CIS NEWSLETTER

MAY 2025



Count on CIS to bring early numeracy screening to Australia

Australia has a maths problem — and it's not just in high school classrooms. Evidence suggests that the roots of poor mathematics achievement stretch back to the start of students' learning.

nly 1 in 5 students who fall behind in maths are ever able to catch up. This leads to struggles with maths that only compound throughout

children's education and risk leaving them with Maths Anxiety, a condition where fear of doing maths results in children and adults performing poorly on maths assessments.

That's why the Centre for Independent Studies (CIS) is not only calling for a fundamental shift in how we identify and support students

struggling with numeracy in the early years but taking action ourselves. We are currently conducting research in over 150 schools to identify Foundation and Year 1 students at risk of falling behind, using a numeracy screening tool to determine how early intervention can improve learning outcomes.

While Australia has made strides in early literacy screening, especially with the rollout of phonics checks in several states, early numeracy has

remained largely overlooked. Yet the case for early screening in maths is just as strong.

The Cost of Inaction

The 2023 PISA results once again painted a worrying picture: Australian students' maths performance has steadily declined, with one in four failing to meet the national proficiency standard by Year 9. But waiting until high school to intervene is far too late.

Numeracy is cumulative. If students don't master foundational skills — like rs but understanding number sequences, quantities, or onducting place value — they're likely to fall further behind undation as the curriculum advances.

By Year 3, many of these gaps are already visible. And by then, remediation becomes more difficult and expensive. The earlier we can identify which students are at risk, the better chance we have to intervene effectively — before they're locked out of more advanced mathematical learning.

Message from **Tom Switzer**

As CIS marks its 49th year, we thank our supporters. Your support allows us to deliver evidence-based, independent research and practical ideas for a freer, stronger, and more prosperous Australia.

We continue to identify areas that need significant policy change and embark on research and solutions that tackle the big issues affecting all Australians.

Our end-of-financial-year appeal focus is Education, which remains one of our top priorities. Over the past

year, CIS has delivered substantial results in lifting national education standards. Our work on early maths screening has led to a federal commitment to roll out universal numeracy checks across every state and territory by 2028. This follows from our earlier success with phonics screening in literacy - initiatives that give every Australian child a better start in life.

At the same time, our research into teacher education reform has helped shape new national standards that prioritise explicit instruction and the science of learning. Our advocacy for structured

classroom
behaviour
management
has also
contributed to a
growing national shift towards
more effective, disciplined
classrooms.

Yet education is only part of our story.

In housing, CIS research has directly influenced major reforms. Our Chief Economist Peter Tulip's work, demonstrating how planning restrictions drive up the cost of housing, has been cited across parliamentary inquiries and government strategies. His findings have

helped shift the debate towards solutions prioritising supply, competition and affordability.

In energy policy, CIS has led calls for a more realistic and technology-neutral approach to emissions reduction. Our work helped put nuclear energy back onto the national policy agenda, influencing Senate inquiries and government modelling.

In economic reform, our research into government spending, regulation and monetary policy has shaped important changes, including Reserve Bank governance reforms aimed at restoring a sharper focus on price stability and economic prudence.

None of these achievements would be possible without the generosity of supporters like you.

Now in our 49th year, CIS remains as committed as ever to evidence, free thought, and practical reform. In a time of uncertainty, our mission to advocate for individual

liberty, free enterprise and a responsible, limited government is undiminished.

In this edition of the newsletter, we highlight some of our latest work in education policy, showcase key publications, and share how your support is helping us build a better future for Australia.

Thank you again for being part of our community. We are proud to have you with us and ask you to please support CIS generously this financial year.



Tom Switzer, Executive Director

What Is Early Numeracy Screening?

Early numeracy screening involves short, standardised checks of student mathematical skills conducted in the early years of schooling — typically Foundation (Prep) to Year 2. These checks measure core number skills like:

- Counting sequences (forwards and backwards)
- Number identification
- **Subitising** (instantly recognising quantities without counting)
- Comparing quantities
- Understanding place value
- Basic number combinations (e.g. knowing that 2 and 3 make 5)

The CIS tool focuses on 'number sense', which is a set of core knowledge about whole numbers and has been shown to be an accurate predictor of

later mathematical difficulties. In other words, if students struggle with number sense, they are likely to struggle with the curriculum later on. The aim isn't to test everything or label students, but to catch the warning signs of numeracy difficulty before they snowball.

