

AUSTRALIA WIDE TAXATION & PAYROLL TRAINING

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A Newsletter to our clients . . .

July, 2008.

INDEXED RATES AND THRESHOLDS FOR 2008/09

HELP REPAYMENTS

HELP is how tertiary students defer payment of their education costs until after they are earning a sufficient income. Those who choose to defer payment in this way eventually repay their accumulated HELP debt to the government through the tax system. If an employee has a HELP debt and their annual income is likely to exceed the minimum repayment threshold, the employer regularly withholds extra tax to cover the compulsory repayment amount. There are set rates at which HELP debts need to be repaid. The rates are a percentage of taxable income. The taxable income thresholds change annually. The rates for 2008/09 are as follows:

HELP Repayment Income 2008/09 (\$)	Repayment Rate (% of HR Income)
Below 41,595	0
41,595 - 46,333	4.0
46,334 - 51,070	4.5
51,071 - 53,754	5.0
53,755 - 57,782	5.5
57,783 - 62,579	6.0
62,580 - 65,873	6.5
65,874 - 72,492	7.0
72,493 - 77,247	7.5
77,248 and above	8.0

SFSS REPAYMENTS

Under the Student Financial Supplement Scheme (SFSS) the Commonwealth Government provides certain tertiary students with a financial supplement loan to assist with their living and education expenses while studying. The amount to be repaid each year is calculated as a percentage of their taxable income. The additional amounts are to cover the payee's anticipated compulsory financial supplement repayment that will be raised in their income tax notice of assessment. The repayment amounts for 2008/09 are as follows

SFSS Repayment income thresholds	2008/09 Repayment rate
Below \$41,595	Nil
\$41,595 - \$51,070	2% of repayment income
\$51,071 - \$72,492	3% of repayment income
\$72,493 and above	4% of repayment income

ADDITIONAL PAY DAY

A financial year may contain one additional pay period when the first pay day of the year falls within the first couple of days of July. The Tax Office have requested that employers make employees aware of a possible shortfall in tax withheld resulting from the additional pay. Employee's can request additional withholding in writing, including by email. For 2008/09 the amounts are:

Weekly	Additional Withholding
\$600 – \$1,449	\$2.00
\$1,500 – \$3,449	\$5.00
\$3,450 or more	\$8.00
Fortnightly	Additional Withholding
\$1,250 – \$2,999	\$9.00
\$3,000 – \$6,799	\$19.00
\$6,800 or more	\$31.00

NON-RESIDENTS TAX TABLE

Non-residents are not entitled to claim the tax-free threshold and they do not pay the Medicare levy. Non-residents who do not quote a TFN have tax withheld at a rate of 45%. Non-residents who quote a TFN are taxed as follows:

2008/09 Non-residents annual income \$	Marginal Rate (%)
0 – 34,000	29
34,001 – 80,000	30
80,001 – 180,000	40
180,001 or more	45

LIMIT ON LOW RATE WITHHOLDING FOR TAXABLE COMPONENT OF ETP

The taxable component (post-30 June 1983 component) of an employment termination payment (ETP) has to be taxed when paid to the employee. If the employee **has not reached preservation age (ie. 55 years of age)** by the last day of the financial year in which the payment is made, the rate of withholding is a flat 31.5% for an amount up to \$145,000. Any amount above \$145,000 is taxed at 46.5%.

If the employee **has reached preservation age (ie. 55 years of age)** by the last day of the financial year in which the payment is made, the first **\$145,000** of the post-30 June 1983 component is subject to withholding at the rate of 16.5%. Any excess over \$145,000 must have tax withheld at a rate of 46.5%.

INDEXED RATES AND THRESHOLDS FOR 2008/09 CONTINUED . . .

TAX-FREE PORTION IN RELATION TO BONA FIDE REDUNDANCY & APPROVED EARLY RETIREMENT (LUMP SUM D)

Any payments made which are employer ETPs and meet the conditions for payments under an approved early retirement scheme or redundancy are tax-free up to the limit for that year. That limit, which is indexed annually, is **\$7,350** plus **\$3,676** for each whole year of completed service (part years don't count) with that employer, for payments made during the **2008/09** financial year. In the 2007/08 year, the limits were \$7,020 plus \$3,511 for each whole year of completed service.

