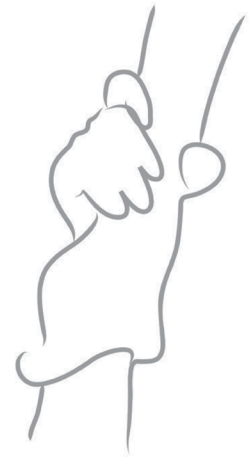


# ANTI-POVERTY NETWORK

SOUTH AUSTRALIA  
QUARTERLY

Issue 1, April 2016



*Analysis, news, and stories from Anti-Poverty Network SA, a grassroots community group fighting for the rights and dignity of those on income support payments and other low-income people.*



*Too poor for bootstraps, too poor to buy gumption,  
too poor to buy that spray that gives you a 'can do' attitude!*

## CONTENTS

Introduction

Food For The Community Incorporated

Cashless Welfare Card Trial Starts In Ceduna

Turnbull Escalates War On The Poor

Bendigo Street Occupation To Continue Until Demands Are Met

Personal Statements About The Cost Of Public Transport

Stories From Below The Poverty-Line

# INTRODUCTION

---

Welcome to Anti-Poverty Quarterly, the first ever newsletter from Anti-Poverty Network SA. We are an alliance of low-income people on government payments – carers, sole parents, unemployed people, pensioners, students, and others – who fight for welfare and employment policies that treat those out of work with fairness and respect – instead of blaming the victim. We seek to be a voice for those out there who are doing it tough, who are struggling on incomes well below the poverty-line, who are struggling to find work in a hostile labour market, where there are five job-seekers for every job  
(or 11, if you include in the underemployed).

At a time like this, we certainly have plenty to contend with. Those on Newstart Allowance, on \$260 per week, \$140 per week below the poverty-line, continue to languish in poverty – particularly those who must support not only themselves but their children. Newstart has not been raised in real terms for 22 years. And employment service providers might soon be granted further, punishing powers to breach job-seekers, while governments largely ignore the main cause of unemployment: the lack of available jobs.

The cashless debit card – an extreme version of Income Management, a policy that has failed to improve financial and personal well-being in the NT, Playford Council, and other sites – has just been introduced to the Ceduna region.

This is why we exist: to fight these attacks. Fighting is never easy, but we know for certain that if you do not fight, you lose. We hope the articles and stories in this newsletter inform, provoke, challenge, and inspire you.

***Pas Forgione, Jade Manson, and Evelyn Constantinidis.***

**E-mail:** [antipovertynetwork.sa@gmail.com](mailto:antipovertynetwork.sa@gmail.com)

**Phone:** 0411587663

**Website:** [antipovertynetwork.sa@gmail.com](http://antipovertynetwork.sa@gmail.com)

**Facebook:** [fb.com/antipovertynetworksa](https://fb.com/antipovertynetworksa) [fb.com/groups/antipovertynetworksa/](https://fb.com/groups/antipovertynetworksa/)



---

Food for the Community Incorporated is a small community-based charity set up to help alleviate the stress caused by food shortage. We offer free fresh fruit and vegetables, bread and bread products, and assorted pantry items. We have a hamper delivery service, which we offer once per week at this stage. If you have any inquiries, please use our contact feature on our website, or message us through our Facebook page.

**WEBSITE:** [www.ffcinc.wix.com/foodforthecommunity](http://www.ffcinc.wix.com/foodforthecommunity)

**E-MAIL:** [ffcinc@gmail.com](mailto:ffcinc@gmail.com)

**FACEBOOK:** [facebook.com/foodforthecommunity/](https://facebook.com/foodforthecommunity/)

**PHONE:** (08) 81230820

# CASHLESS WELFARE CARD TRIAL STARTS IN CEDUNA

By Pas Forgione

March 11th, 2016, Green Left Weekly

An extraordinary, radical experiment in welfare policy will begin on March 15 in the small town of Ceduna and several remote Aboriginal communities in south-western South Australia.

The cashless debit card — or “Healthy Welfare Card” as it was dubbed by its leading advocate, billionaire miner Andrew Forrest — will be trialled for 12 months.

The program is the latest version of Income Management, which first emerged in the Northern Territory as part of the racist Intervention in 2007. It has since been extended to numerous locations.