A well-designed screening tool is brief (taking 5–10 minutes per child), easy for teachers to administer, and provides clear guidance on which students need extra support. It's not a replacement for in-depth diagnostics or broader assessments — it's a first-pass

filter to flag who might be at risk.

Lessons from Literacy

Australia's experience with the Year 1 Phonics Check offers a valuable roadmap. Former CIS Senior Fellow and board member, Dr Jennifer Buckingham, launched the Five from Five project in 2016, including a report advocating Australia's adoption of a brief 'phonics check' based on its successful use in England. The idea caught on across the country. After a successful pilot in 2017, South Australia introduced the check in 2018, with New South Wales and other states following suit. The results speak for themselves: students' phonics knowledge has improved, and teachers report that the check helps them target support more effectively. Now, the Year

1 Phonics Screening Check has been embedded in the latest funding agreement between the federal government, and the states and territories – all states will have to use it.

Literacy screening also helped shift classroom practice by emphasising the importance of foundational skills — like decoding — that are essential for future reading success. A similar shift is needed in numeracy, where outdated or vague teaching approaches often leave students floundering.

Just as phonics instruction is now widely recognised as a cornerstone of reading, evidence-based numeracy instruction — grounded in number sense and structured learning progressions — should be the bedrock of early maths teaching. We aim not just to shift practice around identifying students early but shift the conversation around what best practice looks like.

Our Screening Tool

As part of new national school funding agreements, Australian governments have committed to implementing a consistent early year's numeracy screening check — targeting students in Foundation and/or Year 1.

To be effective, such a tool must be easy to administer, deliver reliable data, and most importantly, directly

inform teaching by identifying students at risk of developing difficulties in mathematics.

The challenge? No existing screening tool meets all these criteria while aligning with the Australian Curriculum.

The good news: CIS in partnership with Macquarie University, the Dyslexia SPELD Foundation (DSF), Janison, and Maths Circle has developed just such a numeracy screening tool. It's not only grounded in the latest research but also practical and usable in real classrooms.

We are currently trialling the tool in over 100 schools nationally. Our trial includes a variety of schools across the government, Catholic and independent sectors, lower socio-economic status to higher socio-economic status, regional and metropolitan. Approximately 6000 students and 500 teachers will be participating in the first window of the trial, with more expected to join at the mid-year screening window. In 2025, the focus is on refining the tool to ensure it is predictive of mathematical difficulties, and

we will track how the early screening impacts their maths performance in the coming year.

This work is part of the Early Numeracy Screening Project — an exciting

skills. Without early identification and support, these gaps often widen — fuelling long-term educational inequality.

In a world increasingly shaped by data, digital technology, and complex problem-solving, mathematical literacy is more essential than ever.

From trades to tech jobs, finance to everyday budgeting, numeracy is a core life skill.

Australia can't afford to leave a quarter of its students behind. By investing in early



youtube.com/watch?v=oKtDkP08l70

initiative to design and test a research-informed, curriculum-aligned screening tool for early maths. The maths screening tool will give teachers the tools they need to reach their most at-risk students.

Equity and the Future of Maths Education

Failing to screen for numeracy difficulties early hits the most disadvantaged students hardest. Children from lower socio-economic status backgrounds are more likely to enter school behind in number screening — and the teaching reforms that go with it — we have a real chance to change the trajectory of maths education.

The lesson from literacy is clear: early intervention works. It's time to apply that same logic to numeracy.

To learn more about the importance of Early Numeracy Screening watch Kelly Norris's video on the topic or you can go directly to the research on our website **cis.org.au**.



Kindergarten students putting CIS's Maths Screening Tool through its paces in Sydney.

Is super for housing a good idea?

Owning a home is a major goal for many Australians. But rising housing prices and consequently increasingly large deposit requirements make it challenging—especially for young people, especially for young people who don't have parents able to provide collateral.

A recent paper, Super for Housing, by economists **Matt Taylor** and **Peter Tulip**, explores a frequently proposed policy: allowing first home buyers to access their superannuation savings to purchase a home. After all, it is their money.

A Well-Discussed Proposal

Variations on this proposal have been suggested by the Treasury (1997), the Falinski inquiry, the Bragg inquiry, the Federal Liberal and National parties, and many others. The central argument is that since both homeownership and superannuation provide financial security for retirement, individuals should have the flexibility to choose between them.

Why Consider Using Super for Housing?

