

Submission to the inquiry into Employment and Workplace Relations
Legislation Amendment (Welfare to Work and other measures) Bill 2005 and
Family and Community Services Legislation Amendment (Welfare to Work) Bill
2005

From: Loris Erik Kent Hemlof

To: the Community Affairs Committee,
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Terms of reference: increasing participation by, and reducing welfare dependence of, parents, people with disabilities, the very long-term unemployed and mature age people through:

- a. the provision of employment services and other assistance; and
- b. a responsive compliance system that encourages and rewards active participation.

Extract from my Model National Constitution And Budget at:
<http://www.users.on.net/~lekh/constitution.htm>

[Welfare and work. Welfare reform for workforce participation.
I would be more able to gain work if i were free to choose [refuse] or change [leave] jobs for a higher paid better alternative job without the 8 week welfare penalty, as long as i do alternative work or work search, or have medical, parenthood, carer, age or other exemption. Also i think that putting DSP recipients on the lower Newstart benefit if they are able to work will reduce employment. Abolish income and wealth tax and testing as it has dissuaded people from working through fear of tax and welfare penalty and hassle. A higher consumption tax would be required.
I suggest that an equal lower payment be paid to all citizens over the age of 20.
Plus a lump sum first new home ownership grant.
Plus a lump sum for each child of genetic material excluding own.
Plus a wage subsidy credit for employees to be paid to employers.]
SOCIAL SECURITY DEPARTMENT, \$ 240,360,000,000
A youth allowance increasing from age 10 to 20. Then from age 20 an equal [\$160] portion of the budget for all [about 50%] of citizens undergoing sterilization. Plus on application a once per lifetime lump sum [\$200,000] paid into each citizens welfare savings master trust. Plus a wage subsidy credit drawn down to pay the employer. Plus a lump sum paid into welfare savings master trust of surrogate mothers of a market in genetic material. Each citizen allowed to draw from their welfare savings master trust to top income up to .002 of savings, capped at \$300 (GDP / population relative). Plus after income and welfare savings draw down each citizen may gain a loan from a private bank to bring income and pension up to .002 of the persons remaining net ownership of their home dwelling per week capped at \$300 (GDP / population relative). The home owner may choose for themselves when to sell their home as they are never paid more than the house is worth. Repaid from the sale of housing and other assets and at death along with medical and other debts. Citizens having the right to reside with a legal parent, sibling or child while paying 40% of their income as rent. A wage subsidy credit paid to each citizen each week to be

paid to the citizens employer.

Migrants are prohibited from obtaining any commonwealth provided welfare, except the international payment, until obtaining citizenship after complying with Financially independent resident visa, or Child visa, for a period of; years of 1 plus (age / 6).

: \$500,000,000 (GDP relative) For welfare recipient registration and payment organization. Private Company For Welfare Organization.

Registration includes ; Declaration of National smart card, may be issued if required, with personal details such as Name, Postal address, Phone number if having a phone number, Identity recognition information, such as a photograph, dna sample, finger print, and iris scan, and Accounts. Recipients must be an Australian citizen.

Welfare application may be made by phone, in writing, or in person, With postal claim form and password collected from a welfare office, and/or posted. A form claim may then be submitted by post, or hand delivered to the welfare office, or a claim may be made by computer.

Breaching ; Where the recipient has failed to attend detention or other obligations counting up to 4 weeks in advance with previous failure to do obligations defaulted, welfare is reduced so recipients are paid welfare in proportion to the amount of benefit earned, Payment errors are corrected. Where the recipients address, asset, or income account assessment information has proved to be wrong then the social security organization must correct this information. No penalties apply for wrong information but if their has been an overpayment then payments are reduced by another 20% until the debt is repaid, the selling of the main home for the repayment of welfare debts is prohibited but a debt is incurred for recovery on sale of the home. For people with a disability, assessor are penalized by loss of the assessment contract.

Adult benefit is paid on Monday.

: \$500,000,000 (GDP relative) for administration of welfare recipient detention and work for welfare obligations. Private Company For Work For Welfare.