But this version is even more extreme. All working-age welfare recipients in the region — roughly 800 residents or 20 percent of the population, 72 percent of them Aboriginal people — will have 80 percent of their payments quarantined in a cashless account that cannot be spent on alcohol and tobacco.

The proportion of payments being restricted and the blanket nature of the scheme make the Ceduna trial unprecedented. Not only will all working-age recipients be affected, but there will be no appeals or exemptions of any kind and no way for people on welfare payments to exit the program.

In other Income Management sites, clients can, at least in theory, exit the scheme by demonstrating that they are financially and personally competent, or by showing that being on Income Management is harmful either to their mental health or their housing situation. None of these options will be available in Ceduna (though Income Management clients can apply to a community panel to have reduced — from 80 percent to 50 percent — the proportion of their payment that is quarantined).

While the federal government and Ceduna Council claim there is significant support for the policy, a growing backlash to cashless welfare has emerged over the past several months.

Consultations in the region have been criticised by the National Welfare Rights Network, other NGOs and many locals, as being mostly with heads of community organisations rather than affected individuals. This was even conceded in Senate hearings by Ceduna Mayor Allan Suter, a supporter of the scheme.

Peter Pav, a disability pensioner who is part of an energetic group of locals organising against this latest version of Income Management, said: “People who were signed off as consulted, complained at our community meeting: ‘Yes, they came to see us, but when we said no (to cashless welfare), they just left and from what we can see they signed us off as consulted’. Those types of remarks came from more than one person.

“A full public meeting was called about BP wanting to drill in the Great Australian Bight [near Ceduna] but no such meeting was called to ask the public for their opinion on the unhealthy welfare card” — until after the legislation had already passed parliament.

When a meeting was finally called last November, with guest speaker assistant social services minister Alan Tudge, many locals were angry about the lack of warning, which made it particularly difficult for Aboriginal people living in the remote communities — some of them several hundred kilometres from the township — to make transport arrangements.

Kokatha elder Sue Haseldine said: “Consultations were non-existent until after the Memorandum of Understanding [which was signed by the heads of some Aboriginal community organisations, Ceduna Council and the federal government and which the federal government has used as evidence of widespread local support for its policy] was signed. People had no idea this experiment was about to happen.”

The local backlash against cashless welfare has brought together a number of white and Aboriginal individuals and organisations. Haseldine noted: “This card has brought black and white together as nothing else has ever before. Friendships have been formed because of the card.”

Her comments were echoed by another local activist, Sue Thiselton, who said: “The silver lining about all this is that it has brought us all together. Many people from around the country have pledged to help. We have been getting help and advice from all walks of life.

“We had a protest in Ceduna where 50 people marched and we have also had a petition sent to parliament with nearly 300 signatures [almost 10% of the population of the region], all taken by hand over a three-week period. We recently received around the same number of signatures again over three days.”

Pav notes local campaigners have had no help from the mainstream media. “We don’t get any real media from our side. Maureen Smart and Keith Peters, leaders of the Yalata community, have withdrawn their support for blanket compulsory Income Management, but this hasn’t rated a mention in any media.

*Continued next page...*



# CASHLESS WELFARE CARD TRIAL STARTS IN CEDUNA

By Pas Forgione

March 11th, 2016, Green Left Weekly

*Continued from previous page...*

“The campaigning we do is generally by word of mouth, telephone, Facebook, anything that allows the word to get out. We have achieved quite a bit through Facebook, as more and more Ceduna and remote community people are joining to fight this travesty. We have a line out to others.”

Last month, there was one last opportunity to stop the cashless debit card from coming to Ceduna, when Greens Senator Rachel Siewert of the Greens presented a disallowance motion to the Senate seeking to stop the trial.

But the motion was defeated when Labor, which sided with the Coalition in October to pass legislation introducing the cashless debit card, once again backed the punitive scheme.

It is worth noting that the South Australian Labor Senators who voted against Siewert's motion were defying state Labor party policy. At the November 2014 state Labor party convention, a resolution was unanimously passed that condemned the Jay Weatherill state Labor government's support for Forrest's Creating Parity report, which included the original recommendation to introduce a cashless welfare system.