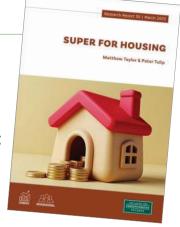
The government encourages people to save for retirement, but it doesn't have a strong reason to dictate whether that should be through superannuation or homeownership. For many Australians, owning a home is a more tangible and secure way to prepare for the future.

Using superannuation for home deposits could be a more efficient way to support first-time buyers than existing programs like First Home Owner Grants. These grants often drive up housing prices without significantly increasing homeownership rates. By contrast, allowing people to tap into their super would provide targeted assistance with a lower fiscal cost and less redistribution.

Another challenge young buyers face is the difficulty of securing financing. Superannuation could help reduce these obstacles by acting as a financial cushion, making it easier for borrowers to meet deposit requirements and qualify for home loans.

How Would It Impact Homeownership?

For many first-time buyers, saving for a deposit is the biggest hurdle. The median superannuation balance of first-home buyers (including couples pooling their super) is 92% of their required deposit. If buyers could access this money, demand for housing could almost double. In practical terms, up to **392,000 households**



might be able to buy a home sooner, potentially increasing the national homeownership rate from 66% to 70%.

Different Approaches to Using Super

There are two main ways this policy could be structured:

Direct Withdrawal: Buyers withdraw funds from their super accounts to use as a deposit. Some proposals (like those in the U.S. and Canada) require repayments, possibly with interest, or a share of the home's capital gains when sold. Under typical conditions, a buyer who uses their super for a deposit and repays it 10 years later would have \$53,600 less in their retirement account by age 65.

Using Super as Collateral: Instead of withdrawing funds, buyers could use their super as security for a home loan. This would help them overcome deposit barriers without depleting their retirement savings but would lead to higher mortgage payments.

To avoid putting pressure on home prices, the Falinski and Bragg inquiries recommended pairing any such policy with measures to boost housing supply, like easing planning restrictions to allow for higher-density development.

Economists **Matt Taylor** and **Peter Tulip** recommend using super for housing to replace inefficient government subsidies like first homeowner grants.

The Bottom Line

Allowing Australians to access their super for housing could significantly increase homeownership rates and provide more flexibility in retirement planning. However, careful design is needed to avoid reducing retirement incomes and exacerbating housing affordability issues.

To learn more, check out Matt Taylor and Peter Tulip's Research Report, Super for Housing, released on 13 March 2025. Matthew Taylor is the former Director of the CIS Intergenerational Program and Peter Tulip is CIS's Chief Economist.

Robert Carling

The tax cut that will only

buy you a cup of coffee

Hard-pressed taxpayers will welcome any relief, but the modest size of the unexpected personal income tax cut in this week's federal budget — at most \$5 a week from July 2026 and \$10 from July 2027 — makes it a sitting duck for ridicule.

In 2003 as a senior minister, Amanda Vanstone coined the term 'sandwich and milkshake' to characterise the small tax cut included in that year's budget, which was \$4 to \$11 a week for most taxpayers.

After 23 years of inflation, that kind of money won't even pay for the sandwich and milkshake today, even if it did then.

Most tax cuts since 2003 have passed the sandwich and milkshake test, but the 2026 version, at \$5 to \$10 a week, is more like a 'cup of coffee' cut.

Flippancy aside, every income tax cut is welcome and this one deserves to be assessed on its merits. Does it relieve bracket creep? Does it stop personal income tax becoming ever more dominant as a source of revenue? Does it improve incentive?

The budget papers admit the tax cut is a modest cost-of-living relief measure, but go on to spin it into something it isn't. Combined with this year's stage 3 cut, it is said to be really large. But why combine them other than to exaggerate?

The Treasurer says he is handing back the revenue from bracket creep, but this is true only in a very limited way. The tax cut carves \$3 billion out of revenue in 2026/27 and \$6.7 billion in 2027/28 — amounts that are in the ballpark of bracket creep effects in one and two years.

But on another view, the government is just handing back the upward revision to income tax receipts since last year's

budget. The new estimate in 2027/28 with the new cut included is exactly the same as last year's: \$393 billion. And it is still relying on bracket creep to whirl the budget back to balance in 10 years.

Let's look at bracket creep from an illustrative taxpayer's perspective. Before this tax cut, someone on \$100,000 this year would have seen their annual tax increase from \$22,788 to \$39,057 over 10 years with income growth of 4% a year. Their average tax rate would increase from 22.8% to 26.4%.