: \$250,000,000 (GDP relative) for disability assessor to assess and declare assets, and personal information for those with a disability or lacking English speaking skills. Private Company For Disability Assessment.

WORK OBLIGATIONS,- For all citizens from the year turning 16 a combination of the following is required. Any citizen who has failed to do work obligations of \$100 (GDP / population relative) per week have a loss of benefit or fine to the value of the shortfall.

+In paid work or work for a business under minimum wage commercial terms or where more than 10% owned by the employee. For 1 hour counting as \$20 (GDP / population relative) of obligation. The amount earned irrelevant. [5 hours in work for the full \$100].

+Doing Government or company sponsored education or training including home-work and interactive television education, job search club attendance, voluntary work including public domain research and information dissemination, or any other type of productivity. Other than is covered by any other category. For 1 hour counting as \$10 (GDP / population relative) of obligation. [10 hours in training for the full \$100 of obligation per week] Job clubs hosted by the recipients choice of employment agent receiving 1% of the persons welfare and income. Charged photocopying credit. Provision of computers, printers, and photocopiers for resume writing and online job search. Open for 8 hours per day Monday to Saturday each week. Excluding time sent to prison to prevent a crime. As a substitute to other obligations. Voluntary. Recipients may clock in and out as they wish. Job search club attendees may learn about job search or choose to perform other job search activities under self direction.

+Self enhancement; Exercise, Renovation, Home making, Form filling and lodgment, In medical treatment. Also preparing a letter of introduction and resume other than is done at job club. So 1 hour counts as \$5 (GDP / population relative) of obligation. [20 hours of self enhancement for the full \$100 of obligation.]

+Phone or writing to one employer for an advertised job. So each call counts as \$20 (GDP / population relative) of obligation. [5 phone calls for the full \$100 of obligation.] Resumes and letters may be prepared in bulk prior to the time of postage to count for the week of postage. [Contacting 5 employer for the full \$100 of obligation.]

+Attend an interview with an employer. So each interview counts as \$50 (GDP / population relative) of obligation. [Doing 2 interviews for \$100 of obligation per week]

+Each year over 60 counts as \$10 (GDP / population relative) of obligation per week. [Aged 70 for \$100 of obligation per week]

+Each 1% disability counting as \$2 (GDP / population relative) of obligation per week. [Having 50% disability for the full \$100 of obligation per week]

+Caring ;

The carer for each child earns (\$100 (GDP / population relative) minus (10 x child age)) per week. [For 2 children aged 5 for the full \$100 of obligation per week.]

For carer for each person with a disability earns \$2.00 (GDP / population relative) x each 1 percentage disabled per week. [For 1 person 50% disabled counting as \$100 per week]

For carer for each person for each year over 60 earns \$5 (GDP / population relative)) of obligation. [One person aged 80 for \$100 of obligation per week]

+For periods overseas obligations are suspended for up to 8 weeks in the last 1 year.

Persons legally working for above, on, or under award wages are allowed to receive welfare. Such as employers working for under the minimum wage when for A business more where the worker has a share holding worth over \$100,000 owned by them selves, also Family care, Registered charity, or for Public information.

Means tested benefit obligations may be done up to 4 week in advance, except after a break in payment recipients are free of obligations for the period of the break up to 4 weeks of payment. [persons rendered homeless with zero benefit or assets have absolutely zero capacity to fulfil obligations] Obligations performed before the 4 weeks before application have zero obligation value. There is no waiting period for welfare application, except claimants who have failed to fulfil application requirements must wait until the next day before making a reapplication. Applicants gain full payments for the week if applied for mid-week.

YOUTH ALLOWANCE

For youth from 10 to and including 19 years of age.

: \$14,300,000,000 (GDP relative).

\$260,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 10. If 250,000 aged 10, then \$20 per week per youth aged 10.

\$520,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 11. If 250,000 aged 11, then \$40 per week per youth aged 11.

\$780,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 11. If 250,000 aged 12, then \$60 per week per youth aged 11.

