

## Remembrance Day

On 11 November I attended the Remembrance Day Service in Pearcedale to honour the sacrifice of the men and women of the ADF who have lost their lives in the line of duty.

This year's service marked several anniversaries, including the 80th anniversary of the end of the Second World War, and 100 years of service of the Royal Australian Signals Corp.

Thank you to our local RSLs, veterans, and community for coming together on this day. Let's not forget.



## Orange-Bellied Parrot Conservation Program



## \$460 Million to Support Families

I know families are still feeling cost-of-living pressures. That's why Labor is investing more than \$460 million over five years to boost food relief and financial wellbeing support by 25%.

Here in Holt, our community will benefit directly from almost \$14 million in support:

- Over \$4.3 million for free and confidential financial counselling.
- More than \$9 million to support families doing it tough.
- \$600,000 to help people experiencing gambling harm.

This funding will help ensure families don't have to choose between paying the bills or buying new school uniforms.



I had the chance to meet the critically endangered orange-bellied parrots at Moonlit Sanctuary Wildlife Conservation Park ahead of National Threatened Species Day.

Thank you to everyone working tirelessly to ensure the survival of these beautiful birds and all of Australia's unique wildlife.



**Cassandra Fernando MP**  
*Here to help*

**Thank you for putting your trust in me to represent you and our community in our nation's Parliament.**

**I am always here to assist you with a range of matters, including:**

- Centrelink
- Medicare
- Australian Taxation Office (ATO)
- Superannuation
- National Disability Insurance Scheme (NDIS)
- Immigration, citizenship and customs
- Passports
- Veteran's affairs
- Pensions and My Aged Care
- Child Support

*Get in touch*

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# HOLT HERALD

## 2025 CHRISTMAS EDITION

### Labor is Delivering for Families

As we approach Christmas, I want to take a moment to reflect on what the Albanese Labor Government has delivered for families here in Holt and right across Australia.

The past few months have seen us continue rolling out the commitments we took to the 2025 election, focused squarely on easing cost-of-living pressures, strengthening Medicare, and supporting working families.

We are strengthening Medicare through:

- An \$8.5 billion boost to bulk billing
- 2,000 new GP training places each year
- Reducing the cost of PBS medicines to just \$25 per script
- A \$573 million investment in women's health
- A new 1800Medicare service, ensuring Australians can access after-hours GP support

Going into the holiday season, our government has legislated to protect penalty rates and overtime pay for more than 2.6 million Australians. As someone who spent 15 years working at Woolworths before entering Parliament, I know first-hand how much penalty rates matter and that's why we acted to protect them.

I will keep working hard in Canberra and in our community to make sure the voices of local families, workers, and small businesses are heard loud and clear in Parliament.

***From my family to yours, I wish you a safe and relaxing Christmas surrounded by loved ones. I look forward to continuing to work alongside you in 2026 to build a fairer, stronger, and better Australia for us all.***

Warm regards,

*Cassandra*

Cassandra Fernando MP  
Federal Member for Holt

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*Here to help*

**Labor**

## Building a Stronger Medicare



Starting in November, our \$8.5 billion boost to bulk billing began rolling out. By increasing the standard consultation rate from \$42.85 to \$69.56, this investment will deliver an extra 18 million bulk billed GP visits every year.

I believe healthcare should be based on need, not the ability to pay. In Holt, the number of fully bulk billed clinics is expected to increase from 22 to 35, giving thousands of local families better access to free healthcare, closer to home.



## Cheaper Medicines



The Albanese Government made a promise to drive down the cost of PBS-listed medicines to \$25 per script, the cheapest price since 2004. This promise has now passed the Parliament and will begin on January 1, 2026.

With the introduction of 60-day prescriptions, the cost of two months' worth of medicine has dropped by more than 70% since we came to government.

## Holt Small Business Awards

The Holt Small Business Awards celebrate the dedication, creativity, and community spirit of our local business owners, their employees, and the positive impact they make every day.

Nominate a small business that goes above and beyond for our community. Let's recognise the people who make Holt a great place to live, work, and grow.



See more information here by scanning the QR code

## 5% Home Deposit



From 1 October 2025, every first home buyer now has access to a 5% deposit, regardless of income or property value. For families in the City of Casey, this means saving years of waiting and avoiding up to \$34,000 in mortgage insurance.

I recently met with Jana and Mark, a young couple from Narre Warren South, who had just purchased their first home through Labor's Home Deposit Guarantee. They told me, "This policy has changed our lives. Without it, buying our first home would have taken far longer. Now, instead of watching our rent go up every year, we are now investing in our own home and creating long-term stability for our children."

## Holt Family Fun Day

My regular community events continued this year with Holt Family Fun Days in Cranbourne West and Lynbrook. These events are a great way to meet members of our community, especially young families, to hear about their local concerns and ensure I am representing them to the best of my ability.

They're always wonderful days, with lots of joy, face painting, and free goodie bags for families to enjoy.



## Stay Safe This Holiday Season

The holiday season is a time for family and celebration. Unfortunately, it's also when scammers work hardest to take advantage of Australians. Here are some tips to help protect yourself:

### Spotting Online Shopping Scams

The holidays mean lots of shopping, and scammers know it. Fake websites and social media ads often offer "too good to be true" deals on popular gifts.

#### Watch for:

- Prices far below normal.
- Sites with spelling errors, no contact details, or only gift card/wire payments.
- Sellers pushing you to "buy now."

#### Protect yourself:

- Stick to trusted websites and apps.
- Use secure payments like credit cards or PayPal.
- Look for reviews and "https" in the web address.

If something feels off, trust your gut. Better to miss a deal than lose your money.

### Phone, Email and Text Scams

Scammers often pose as banks, government agencies, or delivery services, especially during the holidays. They'll ask you to click a link, share personal details, or pay an urgent fee.

#### Red flags to watch for:

- Texts or emails claiming your package can't be delivered unless you click a link.
- Calls demanding immediate payment of a "fine" or "tax debt."
- Requests for personal details such as your Medicare, bank, or passport numbers.

#### Stay safe by:

- Never clicking links in suspicious messages.
- Hanging up on threatening calls—real agencies won't behave this way.
- Contacting organisations directly through their official phone number or website.

For more tips, visit [www.scamswatch.gov.au](http://www.scamswatch.gov.au) or you can collect an info book from my office.