Many locals oppose the cashless debit card for much the same reasons that compulsory Income Management has been opposed elsewhere.

David Collins, who has been lobbying his union, the Maritime Union of Australia (MUA), to support the campaign, is angered by the

unfairness of the blanket approach of the policy that “forces us all onto Income Management, when in fact people on welfare are the best at managing their reduced finances. We have committed no social offences or broken no laws, and are in every sense good citizens of our community, yet we will be treated in this discriminatory way.”

While defenders of the program such as Tudge and Suter argue that the inconvenience will be minimal, Collins notes: “There will be financial problems from the lack of access to cash, which normally allows people on welfare to buy second-hand from garage sales, markets and the classifieds.”

Thiselton agrees: “As in all small country towns, cash is a big part of our economy. Second-hand goods will not be bought or sold because of this card, but when you are on welfare payments you cannot afford new things — and I thought that we are supposed to recycle.” The need for cash often extends to shopping for “cars, wood, fridges, clothes and at farmer's markets”.

For low-income people, cash is still an important reality of life. The Reserve Bank of Australia's latest Trends in retail payments survey paints an interesting picture. Overall, the use of cash and cheques has declined while electronic transactions have increased, but critically, cash is still used “for the majority of low-value transactions, with around two-thirds of payments under \$20 by cash”. While the value of cash purchases might be falling, it remains the most commonly used means of payment.

She is not convinced that cashless debit cards will do much for those with substance abuse issues. “People with addictions will find a way to get their substance.” Evaluations of Income Management have repeatedly failed to find that it reduces alcohol consumption.

A 2015 report by the Parliamentary Joint Committee on Human Rights noted: “Rather than promoting independence and building skills and capabilities, it appears to have encouraged increasing dependence...and there is no evidence to indicate its effectiveness at the community level or that it facilitates long-term behaviour change.”

She thinks a “rehabilitation centre here in Ceduna and proper wrap-around services to go with it” would be much more effective — an idea that has been proposed by many locals, but largely ignored by government.

Very recently locals received some good news when at its national conference in March, the MUA passed a resolution supporting the campaign against Income Management in Ceduna.

To learn more about the campaign against the cashless debit card in Ceduna:

**Stop Income Management SA:**  
[facebook.com/StopIncomeManagementSA](https://www.facebook.com/StopIncomeManagementSA)  
**Say No To The Welfare Debit Card Ceduna:** [facebook.com/groups/1486363324991953](https://www.facebook.com/groups/1486363324991953)





# TURNBULL ESCALATES WAR ON THE POOR

By Owen Bennett

February 28, 2016, New Matilda

Next month the Turnbull Government will be asking the Senate to support one of the most devastating attacks launched against poor and vulnerable Australians in recent memory. The Bill – entitled Social Security Legislation Amendment (Further Strengthening Job Seeker Compliance) Bill 2015 – proposes to give privately run job agencies unprecedented new powers to financially penalize unemployed and underemployed Australians. If passed the fines will come into effect on 1 July 2016.

Under the proposal, Australians receiving the dole can be fined 10% of their income support – increasing by 10 percent each day until they ‘reengage’ – if they:

- Fail to sign a job plan at their first job agency appointment; or
  - Are found by their job agency to have behaved inappropriately at an appointment (“inappropriate behavior” is defined as acting in a manner “such that the purpose of the appointment is not achieved”); or
  - Fail to attend a Work for the Dole or Training exercise without an excuse deemed reasonable by the job agency.
- All fines (roughly \$55.00) will be deducted immediately. Unemployed Australians who feel they have been unfairly fined will be required to go through Centrelink’s arduous appeals process to get their money back – a procedure that can take up to four months.

This means that even if an unemployed worker successfully appeals against a fine – and thousands do every year – they will still be forced to endure up to four months without a significant portion of their income support. As privately run job agencies can effectively impose these financial penalties on unemployed workers before having to provide any concrete proof, the Coalition’s proposal gives privately owned job agencies the power of life and death over unemployed workers.

