



Senator Claire Moore

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THIS WEEK:

Over the past week we have seen the devastation of a one in 100 event (which today was upgraded to being a one in 500 year event!) as the traditionally dry region surrounding Townsville and stretching west was deluged in a torrent of monsoonal rain. Thousands of houses have been inundated, millions of dollars of infrastructure has been lost and farmers dealing with years of drought now deal with flood.

The cost will run into the hundreds of millions of dollars and as we know from previous natural disasters the effects will be long lasting and full recovery an arduous and extended process. We know it will take years for some people to be able to recover from this trauma.

Thank you to the hundreds of SES, Defence, social service agencies, volunteers and neighbours who pitched in to help the community and a special thanks should also go to Townsville Mayor, Jenny Hill and her Council. The best thing- if there is such a thing as a best thing about this disaster - is hearing the stories of people who have reached out to help family, friends, neighbours and strangers.

Many people have lost everything and now is the time we can all lend a hand by making a donation to any of the five organisations listed above or directly to the Queensland Floods Appeal launched this week by the Queensland Premier - <https://www.qld.gov.au/emergency/emergencies-services/help-disaster> . For the sake of our fellow Queenslanders give generously.

Next week we see the beginning of the very limited parliamentary sittings for the year. Not only is the Morrison government running scared of Parliament and its scrutiny but organising sittings of only ten days in 8 months confirms they have stopped governing and have nothing to offer the electorate.

Despite that Labor will be doing its best to make best use of the sittings in the interests of the nation and with the election looming we have much hard work ahead of us.

SENATOR CLAIRE MOORE, LABOR SENATOR FOR QUEENSLAND

Senator Claire Moore

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SUSTAINABLE
DEVELOPMENT GOALS

CLAIRE'S WEEKLY UPDATE NEWSLETTER

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WHAT'S BEING SAID ...

BANKING ROYAL COMMISSION - SHORTEN – MORUYA (NSW)

"What we see is a complete indictment of Australia's banking system. What we see is that some corporations have got very rich. Made big profits and bonuses and very high wages have been paid to people at the very top. What I think about when I saw that Royal Commission yesterday, is I think about the tens of thousands of victims. There'll be small businesses, there'll be retirees, there'll be individuals, there'll be farmers even here, and around this district who've been let down by their banks merely because the banks pursued profit over people."



BANKING ROYAL COMMISSION - ALBANESE-TODAY SHOW

"What we have seen now is they are still defending the banks and the top end of town by not having the Parliament respond to the recommendation of the Royal Commission.... If this was any other workplace in the country you would get fired for it."

"I think what's happened here is the Government's squibbed response to the Royal Commission has confirmed people's worst fears about them and that's that running a protection racket for the big banks is second nature to the Liberal Party." -

Jim Chalmers

BANKING ROYAL COMMISSION- CHALMERS – SKY NEWS

"I think it's pretty extraordinary to see on social media this morning that Josh Frydenberg is actively now campaigning against one of the recommendations of the Royal Commission, having tried to pretend earlier in the week that he would take action on each of the recommendations. I think that speaks volumes about how the Government's not taking this Royal Commission very seriously. Their heart's not in it."

BANKING ROYAL COMMISSION - BOWEN – BRISBANE

"If you look at Josh Frydenberg's weasel words he says they agree to 'take action'. That does not mean accepting the recommendations."

BANKING ROYAL COMMISSION - O'NEIL- SKY NEWS

"We can see already in just the days that have followed those recommendations being released that Scott Morrison is doing every little sneaky trick in the book to try and walk back from actually implementing them."

BANKING ROYAL COMMISSION- SHORTEN-TOWNSVILLE

"I think there is actually mounting concern in the days since the Banking Royal Commission, from the Australian people, the community that nothing's actually going to change. I think we've noticed that the banking CEOs all seem to be buckling down to keep their jobs. We saw the share prices of banks go up. What this tells me is that the stock market has factored in perhaps business as usual for our banks."



BANKING ROYAL COMMISSION - CHALMERS – ABC RN BREAKFAST

"Something very fishy happened at 11 o'clock on Monday morning. We need to get to the bottom of it. On behalf of the Australian people, we need to know that there hasn't been some kind of insider stitch up here. Hundreds of millions of dollars plunged into the market, into bank shares, at 11 o'clock in the morning. I think that became something like a \$22 million profit by the time the market opened the next day on the Tuesday."

BANKING ROYAL COMMISSION- BOWEN- MELBOURNE

"Very clear there was market movement during the course of the day. The whole reason, the whole excuse that the

Government gave us for not releasing the Royal Commission report on Friday was it might move the market and the market moved on Monday. Now we want to know was any part of the Royal Commission's report released. If so, by whom and to whom?"

BANKING ROYAL COMMISSION - SWAN – ABC RADIO DRIVE

"If there is one thing about this report, is that we need to go even further when it comes to executive pay and board membership and board practice."

BANKING ROYAL COMMISSION - O'NEIL – 2GB RADIO SYDNEY

"I very much see this as a framework for reform, but it's the minimum that needs to be done. There are some areas where I think we want to go above and beyond what the Commissioner is recommending."

BANKING ROYAL COMMISSION - BOWEN – ABC RN BREAKFAST

"We think the action recommended is the minimum required and if we feel that we need to say more about what is necessary in the financial services sector will say so well before the election."

BANKING ROYAL COMMISSION - O'NEIL – 2GB RADIO SYDNEY

"The way that some of the banks have essentially abused the legal system to stop people from getting access to justice is another issue that hasn't really been addressed here."

BANKING ROYAL COMMISSION - O'NEIL-ABC RADIO – MELBOURNE

"If there's one example that crystallises the anger of Australians about this I think it's the sense of a two-tiered justice system where if an ordinary Australian breaks the law, they go to jail. And yet when the banks break the law, they get seem to get increased bonuses and from the Government a big tax handout if they're lucky."

BANKING ROYAL COMMISSION - SWAN – ABC RADIO DRIVE

"People didn't see that justice was done and that the people that were responsible for that were dealt with in a way that was proportionate to what had occurred. And many ordinary people lost their jobs lost their homes. If we don't see some sort of follow through here. Then I think people will become very disillusioned."

BANKING ROYAL COMMISSION - CONROY -2HD RADIO – NEWCASTLE

"I don't think anything will change until we alter the system significantly and, quite frankly, ASIC, when they find a criminal breach, instead of their automatic response being to negotiate a settlement, they should be prosecuting banks and in fact laying criminal charges where it

makes sense. And where someone has broken the law they should go to jail. That's the only way bankers will learn."

BANKING ROYAL COMMISSION - O'NEIL- ABC RADIO – MELBOURNE

"The other extreme frustration for me is the fact that the Government has created this part time Parliament where we only get two sitting weeks in the first eight months of this year. And that means that despite all of the outrage in the community about banks that we've been feeling, we've got all these reforms that supposedly – according to the Government – have bipartisan support, we can't move any of this forward because the Government won't turn up to work and that's really frustrating."

"This Government hates Parliament sitting. They're a part time Parliament." - Chris Bowen



BANKING ROYAL COMMISSION - ALBANESE – RADIO 5AA – ADELAIDE

"We went to the 2016 election with a policy of having a Royal Commission into the banks. Christopher Pyne says that the Big Four are amongst the ten most profitable banks in the world, he's right. But some of that is at the expense of ordinary consumers being ripped off by behaviour that's unethical, immoral, and in some cases, according to Commissioner Hayne, illegal. Now if he is serious at all let's end the delay, let's have Parliament sit."

BANKING ROYAL COMMISSION - SHORTEN – MORUYA (NSW)

"And now the government is saying well trust us to implement the Banking Commission's findings, really? You can't - you couldn't trust the current government to have a Banking Royal Commission and you certainly can't trust them to implement the findings of the Banking Royal Commission."

BANKING ROYAL COMMISSION- SHORTEN-TOWNSVILLE

"It is remarkable that in the week that the Banking Royal Commission has been handed down, it emerges that members of the LNP Government in Canberra are colluding with financial service interests to try and undermine Labor's proposals for a fairer tax system in this country. It smells, we're not going to leave it lie."

TIM WILSON - DREYFUS – ABC RN DRIVE

"We think it's beyond question that Tim Wilson must resign the chairmanship of the Economics Committee of the Parliament. His conduct has been highly unethical. It's not just that he's been colluding with a private company, which has got a financial interest in campaigning against a Labor policy. He also owns shares in that very company and he's a relative of the company's owner. And the collusion is quite direct. It included the scheduling of a hearing of the Federal parliamentary committee on the same day, within 400 metres of distance from the AGM of that very company. So he's hand in glove with his relative whose company he owns shares in, using the processes of the Federal Parliament to complain against Labor. It's a disgrace."

"It's an extraordinary misuse of parliamentary processes and a parliamentary committee. He's behaved disgracefully Wilson has disgraced the Parliament and disgraced himself, and he should go." - Mark Dreyfus

TIM WILSON - THISTLETHWAITE – SYDNEY

"This comes on the back of Government MPs using this inquiry not only to give evidence but to seek to sign up people to the Liberal and National Party and then going around the room and handing out membership application forms."

We also know that Tim Wilson established a partisan political website and attempted to corral people into making submissions through that website under the belief that they would be making a submission to the House Economics Committee and people were required to tick a box to say that they would sign a petition, the Liberal Party petition against Labor's policies. All of these actions are highly unethical, they taint this inquiry and the outcomes of this inquiry and they are a massive abuse of Parliamentary procedures and the role of the House Economics Committee."

TIM WILSON- BOWEN-MELBOURNE

"I mean this is a clear open and shut case of a resignation required. Our Parliamentary committees are funded by the taxpayers to do important work to investigate policies, to investigate challenges. Not to engage in taxpayer funded political rallies and roadshows."

FRANKING CREDITS - LEIGH – ABC RADIO CANBERRA

"No other country in the world has it, which tells you something about the arrangement. It's simply not fair and not sustainable. We're spending more money on the ATO sending cheques out to people with multi-million dollar superannuation accounts than the Commonwealth spends on public schools."

THE DEFINITIVE EXPLANATION OF PROPOSED FRANKING CREDITS/DIVIDEND IMPUTATION TAX REFORMS – PLIBERSEK -ABC NORTH COAST RADIO – LISMORE

"Do you know what? It's so hard to explain to people because hardly anybody uses it. We're talking about 4 per cent of Australians who benefit. - I mean the simplest way of saying it is: "it's a tax rebate paid in cash to people who haven't paid tax." How is that fair? And the reason the Liberals can run a scare campaign on it is because they're saying this is about retirees. Of course it's not. It's not about pensioners; in fact, the Liberals cut the pension for 300,000 pensioners and kicked 100,000 people off the pension. They tried to raise the pension age to 70, they tried to cut the pension. It's not about pensioners; it's about people predominantly with self-managed superannuation funds and half of the benefit of this that's going to self-managed superannuation funds goes to people with balances of more than \$2.4 million in their self-managed super fund. So it's going predominantly to people who need it least and the cost is borne by every Australian taxpayer. We're spending more on this for 4 per cent of Australians than we spend on public schools as a Commonwealth government. Not fair. "

COALITION RORTS - BOWEN – SYDNEY

"Millions of dollars of taxpayer funded advertisements for clearly political purposes. A partisan appointment of the Secretary of Treasury. And now collusion in a taxpayer funded roadshow for partisan purposes dressed up as a House of Representatives committee. This Government knows no limits when it comes to desperate political tactics to cover their lack of achievements, their lack of vision. Their willingness to engage in taxpayer funded political advertising knows no bounds.

