APPENDIX 1

Submissions Received

Submission	
Number	Submitter
1	CONFIDENTIAL
2	Form Letters
3	Mr W J Orme
4	Ms Vera Martin
5	Mr John Curtis
6	Ray & ALex Thomas
7 & 7a	Mr Paul Myers
8	CONFIDENTIAL
9	Mr Peter Golding
10	The Smith Family
11	Financial Counsellors Association of QLD
12	Australian Securities & Investments Commission (ASIC)
13	The Brotherhood of St Laurence
14	National Association of Community Legal Centres (NACLC)
15	Mr Kevin Cox
16	Combined Pensioners & Superannuants Association (CPSA)
17	Australian Banker's Association (ABA)
18 & 18a	CHOICE & Consumer Action Law Centre
19	CONFIDENTIAL
20	The Salvation Army
21	Law Council of Australia
22	Mr John Christiansen
23	Mr Ian Bailey
24	Veda Advantage
25	Mr I Emmanuel
26	Carers Australia
27	National Association of Community Legal Centres (NACLC)
28	The Salvation Army (Australian Eastern Territory)
29	CONFIDENTIAL
30	Mr James Rowley
31	Mr Barry Redshaw
32	St Vincent de Paul Society National Council
33	ABACUS
34	Port Phillip Community Centre