After the tax cut in this budget, the figures in year 10 will be \$38,521 and 26.0%. The average tax rate increases by 3.2 percentage points instead of 3.6.

That's lower, but there's still a lot of bracket creep going on. With full annual indexation of bracket thresholds instead of the tax cut in this budget, their tax in year 10 would be \$33,724, which is \$4,797 less than under the tax rates and thresholds of this budget. In other words, this tax cut is worth about 10% of full indexation up to the tenth year.

Over the whole 10 years, this taxpayer will still be paying \$19,912 more than in the full indexation case, which is a saving of about 19% from the \$24,468 more they would have paid without this budget's tax cut.

In the case of a \$50,000 taxable income, under this budget the average tax rate will increase from 12.8% currently to 18.0% over 10 years, compared with 18.8% otherwise

> which is still a large increase of 5.2 percentage points due to bracket creep.

> > This taxpayer's tax cut over 10 years is \$4,556, which

CIS Senior Fellow, Robert Carling

represents a saving of 20% compared with the no tax cut case, but which pales in comparison with the \$22,911 benefit from 10 years of full annual indexation.

The cost of living relief from this tax cut is extremely modest.

But tax cuts are best considered not as a response to ephemeral cost of living pressures but as a lasting improvement in incentives. This budget cuts the 16% marginal rate to 14%. Cutting any marginal rate is good for incentive, and marginal

rate cuts are a worthy alternative to bracket threshold adjustments.

But was this the best way to cut marginal rates, leaving the higher rates unchanged? It is hard to believe that cutting the (already low) lowest marginal rate will be more effective than cutting the upper rates of 30, 37 and 45%.

Indeed, this tax cut is an insult to those on the higher marginal rates who pay most of the income tax.

It comes on top of the emasculation of their benefit from the previous government's stage 3 tax cut which would have eliminated the 37% band.

Notwithstanding the incentive considerations, this government appears to have chosen a cut confined to the lowest rate so that it could stick to its 'tax cut

for everyone' slogan.

So we have the 'cup of coffee' cut, 23 years after the 'sandwich and milkshake' cut. At least the sandwich and milkshake cut turned out to be just a first step in a stream of much larger cuts that followed.



youtube.com/watch?v=20IWBqTkkpg

That, unfortunately, is not likely to be so of the cup of coffee tax cut.

For more on the budget check out our recent Live Stream where Robert and CIS Research Director Simon Cowan break down in detail the good, the bad and the fiscally irresponsible.

Robert Carling is a senior fellow at the Centre for Independent Studies and a former IMF, World Bank and federal and state Treasury economist.

Explore our latest publications



Scan here to access our latest publications or visit **cis.org.au/publications**

Citizenship is more than a passport

In his new paper *Fractured Loyalties*, Peter Kurti sounds the alarm: Australian citizenship is under strain.

The quiet pact that binds free individuals into a shared national community — tolerance, mutual obligation, civic engagement — is being tested by a society drifting toward fragmentation and indifference.

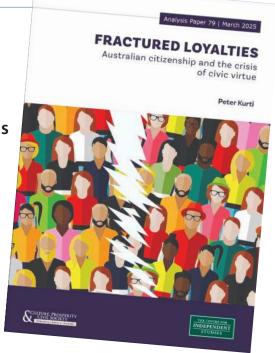
Across the country, the warning signs are mounting. Antisemitism has surged from fringe corners into public demonstrations. Voter turnout is slipping to historic lows. Volunteering and civic participation are in steep decline. National pride — once a unifying force — is fading, especially among younger Australians. These aren't just passing trends; they mark a deeper unravelling of social trust.

Multiculturalism has brought richness to Australian life, but without shared norms and a common civic identity, diversity risks hardening into division. When cultural enclaves form without integration, the essential bonds of reciprocity and solidarity weaken. Citizenship becomes a set of entitlements, not a lived

relationship with fellow citizens.

Liberal democracies depend not only on laws and institutions, but on the civic habits of their people. Rights matter — but so do responsibilities. When individuals retreat from public life, when they see politics as corrupt or irrelevant, when they define themselves primarily by group identity, democracy withers.

To repair this civic fracture, we must start by teaching citizenship not as abstract knowledge but as an active responsibility. Schools should prioritise civics that goes beyond textbook definitions — encouraging debate, critical thinking, and real-world participation. Young Australians should graduate with not just an understanding of how government works, but a belief that it matters.