WHISTLE-BLOWERS- BOWEN – ABC RN BREAKFAST

"We announced on the weekend a very comprehensive plan to deal with whistleblowing, not just in the financial services industry but obviously that's where it's very keen and the whistle-blowers who called for this inquiry have been vindicated and were insulted by the Government on the weekend by Kelly O'Dwyer statements on the weekend that somehow whistle-blowers are involved in bad conduct. Whistle-blowers are an important part of stopping bad conduct. We announced, this is my example for you, a package on the weekend which is based on laws, best practice treatment of whistle-blowers. The Government rejected it out of hand immediately."

SICK REFUGEES- DREYFUS – ABC RN DRIVE

"Mr Morrison's hysterical claims that control of our borders are somehow lost by letting in sick refugees needing urgent medical care – it's hysterical."

SICK REFUGEES - SHORTEN-TOWNSVILLE

"He should be ashamed of himself. That is just complete rubbish. The fact of the matter is that people who have done those crimes don't get the refugee status, unless the government has missed them when they assess them as refugees. So that's just complete rubbish.

SICK REFUGEES- CHALMERS – SKY NEWS

"We've got advice that says there will be ministerial discretion to refuse people on national security grounds. That's the most important thing and that's how we can ensure that sick people get the treatment that they need without compromising what is and would should be and what would be under Labor very strong border protection measures."

DUTTON'S SECURITY BRIEFING - BOWEN-MELBOURNE

"I'll tell you something about classified advice. It's classified for a reason. It's not meant to be read about in the newspaper. Now this would appear to be further politicisation by the Governments of Government agencies in this case national security agencies."

DUTTON'S SECURITY BRIEFING - BOWEN-MELBOURNE

"I think it is a very disturbing politicisation of our security agencies. I mean here is a government which politicises the economic agencies, politicises a Parliamentary Committee and is now being reduced to politicising ASIO. Somebody gave a newspaper classified information. Now there used to be a time when that was not the done thing. If somebody was caught giving classified briefings to a newspaper they had very serious consequences to pay. Under this Government it appears that you are rewarded for it."

GOVT'S POLICY VACUUM - - BOWEN – SYDNEY

"This Prime Minister and the Treasurer have got one shot: its scare. No vision, no plans, no policy. Nothing about low wages growth. nothing about high underemployment. Nothing about high household debt. All they've got is politics, scare."

THE ECONOMY - BOWEN-MELBOURNE

"Analysis out from the Australian National University showing what every Australian knows apart from Scott Morrison and Josh Frydenberg; everything is going up except for people's wages. Living standards are stagnating across the country. This is what we will fight the next election on."

HUANG XIANGMO -DREYFUS – ABC RN DRIVE

"The Labor party does not accept foreign donations. A couple of years ago, Bill Shorten said that we would not accept any donations from Huang Xiangmo and that has been the position."

NORTH QUEENSLAND FLOODS - SHORTEN-TOWNSVILLE

"I salute the Townsville community spirit, but I recognise, and the message I carry from here today talking to the people on the ground, is we've got to make sure that Townsville gets support in its reconstruction. That's why people, Australians, pay their taxes to Canberra. I'll be sending a very clear message to the current government; when it comes to disaster relief payments - they're modest payments of a \$1000 for goodness sake. Now is not the time to be penny pinching and bean counting and adopting a black letter law approach.

I say to corporate Australia who've been good so far, now's the time for the banks and the insurance companies to keep your end of the bargain. The community support you and pay towards you in the premiums and the accounts, make sure you do the right thing by the people, because I and Labor will be watching you like a hawk.

People should be aware, you know - we've got a whole lot of Queenslanders cleaning up after the floods, they're going to work. But imagine being led by a government who only wants to sit in Parliament for 10 days in eight months, that is just hopeless."

QUOTES OF THE WEEK

"Financial services royal commissioner Kenneth Hayne has struggled with, but ultimately failed to address, the systemic problems of Australia's financial industry. His recommendations for reform — common sense in many areas, timid and tepid in others — won't address the deep-seated faults that drive the industry-wide misbehaviour he uncovered."

- Bernard Keane/Glen Dyer (Crikey)

"Someone, somewhere, somehow received a nod and wink on Monday morning that the banks would actually come out of the royal commission better than expected. With the banks down a quarter per cent, some trader looked out the window at 11am and noticed it was all sunny and cheerful and decided to buy a half billion dollars' worth of the major banks ahead of the report into their own malfeasance. I don't think so." - Michael Pascoe -The New Daily (Commenting that speculation was running wild among fund managers in the days leading up to the release of the Banking Royal Commission report that someone had inside information on the secret report.)

GLIMPSES

FREE HUGS

The federal Assistant Roads Minister, Scott Buchholz, has declared himself an "idiot" after a female Defence officer lodged an official complaint about his behaviour on a military exchange.

The incident occurred during Operation Pitch Black in Darwin in August, during an exchange attended by several other Coalition and Labor MPs.



"I behaved like an idiot on a parliamentary exchange last year and I recognise how inappropriate my actions were," Mr Buchholz said on Thursday.

"I apologised for my conduct and the offence I caused, and I reiterate my deep respect for the ADF and its members."

The Defence Department declined to outline exactly what behaviour triggered the complaint.

However, The New Daily has been told it is believed to have involved "hugging".

"Scotty is a big hugger," a colleague said.

Mr Buchholz is a close confidante to former deputy prime minister Barnaby Joyce.

BANKERS PARTY!

A former chief of staff to embattled NAB chief executive Andrew Thorburn is alleged to have defrauded more than \$500,000 of the bank's money in order to fund a first-class, multi-destination family holiday; just one part of a suspected multi-million dollar rort.

With Thorburn [already under pressure to resign](#) post-Hayne grilling, [The Age and SMH report](#) that authorities are investigating whether the corporate and spending culture in NAB's top office had anything to do with Rosemary Rogers' alleged rort.

Two NAB insiders have said they had concerns about a culture of largesse and extravagant spending that became normalised inside Mr Thorburn's office and which allegedly centred around Ms Rogers and contractor the Human Group. The insiders described several offsite strategy meetings for NAB executives at luxury resorts in the Wolgan Valley, where guests arrived via helicopter, and on Kangaroo Island in South Australia. One NAB insider alleged Ms Rogers kept a "slush fund" from which she gave staff benefits, including expensive Police probe NAB From Page 1 gifts. The police suspect Ms Rogers and the Human Group devised a system in which they allegedly issued inflated invoices to the NAB to collect kickbacks and cover certain private expenses, including Ms Rogers' \$500,000 overseas holiday.

Dr Henry was also indirectly caught up in the scandal after NAB board documents tendered to the royal commission showed he had been quizzed at a board meeting over the first-class tickets he received that were booked by Ms Rogers. There was no allegation of wrongdoing against the former Treasury secretary.

MORE BUSINESS BASTARDRY (Courier-Mail)

More than 50 building companies have collapsed in Queensland since 2013; leaving more than 7000 subbies owed \$500 million. No criminal charges have been laid against any of the major companies in that time; despite industry figures estimating \$500 million has been left owing to subcontractors. There is also evidence supporting allegations of some builders submitting false statutory declarations that they have paid their subcontractors.

... AND MORE

Optus has been hit with a \$10 million fine for misleading customers over digital content and in one of the highest penalties to be handed down by the Federal Court over a consumer matter.

After the consumer watchdog took action, the mobile firm admitted it misled consumers who unknowingly or mistakenly purchased games, ringtones and other content through a third-party billing service.

The Australian Competition and Consumer Commission said on Wednesday the penalty equalled that paid by Telstra last year for similar conduct and was among the highest to be handed down following ACCC action over a consumer matter.



"In many cases, Optus customers had no idea they were buying anything, and certainly did not need or want the content for which they were being charged," ACCC chair Rod Sims said.

"Optus failed to take appropriate action, choosing instead to continue to charge customers and collect commissions on these sales, even after numerous complaints."

SO SLOW

Internet speeds achieved under the National Broadband Network need "some improvement", the consumer watchdog has found.

Fixed-line households were generally providing a good service, the ACCC said in its Measuring Broadband Australia Report.

But households with the Coalition's preferred technology continued to underperform in the most recent 30-day testing period.

"Underperforming services, which represent about 13 per cent of all tested connections and are mostly fibre to the node (FTTN), continued to significantly impact the overall download speed results," the report, released on Wednesday, said.

Underperforming services never came close to delivering promised maximum speeds, according to the ACCC.

The report said FTTN delivered worse speeds either because of distance between the home and the node, or issues with internal wiring within the home.

"We encourage customers who aren't getting the maximum speeds to contact their internet service provider to ask whether the problem can be fixed or about moving onto a cheaper plan," ACCC Chair Rod Sims said

There were 7.4 per cent of services that failed to reach even 50 per cent of the plan speed.

Speeds during congested hours varied from 71.8 per cent of maximum plan speeds, down to just 48.3 per cent.

The Coalition government argued its FTTN model could be rolled out cheaper and faster than Labor's fibre to the premises (FTTP) technology.

Wrong Again!!

PHONE SCAM

Consumers are reporting having their bank accounts drained by fraudsters and their email inboxes accessed in the latest scam involving theft of mobile numbers. These issues are highlighted in the Telecommunications Industry Ombudsman's Systemic Spotlight, ["Reducing fraudsters' theft of mobile numbers"](#), published today (Wednesday 6 February, 2019).

The Systemic Spotlight reveals how fraudsters steal a consumer's mobile number by convincing the mobile service provider to switch the number to a new SIM card in the fraudster's possession (known as "SIM swaps"). Once a fraudster has access to a consumer's mobile number



they can use it to access the consumer's bank account, emails, and other online accounts.

In publishing the Systemic Spotlight, Ombudsman Judi Jones said, "Fraudsters are developing new ways to collect personal information about a consumer – accessing social media profiles, posing as telemarketers, or sending deceptive emails. They use this information to impersonate consumers, deceive mobile service providers, and steal consumer's mobile numbers.

The Telecommunications Industry Ombudsman has also published a [guidance note about how our office handles complaints about unauthorised SIM swaps](#).

What consumers should do if their mobile number is stolen?

If you find your service is suddenly disconnected or receive notification about a SIM swap you didn't authorise, you may be a victim of mobile number theft. We suggest you:

- *Contact your bank or financial services provider immediately and explain that your mobile number has been taken. Ask them to check for any withdrawals or unusual transactions on your account.*
- *Contact your mobile service provider and ask them to get your number back.*
- *Contact IDCARE, Australia and New Zealand's national identity and cyber support service at www.idcare.org or via phone on 1300 432 273.*
- *If fraud or theft has occurred, contact the police.*

For unresolved complaints about financial institutions, contact the Australian Financial Complaints Authority at www.afca.org.au or via phone 1800 931 678.

If you have a complaint about how your mobile service provider dealt with a SIM swap, contact the Telecommunications Industry Ombudsman at www.tio.com.au or via phone on 1800 062 058.

How consumers can protect against the theft of their mobile numbers

The more publicly available your personal information is, the more susceptible you are to mobile number theft. To protect yourself, we suggest you:

- *Don't respond to emails asking for your bank account details, phone number and personal details.*
- *Don't respond to any caller who asks for access to your computer. Don't give them any passwords or other information. Hang up.*
- *Don't click on links in emails or text messages saying you have won a prize or have a message, particularly if you don't know the sender.*
- *Reduce disclosure of personal details such as full name, mobile number and full date of birth online on social media, online dating websites or blogs. If you must enter these details, ensure they are hidden from public view.*
- *Lock your letterbox. Fraudsters can gain personal information about you by physically stealing your mail.*

ROBODEBT ON TRIAL (Crikey)

Victoria Legal Aid has filed papers in the Federal Court alleging that the Coalition's \$3.7 million robo-debt system is unlawful and should end because it "outsources" the onus of proof and forces welfare recipients to do Centrelink's work in checking potential overpayments.