Payments within these limits are totally exempt from income tax, and do not form part of the ETP. Such amounts within the tax-free limit should be shown next to the letter D in the Lump Sum Payments section of the Individual non business payment summary.

LIMIT UP TO WHICH CONTRIBUTIONS ARE TAXED BY THE FUND AT A LOWER TAX RATE

There are limits up to which an employer can make employer contributions to a fund before the superannuation fund taxes the excess at 46.5%. These limits are based on an employee's age and are as follows:

	<i>Limit up to which contributions are taxed by the fund at a lower tax rate</i>	
Age of Employee	2008/09	2007/08
Under 50	\$50,000	\$50,000
50 and over	\$100,000	\$100,000

Note: 'Age' is the person's age at the date the last contribution was made for them for the year.

For example, if an employer's superannuation contributions for a 30 year old employee totalled \$57,000 in the 2008/09 financial year, the employer can claim the total amount as a tax deduction. Contributions made by the employer in excess of these limits however will be taxed by the fund at a rate of 46.5%.

OVERTIME MEAL ALLOWANCE

Tax instalments do not have to be withheld from an overtime meal allowance which is paid under an industrial award, provided that the amount is not more than what the Tax Office considers to be reasonable. That amount is \$23.60 per meal for the 2008/09 financial year (\$22.60 in 2007/08). A deduction is not allowable for non-award overtime meal allowance.

GROSS UP RATES FOR FBT PURPOSES

The gross up rates for fringe benefits provided to employee's remains unchanged from the previous FBT year. Those rates are:

- for type 1 fringe benefits (ie. benefits provided where the employer is entitled to claim an input tax credit in relation to the purchase of the benefit) **2.0647**; and
- for type 2 fringe benefits (ie. all other benefits provided where the employer is not entitled to claim an input tax credit in relation to the purchase of the benefit) **1.8692**.

CAR PARKING THRESHOLD

The provision of certain car parking facilities gives rise to a taxable fringe benefit. The provision of car parking facilities will constitute a benefit to an employee (or an employee's associate) only if all the following conditions apply:

- the car is parked at premises that are owned by, leased by or otherwise under the control of the provider (usually the employer); and
- a commercial parking station which charges more than **\$7.07 a day (2008/09)** is located within one kilometre of the employer-provided parking facilities (\$6.78 in 2007/08); and
- the parking facilities are provided to an employee (or an employee's associate) in respect of the employee's employment; and
- a car is parked at or near the employee's primary place of employment; and
- the car is parked between 7am and 7pm on a particular day for a total period exceeding four hours; and
- the car is used to commute between the employee's home and principal place of employment.

IMPORTANT NOTE: All of these conditions must exist for there to be a taxable Car Parking Fringe Benefit, however, where an employer pays for parking that does not meet the criteria above there may still be a taxable benefit which will be referred to as an Expense Payment Fringe Benefit.

RATES FOR VEHICLES THAT ARE NOT CARS (FOR FBT PURPOSES)

A car is generally regarded as being a four wheel drive vehicle, a motor car, station wagon, panel van, utility truck or similar vehicle, designed to carry a load of less than 1 tonne or any other road vehicle designed to carry a load of less than 1 tonne or fewer than 9 passengers. Where there is private use of a vehicle other than a car other rates apply. Those rates from 1 April 2008 are:

Engine capacity	Rate per kilometre
0 - 2500cc	42 cents
Over 2500cc	51 cents
Motor cycles	13 cents

Vehicles which carry 1 tonne or more are completely exempt from FBT when the private use is limited to certain work related travel. This exemption also applies to vehicles which carry more than 8 passengers and which are designed principally for carrying passengers. In both these cases no records need to be kept. **MT 2024, MT 2024A, MT 2024A2, MT 2024A3 and MT 2024A4 lists all Utility and Dual Cab Utility vehicles with a carrying capacity of 1 tonne or more that are eligible for the FBT exemption.**

MAXIMUM QUARTERLY CONTRIBUTION BASE

Employers are not required to make superannuation contributions on an employee's total earnings, once those earnings rise over a certain level. That level is referred to as the maximum contribution base. This means, that in a situation where an employee earns more than the maximum contribution base figure, the employer is only obligated to pay superannuation contributions on earnings up to the maximum contribution base figure.

