

Free local newspaper

Welcome to the November/December issue of the *Cunningham Examiner*.

It will serve as a useful guide to what is happening in our local community.

The *Cunningham Examiner* will keep you up to date government policies affecting your daily life or community initiatives that will help us all.

We want to hear from you too. If you want to promote a community event or just make a comment either write to me at PO Box 387, Wollongong 2520 or send an email to Sharon.Bird.MP@aph.gov.au

Sharon Bird



Interest rate burden increases on families

Interest rates have increased for the 8th time since May 2002 and the 4th time since John Howard promised at the last election that his Government would keep them low.

The latest interest rate hike:

- add nearly \$50 dollars to the monthly repayments on a \$300,000 mortgage.
- an extra \$195 a month since John Howard took personal responsibility for interest rates at the last election.
- an extra \$380 a month since interest rates started rising in May 2002.

Higher inflation due to the Howard Government's neglect of the Australian economy is the main reason why the Reserve Bank of Australia (RBA) has been forced to increase the interest rate burden on families.

For a decade now the RBA, Treasury, OECD, IMF and a host of private economic advisers have warned Mr Howard that Australia faced severe constraints because of inadequate roads, rail and port links and dramatic skills

shortages in trades and professions. Mr Howard refused to address these problems and added to inflation.

Newspaper reports have published speculation that the Howard Government plans to use next year's Federal Budget to spend more money in one-off cash allowances and questionable pork-barrelling projects.

This strategy will simply feed into inflation and add pressure on interest rates. Mr Howard should be responsible in the use of the Budget.

He should use it to invest in improving infrastructure and skills. He should use the Budget to relieve pressure on interest rates by controlling inflation.

Household debt – the pressure of interest rates

Household debt in Australia is at an all time high. Reserve Bank statistics released after the 4th interest rate rise since October 2004 show that the average Australian household now

owes \$1.57 in debt for every \$1 they earn in disposable income.

Just last month the Australian Bureau of Statistics (ABS) confirmed that Australian household debt has hit \$1 trillion.

That is \$125,000 of debt for every household in the country.

Household debt repayments as a percentage of income have been rising in Australia and are now at record levels.

Australian households are now spending a record 9.1 percent of their income simply paying off the interest on their mortgage.

This measure has increased by 75 percent since interest rates started rising in May 2002 and is 50 per cent more than the last peak in 1989.

The Howard Government's unfair industrial relations laws, which cut pay and conditions including penalty rates and overtime don't help families, keep up debt repayments.



May '02
up 0.25%

Jun '02
up 0.25%

Nov '03
up 0.25%

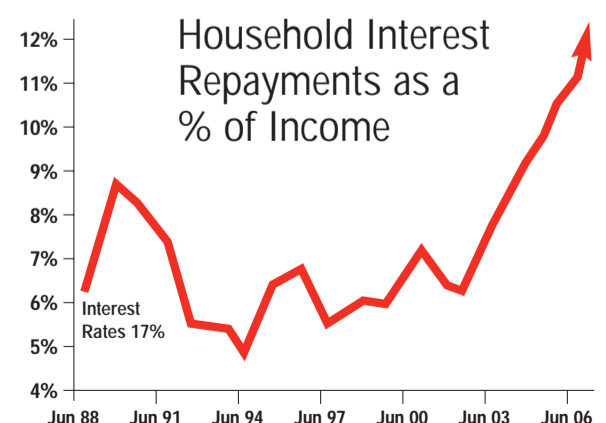
Dec '03
up 0.25%

Mar '05
up 0.25%

May '05
up 0.25%

Aug '05
up 0.25%

UP AGAIN!
Nov '06
up 0.25%



Source: Reserve Bank of Australia

Climate change – It's here

'The tired old Government stunts of bashing the United Nations and refusing to sign international agreements have reached their use-by dates. There is too much at stake to get climate change wrong.' – Sharon Bird MP



Evidence

Climate change is making Australia hotter & drier

- The 10 hottest years on record occurred in the last 14 years.
- 2005 was the hottest year on record and the Murray River is at its lowest level for over 100 years.
- The six months ending August 2006 were the driest in 100 years, meaning lower dam levels and increased bushfire risk.
- Rising sea levels are flooding Pacific Islands, and threatening Australia's coast.
- Number of Category 4 and 5 cyclones doubled in the last 30 years.
- The record drought cut Australia's 2006 grain harvest by 36%, cutting export income by \$2 billion.

If action is not taken:

- CSIRO predicts temperatures could rise by 2°C by 2030 and up to 6°C by 2070 cutting food and water supply, and increasing spread of dangerous disease.
- By 2030 water supply for cities and agriculture will drop by 25% while population will increase by over 20%.
- Rising sea levels will damage the Australian coast.
- A 2° - 3°C rise will permanently damage the Great Barrier Reef, losing Australia's great environmental and economic treasure.
- North Queensland's rainforests will disappear and Kakadu's wetlands will be destroyed.

Government Action Labor will:

- Ratify the Kyoto Protocol and join the global fight to avoid dangerous climate change.
- Significantly increase the mandatory renewable energy target, thus increasing investment in clean, renewable energy.
- Provide business with a long-term incentive to cut emissions by establishing a national carbon trading scheme.
- Work towards a national target of 60% cuts to Australia's greenhouse emissions by 2050.
- Make Australia's 10,000 schools solar schools.
- Help Australia to have 1.5 million solar powered homes by 2015 and 2.25 million by 2020.
- Take strong measure to encourage energy efficiency, such as topping up the first home owner's grant for people who improve the energy rating of their home.
- Work with State and local government to make 5 star energy efficiency provisions mandatory for new homes.
- Help the development of an Australian low emission car.
- Support the use of ethanol, LPG, CNG and the new clean gas and coal fuel technologies.
- Smart tax treatment of research and development for clean and renewable technologies such as solar, wind, clean coal and geothermal.
- Set a national target of 30% of wastewater being recycled by 2015.