According to [The Australian \(\\$\)](#), VLA's Rowan McRae has argued that the Social Security Act makes clear that Centrelink has to be able to demonstrate a debt exists before one is raised. Of the more than 280,000 potential debts raised with individuals since the program launched in 2016, about 50,000 have been reduced or wiped entirely in part due to errors.

DUD DOLE

The federal government's own review of the remote Aboriginal work-for-the-dole program has found 36% of participants say their communities are worse off under the scheme.

Of 1,000 surveyed participants, 21% felt their community was better off since the Community Development Program was introduced, but 36% said the community was worse off and 32% said their community was the same as before it began in 2015.



There are about 35,000 CDP participants in Australia and 83% are Indigenous. As a condition of income support, remote area participants must engage in up to 25 hours of work for the dole, five days a week.

The review found that Aboriginal CDP participants were three times more likely to be penalised for non-attendance and were penalised more often. They went without income for longer periods and were less likely to be exempted on medical grounds "despite a much higher burden of disease in remote Aboriginal and Torres Strait Islander communities". Poor

mental or physical health, disabilities or other personal problems also meant people were more likely to be penalised.

The most penalised cohort were men under 35 who had "poor English-language proficiency, lower education levels", limited online and phone access to deal with Centrelink, and less mobility.

At their national conference in December, Labor committed to scrapping CDP if it wins government. Senator Pat Dodson described the CDP as "discriminatory, punitive and ineffectual".

CEO of the Aboriginal Peak Organisations Northern Territory (APONT), John Patterson, said the "CDP experiment should be abandoned and replaced with a positive Aboriginal-led model that ensures a better future for our people".

"The government's reforms have taken nearly four years. The discrimination and harm of CDP were apparent years ago and in 2017 we delivered a new model for fair work and strong communities to Minister Scullion's door. But the government refused to listen to us."

BIG STICK BROKEN

Two major international energy groups – New Zealand's Meridian Energy and US energy giant GE – have joined what is a near unanimous condemnation of the Coalition's threat to force divestment in the energy market, and confusing new rules about contracting.

The proposal – ostensibly designed to stop the gaming of wholesale energy markets, but seen more as a means to intimidate the likes of AGL into keeping open ageing coal plants like Liddell – is being universally condemned, and will likely create a similar drought in energy investments caused by the former Abbott government's review of climate policy and the renewable energy target.

"This is totally unworkable," said Meridian, the biggest privately owned utility in New Zealand and the owner of Powershop in Australia and a number of large wind farms.

"The only prudent response that an investor can take to this increased uncertainty is to increase the required return from any such investment with this leading to higher prices and or delayed investment, placing reliability at risk.

"Already the mere threat of this legislation has made us question whether we should hold back on, or require greater returns from, investments which we are currently contemplating to increase reliability and security of supply."

The government's intervention is being seen as "ad hoc", rushed and ill-conceived. Mostly it is being damned because of the ideological under-currents that are looking to protect existing coal plant investment and encourage new ones, against sensible economic, environmental and engineering outcomes.

State governments are outraged by the lack of consultation and the threatened undermining of their own authority. Renewable energy, gas and coal-fired generators are equally appalled the proposals. (You can [find the submissions here](#)).

WILSON WILTING

If using the parliamentary process and tax-payer funds to organise a bogus parliamentary inquiry into Labor's proposed dividend imputation reforms wasn't bad enough it's now been revealed inquiry chair Victorian Liberal, Tim Wilson, has a substantial undeclared pecuniary interest and a relative who runs the main lobby group opposing Labor's tax policy – this from the Age;



"In an audio recording obtained by The Age, veteran fund manager Geoff Wilson claims he contacted Tim Wilson to ask for parliamentary hearings into Labor's proposed changes to be scheduled at the same time as one his own six-monthly investor roadshows."

"In audio of an investor phone call made in September, Wilson Asset Management founder Geoff Wilson talks about his discussions with "the committee chair" and co-ordinating dates for

protesters and placards to bring to the inquiry. "I was saying [to the chairman] it would be nice if we could have one of the hearings on a day that we are doing a roadshow," the fund manager told investors in the recording. "Then we could do a little protest, we could have our placards and we could walk down there." The committee, chaired by Tim Wilson, booked the head office of the Law Society of New South Wales, for the November 20 hearing – the same day as the Wilson Asset Management annual general meeting. The society is located on Philip Street, 400 metres from the Westin Hotel. Tim Wilson has two separate investments in funds with assets of more than \$2 billion run by Wilson Asset Management."

MEANWHILE ... From Crikey

"During the inquiry, Wilson created a website [Stop The Retirement Tax](#) to sign people up to hearings, which in turn came under fire for initially making people sign a Liberal Party petition. But a sharp tipster got in contact to point out that Wilson's website may have abused other conventions. At the bottom of the page, it displays the Commonwealth coat of arms.

According to the Department of Prime Minister and Cabinet's guidelines on use of the Commonwealth coat of arms, it may be used by an MP "in the course of their duties as parliamentarians". Since the website is authorised by Wilson in his capacity as chairman of the economics committee, it might be legitimate, although reasonable minds may differ on whether what looks awfully like a campaign website falls within the course of Wilson's parliamentary duties.

The guidelines also say the coat of arms should be placed prominently, and at the top of the page. Wilson's site relegates it to the very bottom. Wilson could be a little confused about what his parliamentary duties actually are."

Now further revelations, this time from the Sydney Morning Herald;

"The Coalition is using a taxpayer funded inquiry into Labor's franking credits policy to raise funds for the Liberal Party, as the committee prepares to meet dozens of angry retirees for the final time before Parliament returns. Letters to self-managed super fund trustees from Liberal MP Jason Falinski, seen by the Herald, show the House economics committee member using the inquiry to entice voters to donate to the Liberal Party in exchange for an audience with committee chair Tim Wilson.

The inquiry, ordered by Treasurer Josh Frydenberg, is costing taxpayers \$160,000 in bookings, flights and accommodation for the MPs. North Sydney MP Trent Zimmerman robo called voters on Monday urging them to attend today's hearing in Chatswood. Liberal Party fundraising vehicle The Bayside Forum also invited voters in Mr Wilson's Goldstein electorate to a "triple treat" with the MP, charging \$220 a head to discuss the inquiry and other issues. In his letter to the trustees of self-managed superannuation funds, Mr Falinski said Labor's plan to scrap cash refunds for excess franking credits would significantly hurt retirees. The Liberal MP lists three self-managed super funds in his parliamentary register.

BUT WAIT THERE'S MORE AFR

A lobby group masquerading as a grassroots organisation of disgruntled retirees is a network of professional lobbyists involved in the trucking industry and the Liberal Party, with a history of campaigning against Labor policies. Defenders of Self-Funded Retirees says it was formed by "hardworking Australians who reject Labor's proposal to impose double taxation and to demonise us". However, the association is managed by Liberal Party member and ACT Senate candidate Robert Gunning, along with a number of Mr Gunning's friends from the trucking lobby. The network is one of a number of interest groups set up after Labor announced its plan to abolish refundable franking credits, and has contributed

REMEMBER THEIR NAMES – David Margan

Scott Morrison wasn't the only person that said a banking Royal Commission was a waste of time –

One of the most upfront about his conversion on the road to the royal commission was long-standing News Corporation finance journalist **TERRY MCCRANN**. In August 2017 he told readers the country was "tumbling inexorably towards a (completely unnecessary, politically cynical, stupid and potentially harmful) royal commission".

It was "not quite a royal commission about nothing; just a royal commission about nothing that we don't already know," he later said.

Commercial TV and radio star **ROSS GREENWOOD** also took the truth serum. In September 2016 he told 2GB listeners many times, "I've raised the argument that a royal commission into the banks is a complete waste of time".

ANDREW BOLT on his Bolt Report show: "Confession: I thought that this royal commission into financial institutions wouldn't uncover anything that we really didn't know already. Wrong!"

Another initial commission opponent was The Australian's **JUDITH SLOAN** who, after it was called in November 2017, said: "Let's bring Malcolm Turnbull to account, not the banks. In my view there is no case for a royal commission into banking."

The Australian's business columnist **JOHN DURIE** was another opponent who said in June 2016 that a commission was a complete waste of time and arguably a touch dangerous.

Incorrect pontificating bombast is of course the number one rule in the News Ltd style guide.

HAKEEM ALARAIBI - Shorten/Wong

Labor reiterates our call on Thailand to release Hakeem Alaraibi and return him to his family in Australia.

We remain deeply concerned by Mr Alaraibi's ongoing detention in Thailand and the continuing threat of his extradition to Bahrain.



Senator Wong has raised Hakeem's case directly with the Ambassador of Thailand and called for his release and return to Australia.

Labor also urges the Prime Minister of Thailand to exercise executive discretion in this case – a discretion that both Thailand's office of the Attorney-General and the prosecutor have confirmed is allowed under Thailand's Extradition Act.

Thailand is a good friend of Australia's. We are confident the Thai people and Government understand the concern so many Australians have for the welfare of a person to whom we have offered sanctuary, and permanent residency.

We wish to thank all those showing their support for Hakeem, including the UN High Commissioner for Refugees, other governments, Mr Alaraibi's local community in Melbourne and in particular Mr Craig Foster, the Football Federation of Australia, and the broader football community.

BLACK SATURDAY – Bill Shorten

We remember the 173 people who perished in the Black Saturday bushfires and our hearts go out to all those who lost someone they love.

We think of those Victorian towns whose histories will forever be divided into 'before' and 'after' the trauma of those terrible days in February 2009 and we salute everyone who has fought the long struggle to rebuild their houses and remake their homes.

The horrors of Black Saturday proved that this country we love can be a fickle and dangerous place.

But in the face of the fire, we were reminded again that truly there is no such thing as an 'ordinary' Australian, amidst the shock and devastation, we saw the very best of our citizens



The heroism of the CFA, SES, and police, the dedication of council workers, the generosity and optimism of the Lions Clubs, the Rotary Clubs, the Scouts and Girl Guides, the Church groups and the football and netball clubs. All those good-hearted Australians who, in those frenetic, bewildering days of grief and loss turned their energies to putting people back on their feet and making shattered communities whole again.

The courage, the resilience and the community spirit I saw in the wake of Black Saturday will stay with me forever.

Along with all Australians, Chloe and I offer our respects to the memory of those lost and we send our heartfelt condolences to those who still bear the burden of grief.

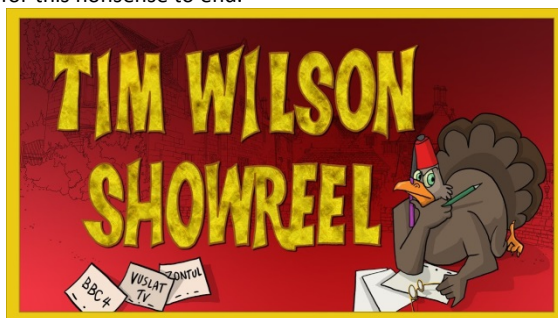
GOVERNANCE

WILSON MUST RESIGN FROM STANDING COMMITTEE ON ECONOMICS -Thistlethwaite

The latest revelations that the Liberal Party is abusing the House of Representatives Standing Committee on Economics to fundraise for the Liberal Party must be the final nail for Tim Wilson's Chairmanship of the committee.

This morning Tim Wilson sat as Chair for the roadshow hearing in Chatswood and is refusing to step down over his clear conflict of interest with Wilson Asset Management.

The Liberal Party have used this committee to try to raise funds, drum up membership and have colluded with interests groups. It is now time for this nonsense to end.