With the dole already \$391.00 below the poverty line according to the Melbourne Institute, for many unemployed workers a 10 percent deduction of their income support will place them in severe financial distress. If this proposal is passed next month, unemployed Australians will be just one unfair penalty away from extreme poverty and even homelessness

The dole has already been proven to be not enough to live on. A recent report showed that one in four people on the dole were forced to beg on the streets for more than a year, while 6 in 10 were required to approach a charity for help. Escaping this poverty-trap has become almost impossible for unemployed Australians – according to official government figures there are 11 job seekers competing for each vacancy, even more when you consider low-skill jobs.

With unemployment already a one-way ticket to poverty for many Australians, why is the Turnbull Government introducing a bill that will make it considerably harder for unemployed workers to survive?

To answer this question, it is necessary to understand the employment services industry. Comprised of for-profit and not-for-profit companies ranging from billion-dollar corporations like Max Employment to charities like the Salvation Army, the employment services industry has become a highly lucrative business.

Under the Coalition Government’s 4-year \$6.8 billion Jobactive program, Government payments to employment services are tied to a variety of ‘jobseeker outcomes’. The most efficient way for job agencies to maximize outcome payments is to ensure that their unemployed ‘caseload’ are, at a bare minimum, compliant with appointments and activities. Clearly the employment services industry has a financial interest in obtaining increased powers to penalize the unemployed.

With these perverse financial incentives already firmly in play, there are a number of well-documented cases of job agencies bullying unemployed workers. Every day, the Australian Unemployed Workers’ Union (AUWU) receives new cases of Australians being bullied into unfair activities or appointments by money-hungry job agencies.

Even if unemployed workers are able to muster up the courage to demand that their rights be recognized, job agencies use the threat of sanctions to ensure compliance. With the continued failure of the Department of Employment to effectively regulate the industry and bring bullying job agencies into line, unemployed workers have nowhere to go. This has created a culture of fear and intimidation throughout the employment service industry.

By proposing that job agencies should be given new unprecedented powers to financially penalize unemployed workers, the Turnbull Government is sending a clear message to the employment services industry that these tactics are not only acceptable but should be intensified.

If you have been unfairly fined by your job agency, join the Australian Unemployed Workers’ Union legal challenge against this unfair compliance system by contacting them on [contact@unemployedworkersunion.com](mailto:contact@unemployedworkersunion.com). You can also participate in the AUWU’s Fight the Fine campaign against this bill. Visit the AUWU’s Facebook page for more info.

Owen Bennett is the president of the Australian Unemployed Workers Union, an organisation dedicated to fighting for the rights and dignity of the unemployed.

**Australian Unemployed Workers Union:**  
[facebook.com/unemployedworkersunion](https://www.facebook.com/unemployedworkersunion)

# BENDIGO STREET OCCUPATION TO CONTINUE UNTIL DEMANDS ARE MET

Media Release From Homeless Persons Union of Victoria, April 2nd, 2016

As Melburnians wake to one of the chilliest mornings this year, and a trail of pretty hot-air balloons floats across the city skyline, over 1,000 homeless men, women, children and families have faced a night in their cars or exposed to the elements. Standing in solidarity, members of the Homeless People's Union Victoria (HPUV), and homeless community have begun occupying two empty residential properties on Bendigo St, Collingwood, since March 31st.

This is despite being informed, after weathering a 3-hour holding pattern conducted by Victoria Police officers and an anonymous party of three, that their occupation of 18 Bendigo St, Collingwood, constituted an act of 'unlawful trespass on private property.' Noble Knight Real Estate spokesman, Travis Sanders, acting on behalf of his 'unnamed client', informed the demonstrators of this, alongside a Senior Sergeant of Victoria Police.

The demonstrators received confirmation via a land title search, that several of the empty residential properties still remain in the ownership of the Victorian government. According to the HPUV, these 6 government-owned houses were pledged to be used to address homelessness by the Andrews government, but many have been sitting empty for over a year.? Noble Knight Real Estate representative Travis Sanders and the Victoria Police Senior Sergeant declined to provide any clarification to the demonstrators on the

relationship between the real estate and the government.

On behalf of the 22,000+ homeless Victorians and the 35,000+ people on the public housing waiting list, the demonstrators continue to demand such clarification. Six residential properties on Bendigo St remain idle whilst the Victorian public continues to remain in a bureaucratic murk.