The maximum contribution base for any individual employee, for Superannuation Guarantee purposes, in the **2008/09** financial year is **\$38,180** per quarter. In 2007/08 the figure was \$36,470 per quarter.

DAILY TRAVEL ALLOWANCE (DTA) – RULING TD 2008/18

Daily travel allowance can be paid to an employee where travel for employment purposes involves an overnight stay. Tax does not have to be withheld from this allowance which is paid to an employee to cover “travel expenses” incurred in the course of employment, provided that the rate of allowance is within what the Tax Office considers to be reasonable (shown below). Amounts within the reasonable limits are not shown on the employee's payment summary. “Travel expenses” for these purposes means expenses in respect of accommodation, food, drink and incidentals in respect of travel within Australia but away from the employee's ordinary place of residence, where the travel is undertaken in the course of performing duties as an employee or for the purposes of producing any other assessable income. The Tax Office has stated that travel expenses will be considered to be “reasonable” provided that they do not exceed the levels shown below.

REASONABLE DOMESTIC TRAVEL ALLOWANCE AMOUNTS 2008/09

Employee's annual salary - \$90,000 or below

Place	Accomm	Food & Drink	Incidentals	Total
Adelaide	145.00	85.40	15.90	246.30
Brisbane	198.00	85.40	15.90	299.30
Canberra	133.00	85.40	15.90	234.30
Darwin	159.00	85.40	15.90	260.30
Hobart	117.00	85.40	15.90	218.30
Melbourne	162.00	85.40	15.90	263.30
Perth	148.00	85.40	15.90	249.30
Sydney	183.00	85.40	15.90	284.30
High cost country centres (..... See high cost table)		85.40	15.90	—
Tier 2 country centres	106.00	77.55	15.90	199.45
Other country centres	89.00	77.55	15.90	182.45

Employee's annual salary - \$90,001 – \$160,100

Place	Accomm	Food & Drink	Incidentals	Total
Adelaide	155.00	100.80	22.70	278.50
Brisbane	228.00	100.80	22.70	351.50
Canberra	168.00	100.80	22.70	291.50
Darwin	170.00	100.80	22.70	293.50
Hobart	150.00	100.80	22.70	273.50
Melbourne	192.00	100.80	22.70	315.50
Perth	184.00	100.80	22.70	307.50
Sydney	200.00	100.80	22.70	323.50
High cost country centres (..... See high cost table)		100.80	22.70	—
Tier 2 country centres	127.00	84.60	22.70	234.30
Other country centres	107.00	84.60	22.70	214.30

Employee's annual salary - \$160,101 and above

Place	Accomm	Food & Drink	Incidentals	Total
Adelaide	209.00	118.30	22.70	350.00
Brisbane	231.00	118.30	22.70	372.00
Canberra	216.00	118.30	22.70	357.00
Darwin	195.00	118.30	22.70	336.00
Hobart	195.00	118.30	22.70	336.00
Melbourne	265.00	118.30	22.70	406.00
Perth	275.00	118.30	22.70	416.00
Sydney	265.00	118.30	22.70	406.00
Country centres	\$186 or high cost	118.30	22.70	—

High Cost Country Centres

Ballarat (VIC)..... 116.00	Emerald (QLD)..... 106.00	Karratha (WA)..... 243.50	Pt Hedland (WA)..... 247.00
Bendigo (VIC)..... 122.00	Exmouth (WA)..... 173.50	Kununurra (WA)..... 147.00	Port Lincoln (SA)..... 106.00
Broome (WA)..... 173.00	Geraldton (WA)..... 116.00	Launceston (TAS)..... 115.50	Pt Macquarie (NSW) ... 115.00
Burnie (TAS)..... 123.00	Gladstone (QLD)..... 111.00	Mackay (QLD)..... 112.00	Thursday Is. (QLD)..... 180.00
Cairns (QLD)..... 120.50	Gold Cst (QLD)..... 135.00	Maitland (NSW)..... 108.00	Warrnambool (VIC)..... 113.00
Carnarvon (WA)..... 133.00	Halls Creek (WA)..... 132.00	Mount Gambier (SA) ... 107.00	Weipa (QLD)..... 138.00
Christmas Island (WA) 122.50	Hervey Bay (QLD)..... 109.50	Mount Isa (QLD)..... 115.00	Wilpena-Pound (SA).... 135.00
Cocos (Keeling) Island 110.00	Horn Island (QLD)..... 139.00	Naracoorte (SA)..... 106.00	Wonthaggi (VIC)..... 122.00
Dampier (WA)..... 158.50	Jabiru (NT)..... 190.00	Newcastle (NSW)..... 116.50	Yulara (NT)..... 313.00
Derby (WA)..... 165.00	Kadina (SA)..... 107.00	Newman (WA)..... 150.00	
Devonport (TAS)..... 115.50	Kalgoorlie (WA)..... 116.50	Norfolk Island..... 108.00	