Why Tim Wilson must resign timeline -

19 September 2018

The Treasurer provides a reference asking the House of Representatives Standing Committee on Economics to investigate the Opposition's proposed policy changes to refundable franking credits. This is the first time in living memory that a parliamentary Committee has been tasked with investigating an Opposition policy at taxpayers' expense.

https://www.aph.gov.au/Parliamentary_Business/Committees/House/Economics/FrankingCredits/Terms_of_Reference

<https://www.smsfadvise.com/news/16935-contentious-franking-credits-proposal-set-for-review>

25 September 2018

Geoff Wilson uses an investor conference call to Wilson Asset Management clients and shareholders to boast that:

"I was actually talking to the Chairman of the Senate Committee for this hearing into franking. And I was saying it would be nice if we could have, if one of the hearings could be on a day that we're doing our roadshow, then we can do a little protest you know, we could have our placards and we could all walk down there."

<https://www.theguardian.com/australia-news/2019/feb/06/pm-under-pressure-to-sack-tim-wilson-over-use-of-franking-credits-inquiry>

<https://soundcloud.com/user-680480244/investor-conference-call-25-september-2018>

November 2018

Tim Wilson creates a blatantly partisan website that included the ability to make submissions to the House of Economics Committee. Some of the website features include:

- An official look - the use of the Australian Coat of Arms and an authorisation by the "Chair of the Standing Committee on Economics".
- Articles attacking the ALP
- Articles attacking Kerry Phelps
- Pre-written submissions to the committee. This means significant numbers of the submissions to the committee are partly written by him.
- Graphics and pictures also used by Wilson Asset Management on an anti-ALP website.
- A form to sign up to Geoff Wilson's petition against Labor's reforms. Mr Wilson falsely claims that half the Labor frontbench have signed up to it.

<https://www.theaustralian.com.au/national-affairs/treasury/retirees-grab-the-chance-to-cut-down-labor-for-super-tax-grab/news-story/ce6ca73aa2a07bfa37a3a39c26bebd11>

20 November 2018

Wilson Asset Management holds an investor Shareholder Presentation (roadshow) in Sydney, 400 metres from the venue organised by Tim Wilson for the House Economics Committee hearing later that morning. Video of the roadshow event shows Geoff Wilson handing out anti Labor placards and instructing his clients on how to protest against the changes.

<https://www.smh.com.au/politics/federal/wilson-and-wilson-the-mp-the-fund-manager-and-the-franking-credits-inquiry-20190205-p50vqk.html>

<https://twitter.com/7NewsSydney/status/1093046557740490752>

30 November 2018

Geoff Wilson appears in front of the House Economics committee at a hearing in Dee Why organised by the Chair.

Tim Wilson fails to inform the committee that:

- He has shareholdings in Wilson Asset Management investments.
- Is a relative of Mr Wilson.
- Of any collusion between Wilson Asset Management regarding the campaign against the Opposition's policy proposal.

https://www.aph.gov.au/Parliamentary_Business/Committees/House/Economics/FrankingCredits/Public_Hearings

<https://www.theaustralian.com.au/national-affairs/treasury/retirees-grab-the-chance-to-cut-down-labor-for-super-tax-grab/news-story/ce6ca73aa2a07bfa37a3a39c26bebd11>

30 January 2019

Andrew Wallace, the Liberal Member for Fisher gives evidence to the committee at the invitation of the Chair. At the hearing on the Sunshine Coast he encourages members of the audience to join the Liberal Party and then walks around the room handing out membership forms.

<https://www.smh.com.au/politics/federal/taxpayers-foot-bill-for-roadshow-attacking-labor-s-franking-credit-policy-20190130-p50uja.html>

Tuesday 5 February 2019

- It emerges that Tim Wilson is a shareholder of Wilson Asset Management investments.
<https://www.smh.com.au/politics/federal/wilson-and-wilson-the-mp-the-fund-manager-and-the-franking-credits-inquiry-20190205-p50vqk.html>
- Jason Falinski, a Liberal Member of the House Economics Committee sends letters soliciting donations to the Liberal Party for drinks with the Chair of the Committee in Dee Why at the same place Mr Geoff Wilson gave evidence to the committee.
<https://www.smh.com.au/politics/federal/taxpayer-funded-inquiry-used-to-raise-money-for-liberals-20190207-p50w93.html>

Friday 8 February

The Sydney Morning Herald reports that:

- 'Some shareholders in funds run by Wilson Asset Management also remain concerned that their details are being used for Liberal Party promotional material.'
- 'One investor said he had been; *"targeted with MP Tim Wilson's propaganda and petition-signing emails, as were my colleagues who hold shares in the listed entities. My email address isn't listed anywhere publicly, and I've never had any dealings with the MP's office,"* he said. Wilson Asset Management has strongly denied sharing any client details.'
- 'Another voter said they received *"two Wilson Asset Management newsletters"* after being contacted by Mr Wilson in their electorate.'

<https://www.smh.com.au/politics/federal/taxpayer-funded-inquiry-used-to-raise-money-for-liberals-20190207-p50w93.html>

Enough is enough. Tim Wilson must immediately resign. If Mr Wilson refuses to do so, Scott Morrison must finally show some leadership and sack him.



BANKING ROYAL COMMISSION FINAL REPORT – Shorten/Bowen/O'Neil

The final report of the Banking Royal Commission uncovers unconscionable, corrupt and potentially criminal behaviour in the banking and financial services sector.

This is a dark day for Australian banking, and a terrible indictment on the greed in the industry.

We pay tribute to the victims of banking misconduct, the whistle-blowers and the advocates for making this day happen.

We acknowledge it has been a long journey for individuals, families, small businesses and farmers.

The Royal Commission would not have happened without you. We will have a better, stronger and fairer banking system for all Australians because of you.

The final report is a comprehensive blueprint to clean up the industry, restore Australians' trust in their banks, and put the interests of consumers first. The Royal Commission's report shows that on too many occasions, the pursuit of profit was put ahead of people, ethics and the law.

Scott Morrison and the Liberals should be condemned for voting against the Banking Royal Commission 26 times.

Mr Morrison called the Royal Commission "regrettable", a "populist whinge", delayed action for more than 600 days, and wants to give the big banks a \$17 billion handout.

The Liberals have shown they cannot be trusted to clean up the banks. They are too out of touch and only stand up for the top end of town.

Unlike the Government, the Opposition accepts in-principle all of the recommendations in the report.

We will now give full and proper consideration to all the findings and recommendations through our usual processes.

On our initial reading of the Government's response, we are concerned that on too many issues, the Government does not accept the Royal Commission's recommendation, does not propose adequate action, or delays action. There are several recommendations that require legislation to improve our banking system and ensure Australians aren't ripped off, but Scott Morrison's part-time parliament makes it very difficult to take immediate action to clean up the banks.

The Liberals tried to stop this Royal Commission from happening. They cannot be allowed to go soft on the banks, or go slow on implementing the reforms.

As Commissioner Hayne says in his final report: *The financial services industry is too important to the economy of the nation to allow what has happened in the past to continue or to happen again.*

As well as giving in-principle support to the recommendations of the Royal Commission, a Shorten Labor Government will:

- Crack down on corporate crime by increasing jail terms and financial penalties;
- Protect and reward whistle-blowers through a Whistle-blower Protection Authority and a Whistle-blower Rewards Scheme; and
- Fund a dedicated special prosecutor to bring corporate criminals to justice.

Labor offers its sincere thanks to Commissioner Hayne and his dedicated team for their extraordinary efforts over the last 12 months.

SNEAKY GOVT ALREADY SQUIBBING COMMISSION RECOMMENDATIONS – O'Neil

Scott Morrison and Josh Frydenberg have had the Banking Royal Commission recommendations for less than a week and they are already sneakily planning to delay, ignore, scale back or reject at least a dozen of the Royal Commission recommendations. They cannot be trusted to clean up banking in Australia.

The Liberals' pledge to "take action" on each of the recommendations in Commissioner Hayne's final report is meaningless. The fine print shows that in many instances, the Liberals are taking no action at all, or taking action on something entirely different to what Commissioner Hayne recommended.

The response is full of weasel words, and a slap in the face to whistleblowers, bank victims and the millions of Australians who want to see swift, strong action to clean up this sector.

After delaying the Banking Royal Commission for almost two years, voting against it 26 times, calling it a "populist whinge" and a "reckless distraction", it's no surprise that Scott Morrison and the Liberals have once again sided with the big banks over every day Australians on so many key issues in the Commission's final report.

For example, when Commissioner Hayne recommends that grandfathered conflicted commissions for financial advice be removed "as soon as is reasonably practicable", Josh Frydenberg and Scott Morrison kick this reform off into the never never, saying that they won't do anything about this issue until at least January 2021.

A table is provided below listing recommendations which have already been squibbed.

Labor has agreed in principle to all the recommendations. We will fight to get reforms into Parliament so that they can be passed into law to protect Australians from misconduct and prevent these scandals from ever happening again.

If Scott Morrison, Josh Frydenberg and the Liberals had a shred of credibility, an ounce of commitment to cracking down on misconduct, they would agree to create two new sitting weeks in March to work with Labor to pass some of the crucial recommendations of the Royal Commission into law.

Labor called for the Banking Royal Commission, Labor fought for the Banking Royal Commission, and Labor will work day and night to protect Australian businesses and consumers from misconduct in the financial services sector.

A table of the differences between the Government and Commissioner Hayne's recommendations can be [found here](#).

LABOR CALLS FOR AN INVESTIGATION INTO POSSIBLE REPORT LEAK – Bowen/O'Neil

Labor has written to Dr Martin Parkinson AC PSM requesting an investigation of the possible leak of the Final Report of the Royal Commission into the Banking, Superannuation and Financial Services Industry.

Scott Morrison and the Liberals received the Hayne Report on Friday 1 February. Instead of releasing the report, they held onto it until after 4pm on Monday 4 February 2019. The Liberals guaranteed the Australian people this report and its price sensitive contents would not leak during this time.

Deeply concerning reports have emerged that approximately 11am on Monday traders plunged a half a billion dollars into bank shares. This investment reportedly turned an incredible \$22 million profit within just 24 hours.

A professional fund manager quoted in a [report](#) yesterday by respected economic commentator Michael Pascoe concludes that this is a clear case of insider trading, saying, "any alternate explanation is fanciful".

When asked on ABC's 730 program on Monday evening whether third parties were provided advance notice of the contents of the Hayne Report, Josh Frydenberg replied:

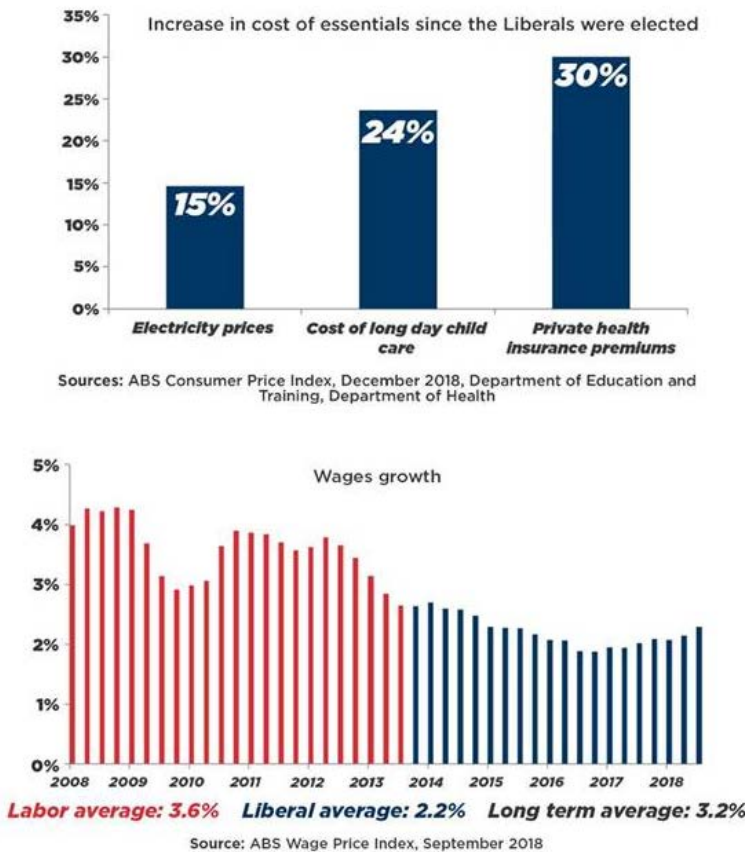
"Absolutely not. There was a lock-up and there were security guards around Parliament House. There was obviously Treasury officials and it was very, very closely monitored."