Beyond the classroom, we need public institutions that invite participation. Local councils, neighbourhood groups, and civil society organisations should be resourced to involve citizens — especially those who feel marginalised or disengaged. This means making community service visible, accessible, and meaningful again.

Leadership also matters. When political leaders refuse to condemn hatred — or worse, downplay it for electoral gain — they send a clear message: civic virtue is optional. That must change. Leaders at every level should speak and act as stewards of a shared civic identity, not as managers of rival tribes.

Australia doesn't need to agree on everything. But we do need to remember what holds us together. Citizenship is more than a legal status. It's a common life — and if we want to preserve it, we'll have to live like it.

To learn more, read **Peter Kurti's** paper, *Fractured Loyalties*. *Australian citizenship and the crisis of civic virtue*, released on 6 March 2025.

Peter Kurti is Director of the Culture, Prosperity & Civil Society program and is also Adjunct Associate Professor in the School of Law and Business at the University of Notre Dame Australia.

Events

Meaningful dialogue

Every year CIS hosts a series of high-calibre events featuring distinguished speakers who have addressed some of the most pressing national and global issues of our time.

The **2024 John Bonython Lecture**, delivered by **Nicholas Eberstadt**, delved into the implications of global depopulation, offering insights into demographic trends and their potential impact on societies worldwide.

In October, **Global Speakers Month** brought together international experts such as **Dr Chris Keefer**, who discussed Canada's nuclear energy advancements, and **Nick Gibb**, former UK Schools Minister, who shared successful education reform strategies.

These events not only provided attendees with access to thought leaders but also facilitated in-depth discussions on topics ranging from energy policy to education reform.

The diversity and depth of topics covered in CIS events underscore our commitment to fostering meaningful dialogue and influencing policy outcomes. For instance, the event *The Darkest Path: The Puzzling Resilience of Antisemitism* featured **Rabbi Benjamin Elton** and **Peter Kurti** exploring the historical and contemporary challenges of antisemitism.

Such discussions are instrumental in connecting the community with current global and national issues, promoting informed debate, and contributing to the development of effective public policies. By bringing together experts and the public, CIS events play a crucial role in shaping a more informed and engaged society.



Event spotlight

Is the future of Feminism Conservative?

Louise Perry recently joined us in Melbourne for an event co-hosted with *Quillette Magazine* where she explored the rise of conservative feminism and the limits of liberal feminist orthodoxy.

Perry, best known for her books *The Case Against* the Sexual Revolution and A New Guide to Sex in the 21st Century, challenged dominant progressive narratives around sex, gender, and power—arguing for a feminism grounded in biological reality and common sense rather than 'blank-slate' ideology.

She discussed how traditional structures like marriage and maternal identity can better serve women's interests than the sexual libertinism championed since the 1960s. Drawing on evolutionary psychology and personal experience, Perry described how motherhood often awakens more conservative instincts in women, making them especially attuned to the risks posed by modern dating culture and the erasure of sex-based distinctions in policy.

In conversation with *Quillette* founder **Claire Lehmann**, Perry also warned of growing gender polarisation and the failure of liberal feminism to address the needs of ordinary women—particularly in the face of exploitative online cultures and the false promises of unlimited sexual agency.

The event struck a chord with the Melbourne audience, blending rigorous empirical discussion with a call to rebuild cultural norms that protect women without infantilising them. Perry's nuanced, often provocative, stance made a strong case for a more reality-based, woman-centred feminism.



Listen up! CIS podcast update



Liberalism in Question with Rob Forsyth

Was the 19th Century the golden age of liberalism?

In this special two-part series of *Liberalism in Question*, **Rob Forsyth** sat down with distinguished British historian, columnist, and author **Simon Heffer**, who joined the Centre for Independent Studies in 2025 as our **Scholar-in-Residence**.

Part one explores the evolution of classical liberalism in the United Kingdom—its philosophical origins, political triumphs, and lasting legacy. Heffer traces liberalism's rise through the abolition of slavery, the repeal of the Corn Laws, and sweeping Victorian-era reforms that expanded education, improved public health, and reshaped the modern state. But the conversation didn't stop there.

In part two, they examine the 20th-century decline of the Liberal Party, the rise of Labour, and the post-war consensus that sidelined liberal ideals—until their dramatic revival under Margaret Thatcher. Drawing on Heffer's deep historical expertise, the series offers timely insights into the challenges liberalism faces today.