Tier 2 country centres

Albany (WA)	Broken Hill (NSW)	Echuca (VIC)	Port Augusta (SA)	Swan Hill (VIC)
Alice Springs (NT)	Bunbury (WA)	Esperance (WA)	Portland (VIC)	Townsville (QLD)
Bairnsdale (VIC)	Castlemaine (VIC)	Geelong (VIC)	Renmark (SA)	Wagga (NSW)
Bathurst (NSW)	Ceduna (SA)	Horsham (VIC)	Roma (QLD)	Whyalla (SA)
Bordertown (SA)	Dalby (QLD)	Innisfail (QLD)	Seymour (VIC)	
Bright (VIC)	Dubbo (NSW)	Orange (NSW)		

LOW INCOME TAX OFFSET BUILT INTO TAX TABLE

From 1 July 2008, those eligible for the low income tax offset (employee's earning less than \$30,000) will have an effective tax free threshold of up to \$14,000 in 2008/09.

The new tax tables have been structured to ensure that low and average income earners receive half of the benefits of the low income tax offset through their regular pay, rather than all of the offset as a lump sum when their income tax return is completed.

MEDICARE LEVY SURCHARGE THRESHOLDS INCREASED

A 1% Medicare levy surcharge in addition to the normal 1.5% Medicare levy applies to single people with a taxable income of more than \$100,000, and families with a combined taxable income of more than \$150,000 who do not have the necessary private patient health insurance. These are the increased thresholds having been \$50,000 and \$100,000 respectively prior to 1 July 2008.

The Tax Office calculates a person's Medicare levy surcharge liability when they lodge their tax return at the end of the financial year.

INSURANCE REQUIREMENTS FOR CHOSEN FUNDS

Where an employee does not choose a superannuation fund, their contributions are made to the employer nominated fund shown at Part A. The fund nominated by the employer must offer a minimum level of death cover for employees.

An employer can pay superannuation contributions to a fund which provides death cover on an aged-based benefit level as stated below:

Age Range	Level of life insurance
Under 20	Nil
from 20 to 34	\$50,000
from 35 to 39	\$35,000
from 40 to 44	\$20,000
from 45 to 49	\$14,000
from 50 to 55	\$7,000
Over 55	Nil

Where an employer makes contributions to a fund that does not offer an aged-based benefit level, the fund must offer death cover at a premium of at least \$0.50 per week. These are only minimum levels of cover. Funds can still offer insurance above these levels.

CIRCUMSTANCES WITH NO MINIMUM INSURANCE REQUIREMENTS

In some cases the insurance requirement stated above will not need to be met. Please refer to section 5 of the Taxation Manual for more details as to these circumstances.

INCREASE TO MINIMUM WAGE

The Commission granted a general pay increase that will adjust the standard Federal Minimum Wage (FMW) and Australian Pay and Classification Scales (Pay Scales) as follows:

- an increase of \$21.66 per week (\$0.57 per hour) to the standard FMW, bringing the weekly rate to \$543.78. The standard FMW increases from \$13.74 to \$14.31 per hour; and
- an increase of approximately \$21.66 per week (\$0.57 per hour) in adult1 Pay Scales.

The general Wage-Setting Decision 2008 takes effect from the first pay period on or after 1 October 2008.

The general Wage-Setting Decision 2008 will flow on to junior employees, employees to whom training arrangements apply, employees with disabilities, casual employees, and basic piece rates.