Given this activity on the ASX occurred a few hours before the lock up started, Labor is concerned about the possibility that the Final Report may have been leaked by a Ministerial Office, a Minister or a member of the Australian Public Service prior to its publication.

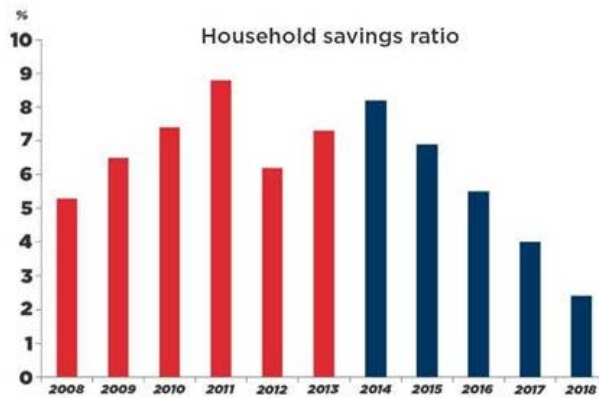
The Liberals never wanted this Royal Commission to happen. They voted against it 26 times, and spent over 600 days running a protection racket for the big banks. They simply cannot be trusted to clean up this sector. Labor called for the Royal Commission, Labor fought for the Royal Commission, and Labor will fight day and night to protect Australian customers and businesses from misconduct in this sector.

THE TRUE STATE OF THE ECONOMY UNDER THE LIBERALS - Bowen

Under the Liberals, [the economy is not working for working people](#). Scott Morrison and the Liberals say Australians have never been better off. But the economic indicators that matter to Australians are heading in the wrong direction. Everything is going up except wages. Living standards have stagnated.

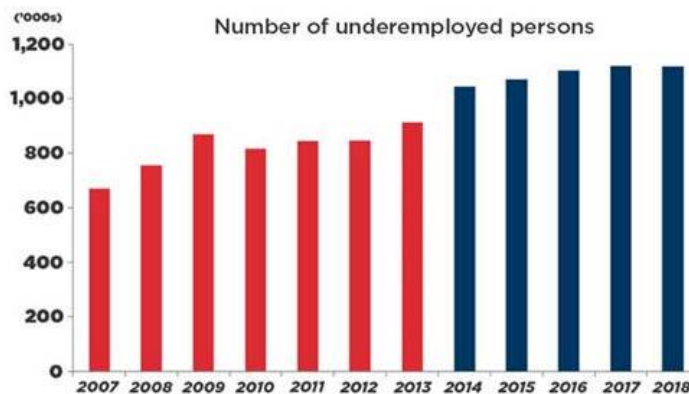


People are finding it harder to get ahead. Households are saving less and families are forced to dip further into their pockets to pay for the essentials.



Source: ABS National Accounts, September 2018

Underemployment has hit record highs, with 1.8 million Australians looking for a job or for more work.



Source: ABS Labour Force Survey, December 2018

This is the true state of the economy under the Liberals. And the Liberals' cuts and chaos is making the economy worse instead of better. The Liberals have spent six years cutting Medicare, hospitals and schools while trying to give a tax handout to multinationals and the banks.

They are divided, out of touch and only for the top end of town.

Labor has a different plan. Our Fair Go Action Plan fixes schools and hospitals, delivers bigger tax cuts for workers, and puts money back into the pockets of everyday Australians.

That's good for the whole economy. We'll pay for our plan by making multinationals pay their fair share of tax, closing loopholes used by the top end of town, and not giving the big banks a tax cut.

Our plan will deliver a fair go for all Australians, not just the top end of town. [CLICK HERE](#) to learn more about the true state of the economy under the Liberals.

ANALYSIS SHOWS LIVING STANDARDS GOING BACKWARDS UNDER LIBERALS - Bowen

New analysis today shows that under the Abbott-Turnbull-Morrison Governments Australian households have experienced the worst cost of living crunch and falls in living standards in more than 30 years.

Analysis undertaken by the Australian National University's Centre for Social Research shows that over the last three years, living costs have outstripped the growth in wages by 2.9 per cent.

The same analysis shows that since September 2013, living standards have fallen by 1.2% which compares to a 7.6% increase under the former Labor Government.

This new analysis is just more evidence that when it comes to the Liberals, everything is going up except people's wages.

This new research comes on the back of the RBA downgrading economic growth and outlining the risks associated with Australia's record household debt and its potential impact on consumption.

Instead of responding to the challenges of a slowing economy, the Treasurer is more interested in backing Tim Wilson and his House Economics Committee in a tax payer-funded roadshow in collusion with Geoff Wilson.

It's time the Liberal Party dropped the focus on itself and the Labor Party – and started to focus on the economic issues that matter, like low wages growth, falling business investment and the slowing economy.

NEW SUPERCOMPLAINTS POLICY: THIRD PARTY SUPPORT – King/Leigh

'We need quick action from our regulators when consumer issues arise. A new Super Complaints system will help get fast and transparent action from the consumer watchdog to prevent issues from taking root and affecting more people... People deserve to know that their complaints are being taken seriously and that having the courage to speak up will help make sure others don't suffer a similar fate. All political parties should adopt this policy which will ensure a fairer marketplace for Australians.' - **Gerard Brody, Consumer Action Law Centre Chief Executive.**

'This is good news as we need better ways for complaints to be handled — faster and with less process and red tape.' - **Peter Strong, Council of Small Businesses of Australia Chief Executive.**

"Super complaints are a great way to force government action." - **Alan Kirkland, CHOICE Chief Executive.**

"[Super complaints are] an important way of bypassing government blocking references to the ACCC." - **Allan Fels, former Australian Competition and Consumer Commission chairman.**

THE BANKING ROYAL COMMISSION – David Margan

And so it came to pass the final report of the Commission was handed to the government.

Treasurer Frydenburg looked chuffed

Justice Hayne looked like he'd rather be anywhere else having a sherry.

He simply said nope when asked by a photographer to shake hands with the Treasurer.

Perhaps it was due to his acerbic personality or perhaps he didn't want to be seen endorsing the Government that had tried everything not have any inquiry.

By now poor old Josh was looking decidedly uncomfortable.

And there are many people that are uncomfortable with the report and its findings from mortgage brokers fearing the loss of their trailing commissions, to the pundits who thought it opportunity lost to the victims of bank robbery who wanted the culprits heads on spikes.

Here's a summary of responses from various players in the great game;

- The Hayne royal commission will not have a material impact on Australia's banks, according to UBS analysts who described the final recommendations tabled as "disappointing" and a "clear win for the banks".
- "Without powerful recommendations, we are concerned that ensuring lasting cultural change over the years may be difficult, especially as management and boards rotate," analysts Jonathan Mott, Rachel Finn and Karyn Cao told clients in a note this morning. The analysts said that despite the prospect of criminal charges, [the 76 recommendations](#) tabled would not be material.
- The large amount of misconduct publicly exposed by the royal commission will likely ensure the banks change their behaviour near term. However, despite regulators being given greater oversight powers, most of the cultural change will be self-enforced."
- Meanwhile Moody's Investor Services senior credit officer, Frank Mirenzi, said the recommendations, "promoting a stronger framework for conduct, culture and operational risks, are unlikely to alter the favourable structure of the banking industry, which supports its profitability".
- Deutsche's team of financial analysts Matthew Wilson, Anthony Hoo and Ross Curran described the report as "nothing radical," quite practical and some may say too docile"
- Morgan Stanley analysts described the report as "incrementally positive for the major banks because there were no unexpected, material, adverse outcomes."
- Prominent economic journalist Adele Ferguson said "Many of the bank and financial services lobby groups said they "welcomed" the recommendations, a general indicator it didn't go far enough."
- Following the release of commissioner Kenneth Hayne's findings on Monday, the Australian Council of Trade Unions said it was "shocked" the report made "no direct referral of criminal or civil prosecutions" to either the Australian Federal Police or the Director of Public Prosecutions.
- "Instead the report suggests suspected breaches should be referred to APRA or ASIC, the very bodies that have already failed the victims of banks misconduct," the ACTU said in a statement.
- "The final report of the banking royal commission has failed victims of Australia's banks."



- Industry Super Australia welcomed the report's recommendations, but deputy chief executive Matt Linden acknowledged that "the community probably rightly expected there'd be a stronger response" to the illegal activity uncovered by the commission.
- "Given the scale and nature of the misconduct, which is exposed very clearly in this final report, I think that [recommending criminal prosecution] would have been a reasonable thing to do," he said.
- Jeff Morris, the man who destroyed his career to blow the whistle on the Commonwealth Bank.
- Morris told the ABC TV's The Business the trouble with the commission was "we didn't see any of the culprits in the witness box".
- Consumer advocacy groups – the Consumer Action Law Centre and Financial Rights Legal Centre – welcomed much of the report but criticised the commission for not going further in key areas affecting vulnerable and disadvantaged consumers. "We are disappointed that some recommendations did not go far enough, such as improving remedies for breaches of responsible lending law and banning junk products," Financial Rights Legal Centre chief executive, Karen Cox, said.
- The Financial Sector Union, which represents banking, finance, insurance and superannuation workers, said the changes were mostly "cosmetic" and would not produce systemic change.
- Another noted economics journalist, the Sydney Morning Herald's Ross Gittins, said; "Commissioner Kenneth Hayne was reluctant to recommend sweeping changes in almost all cases. Perhaps it belies a natural conservatism, or a judicial officer's preference to rely on better enforcement over structural meddling. Or, given the alternatives, Commissioner Hayne may have determined the current, imperfect system remains the best option. Whatever the reason, the banks and wealth management companies have been spared the knife, and won't be forced to structurally separate their financial planning businesses."
- Scott Phillips, Motley Fool's Chief Investment Officer; "... some very real and welcome changes are recommended, but nothing that will cause too much grief for shareholders. Some recommendations for legal action will cost the banks money, but these are flesh wounds – one-off costs that don't impact their ongoing earning power."
- Andrew Linden and Warren Staples of RMIT's School of Management; "Senior executives of failed companies continue to live charmed lives. As entrepreneur and motivational speaker Adam Schwab bluntly put it: "Corporate Australia is nothing if not forgiving."
- While John Hewson opined, "I'm surprised that there wasn't some thinking about the structure of banking in the regulatory structures around banking. They may be in parts of the report as I say, I haven't seen but I suspect, I suspect not. I doubt that the banks are really going to learn very much from this. The culture is not going to be covered by this."

As to why Hayne didn't name all individuals who should face criminal charges, perhaps he considered that outside his remit or thinks that matters of potential criminality should be investigated in detail by the statutory authorities so charged to do.

The other issue is whether the law in these financial sectors is tough enough to nail miscreants with deep pockets as Crikey has noted;

"It's difficult to prosecute individuals for corporate misconduct. There have been recent steps to increase the financial penalties for corporate crime to reflect the scale of wrongdoing and ensure firms have a net loss from misconduct. But individuals will only behave if they think there's a real chance of going to jail, and at the moment because of the way laws are drafted, and the unwillingness of ASIC and courts to lock up white-collar criminals, it's too difficult to jail corporate crooks for anything other than blatant criminality."