The abandonment of the East-West link road project has meant that many government-acquired properties that were marked for demolition, are now waiting to be sold. Due to a large increase in property-prices in the inner city, many of the houses will sell for much more than their purchase price. Noble Knight Real-Estate has been directed not to rent out any of the properties to new tenants. The office of the Minister for Housing, Disability, Ageing, Mental Health and Equality, Martin Foley, was contacted for government clarification but did not return calls nor pay a visit to today's site.

The demonstrators call on the Andrews government for transparency regarding their relationship with Noble Knight Real Estate as it pertains to any of the empty properties on Bendigo St, and they demand to know why these properties have been left abandoned for over a year amidst a homelessness and public housing crisis.

The protesters have provided free community breakfasts at the site and

encourage all community members to join them in their demand for clear and accountable government. The occupiers of the properties have made the following demands and refuse to leave until they are met.

- Immediate release of all information relating to the current ownership of all properties acquired for the East-West Link, with full transparency about all acquired land.
- The 6 unused houses on Bendigo St to be made into genuine public housing and allocated to some of the 35,000 people on the public housing waiting list.
- All unoccupied properties acquired for the East-West Link that are still in the government's possession to be added to the public housing register.
- Minister Martin Foley to come to Bendigo St and be interviewed by people with experience of homelessness.
- The Andrews government to explain how they intend to provide housing for 25,000 homeless people, keeping in mind there are 80,000 unoccupied dwellings in Melbourne.

Given the importance placed on addressing housing issues by the report of the recent Royal Commission on Family Violence, the occupiers believe taking action on public housing should be an immediate priority of all levels of government.



**Homeless Persons Union of Victoria:**  
[facebook.com/Homeless-Persons-Union-Victoria-1489953661246085](https://facebook.com/Homeless-Persons-Union-Victoria-1489953661246085) <https://hpuvic.org/>



# PERSONAL STATEMENTS ABOUT THE COST OF PUBLIC TRANSPORT

---

***Getting around in a city like Adelaide is an arduous task, even under the best conditions. The city is spread out over a large area and consequently much of it is inaccessible without wheels. Many of us do not have wheels, and have to rely on public transport to get from A to B, but what can you do when you have not even got enough money for bus or train fare?***

---

“As an unemployed person who struggles to pay rent each week, the added cost of public transport fares means I do not venture anywhere that I can not walk to. The cost of catching public transport is an added cost I cannot afford. I am just lucky I live across the road from a major shopping centre and within walking distance of Centrelink and my employment services provider, otherwise I have no idea how I would attend appointments.” - Kat Lee

----

“Most weeks I am a few days without money, so making it to different events can really depend on what day of the week it is. If it is for my son’s appointments in the city, I always make sure the money will be there as I know about them three months prior. There is no difference between \$5 and \$2.60 when you have no money.” - Sarah Pinkie

----

“I have had to put my phone in to Cash Converters a few times as three people using public transport is roughly between \$135 to \$150 a month on a MetroCard, with concessions. I use the bus four times a day, four days a week. My daughters use two buses a day, to and from school. Another child needs to travel for community access days and that can be four trips a week.

My girls have had to stay home from school or excursions and I have nearly not been able to go to work, if I am not able to get a monthly pass, as it is more expensive any other way.” - Cassandra Schleyer.