The general Wage-Setting Decision 2008 only adjusts minimum rates of pay in special FMW's, the standard FMW and Pay Scales. This increase may be offset against any equivalent amount in rates of pay received by employees whose actual wages are determined by above minimum Pay Scale arrangements.

LAPTOP FBT EXEMPTION TIGHTENED

Any work related item purchased after 13 May 2008 must be used predominately for business purposes to retain the FBT exempt status.

This includes **laptop and other portable computers (including business-related software), printers designed for use with portable computers (including accessories such as charge kit, blue tooth, battery), briefcases, calculators, electronic diaries, digital assistants and similar items.** The provision to purchase a FBT exempt laptop is limited to one per FBT year.

Employees will also be denied to depreciation deductions for FBT exempt items (that is, items purchased primarily for work purposes) purchased from 13 May 2008. For items purchased before that time, employees will be denied depreciation deductions for the 2008/09 and later income years.

CHANGES MEAL CARDS FOR FBT PURPOSES

Rules have been tightened regarding the fringe benefits tax (FBT) exemption that applies to the private use of business property on an employer's premises by excluding meals under a salary sacrifice arrangement from 13 May 2008.

The measure reduces the FBT concession and tax expenditure associated with property provided on the employer's business premises. The existing FBT exemption allows employees with a meal card arrangement to purchase meals out of their pre-tax income. Existing balances on meal cards 13 May 2008 will remain eligible for the FBT exemption, provided they are used by 31 March 2009.

The measure will not affect subsidised canteens that are provided to all staff and that are not part of a salary sacrifice arrangement.

PAYROLL TAX

RATES AND THRESHOLDS

Generally, there is an exemption from payroll tax on wages paid up to the following limits:

State	Monthly Threshold	Yearly Threshold	Rate
			<small>AS AT 01/07/08</small>
New South Wales*	\$51,916	\$623,000	6.00%
Victoria	\$45,833	\$550,000	4.95%
South Australia*	\$46,000	\$552,000	5.00%
Queensland	\$83,333	\$1,000,000	4.75%
Tasmania	\$84,167	\$1,010,000	6.10%
Australian Capital Territory	\$125,000	\$1,500,000	6.85%
Northern Territory	\$104,167	\$1,250,000	5.90%
Western Australia	\$62,500	\$750,000	5.50%

The amounts above refer to total Australian wages, not simply wages paid in each state.

* **New South Wales** – The tax rate will reduce to 5.75% from 1 January 2009, 5.65% from 1 January 2010 and 5.5% from 1 January 2011.

A tax exemption worth up to \$144,000 a year for the first three years (1 July 2006 - 1 July 2009) and a payroll tax discount for the fourth and fifth years is available to small and medium-sized businesses looking to expand or establish in Richmond, Tweed/Mid North Coast, Illawarra/ Wollongong, Fairfield/Liverpool, Newcastle, Hunter, Central Coast, Outer South Western Sydney, or Canterbury Bankstown.

* **South Australia** – From 1 July 2009 the tax rate will reduce to 4.95% and the payroll tax threshold will increase to \$600,000.

CHANGE IN REDUCTION AMOUNT FOR QUEENSLAND

From 1 July 2008 for every \$4.00 in wages that exceed \$83,333 per month the maximum reduction is reduced by \$1.00. Contact the Office of State Revenue in Queensland on 1300 300 734 for more details. There is no reduction where the total Australian wages exceeds \$333,333 per month.

NATIONAL HARMONISATION OF GROUPING PROVISIONS

Under the national payroll tax harmonisation program, all states and territories have adopted uniform grouping provisions. The purpose of grouping provisions is to prevent payroll splitting - that is, to stop a payroll being divided among a lot of supposedly separate employers to get an advantage from the reductions or thresholds that are allowed from a payroll in calculating the tax. For detailed information on the grouping provisions refer to section 8 of your Taxation Manual.

NATIONAL HARMONISATION OF TRAVEL ALLOWANCES AND MOTOR VEHICLE RATES

Allowances that are cash amounts paid to employees, i.e. dirt money, tool allowances, meal allowances, currency translation allowances, tax equalisation payments, etc. are taxable for payroll tax purposes. Genuine reimbursements of work-related expenses are not allowances and not subject to payroll tax. Car and accommodation allowances are partially exempt in 2008/09 as follows:

State	Travelling (Car) (cents per km)	Accommodation (\$ per night)
All states	70 cents	\$218.30

Note 1: The exempt rate for overnight accommodation can include the entire amount paid under the ATO's daily travel allowance ruling, not just the accommodation portion.