Commissioner Kenneth Hayne has found that almost all the misbehaviour by banks and other institutions he uncovered was already illegal. He makes the point that "the primary responsibility for misconduct in the financial services industry lies with the entities concerned and those who managed and controlled those entities". But, he adds: "Too often, financial services entities that broke the law were not properly held to account.

Many have also pointed to the irony of the authorities now charged with investigating the 24 entities Hayne has highlighted for investigation are the same organisations he and many others criticised for a failure to properly police the sector.

So what of the response of the Government that resisted this inquiry into their mates?

Did they apologise for their own chicanery that helped create an environment where anything goes in the rabid pursuit of profit?

No.

Heres's Crikey's view of the basis for a fulsome Coalition apology;

We apologise for defending retail super funds and vilifying industry super funds for years, at the behest of our big bank donors. We acknowledge now that retail super funds systematically and significantly underperform all other types of funds (Kelly O'Dwyer is now happy to go on television and admit this), and in many cases are actually a rort in which members are ripped off through fees charged for services never provided.

We apologise for slashing hundreds of millions of dollars, and hundreds of staff, from ASIC in the 2014 budget at the exact moment John Williams was helping expose how bad ASIC already was. We also apologise for later insisting ASIC had the powers of a standing royal commission, and was a "tough cop on the beat" when in fact it was more like a collaborator with the banks in their wrongdoing.

We apologise for fighting tooth and nail to prevent Labor from doing in the Future of Financial Advice (FOFA) reforms in the Gillard years. One of the biggest brawls around FOFA was what was called "opt-in" – the requirement that every year, financial advisers would have to obtain the explicit agreement of their clients to charge them fees.

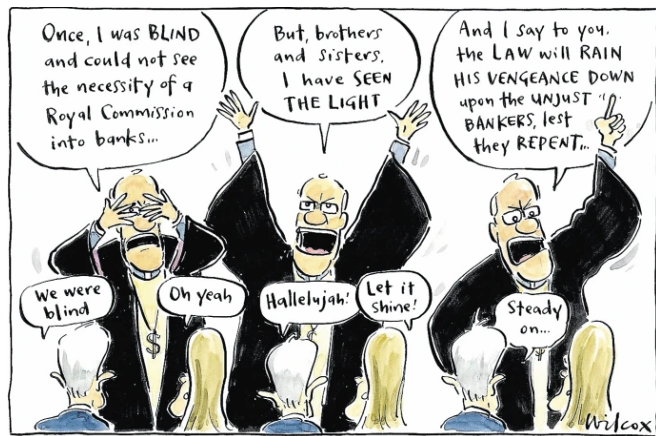
We apologise for resisting opt-in on behalf of its big bank donors and the Liberal Party-aligned financial planning industry, which ripped billions from consumers via ongoing commissions that consumers often didn't even know about, let alone agree to. The Coalition and industry

wanted “opt-out” — i.e. it was up to consumers to tell advisers to stop charging them, never mind that they might not even know what they were being charged.

We apologise for still trying to protect our industry mates. Another contentious area of FOFA — its ban on forms of conflicted remuneration like trailing commission — was also watered down so that existing commissions before 2013 were grandfathered. This created a huge incentive for advisers and major institutions to keep customers in poor-performing products rather than move them to better-performing ones that would not have grandfathered commissions.

We apologise for closing the Parliament when it would take it two minutes to remove the relevant exemption that it put in place in 2012. Most of the major institutions are already moving partly or fully away from grandfathered commissions in the wake of royal commission anyway. But what will the government do instead? It wants to wait another two years. (Watch financial planners start lobbying to push that date back even further, citing “transitional issues” and “the need for certainty” and impacts on the industry.)

We apologise for refusing to require those funds to repay the billions taken since 2013.



The truth is that the Liberals, in particular, never wanted FOFA, never wanted a royal commission, and are still dragging the chain despite what we've learnt over the last twelve months.

Taking a broader view what is especially egregious about the revelations of the Hayne Royal Commission is that we've known all this for decades as Andrew Linden and Warren Staples of the RMIT School of management have pointed out;

“Every 10 to 15 years it's the same. Since financial deregulation in the 1980s, we've had a finance industry scandal, followed by an inquiry, a quick fix and a declaration that it shouldn't happen again. In the early 1990s, there were royal commissions on the \$1.7 billion Tricontinental/State Bank of Victoria collapse, the \$3.1 billion State Bank of South Australia collapse, and the WA Inc. collapse, which explored the interrelated activities at Rothwell's bank, the \$1.8 billion collapse of Bond Corporation and the \$1.2 billion siphoned from Bell Resources.

A decade later, in 2003, Justice Neville Owen reported on the \$5.3 billion collapse of Australia's largest insurer, HIH. And now, bang on schedule, we have Kenneth Hayne delivering the final report for a royal commission on systemic misconduct in banking, superannuation and financial services to a government that voted 26 times against holding it. There are two striking things about the 10- to 15-year cycle. One is the rhythm of public inquiries followed by reports, then (sometimes) trials, then books, then almost everyone forgetting (except for those personally scarred), only for problems to resurface later. The other is that the times between have been punctuated by government commissioned banking and financial system reviews: the 1991 Campbell inquiry, the 1996 Wallis inquiry, the 2010 Cooper superannuation review and the 2012 Murray review. Each either missed or downplayed the links between poor governance, industry structure, systemic misconduct and prudential risk. Commissioner Hayne's 1000-page report hasn't gone far enough to end this cycle.”

By blaming others and refusing to apologise for their constant refusal to have an inquiry they demonstrate that they have not learnt any lessons and certainly simply don't get the current public mood. This is not surprising given they vigorously opposed Labour's FIFO reforms of the financial sector. Remember too, that when the big four banks were considering how to couch their response to the final fact of an inquiry they sent their drafts to the Prime Minister, Scott Morrison for advice! So we have the Prime Minister consorting with criminals on how to best spin the banks behaviour. Unbelievable.

His own response to finally calling an inquiry is also revealing;

Mr Morrison said: “It's regrettable but necessary. It's regrettable that the politics, principally the politics of the opposition, has led to this.”

No wonder he was nowhere to be seen when the hapless Josh Frydenburg was tasked with releasing the Royal Commission's findings. And it should also be noted that the big four banks have each hired senior expensive spin doctor firms to help spin away the dirt of theft and dishonour.

It like polishing the proverbial and its business as usual.

CONSUMER AFFAIRS

NO EXCUSE TO DELAY PAY DAY LENDING REFORM - Madelaine King

The Hayne Royal Commission into the Banking and Financial Sector has highlighted the culture of greed polluting the financial services industry in this country.

Commissioner Hayne uncovered countless incidences of corporate misconduct, from banks charging service fees to dead customers, to shameful lending practices - the likes of which are reprehensible in this post GFC era.

Labor knows that many working Australians have been devastated by banks and financial institutions, which is why we called for a Royal Commission into the sector.

However Scott Morrison and his Liberals voted against the Banking Royal Commission 26 times.

Labor has also been on the front foot in addressing the scourge of pay day lenders and consumer-lease crooks, whose dodgy practices are targeted at families in financial strife.

In the last parliamentary sitting I introduced the Small Amounts Credit Contract reform legislation drafted by the government itself, but which has seen delay after delay due to Liberal infighting and leadership instability.

Assistant Treasurer Stuart Robert assured Labor last year - in writing - that he would delay any action on pay day lending reform until the release of Commissioner Hayne's final report. Well, the report is out. **Your move Stuart Robert.**

ANDREWS MUST DELIVER AT BUILDING MINISTERS' FORUM - Carr

Industry Minister Karen Andrews MP must act decisively on building fire safety at tomorrow's meeting of building industry ministers (the Building Ministers' Forum) in Hobart.



People have a right to be safe in their homes and workplaces, and Australians rightly expect our buildings to be safe and structurally sound.

The Building Ministers' Forum last met in August 2018. It was scheduled to reconvene in December, but the meeting never happened.

Tomorrow's meeting comes after the Opal Building crisis in Sydney and, most recently, the Neo200 building fire in Spencer St, Melbourne. With both, the failure of privatisation and deregulation are once again on show.

The deregulation agenda in the building industry has failed to protect public safety, but

Minister Andrews still refuses to recognise this.

Australians continue to see the importation of asbestos, the installation of non-compliant fire sprinkler systems, and buildings constructed with non-compliant flammable cladding.

On [Tuesday Minister Andrews](#) stressed the importance of the review the Forum commissioned from Professor Shergold and Ms Bronwyn Weir. Their report has been in Minister's hands since February last year.

Shergold and Weir recommended that the Building Ministers' Forum prepare a three year implementation plan for their over 20 recommendations.

But no plan has been released and the Minister let the Forum skip their December meeting.

The more recent Senate Inquiry into Non-Conforming Building Products recommended that the Building Ministers Forum act on the Shergold and Weir Report and restore integrity and accountability to the building industry.

The recommendations of both include the introduction of a national licencing scheme for building practitioners. It's time to restore public accountability and standards to our building industry.

This is why Labor wants greater vigilance in the inspection of building materials used in Australia and a national approach to regulation within the building and construction industry.

Building regulation will be a priority for a Shorten Labor Government. Labor has already committed to strengthening building regulation by:

- A total ban on the Importation, sale and use of flammable polyethylene core aluminium composite panels.
- The establishment of a national licensing scheme for all building practitioners, with requirements for continued professional development.
- A penalties regime for all building practitioners and companies who knowingly use non-compliant materials.

Each day the Morrison Government fails to respond to the widespread misuse of these dangerous products, more Australian lives are put at risk. Australians deserve to feel safe – especially in their own homes and workplaces.

ENERGY POLICY

GOVT'S CHIEF ENERGY ADVISER SLAMS GOVT'S ENERGY POLICY - Bowen/Butler

Energy market authorities, experts and participants have slammed the Government's Big Stick energy policy as undermining investment, rising prices and being the result of a policy process that is "anarchy".

In an incredible revelation, it was confirmed that due to the rushed and chaotic energy policy process of Energy Minister Taylor, the Australian Energy Markets Commission (AEMC) was not able to assess the impacts or provide advice on the Big Stick Bill prior to the government introducing it into Parliament, with the head of the AEMC warning about ***"unintended consequences"*** of the Bill.

More disturbingly, the Energy Security Board (ESB), which was specifically established by the Abbott-Turnbull-Morrison Government to advise on energy policy, was not consulted on the Bill at all by the Government and first saw the Bill when it was publicly released.

When asked by Labor Senator Chris Ketter, ***"Are you concerned at the moment that there is a chaotic policy development process going on?"*** the Chair of the ESB, Dr Schott replied ***"I am on the record for saying it is anarchy actually"***.

In her testimony, Dr Schott confirmed that the lack of energy policy that addresses the need to cut electricity sector emissions is creating investment uncertainty that pushes up power prices, and that the Big Stick Bill not only doesn't address that uncertainty, but adds to it.

While energy companies expressed similar concerns, it is particularly worth noting that they are shared by energy users, who want to see nothing more than lower power prices.

The Business Council of Australia (BCA), as well as the Energy Users Association of Australia (EUAA) warned about the government's bill increasing rather than lowering prices.

The BCA stated **"Lower prices will not be achieved by ad hoc, extreme intervention in the electricity market which brings new risk and unintended consequences."**

While the EUAA, which represents the most intensive energy businesses in Australia, warned not only of inevitable higher electricity prices from the government's Bill, but also job losses, saying the Bill **"will only increase the risk faced by the electricity supply chain. A risk that will inevitably be passed on to our members in the form of even higher prices that will, in turn, have negative impacts on our members' businesses and employment levels in the wider economy"**.