From the Scottish Enlightenment to supply-side economics, this engaging, thought-provoking series is essential listening for anyone interested in history, political philosophy, and the future of freedom.

Revisit the past to understand the present—listen now on *Liberalism in Question*.



What you need to know about with Emilie Dye & Karla Pincott

Doing exactly as it promises: this podcast series gives you the essential insights from the latest CIS research—fast.

Hosted by **Emilie Dye** and **Karla Pincott**, each episode of *What you need to know about* features interviews with authors of new CIS publications, timed to coincide with the release of their papers. It's your chance to hear researchers explain their ideas, respond to challenges, and unpack the implications of their work—in their own words.

Some of the recent episodes include an interview the **Peter Tulip** asking whether super for housing is in fact a good idea, with **Peter Kurti** discussing what the recent rise in antisemitism means for civic virtue and with **Zoe Hilton** explaining who wins and who loses when it comes to rooftop solar.

From economic policy and regulation to social trends and political reform, our experts break down complex issues into accessible, thought-provoking conversations. Whether you're a policy wonk, a curious citizen, or just trying to keep up with the key debates shaping Australia today, What You Need to Know About is your shortcut to staying informed.

Tune in for smart, sharp, and essential takes—no jargon, no fluff.



Members exclusive morning tea

Please join us for an exclusive opportunity to meet our Research Team face-to-face.

Come along and hear all about how CIS is making real policy impact.

TIME Tuesday 3 June 10.30am –12.30pm

VENUE CIS Level 1, 131 Macquarie St Sydney

Book your place today!

CALL Trish Murray 02 9438 4377 EMAIL tmurray@cis.org.au or SCAN the QR code



Video highlights

Our production team has been busy putting together short explainer videos from our research papers. Here are two of our recent favourites. For more videos head to the *Centre for Independent Studies* YouTube Channel.



youtube.com/watch?v=Ble8cph69OI

What rooftop solar is doing to your power bills

70e Hilton

Everyone loves rooftop solar—clean energy, lower bills, and a greener future. But what if it's not the win-win we think it is? In our latest analysis, we uncover a hidden truth: rooftop solar owners are saving **\$700 to \$1,200 more per year** than the actual value their solar provides to the grid. And guess who's footing the bill? Everyone else.

These cross subsidies are quietly inflating power bills for non-solar households. Even worse, as solar adoption grows, the problem deepens. Our video analyses why this is happening, how outdated network tariffs are to blame, and what reforms are needed to fix it.

NZ's housing policy success and implications for Australia

Emilie Dye

In Christchurch, it took an earthquake to fix housing affordability! After a devastating 2011 quake destroyed over 10,000 homes, NZ got serious: more land was rezoned, height limits were lifted, and construction boomed. The result? Rents in Christchurch dropped, housing supply surged, and affordability improved—especially for young people.

Meanwhile in Australia, house prices jumped 8% in 2023, and home ownership among the young continues to plummet. In this video we break down how NZ's bold housing reforms worked—we're talking zoning laws, planning reforms, and real solutions — that don't take a natural disaster to get moving.



youtube.com/watch?v=54n1ZRrQ-lw



Name:		
Address:		
Email:	Phone	,
Please confirm your details are c	correct – or update them with us via emai	l cis@cis.org.au or Ph 02 9438 4377
DONATE NOW Please accept my tax deductible	e gift of \$	Auto renew annually
BANK TRANSFER National Au	ustralia Bank BSB 082 356 Accoun	t 100415342
CREDIT CARD Amex Mas	stercard Visa	
Card no		Expiry /
Name on card		
Signature		CVC
CHEQUE enclosed, made out	to <i>The Centre for Independent Studie</i> CIS Level 1, 131 Macquarie Street Sy	
ONLINE at cis.org.au/support/donate or scan the QR code:		
Donations over	r \$500 include a Digital Membersh	nip for 12 Months!
-	the CIS community in making a differe er \$250	
	your Will to help protect Australia's libe lasting way to assist us in our mission to	

Reach out to **Dearne Cameron** or **Trish Murray** at **02 9438 4377** or email us at **legacysociety@cis.org.au**. Or you can write your Will in under 10 minutes with GatheredHere – visit **cis.org.au/support/gift-in-will**.

Thank you for supporting CIS. Your tax deductible donation allows us to continue to be an independent voice for smaller government, individual responsibility and freedom.

policy that benefits all Australians.

