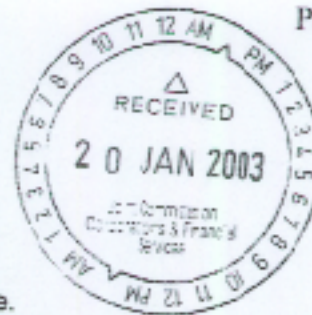


From: Helen
Date: Sunday, January 12, 2003 22:58:51
To: economics.sen@gov.au
Subject: Taxation a dirty word.



TAXATION would have to be the dirtiest word in the Australian language.

It doesn't matter what you do or how you do it everything is taxed not once but many times over & us ordinary hard working Australian are heartily sick of it & what makes it even worse is when you get some supercilious politician giving us the speal of how hard done by they are & with their over generous superannuation funds that we are ultimately paying for whilst our own is not even going to keep us above the poverty line.

On the whole most fair minded Australians want a fairer more equitable tax system were we can be assured that the funds are put the good use for services that we will all benefit from.

Why are we expected to put away for our retirement when the superannuation system is not fair nor is it equitable?

Why is it that the fund managers get there huge wages & bonuses whether they preform well or fail dismally like they have done so over the past 12 months, yet many of us are now further away from retirement than planned as the funds are to little for us to even exist on let alone live on.

It has come to the stage with the supper funds that self funded retirees & service personal are greatly disadvantaged & the mentality that crepts into our thoughts, we would be better off on a government pension as at least the fund managers have not had their greedy morkers on our funds before we can even get access to it. It also fails in my thoughts as to why we have to pay tax our our super fund sometimes up to 4 times also before we get the funds.

Why are there no incentives for Australians to save?, no wonder we have such a high Credit Card debit when every cent put away earns interest but then is taxed to the hilt. If Australians were to have incentives to save our country would be a lot more affluent & we would not be so strapped for cash in our hospitals etc. The monies save in us all being in a better state of health would boost this countries coffers no end & would then be directed into projects were by the greater amount of Australians would benefit more by the advance spending.

We are taxed on so many levels in this country many of us are driven to the black economy which in turn only helps a few rather than the greater amount of Australians.

In this country there are only a few basis food stuff which are not taxed but every thing else is taxed from the local governments to the very top. What makes this so unfair is that Australians are expected to contribute to good health & welfare of redundart & ex prime ministers for the rest of there lives with first class air fares around the world etc when many of us will not travel overseas let alone travel 1st class & if were are lucky enough to be able to travel it would only be econnomy class as we don't have the funds for the upper end, as it has been taken from us in the many forms of taxation lumped on it before we can access it.

Small business are another area where taxation is a huge burden, especially with the ATO enforcing them to do their work for them with no recognition or pay for the many hours extra work required to do the BAS. there is no thanks only the threat of being audited by the ATO if we fail to do there work for them. The huge burden of being unpaid tax collector is more than some businesses cant afford & we have seen a steady flow of small businesses go to the wall due to the over burdening by the ATO. The constant rising of supper fund payments for staff is a burden many small places can ill afford but to not comply makes the tax burden a further nightmare.

Many small businesses which is the backbone of the nation in regard to employment are hurting with the tax burden & little or nothing is being cone to help. Yet in one instance when you can show the taxation dept that they have a problem with the BAS. & go to great lengths to show them the errors you are then auditec & threatened by then so that you will not go to the press to show them up. Even the local members are near on useless as they have even less knowledge of the system than the average businessman or women. It come back to the od saying "do as I say & not as I do" one wonders if it is not the motto for the ATO.

They have be come such a huge over paid & ill informed[meaning that they are unable to give you correct answers as the laws,the laws are so complex & there are so many of then none of the departments employees are able give answers to question competently, They will give you a answers but if you accept it & it proves to be wrong you are deem wrong & if you tell then that is what you have been told they always have an answers that suit then & once again you are back at scratch & paying even more tax.] department.

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The system needs to be totally scrapped & then a new one put in place so we can all pay our fair share of tax without the over burdening we have now. So much for Johnny Howard telling us that the GST was going to fix up the old system he has succeeded in making the system worse. Don't the politicians ever get sick of lying to the Australian public? When it comes to taxation you sure as hell wouldn't think so.

The taxation system for the average PAYG stinks, the tax scales leave a lot to be desired & this bracket creep is also a disincentive to work & work overtime as the tax on overtime is excessive but any monies we are able to earn is taxed then if we want to save it, it is taxed on going to an account the interest earned is taxed & then it is taxed when we spend it & then the banks also want their cut in fees & charges. So I ask you again why are there no tax concessions on saving?

Why are there no every day Australians asked for their opinions on the Taxation system it seems that we are treated like mushrooms & that were they think we are fools but there will come a time when the average Australian will say no more & up & leave to a country that will give us incentives for our savings & hard work.

Yours faithfully
Mrs H.Booth

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