Note 2: Living away from home allowance (LAHFA) is an FBT item. Please refer to fringe benefits treatment for payroll tax liability on LAHFA.

NATIONAL HARMONISATION OF MONTHLY RETURNS AND ANNUAL ADJUSTMENTS

Each State and Territory requires applicable employers to lodge a monthly payroll tax return (including payment) by the 7th day of the following month. The annual adjustment for all States and Territories is due by 21 July.

NATIONAL HARMONISATION OF TREATMENT OF FRINGE BENEFITS

Fringe benefits are taxable for payroll tax purposes. Payroll tax is payable on the grossed-up value of a fringe benefit. In all States & Territories the fringe benefits amount should be grossed-up at the lower rate of 1.8692. In situations where the FBT Act gives an exemption to a benefit it is accepted that the benefit is exempt from pay-roll tax.

HARMONISATION CONTRACTOR EXCLUSIONS/EXEMPTIONS

In order to remove contracts with genuine contractors (i.e. those who are in business for themselves and who supply the services of their business to a number of other businesses) a number of exemptions apply to the contractor provisions in all State and Territories (**except Western Australia and Northern Territory**). If any of the exemptions apply, then the contract is not a relevant/service contract and payments made under that contract are not subject to payroll tax. However, if none of the exemptions apply, then the payments made under that contract are subject to payroll tax. The exemptions are:

- **Exemption 1** – Contracts under which the supply of labour is ancillary to the supply or use of goods owned by a contractor.
- **Exemption 2** – Contracts for services the business does not ordinarily require and which are provided by a person who provides such services to the general public.
- **Exemption 3** – Contracts for services ordinarily required for less than 180 days in the financial year by the hiring business.

PAYROLL TAX CONTRACTOR PROVISIONS CONTINUED . . .

- **Exemption 4** – Contracts under which a person provides services for 90 days or less in total in any one financial year.
- **Exemption 5** – Contracts that do not meet any of the above criteria but the Chief Commissioner is satisfied are contracts for services that are provided by a person who has a business of providing such services to the general public within that financial year.

Employers can not utilise the Chief Commissioner's discretion under exemption 5. Each case must be referred to the Chief Commissioner of State Revenue who will decide whether or not to include the contract as a relevant contract. In making a determination, the Chief Commissioner will review the nature of the contractor's business and other matters considered relevant. Evidence of supplying similar services to other business is the prime requirement. Being available to do so is insufficient in itself.

Example – A carpenter is engaged by several builders throughout the year, but does 120 days work with one hiring business. The carpenter provides a copy of invoices from the other business for similar work and the Chief Commissioner is satisfied that the contract for 120 days in not included as a relevant contract.

- **Exemption 6** – Contracts under which the contractor engages additional labour to fulfil the contract. This must include at least two natural persons working under the one contract with the contractor paying for the services of the other workers.

For this exemption to apply, the person engaged must perform the work that is the object of the contract. A spouse performing purely clerical work would not satisfy the exemption, as he or she, would not be engaged in the work to which the contract relates.

- **Exemption 7** – A contract for the conveyance of goods in a vehicle provided by the person conveying them, and
- **Exemption 8** – A contract for services solely related to procuring persons who want to be insured by the employer.
- **Exemption 9** – A contract for services related to the door to door sale of goods solely for domestic purposes.

It should be noted that employment agency or labour hire contracts are not relevant contracts, and the exemptions do not apply to them. A separate section deals with employment agency contracts.