The fact is the government's Big Stick Bill isn't about fixing their energy policy mess and lowering energy prices for Australians. It is all about looking tough before an election, even if it means higher power prices for all Australians.

IMPROVING ENERGY EFFICIENCY: CHEAPER POWER AND MORE JOBS - Butler

A new [report](#) out today by Green Energy Markets commissioned by the Energy Efficiency Council shows that an ambitious strategy to improve the energy efficiency of homes and businesses would:

- Cut energy bills by **\$7.7 billion every year**
- Create more than **43,000 FTE jobs**
- Save enough gas in households to meet 25 per cent of Australia's manufacturing gas needs

Five years of energy policy chaos under the Liberals has seen Australia's energy efficiency performance deteriorate, with the International Energy Agency now ranking Australia last out of developed countries in energy efficiency policy and performance. This drives up costs for businesses and households, and undermines jobs.

As announced as part of Labor's plan for more renewables and cheaper power we will implement a suite of measures to help Australian businesses and households to improve their energy efficiency and cut their power bills.

We will:

- Provide one thousand grants of up to \$20,000 to Australian manufacturers to help them reduce their energy usage – for example, through energy management systems and data gathering and analysis;
- Expand the remit of ARENA to allow support for energy efficiency projects;
- Develop new training programs for energy managers and consultants, and an accreditation system for energy auditors;
- Conduct a comprehensive and detailed Energy Affordability and Productivity Review to increase deliver a more ambitious National Energy Productivity Plan
- Work with States to improve and harmonise state and territory energy efficiency initiatives through COAG, including the introduction of a national home comfort rating system.

Only a Shorten Labor Government has a plan to reduce power bills, create good new jobs and improve Australia's energy efficiency.

INFRASTRUCTURE

COALITION DISCOVERS TRAFFIC CONGESTION FIVE YEARS TOO LATE – Albanese

After five years of dudding Victoria with as little as 7.7 per cent of the national infrastructure spend, Scott Morrison's sudden discovery that traffic congestion is a problem in our cities is case of too little, too late.

While Mr Morrison's belated plans to widen some of Melbourne's road bottlenecks are welcome, they follow nearly two parliamentary terms of neglect of the infrastructure needs of Australia's fastest-growing state.

As soon as the Coalition took office in 2013, it withdrew the \$3 billion allocated by the former Federal Labor Government to the Melbourne Metro and reallocated it to the East-West Link, a dud of a project that would have returned only 45 cents in public benefit for every dollar invested.

Since then Mr Morrison has hoarded the unspent \$3 billion and refused to invest in Victoria's rail and road networks.

He has been happy to leave the heavy lifting to the Andrews State Labor Government and instead redirect Federal investment into other states, most notably New South Wales.

Victorians make up a quarter of the national population. They deserve better than Mr Morrison's cuts and broken promises.

Traffic congestion is eroding Victorians' quality of life and acting as a hand brake on productivity and economic growth. Mr Morrison's previous neglect has been a key factor in creating the problem.

Tackling traffic congestion requires the serious, long-term investment and collaboration between the different levels of government that only a Shorten Labor Government will provide.

We have already announced our plans to work with the State Government to deliver the Suburban Rail Loop, including the Airport Rail Link, as well as the Frankston to Baxter Rail Line Upgrade.

Without transformative projects such as these, the annual cost of traffic congestion in Melbourne will increase more than threefold from \$2.8 billion to \$9 billion by 2031.

We will have much more to say about infrastructure in coming months.

IMMIGRATION

MORRISON BACKFLIPS TO TRY AND FIX MEDICAL TRANSFER FAILURES - Neumann

Scott Morrison has been forced into a humiliating backflip, caving to the pressure of the parliament and admitting he was wrong on the need for a medical review panel for vulnerable people in Australian-funded regional processing centres.

In a desperate attempt to avoid defeat on the floor of parliament, Scott Morrison has proposed a *Medical Transfer Clinical Assurance Panel* to review decisions where refugees and asylum seekers have been denied medical transfers when recommended by treating doctors.

Both Scott Morrison and Peter Dutton have said the medical transfer arrangements currently in place did not need to change and shamefully claimed having a panel of medical experts would start the boats again.



"So I think you know where I stand on this issue. I have always stood in the same place in this issue, I will never move from where I stand on this issue." – Scott Morrison, Thursday, 6 December 2018.

"We have considerable medical support and services, both in Nauru and in Manus Island. And where people require that attention, then it is provided, as has been the case with the children who have been transferred, or have been able to be moved to other locations. But don't kid yourself, don't kid yourself; you make that change to that process, for offshore processing, the people smugglers, it will be in their brochures by this afternoon. That's where it will be." – Scott Morrison, Thursday, 6 December 2018.

"I will do everything in my power to ensure that these suggested changes, that would undermine our border protection laws, never

see the light of day." – Scott Morrison, Thursday, 6 December 2018.

"We already have doctors doing exactly this and we already have medical transfers where they're necessary and they are undertaken." – Scott Morrison, Sunday, 9 December 2018

It is clear Scott Morrison will do anything to avoid a vote in the parliament and to cling to power – including playing politics with the lives of vulnerable people.

Labor believes that medical transfers to alternative treatment locations for refugees in regional processing centres should be made available when treatment is recommended by appropriate medical practitioners, without compromising our strong border protection measures.

Let's not forget – this is a problem of the Abbott-Turnbull-Morrison Government's own creation.

If Scott Morrison and Peter Dutton were capable of negotiating other third country resettlement options – something they have failed to do for more than five years – vulnerable people would not be languishing in indefinite detention and requiring medical transfers.

Labor has made clear that, in government, we will accept New Zealand's offer and negotiate with them appropriate conditions to prevent people smugglers preying on vulnerable people, and negotiate other third country resettlement options as a priority.

Labor will never let the people smugglers back in business and we are committed to strong border measures including offshore processing, turn backs when safe to do so and regional resettlement.

SENIORS

MINISTER DECEIVES OLDER AUSTRALIANS - Collins

Incredibly, this was information [provided to the Minister for Aged Care](#) even as he repeatedly denied that Scott Morrison's cuts had impacted on the care of older Australians.

How can anyone trust Scott Morrison and the Liberals to ensure older Australians get the aged care services they need when they can't even be honest? Under the Liberals per resident funding for some residential aged care residents went backwards for the first time.

Mr Morrison's cuts have seen aged care services classified as "losers" triple to 53 per cent, while "winners" have halved to 47 per cent.

The Minister for Aged Care also reportedly knew that aged care staff had been cut because of Morrison's funding cuts but continued to say there had been no impact.

This news would be devastating to older Australians in aged care.

Mr Morrison's \$1.2 billion cut in the 2016 budget came on top of the almost \$500 million from aged care funding he cut in the 2015 MYEFO. This money went out of the aged care budget and didn't come back. After five years, three Ministers and years of cuts this Government called a Royal Commission into Aged Care.

Older Australians deserve better and won't be fooled by Scott Morrison and the Liberals, who have done nothing but cut aged care funding for years.

WORKERS

REPORT ON GOVERNMENT SERVICES SHOWS COALITION'S VET FAILURE - Cameron

The new Report on Government Services for vocational education and training exposes the depth of the Coalition's unprecedented cuts to the sector.

The report shows a 17 per cent drop in national recurrent expenditure since 2013, meaning a staggering \$4.5 billion less has been spent on the VET system than would have been if funding had been sustained.

Unsurprisingly, this has resulted in a 28 per cent decrease in government funded VET qualification completions over the same period.

The report also shows an unacceptable 28.5 per cent of employers are dissatisfied with VET.

And the Productivity Commission's failure to report fully on equity and efficiency means there is no analysis on key issues such as access and quality.

After six years of Coalition mismanagement, the VET system is failing to deliver the skills required by industry, resulting in reduced competitiveness and productivity.

The revolving door of Coalition ministers put in charge of the VET portfolio has only served to exacerbate this abject failure of leadership.

This report further justifies Labor's commitment to conduct a once in a generation inquiry into the post-secondary education system.

Since the Coalition were elected:

- There are 140,000 fewer apprentices
- TAFE enrolments have plummeted by 24.5 per cent
- Dodgy private training providers flourished
- Students have accrued debts for courses they have not done
- Employers are reporting growing skill shortages
- \$24 million wasted on the Australian Apprenticeship Management System

If elected, Labor will provide \$100 million to the Building TAFE for the Future Fund to commence a program of revitalising campuses across Australia. A Shorten Labor Government will also waive upfront fees for 100,000 students to attend TAFE and conduct a once in a generation national inquiry into the post-secondary education system within the first 100 days of being elected.

Labor is committed to ensuring at least two thirds of all government funding for vocational education will go to TAFE. The balance will go to not-for-profit community providers and only the best private providers with demonstrable links to specific industry requirements.

THE FARM

EDUCATION KEY FOR FUTURE FOOD AND FIBRE PRODUCTION - Fitzgibbon

A Shorten Labor Government will secure the future of Primary Industries Education Foundation Australia ([PIEFA](#)).

For 10 Years PIEFA has been working with our schools to ensure our kids know where their food and fibre comes from, how it is produced and how important the sector is to our economy. The Foundation also alerts young Australians to the many [career](#) opportunities in the agriculture sector and its vision is for **"An Australian Community that understands and values its primary industries sector."**

Speaking at Brisbane's Rural Press Club today, Shadow Minister for Agriculture Joel Fitzgibbon pledged a Shorten Labor Government will reverse the Morrison Government's decision to withdraw PIEFA's funding.

"PIEFA is a not-for-profit organisation which leveraged the Government's investment with private sector sponsorship funds. The Government's contribution represents a smart and efficient investment in food and fibre education," Mr Fitzgibbon said.

"A survey of school students in 2012 shows too few young Australians know where their food and fibre comes from.

- 74% of students believed cotton was an animal product
- 25% of students thought yoghurt was a plant product
- 45% of students did not identify bread, cheese or bananas as farmed products.
- 40% of students believed farming damaged the environment
- 50% of students did not think there was science in primary production
- 55% of students did not think there was innovation or IT in primary production.

In the 2017/19 Year PIEFA, on behalf of the primary industries sector;

- Engaged with nearly 20,000 teachers,
- Attracted 23,659 unique users its websites
- Facilitated 297,361 resource downloads for schools
- Grew its school network to 1,050 primary and high schools around the country”

Whilst PIEFA has had some great success in recent years, there is still more to be done.

The funding announced will assist PIEFA with its goal of engaging every school in Australia with a balanced, factual and relevant Food and Fibre education program.

“The Foundation has been building momentum in its efforts to improve food and fibre awareness and knowledge in our schools and must be allowed to continue its good work. Our teachers stand ready to do the work, PIEFA must continue to provide the teaching tools. The \$100,000 the Commonwealth has been contributing is a small cost for something so important. Labor will ensure the Foundation’s good work continues.”

SOCIAL SERVICES

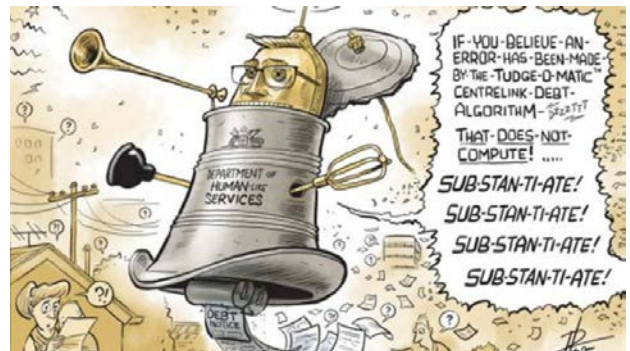
MORRISON GOVT: QUICK TO GRAB YOUR MONEY, SLOW TO PAY IT BACK – Husic

It’s been revealed that the Morrison government has held on to millions of dollars of Medicare rebates owed to Australians.

