

APPENDIX 1

SUBMISSIONS RECEIVED

1. Mr Peter Williams, WA
2. Mrs Patricia A. King, NSW
3. Mr Dan Scheiwe, Queensland University of Technology, QLD
4. Mr Peter Armstrong, VIC
5. Industry Funds Forum (IFF)
6. Australian Consumers' Association (ACA)
7. Australian Taxation Office (ATO)
8. The Institute of Chartered Accountants in Australia
9. Mr Jeremy Porteus, WA
10. Care Incorporated, Financial Counselling and Consumer Credit Legal Service
11. Australian Securities and Investments Commission (ASIC)
12. Consumer Credit Legal Service Inc
13. National Farmers' Federation (NFF)
14. WA Shearing Contractors Association (Inc)
15. NFF (Supplementary Submission)
16. Australian Association of Permanent Building Societies
17. Association of Superannuation Funds of Australia (ASFA)
18. NRMA
19. William M. Mercer Pty Ltd
20. Australian Society of Certified Practising Accountants (Now CPA Australia)
21. Ms Fiona Ogilvy-O'Donnell, VIC
22. Automotive, Food, Metals, Engineering, Printing and Kindred Industries Union (AMWU)

23. Australian Prudential Regulation Authority
24. Mr John Teasdale, SA
25. Council of Small Business Organisations of Australia Ltd (COSBOA)
26. Financial Services Consumer Policy Centre (FSCPC)
27. Investment & Financial Services Association (IFSA)
28. Phillips Fox Actuaries and Consultants
29. Australian Council of Trade Unions (ACTU)
30. Institutional Analysis Pty Ltd
31. AMP
32. Corporate Super Association
33. Process Pack Pty Ltd
34. Goodman Fielder Limited
35. Mr Shawn Fracchia, ACT
36. Westpac Banking Corporation
37. Puzzle Financial Advice P/L
38. Towers Perrin
39. AMWU (Supplementary Submission)
40. ASFA (Supplementary Submission)
41. Mr Shawn Fracchia, ACT (Supplementary Submission)
42. Queensland Furnishing Industry Superannuation Trust (QFIST)
43. Mr Geoffrey Heaton, QLD
44. Association of Independent Retirees Inc, SA
45. Industry Fund Services Pty Ltd
46. Puzzle Finance Advice P/L (Supplementary Submission)
47. Mr Gary Lanham, Minter Ellison, QLD
48. Ms Carmel Reading, QLD

49. Institute of Actuaries of Australia
50. Tasplan Super
51. The Institute of Chartered Accountants in Australia (Supplementary Submission)
52. ACTU (Supplementary Submission)
53. De Santis Management Agency
54. Australian Conservation Foundation
55. Puzzle Finance Advice P/L (Supplementary Submission)
56. Ms Carmel Reading, QLD (Supplementary Submission)
57. Mr Pat Hannan, QLD
58. IFF (Supplementary Submission)
59. Towers Perrin (Supplementary Submission)
60. REST Superannuation
61. Tasplan Super (Supplementary Submission)
62. Mr Greg Lisk, NSW
63. Deloitte Touche Tohmatsu
64. ASFA (Supplementary Submission)
65. Phillips Fox, Actuaries and Consultants (Supplementary Submission)
66. Insurance Council of Australia Ltd (ICA)
67. Hotel Motel & Accommodation Association of Queensland (HMAA Queensland)
68. Confidential
69. Confidential
70. Australian Chamber of Commerce and Industry
71. Confidential
72. Financial Planning Association of Australia Ltd (FPA)
73. APRA (Supplementary Submission)

74. First Samuel Limited
75. ATO (Supplementary Submission)
76. Department of the Treasury
77. The Institute of Chartered Accountants in Australia (Supplementary Submission)
78. Investment Initiative
79. Institute of Actuaries (Supplementary Submission)
80. Australian National Audit Office (ANAO)
81. Superannuation Complaints Tribunal
82. ACA (Supplementary Submission)
83. Confidential
84. Confidential
85. Mr Daryl Dixon, Writer and Consultant, ACT
86. Association of Financial Advisers
87. Department of the Treasury (Supplementary Submission)
88. APRA (Supplementary Submission)
89. Law Employees Superannuation Fund (LESF)
90. APRA (Supplementary Submission)
91. ASIC (Supplementary Submission)
92. Australian Competition & Consumer Commission
93. ATO (Supplementary Submission)
94. Confidential
95. Confidential
96. Mr John Crosby
97. Mr & Mrs R D & M I Gregg
98. Morton Family Superannuation Fund

99. Mr Spencer Bell
100. Name withheld
101. Mr John Crosby (Supplementary Submission)
102. Mr & Mrs Richard & Jennifer Kaan
103. Mr & Mrs P R & V T Marshall
104. Mr Dominic Galati
105. Name withheld
106. Watts Family Superannuation Fund
107. Saxby Bridge Financial Planning Pty Ltd
108. Price Waterhouse Coopers
109. APRA (Supplementary Submission)
110. Confidential
111. Mr & Mrs R D & M I Gregg (Supplementary Submission)
112. Mr & Mrs P R & V T Marshall (Supplementary Submission)
113. The McKellar Family Superannuation Fund
114. Name withheld
115. Mr John Crosby (Supplementary Submission)
116. Australian Securities & Investments Commission (ASIC)
117. Mr & Mrs P Sautelle
118. Mr Phil Dally
119. Mrs Helen Hills
120. Name withheld
121. APRA (Supplementary Submission)
122. Confidential
123. Ms J M Schott
124. Mr & Mrs L & S Morrell

