

Committee Secretary

Senate Standing Committees on Education, Employment and Workplace Relations

PO Box 6100

Parliament House

Canberra ACT 2600

Australia

## Submission to the Inquiry into the Fair Work Amendment (Small Business-Penalty Rates Exemption) Bill 2012

I am a permanent employee, working as a nurse, currently earning around \$38 per hour.

I have 2 grown married children and 3 grandchildren, and a investment mortgages and currently saving desperately for our retirement as we realise we will have shortfall in our super savings by the time we retire

If penalty rates were abolished... I stand to loose approx, around \$500-800 per month. I could not salary sacrifice into my super any more and even having short holidays away with my family would be impossible, and all the hard work I have done in wisely investing for our future would be gone as I would have to sell my investment property. We would not also be able to buy birthday or Christmas presents for our children and grandchildren.

My weekends are important to me because... It is the only time I have to see family. Yes I have missed out on birthdays occasionally, shows that I would have liked to attended and also to keep friendships and mateships alive and well .

I urge the committee to keep penalty rates in order to maintain our simple standard of living, which is only 1 simple holiday for approx 1 week a year, buy simple gifts for children and grandchildren. Most importantly to be able to pay all our expensive utilities which have become increasingly expensive without the worry of how to pay it. I am pleased with the fact we have not had to use our credit cards or borrow in any way to fund paying for essentials,like food, utilities, and other essential payments. All of this is due to the penalties that I am paid over weekends. At aged almost 60 the last thing we need is financial problems when we only have a few short years before our retirement. The plan for becoming a self funded retiree would be abandoned and will have to rely on the Govt. Pension.

Submitted by

Hilda Saumatua

Saturday 6th of October 2012