10 things you can do to make a difference, and cut your energy bill by over 30%!



1. Replace regular light bulbs with compact fluorescent bulbs that use a quarter of the energy for the same light, cost a quarter over their lifetime and last 10 times longer.
2. Turn off your TV and other electrical goods, rather than leaving them on stand-by, and make sure the door seals on your fridge and freezer are in good condition.
3. Select appliances with high energy efficiency ratings.
4. Turn the hot water system off when you are on holidays.
5. Ring Greenpower on 1300 852 688 and get your electricity from clean, renewable sources such as wind and solar.
6. Insulate ceilings and keep doors to unused rooms shut while heaters are on.
7. Recycle household waste, use a compost bin and use mulch on your garden.
8. Avoid heavily packaged products, and use your own shopping bags to reduce use of plastic bags.
9. Use less water by installing AAA-rate water efficient showerheads and aerating taps, wash your clothes in cold water, and install water tanks and dual flush toilets.
10. Use public transport and environmentally friendly fuels and vehicles.

WorkChoices: Still unfair

The High Court of Australia decided on 14 November that the Constitutional power relied upon by the Howard Government to introduce WorkChoices is valid.

The decision of the High Court does not imply that WorkChoices is fair or that the Howard Government introduced good law.

As a result of the High Court decision all workers employed by 'companies' in each state and territory are now subject to WorkChoices.

Despite the complexity of WorkChoices and the 1300 pages of legislation and regulations that make it up, the Howard Government has announced further changes to five key areas of workers' entitlements on 13 November.

The regulatory changes of most concern to workers include:

- A cap on accrued leave and changes to the payment of personal, carers leave and compassionate leave, which remove the calculation of overtime and penalty rates to the entitlement
- Reducing record keeping requirements by employers on worker's hours worked, which may lead to serious disputes on whether an employee has been underpaid
- New 'stand down' provisions, which permit an employer to stand down employees without pay automatically.

Mr Howard's unfair industrial relations laws are cutting wages and entitlements of Australian workers at a time when interest rates are increasing, inflation is higher and household debt is at record levels.

A Beazley Labor Government will rip-up John Howard's unfair laws.



Sharon Bird is fighting the Federal Government's unfair industrial relations laws.

Working Families

National Day of Union
and Community Action Working Families

November 30 WIN Stadium, Crown Street, Wollongong. Time: 8.00am



Stand up for your rights at work

Australia-wide hookup – Live from the MCG

An event hosted by unions and broadcast around Australia via the Sky Channel network

Bad for working families

Fewer rights for Australian workers

The Howard Government's IR laws reduce the rights of working Australians.

The new laws:

- Remove protection from unfair dismissal for millions of workers.
- Make it easier for employers to push workers onto AWA individual contracts that cut take home pay and employment conditions.
- Strip back awards.
- Make it easier to cut penalty rates, overtime pay, holiday loadings and public holidays.
- Reduce the powers of the Industrial Relations Commission.
- Change the way minimum wages are set to make them lower.

As prices continue to rise the Howard Government's IR laws are beginning to bite.

Save Medibank Private from Howard's sell-off

Sharon Bird has launched a petition to save Medibank Private from a Howard Government sell-off.

Medibank Private, which recently announced an annual profit of \$200 million, should not be sold-off for a quick buck. But the Howard Government has increased the cost of private health insurance by 40% since 2001. Make no mistake, if Medibank Private is sold off, private health insurance premiums will increase even further.

Help stop the sale of Medibank Private – fill in the petition below.



Sharon Bird collecting signatures to stop the Medibank Private sell-off.

• SIGN THE PETITION • SAVE MEDIBANK PRIVATE

Petition to the Honourable Speaker and Members of the House of Representatives assembled in Parliament to oppose the sale of Medibank Private: This petition of certain citizens of Australia registers its protest to the sale of Medibank Private and calls on the House to oppose the sale of Medibank Private.

Name:

Address:

Postcode:

Phone:

Email:

Please return urgently to: Sharon Bird MP, PO Box 387, Wollongong 2520 or fax to 4228 5077

Free information kits, factsheets and DVDs



My office provides information kits on many different areas. If you wish to order any of the kits below, please fill out the form below and return to: Sharon Bird MP, PO Box 387, Wollongong 2520.

To order your free copies, please tick the items you want ...

You and Your Government

Child Support Scheme

Guide to Australian Government Payments

Pensioner Kit

Veterans Kit

Environment Kit

Superannuation Kit

Families Kit

Youth Kit

Do Not Call (Telephone) Kit

Banking Information

Connecting with Computers (DVD)

Water Safety

Net Alert (CD)

Goals for Aussie Kids

Safe Toys for Kids

Dealing with Separation (CD): Experiences, Tips and Tools

Keeping Baby Safe

Cot Safety

Fire Safety at Home

Managing Your Money Booklet

Safe and Secure Kit

Labor's IR Taskforce Report

Labor's 5 Point Plan for Small Business

Join my Email List

Your contact details

Name

Address

Email

Phone

Please mail to: Sharon Bird MP, PO Box 387, Wollongong, NSW 2520.
For more information please phone Sharon's office on 4228 5899.