----

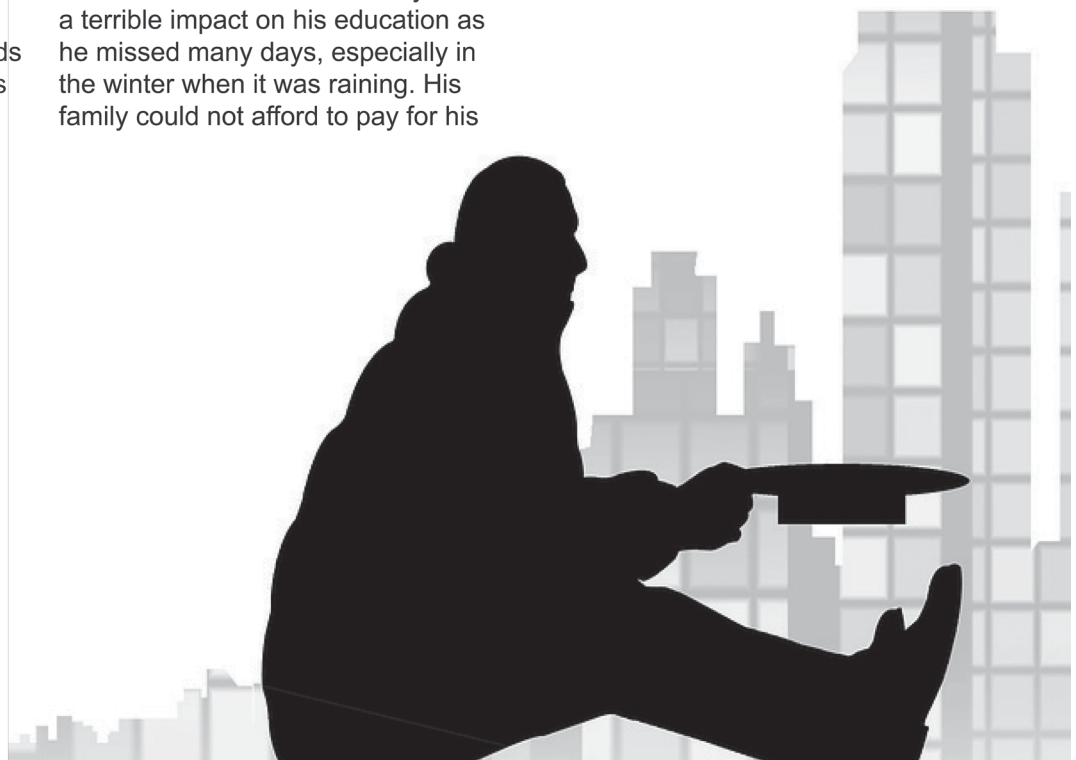
“As a full-time Honours student, money is very tight for me, and my Austudy (student allowance) claim (put in on December 17th), is yet to be processed. This means my budget has forced me to catch buses after 9am and before 3pm (interpeak times) Monday to Friday – where the cost of a trip is \$0.92 rather than \$1.72. The extra cost to catch a bus during peak hours has pushed me to catch a bus during these times, only when it is absolutely necessary, as I can only have a \$10 limit on my MetroCard per week.” - Caellyen Bruerville.

-----

“As a SA high school teacher with a school in a socio-economically disadvantaged area, I often had to give my students money to catch the bus home. One child who had his bike stolen had to ride a scooter on an hours’ journey across the city and main roads. This obviously had a terrible impact on his education as he missed many days, especially in the winter when it was raining. His family could not afford to pay for his

Year 8 camp, even with the extended payment offered by the school, as the mother said, “It’s money we just don’t have!”. He ended up dropping out of our school. We had many kids who would opt out of educational excursions because they had no bus fare to go into town to a museum or gallery. Many times I would pay the fares of kids on educational programs. Often the “shame” of publicly asking the school to go through its processes for getting assistance for things like fares kept kids from accessing it. They would often walk or hitch rides home. It broke my heart as a teacher and a mother that children could be living in this condition in our “lucky country”. - Rebecca Zuesse.

***To sign our petition calling for fairer public transport fares: [www.communityrun.org/petitions/fair-public-transport-fares](http://www.communityrun.org/petitions/fair-public-transport-fares)***



# STORIES FROM BELOW THE POVERTY-LINE

---

***Anti-Poverty Network SA frequently collects stories, some of them anonymous, from low-income people who wish to use their experience to challenge people's view about poverty and unemployment. The stories show great hardship, but also great hardship. We feel privileged to be able to share some of the stories with you.***

---

"My adult life started on the back foot with my parents kicking me out at 19 because I had an older boyfriend. We got married, but were harangued and harassed until we quit jobs. 1978 was a rough year in Elizabeth. We struggled to get decent employment and didn't secure anything permanent for a couple of years. My husband continued with his business and was also employed by a small asset management company. That is until the company was bought out by a former rival. They hadn't forgotten that my husband had out-bid them for a tender a few years earlier. He was fired on the spot. Game over.