The revelation comes in the same week that legal action is being taken against the government’s disastrous robo-debt system, that hit thousands of Australians.

Over 70,000 “robo-debts” – or about one-in-six – were reduced or cancelled exposing the extent to which the government has stuffed up this process. And reports show the Government is doubling down on its disastrous robo-debt program.

Now confronted with the multi-million dollar backlog of Medicare rebate payments, the government relied on its “go-to” response: blame anyone but the government.



They did it with robo-debt. They did it with delays in approving age pensions.

And now they’re blaming over 670,000 average Australians for these delays in refunding their money.

The Morrison government has yet again failed to design a system to serve Australians - and when these failures become apparent they blame citizens.

When it came to robo-debt the government was quick to claim money off innocent and vulnerable Australians. And now that the government owes Australians millions in Medicare rebates, it refuses to act to fix the problem.

It’s unacceptable and deserves to be fixed now.

COMMUNICATIONS

160,000 MISSED NBN APPOINTMENTS IS SIMPLY NOT GOOD ENOUGH - Rowland

Senate scrutiny has revealed there were [157,268 missed NBN technician appointments](#) in financial year 2017-2018.

Oddly, [previous evidence submitted by NBNCo](#) to the Senate indicated there were 80,000 missed appointments between July 2017 and March 2018.



It’s unclear how this figure surged to nearly 160,000 missed appointments in the space of just three months.

Australians are reasonable and do not expect perfection – but they expect better than this. It is unacceptable that so many consumers and small business owners are losing hours out of their busy schedules, only to find technicians don’t show up.

It’s no wonder NBN dropped their Customer Experience Metric of the Morrison Government’s multi-technology mix from their latest Corporate Plan, after [Senate Scrutiny revealed it had dropped from 7.2 to 6.5](#).

Consumers deserve better. Labor calls on NBNCo to act urgently improve its processes and communication with end-users to reduce the number of missed appointments.

“If Mitch Fifield had been more focused on NBN consumers and less focused on installing Peter Dutton as Prime Minister, we would not have this situation,” Shadow Minister for Communications, Michelle Rowland said.

“A Shorten Labor Government will establish an [NBN Service Guarantee](#) to improve the incentives for NBN to improve fault rectification timeframes and reduce missed appointments. Less downtime, greater accountability and fewer missed appointments – that is what consumers deserve and what Labor wants to achieve.”

QUEENSLAND LOCAL GOVERNMENT: A CHALLENGE

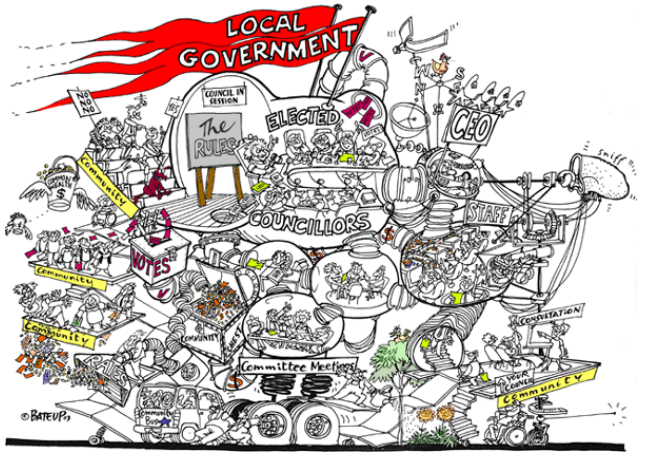
An Address to the 2019 QLD REGIONAL ORGANISATIONS OF COUNCILS (ROC) ASSEMBLY - MOOLOOLABA QLD

Stephen Jones - Shadow Minister for Regional Communications - Shadow Minister for Regional Services, Local Government and Territories

I want to particularly note the great work being done this week by Townsville Council and Mayor Jenny Hill in dealing with severe flooding facing that community.

In addition, I note with appreciation the efforts of Western Qld Local Government Association councils helping their communities facing the ongoing drought.

We are indeed a nation of extremes.



I want to say at the outset that Labor has always seen our councils as a great partner for the Commonwealth Government whether dealing with crisis, disaster recovery or regional development.

A benefit of the ROC model is that it enables us to have a truly regional discussion – one that extends beyond the capital works program of any individual council.

Many councils, particularly in our regions, are facing financial pressure to meet an increased need to provide services; to maintain and upgrade existing community infrastructure and to plan for future needs and growth.

- On the fringes of our major cities we have urban growth areas where councils are struggling to provide the infrastructure for booming growth.

- State Governments have shifted costs and burdens to local councils without compensation
- Rate capping – whether imposed by a state government or promised as an election promise – has restricted council revenue raising.
- There are also external shocks – natural disasters or the challenges with recycling and waste management which impose additional burdens on your organisations.

Councils through their peak organisation ALGA are looking to the Commonwealth Government and to Financial Assistance Grants in particular to find additional funding to address the backlog of infrastructure maintenance and other pressing matters.

You are proposing a 1% share of Commonwealth taxation revenue. This would amount to an annual \$2 billion-plus FAGS top up from the Commonwealth.

In the current budget context is no small ask. This would amount to a near doubling of the Commonwealth contribution to council funds. It is a huge ask in any circumstance.

I should also point out that the 1% ask ignores the myriad of other funding programs that benefit local government, including Roads to Recovery which has provided over \$4.8 billion to councils since 2014.

It is an untenable ask when a large part of the burden is a direct result of State Government actions.

We understand that cost-shifting and rate-capping by State Governments is a major issue for councils. In Queensland, you are fortunate that you have not been subject to rate capping, as have other state jurisdictions like NSW and Victoria.

In my view, the best way to approach this issue is to have an informed discussion with all parties at the table. That is the reason that I moved the following amendment to Labor's National Platform at our recent National Conference to say:

"Labor will work with local, state and territory governments through COAG to improve the financial sustainability of local government."

I know most councils have pushed back against these decisions but not always. Recently I visited where the newly elected mayor told me with pride that he had just been elected on a platform of no rate increases. He had a long list of projects he was keen for me to fund. This may be a winning formula in a mayoral election. It is not a winning formula with us.

Of course the actions of the Abbott – Turnbull and Morrison Governments have added to the pain. The Coalition imposed a three-year indexation freeze on your Financial Assistance Grants funding from 2014 to 2017.

Labor campaigned against this freeze in the 2016 Federal Election. We opposed it every step of the way.

It was a big setback for councils.

Nearly \$1 billion in lost funding was lost during the freeze including around \$200 million from Queensland Councils.

In 2017, Labor announced it would bring forward a quarter of FAGs funding for 2017-18. Labor understands that bringing forward FAGs funding provides cash flow flexibility for councils and the option to bring forward the negotiation of contracts and projects which can have the added advantage of stimulating local economies.

We also did this to head off concerns that the freeze would be extended.

At the time, the Minister had refused to rule this out.

I know ALGA was worried because they ran a campaign to 'End the Freeze'.

Labor did not think the freeze was fair and I know that many councils had to post-pone projects and cut back on services.

It has been some time since FAGs grants were reviewed. Much has changed since the formula for the distribution of these grants was established.

There have been calls from many councils for the funding formula to be reviewed.

When Labor was last in government, then Treasurer Wayne Swan commissioned a review of FAGs – but this 2013 review was never released by the LNP Government.

I've listened to calls for a new review. My view is that it would be prudent for a future Labor government to review this existing report before proceeding to formulate another review.

I want to make some general remarks about Regional Economic Development and Labor's plans to strategic economic growth projects in Queensland. I've heard some silly remarks from Government Ministers about Labor's commitment to regional funding.

Now you know that we have a strong track record in this area: the establishment of the Regional Development Australia Fund, the Region

Community and Local Infrastructure Projects Fund and of course our strong commitment to councils and their role in regional development – we are the only party who commits to the Constitutional recognition of Local Government.

But we should also look forward not just backwards – there was no accident that Bill Shorten started 2019 in Queensland. He travelled from town to town listening and making concrete commitments to economic projects.

Labor has already committed to invest around \$5.8 billion in infrastructure and development in Queensland. This includes \$5 million to support the establishment of a new international internet submarine fibre cable

link to the Sunshine Coast.

The submarine cable project, being led by the Sunshine Coast Council in partnership with the State Government, is forecast to create up to 864 new jobs and stimulate \$927 million worth of new investment in Queensland.

- \$500 million to grade Queensland's inland road network
- \$2.24 billion on the cross river rail project
- \$100 million on the port access road in Gladstone
- \$200 million on a hydro-electric power station for the Burdekin Dam
- \$100 million on water security and \$75 million on port widening in Townsville
- \$25 million on power and water for Great Keppel Island
- Health and hospital investments in Logan, Rockhampton, Townsville, And Cairns

This is just a snapshot and more than the Coalition has provided for regional development across the entire country in the last 4 years.





Sign up to join the Stop TAFE Cuts campaign.

Our TAFE manifesto is a blueprint which outlines a path to fixing Australia's TAFE system.

READ THE TAFE MANIFESTO

Date Claimer

Union of Australian Women International Women's Day Dinner

Friday 8 March - 6:00 for 6:30 pm

Queensland Council of Unions Building

**Great company, speakers and discussion, quizzes and dinner!
(Bar open as usual.)**

Guest Speaker

Jo-Anne Bragg

Jo-Anne is the CEO of the Environmental Defenders Office and has been instrumental in the reformation of Queensland's environmental Laws.

Invitation and Booking Details to be circulated very soon.



**Terry
Hampson
Inaugural
Dinner
2019**

**Climate Change and
Human Rights**

**—
Keynote by Stephen
Keim, SC.**


Australian
Fabians.

**We aim to promote
greater equality of
power, wealth and
opportunity.**

The event will be held at 6.30 pm on Wednesday February 20 at 66 on Ernest Restaurant (Southbank TAFE).

Parking available on site. Cost is \$60 members; \$75 to non-members.

The Speaker will be Stephen Keim SC on the topic of Climate Change and Human Rights.

Afterwards we will have a panel consisting of Stephen; Geoff Edwards President of Royal Society of Queensland and Hon Leanne Enoch Minister for the Environment and Great Barrier Reef, Science and the Arts.

The Fabians have decided to dedicate this annual event to Terry Hampson who was a long term Fabian who maintained the organisation and who with his wife Ann is the only Queensland Life Members of the Fabians.

Terry was both an environmental hero; a Labor Hero and a Community Hero.

Terry kept the Fabians active in Queensland for many years and worked hard for their cause. He and his wife Ann became the first and only life members of the Fabians in Queensland.

Terry worked with Peter Beattie and Dr Denis Murphy to reform the ALP in the late 70's and early 80's. He was assistant secretary to Peter Beattie in the ALP and central to the campaign that ended the Nationals epoch of power and saw Wayne Goss become the first ALP Premier since the early 1950's.

Terry became Secretary of the Labor Party when Peter entered Parliament. Later he became the Councillor for Marchant in the Brisbane City Council.

Terry worked side by side with John Sinclair in the Fraser Island Defenders Organisation.

Together they organised lobbied and "shirtfronted" a Prime Minister to enable Fraser Island to be declared a World Heritage Area and become the tourist mecca it is today.

In Council, Terry also produced the Mountains to Mangroves project which saw a green island stretching from the Mountains around Brisbane to the sea front - another great achievement for the environment. Terry passed away four years ago and he is sorely missed by all of us who called him friend. **To Purchase Tickets please go to: <https://www.fabians.org.au/glddinner2019>**