numerous Keating super accounts. Insurance companies will only pay out on one account. So for years Keating super has made poor people poorer. Will this insurance premium be paid back?

How much insurance does one Aussie worker need?

There is

Work cover

Medicare levy

Third party car insurance if you are injured in car accident

Home insurance has cover for humans.

There is insurance if you are injured playing sport.

So how many ways can an Aussie claim insurance?

If superannuation isn't guaranteed, then no more tax concessions should be handed out. If people want to risk on whatever fancy thing pops up, then do it without a tax concessions. Any form of gambling in the superannuation space should not be given a tax concession. Tax payers don't like the unemployed **GAMBLING**, which is why the National party invented the Indue card! If unions or self-managed super want to gamble, then maybe put them on the National Party Indue card. All super transactions need to be for the benefit of local economies.

All union managed super funds need to disclose where all the wages are invested due to the tax concessions.

As reported by Peter Martin in the Sydney Morning Herald on May 2018.

“Only 114 of the 208 funds surveyed by the Commission responded, and only 5 were able to detail their net investment returns by asset class.”

<https://www.smh.com.au/politics/federal/the-fix-for-australia-s-multibillion-dollar-superannuation-mess-20180528-p4zi05.html>

How can super funds not know where all the wages are invested? Only 114 super funds bothered to answer the survey. Gambling with tax concessions and only 5 super funds that bothered to answer the survey knew where they invested poor people's wages.

How is that even legal?

Self-managed super funds need to be audited. Why isn't every union fund audited? And make sure that when unions gamble with people wages, they are not going to lose it all?

Poorest of workers should get to keep their super while they are continent. Next time rich lazy people say that poor people can't be trusted to spend their wages. Perhaps you should tell them, if it wasn't for poor people wasting their money, their share portfolios may not be making that much money. People need to spend in the real economy to reward the shareholder.

In closing,

Is Keating compulsory super even legal?

How can a government legally steal people's wages? Unions can risk poor people's wages, but poor can't be trusted.

Tax payers pay tax to pay wages and super for the public service, yet the poorest of workers have to lose their wage and have people they don't know, gamble on stuff in other countries. And the unions are not even forced to spend a percentage of that wage in local economies.

SUPERANNUATION IS A TERRIBLE DISASTER AND A MASSIVE AUSTERITY MEASURE ON REAL LOCAL ECONOMIES.

SUPERANNUATION WAS AN AUSTERITY MEASURE ON THE REAL ECONOMY IN 1992 AT 3%!

SURELY SUPERANNUATION CAN BE DEFINED AS AN AUSTERITY MEASURE AT 12%?

Thanks for giving me an opportunity to voice my opinion. As Llew O'Brien has informed my state MP that he will ignore me and not address any of my concerns. I don't get his wage or his super. So this is a freebie. Thankfully the government does these things for voters to be able to be heard, when politicians don't do their paid job. I also did some free opinions of Llew's Medicare levy rise and I have attached my unpaid work that I sent to the productivity commission.

Madonna