



Emily Parker with her children Aria and Aura and (right) Bob Hawke picks up an honorary doctorate. Picture: Sam Rutty



Teal MP Monique Ryan wants the system changed.

APRA to demand lending institutions include student debts when calculating how much they could lend someone. Andrew Norton, a professor in Higher Education policy at ANU says APRA made an error. “APRA lumped in HELP debt with credit card debt when these are fundamentally different types of lending,” he said. Another complaint is the way the ATO treats small increases in incomes. Unlike income tax rate increases, which only apply to dollars earned above a certain threshold, HELP debt repayment rates are calculated on every dollar earned. So if a debtor earns more than \$1 above a threshold, instead of paying a higher rate on any income earned above that rate, their repayments are calculated across their whole taxable income. This can have the perverse effect where earning an extra dollar can mean paying \$1.09 to the taxman. The Government’s recently released report into the future of

“I don’t know when it’s ever going to get paid

Emily Parker
Registered Nurse

higher education has argued student debt repayment should in the future be calculate the same way income tax rates are. It has also recommended the reversal of the 2022 APRA ruling. Norton thinks this should be replaced with a flat rate of 13 per cent extra on every dollar earned about \$51,550 “Obviously this would create a higher tax rate for debtors compared to non-debtors but would really help people who are at the bottom end of repayment bands. Education Minister Jason Clare said the government was currently considering reforms “to make the HECS system simpler and fairer for Aussies”. “This includes changes to how indexation is applied,” he said. “More and more jobs require a uni degree or a TAFE qualification and that means we need more Australians to get a crack at going to uni and TAFE. That’s what these reforms we are considering are all about.”



Artist Jan Wade and her horse Amigo. Picture: La Bella Vita Photography

I hope my art can rise again like a phoenix

How Jan Wade is trying to reclaim her life’s work, destroyed by bushfire

Mitch Fink

After bushfires snatched her life’s work in an instant, 82-year-old Jan Wade has been working to ensure that her legacy as a successful author, illustrator and artist is remembered. Wade, best known for creating the Australian Fairies book series in the late 1980s and 90s, was living with her partner on a 100-acre property in Old Bar, NSW when fires swept through one November night in 2019. Her art studio — which included copies of her own books, more than 300 copies of educational books she had illustrated, plus other original artwork and posters — was gone. She was only able to retain a few pieces of the original artwork. The fire formed what Wade described as a “30-foot wall,” damaging her house’s deck and back wall. She also lost her cattle and a horse, along with two sheds of farm equipment and horseback riding gear. “It was just a scene of devastation,” Wade said. “You’re just so despondent when you look. “It was a beautiful property and there was nothing — not a fence, not a blade of grass, not a tank.” In the aftermath of the tragedy, Wade and her partner moved from Old Bar south to Cooranbong, where she has begun to pursue the retrieval of her books and illustrations, since some remain on secondary markets. Her books, most of which were published in the 1990s, are all out of print. So, she turned to eBay, purchasing back as many copies of her books as she can afford. Ironically, one of the copies she bought was inscribed with her own signature from a book signing at a market years ago. But a full buyback of her book catalogue would be an expensive ordeal, since her books have an



Jan Wade’s razed studio and one of her beautiful book illustrations.

average cost of \$20-25 each on secondary markets. “It mounts up,” she said. “To buy my books back is quite expensive.” To make sure her legacy carries on, Wade hopes her books — full of descriptive poetry and ornate, colourful illustrations of fairies and Australian flora and fauna — will enter back into print. “I’d rather put the money into getting them reprinted, and have them here for me,” she said. She recently received a jolt of motivation. Cooranbong photographer Shannon Smith posted a photo-shoot with Wade and her horse, Amigo, to Facebook along with an explanation of the devastation Wade endured during the bushfires. What followed was an outpouring of support and appreciation. “I just had so many calls from people that said, ‘I had that book!’ and ‘That was my favourite!’ and they were kids when they had them, so that was really nice,” Wade said. “I just was so happy, and it made me very determined to try and get them back.”