125. Mr Michael Spaulding
126. Mr Ian Young
127. Mr Gordon Dilger
128. Name withheld
129. Ms Cherylyn Harris
130. The Hon Ray Groom MHA
131. Mr & Mrs Arnold & Maureen Sierink
132. Ms Jocelyn Walsh
133. Name withheld
134. Mr & Mrs Neville & Margaret Newman
135. Mr Alastair Shepherd
136. Mr John Woods
137. Mr P C Toomey
138. Mr Jeff Trimmer
139. Mrs Janice Holland
140. Mr & Mrs Colin & Laurel Trevena
141. Tasmanian Ombudsman
142. Mr John Meyer & Ms Jill Dalrymple
143. Mr & Mrs David & Marie Hudson
144. Ms Gillian Maguire
145. Confidential
146. Mr & Mrs G R & M J Shuptrine (Supplementary submission)
147. John, the Duke of Avram
148. Ms Margaret Mitchell
149. Department of Justice and Industrial Relations
150. The Law Society of Tasmania

151. The Law Society of Tasmania (Supplementary submission)
152. Garrisons Financial Advisers
153. Tasmania Police
154. Mr Arnold Sierink (Supplementary submission)
155. Mr Peter Worrall
156. Confidential
157. Mr & Mrs Pidd
158. Ms Pev McIntyre
159. Mr N W Tesdorf
160. McCulloch & McCulloch Mortgage Fund
161. Mr Anthony Clennett
162. D W & I M Tapping
163. Piggott Wood & Baker
164. Mr Peter Kang-Scheit
165. Mr Jon Jovanovic
166. Rae & Partners, Lawyers
167. Mr N W Tesdorf
168. Ms Anne Moutafis OAM
169. Mr Charles Phillips
170. Confidential
171. Department of Justice & Industrial Relations (Supplementary submission)
172. Mr James G Turner
173. E R Henry Wherrett & Benjamin
174. Confidential
175. Mr David Newitt
176. Piggott Wood & Baker

177. Tasmanian Trustees Limited
178. Paul Cook & Associates
179. Eastside Financial Services
180. Resource Management & Planning Appeal Tribunal
181. Mr & Mrs A D & M Oldham (Supplementary Submission)
182. Kingborough Council
183. Dobson, Mitchell & Allport
184. Mr & Mrs Arnold & Maureen Sierink (Supplementary Submission)
185. Garrisons Pty Ltd (Supplementary Submission)
186. Mr D Gillie, Mrs S Sutcliffe & Mr B Griffin
187. Barringtons
188. Mr Mark Johnson
189. Mr Donald Hurburgh
190. Legal Ombudsman, Tasmania
191. Murdoch Clarke
192. Official Liquidator of D W & I M Tapping Pty Ltd
193. Australian Stock Exchange Limited (ASX)
194. Mr J Meyer (Supplementary Submission)
195. Mr Sydney Dwyer
196. The Solicitors' Trust
197. APRA (Supplementary Submission)
198. Australian Securities and Investments Commission (ASIC) (Supplementary Submission)
199. Australian Property Institute (Tasmanian Division)
200. Valuers Registration Board
201. The Law Society of Tasmania (Supplementary Submission)

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202. Garrisons Pty Limited (Supplementary Submission)
 203. Confidential
 204. Confidential
 205. Sorell Council
 206. Garrisons Corporate Services (Supplementary Submission)
 207. Mr Peter Worrall (Supplementary Submission)
 208. The Law Society of Tasmania (Supplementary Submission)
 209. Australian Stock Exchange Limited (Supplementary Submission)
 210. Department of Police and Public Safety, Tasmania (Supplementary Submission)
 211. P G Brownrigg & Associates
 212. Mr Jeff Trimmer (Supplementary Submission)
 213. Department of Justice & Industrial Relations, Tasmania (Supplementary Submission)
 214. Name withheld
 215. Australian Securities & Investments Commission (Supplementary Submission)
 216. APRA (Supplementary Submission)
 217. Mrs Janice Holland (Supplementary Submission)
 218. Confidential
 219. Confidential
 220. Official Liquidator of Commercial Nominees of Australia Limited
 221. Australian Securities & Investments Commission (Supplementary Submission)
 222. Arthur Andersen
 223. Confidential
 224. National Institute of Accountants
 225. APRA (Supplementary Submission)
 226. Ferrier Hodgson Management

- 227. Mr S P Dwyer (Supplementary Submission)
- 228. Murdoch Clarke (Supplementary Submission)
- 229. Mr C E Clark
- 230. Clerk Walker & Stops
- 231. Garrisons Corporate Services (Supplementary Submission)
- 232. APRA (Supplementary Submission)
- 233. APRA (Supplementary Submission)
- 234. Legal Ombudsman (Tasmania) (Supplementary Submission)
- 235. Australian Property Institute, Tasmanian Division
- 236. The Institute of Chartered Accountants in Australia
- 237. APRA (Supplementary Submission)
- 238. Mr Tony Harris
- 239. APRA (Supplementary Submission)
- 240. Australian Taxation Office
- 241. The Institute of Chartered Accountants in Australia (Supplementary Submission)

(Submissions 1-95 were tabled on 22 May 2001 when the Committee tabled its report on term of reference (c) *Enforcement of the Superannuation Guarantee Charge*. Submissions 96-237 were tabled on 20 August 2001 when the Committee tabled its First Report on term of reference (a) *Prudential Supervision and Consumer Protection for Superannuation, Banking and Financial Services*.)