

Committee Secretary

Senate Standing Committees on Education, Employment and Workplace Relations

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Canberra ACT 2600

Australia

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

I am a casual employee, working as a deckhand, currently earning around per week.

I am 59, have 5 kids. One still at home / Year 11. All of our sons have university degrees, one with DFAT. The son still at home hopes to enter the medical field, and also has an audience with the WA Governor very soon. (We, as parents, are very proud) Both my wife and I work. (I ahve been employed all my life as has my wife) I have served the State and Commonwealth Govt's, in the military and the State Police. Both were very rewarding and I would not change a thing if I had to do it again. For about 4-5 years I have endeavored to secure an offshore income, and at my own expense. Offshore is a rewarding (income & life style, but only suited to some) life but you do earn it. You work many hours around the clock in extreme conditions. Much of the time you are hot and dirty. There are all types of weather and the floor is never still, so to speak. The reason for getting offshore is to try enable my wife and I to retire

in about 6-7 years. As things are now we would not have a good life on social security. We have 2 houses, both of which are investment properties. Hopefully, when one is sold the monies from the sale will go to our super fund topping it enough to enable a satisfactory income when retired. Often, rules are changed and one being the change of salary sacrifice amounts to one's own supa. I used to be able to sacrifice \$50K, not that I ever have. But now the rules have changed and that amount has shrunk to \$25K/PA - and any monies over this amount penalise the person in that the supa is then taxed at a very high rate. I dread earning too much, as even with just 5% salary sacrifice and 13.5% from my employer, this may well put me over the \$25K P/A threshold - hence, I get penalised. I think it was Mr Keating who introduced supa for the everyday worker so as he can have an income in retirement and not be a burden on governments, but seems seems the present government go out of their ways to make it harder for us to retire comfortably? PENALTY RATES - you work long continuous hours offshore in arduous conditions. You earn every penny. The main sacrific is being away from the family and I dread those younger who have younger families still at home. Maybe enough people will speak out and hopefully a government 'ear' will put themselves into the boots of others. (We do not grow fat sitting back arguing about what bill should or should not be passed) We get on with the job and do what we can. Ofcourse we bitch, it's an 'aussie' thing, but we still get on with the job. Anyways, have been very brief and hope this finds a few kind hearted ears to fall upon and the bodies connected to those ears take note. We are a lucky country, but it is very expensive to live here!

If penalty rates were abolished...I think you would lose a lot of weekend workers, not to mention those offshore, mining etc. We, the average worker gets penalties, but from what we hear, those making the rules seems to get allowances for just about everything. Take those away and see how they feel? I've had my say - thankyou.

My weekends are important to me because...

I urge the committee to keep penalty rates. YES I DO.

Submitted by

Kevin Eagle

Monday 17th of September 2012