Fast forward to 1983, Three years unemployed in the worst time and place. Stuck in poverty. He entered the Air Force but it proved detrimental to his health and he left after training. Not long after that he suffered his first mental breakdown. We had 3 small children and he ended up being detained for 2 weeks. I moved my family as far from Elizabeth as I could get. We were put on DSP and pretty much forgotten.

Over thirty years have passed since then, and we are still married with nine children and fourteen grandchildren. I have always been discriminated against by many people, I have very few friends and no wider family. We have always been fairly poor and it's always a struggle to save or pay for everyday items.

We have both always volunteered and worked where possible. Overall I have worked for the past

15 years. I was a stay home mum for a while, did the usual canteen duty and reading practice. I also ran a playgroup for 6 years and have been at the Offenders Aid and Rehabilitation Service for 7. I have done both breakfast and lunch clubs for hungry kids, so I don't consider myself to be a leaner. My biggest difficulty apart from being the carer to my husband is coping with constantly having to explain that we are just poor, not bad. He is ill and can't help that he can't work now."

---

"I used five DES over ten years. They didn't help me get work, despite my TAFE and university qualifications. I have bipolar and I mostly encountered the soft bigotry of low expectations. I was in a very abusive marriage for 6 years, but left when my toddler son started copying his father. The experience left me experiencing extreme anxiety.

When my son started Grade 1, I decided to do a Bachelor of Social Work. I chose social work because politics had abruptly become personal for the unemployed. As part of my studies, I did a field placement at Centrelink, and saw the 'other side of the desk'. I did well at Uni, getting a top GPA, and awards for my achievements.

Not long after, someone very close to me died a horrific death from cancer, and then in the midst of my grief, I was diagnosed with Type 1 Diabetes. I felt like I was in the surf and before I could get my feet under me to stand up, another wave would come and knock me down again. For several

months, I couldn't bring myself to leave the house, thinking the world was a dangerous place. I attended counselling, but I could only access 10 sessions a year. In September of the same year, my father died.

In 2011, I decided to do a Masters in Mental Health Practice. I did very well academically, but found field placement to be extremely stressful. After graduating, I attended a few job interviews, but was unsuccessful. By this time, I'd acquired a long list of medical and mental health diagnoses. During 2011, my elderly Mum was also having health problems. In 2012 we decided to find a place together so it was easier for me to help her, and because my rent was over half my income.

I enrolled in the NEIS program, which pays the same as Newstart, but you receive some support to start a business and don't have to look for work. I had a long-time hobby making jewellery, so I took it to another level, making into a business. This continued for 12 months. My local job network was very helpful, paying for a First Aid Certificate, a MYOB accounting package and my first year's business insurance. However, after 12 months my health deteriorated further, and I was unable to put in the hours required to keep the business going successfully. I was in constant pain and nausea for months.

I am very grateful to have family that are supporting me until I can start bringing in more income. I shudder to think of the situations people are



in with no help from family. My only income currently is \$440 a fortnight for the Family Tax Benefit. We live extremely frugally –no dinners out, movies, new clothes, pay TV or insurance. I'm having trouble keeping up with paying for all the prescriptions my doctor puts me on. I've never smoked and I can't afford alcohol. Even going on public transport to visit friends is a luxury

which I can't afford. I walk several kilometres to attend appointments or buy food.

I won't begin to tell you my personal horror at the government's campaign against anyone vulnerable in our society, because you probably already know. Suffice to say that I don't feel safe, I don't feel understood, and I am scared to

death of something else happening to me that means I need to rely on government or charity support more than I do now. Please don't be too hard on yourself the way I often am, and celebrate your achievements. Have hope that together we can be a voice that is heard and can fight against injustice.

Poverty is not an accident.  
Like slavery and apartheid,  
it is man-made and  
can be removed by  
the actions of  
human beings.

- Nelson Mandela



Nothing is more admirable than the fortitude with which millionaires tolerate the disadvantages of their wealth.

**Rex Stout**

(1886 – 1975) American fiction writer

I put on my favorite winter jacket for the first time the other day, and as soon as I put my hands in those pockets, I was immediately reminded that last year I didn't have any money, either.

**Ben Bailey**

(1970 – ) American comedian & television game show host

## WIZARD OF ID