UPCOMING SEMINARS

NEW SOUTH WALES & AUSTRALIAN CAPITAL TERRITORY

Date	Suburb/City/Town	Venue
Fri 1 August 2008	Terrigal	Country Comfort
Mon 4 August 2008	Newcastle	Crowne Plaza Hotel
Tues 5 August 2008	Newcastle	Crowne Plaza Hotel
Thur 7 August 2008	Sydney Airport	Mercure Hotel
Fri 8 August 2008	Sydney	Crowne Plaza
Mon 11 August 2008	Sydney	Crowne Plaza
Tues 12 August 2008	Chatswood	Saville Park Suites
Mon 29 Sept 2008	Parramatta	Crowne Plaza Hotel
Tues 30 Sept 2008	Parramatta	Crowne Plaza Hotel
Wed 1 Oct 2008	Windsor	Sebel Hotel
Thur 9 Oct 2008	Sydney	The Menzies Hotel
Fri 10 Oct 2008	Sydney	The Menzies Hotel
Mon 13 Oct 2008	North Ryde	Stamford Grand Hotel
Tues 14 Oct 2008	Penrith	Panthers Leagues Club
Thur 16 Oct 2008	Canberra	Rydges Lakeside Resort
Fri 17 Oct 2008	Canberra	Rydges Lakeside Resort
Mon 3 Nov 2008	Bathurst	Country Comfort
Wed 5 Nov 2008	Wollongong	Novotel Northbeach
Fri 7 Nov 2008	Wagga Wagga	Quality Inn Carriage House
Thur 13 Nov 2008	Ballina	Ballina Beach Resort

VICTORIA

Date	Suburb/City/Town	Venue
Wed 13 Aug 2008	Frankston	Best Western Intern.
Thur 14 Aug 2008	Glen Waverley	Novotel Hotel
Fri 15 Aug 2008	Glen Waverley	Novotel Hotel
Mon 18 Aug 2008	Melbourne	Crowne Plaza Hotel
Tues 19 Aug 2008	Melbourne	Crowne Plaza Hotel
Mon 20 Oct 2008	Geelong	Mercure Hotel
Wed 22 Oct 2008	Shepparton	Country Comfort
Thur 23 Oct 2008	Melbourne	Crowne Plaza Melbourne
Fri 24 Oct 2008	Melbourne	Crowne Plaza Melbourne
Mon 27 Oct 2008	Mildura	Quality Hotel Grand

QUEENSLAND

Date	Suburb/City/Town	Venue
Thur 21 Aug 2008	Brisbane	Mercure Hotel
Fri 22 Aug 2008	Brisbane	Mercure Hotel
Mon 25 Aug 2008	Sunshine Coast	Twin Waters Golf Club
Tues 26 Aug 2008	Springwood	Springwood Towers
Mon 10 Nov 2008	Brisbane	Mercure Hotel
Tues 11 Nov 2008	Carseldine	Carseldine Palms Motel
Fri 14 Nov 2008	Gold Coast	Crowne Plaza Hotel
Mon 17 Nov 2008	Brisbane	Mercure Hotel
Tues 18 Nov 2008	Townsville	Jupiters Hotel & Casino
Thur 20 Nov 2008	Cairns	Cairns International Hotel

NORTHERN TERRITORY

City/Town:	Darwin
Date:	TO BE ADVISED
Venue:	Crowne Plaza Hotel
City/Town:	Alice Springs
Date:	TO BE ADVISED
Venue:	Voyagers Resort

TASMANIA

City/Town:	Launceston
Date:	Thur 25 Sept 2008
Venue:	Hotel Grand Chancellor
City/Town:	Hobart
Date:	Fri 26 Sept 2008
Venue:	Hotel Grand Chancellor

WESTERN AUSTRALIA

Date:	Mon 1 Sept 2008 OR Tues 2 Sept 2008 OR Wed 3 Sept 2008
City/Town:	Perth
Venue:	Hyatt Regency Hotel
Date:	Fri 5 Sept 2008
City/Town:	Fremantle
Venue:	The Esplanade Hotel
Date:	Wed 10 Sept 2008
City/Town:	Kalgoorlie
Venue:	Overland Motel
Date:	Mon 8 Sept 2008
City/Town:	Bunbury
Venue:	Sanctuary Golf Course
Date:	Fri 12 Sept 2008
City/Town:	Geraldton
Venue:	Conversation by Indigo

SOUTH AUSTRALIA

Date:	Tues 23 Sept 2008
City/Town:	Adelaide
Venue:	Holiday Inn on Hindley
Date:	Mon 22 Sept 2008
City/Town:	Glenelg
Venue:	Stamford Grand