\$1,040,000,000 (GDP relative). An equal portion of the budget per week

for each youth aged 11. If 250,000 aged 13, then \$80 per week per youth aged 11.

\$1,300,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 11. If 250,000 aged 14, then \$100 per week per youth aged 11.

\$1,560,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 11. If 250,000 aged 15, then \$120 per week per youth aged 11.

\$1,820,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 11. If 250,000 aged 16, then \$140 per week per youth aged 11.

\$2,080,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 11. If 250,000 aged 17, then \$160 per week per youth aged 11.

\$2,340,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 11. If 250,000 aged 18, then \$180 per week per youth aged 11.

\$2,600,000,000 (GDP relative). An equal portion of the budget per week for each youth aged 11. If 250,000 aged 19, then \$200 per week per youth aged 11.

WELFARE SAVINGS MASTER TRUSTS [low income accessed superannuation], Savings; In addition to loan repayments, .2 [20%] of pay, welfare, plus private rent income and proceeds from the sale of assets where received in Australia is credited to the citizens welfare savings master trust. Also weekly welfare payments, and lump sum paid to all citizens and mothers of children who are a product of the national genetic material market excluding self is credited to the mothers welfare savings master trust. Income deposits into an account must be identified by an I suffix. From these amounts trust manager may levy a charge for management up to \$200 (GDP/population relative) per master trust plus 1% of portfolio valuation per year plus market brokerage. A percentage may be required to be retained in cash as determined by the master trust manager. The remainder may be directed by the master trust holder into; Direct ownership of shares, or Units in any investment funds. To qualify for purchase shares must be 1 of the 100 most undervalued in comparison the their intrinsic valuation. Investment funds must have returned over 5% compound per year average over the entire period for which the fund has existed as statistics become available. Australian welfare savings master trust managers must be based in Australia, all investments must be of holdings existing in Australia.

Draw downs; Welfare Savings Master Trust deposits may be drawn down by medical credit card issuers to repay the holders medical credit card debt, Welfare savings master trusts are automatically drawn down to boost each weeks income up to .002 of savings. The tally of available amounts is made, the holder may determine when to withdraw available amounts deducted from any cash holdings plus a loan debt is made against other holdings so the holder may determine what investments to liquidate. The tally for withdrawal is reduced before further deductions are made from pay. Welfare savings master trust deposits [low income accessed superannuation] may also be drawn down to pay for the purchase of land, new dwellings, building materials, construction tools, maintenance, renovations, demolition, and extensions excluding second hand dwellings except where to be demolished. If sold and proceeds of dwelling sales are required to be returned to the Welfare Savings Master Trust. Dwellings may be shared with others or rented out. The proceeds of rent must be returned to the Welfare Savings Master Trust.

Welfare Savings Master Trust must be approved as regulated by the Private Company For Share Market Regulation.

LUMP SUM WELFARE GRANT.

: \$50,000,000,000 (GDP Relative) equal portion of the budget for a lump sum paid where having been an Australian citizen for over 20 years on claim into each citizens welfare savings master trust for the purchase of a new home or welfare. [\$50 billion / 250,000 = \$200,000]

WEEKLY WELFARE PAYMENT

: \$66,000,000,000 (GDP relative). An equal portion of the budget per week up to \$250 (GDP / population relative) per week for each adult citizen over the age of 20 undergoing sterilization by injection {Gonex} which provides sterility to both genders but permits female recipients to become a surrogate. [If for 50% then 7,500,000 then \$169.22 per week] Paid into the citizens welfare savings master trust. [To eliminate all means test disincentives.]

WAGE SUBSIDY

: \$60,000,000,000 (GDP relative) An equal portion of the budget per week up to \$250 (GDP / population relative) per week for each adult citizen over the age of 15 and under the age of 65. For a wage subsidy credit for each citizen. [If for 17,00,000 then \$67.87 per week] Accumulating until used. Added up and rebated to the employer by the employees choice of Private Company For Pay Registry. Paying out the employees wage subsidy credit rebates to the employer/s at the rate of; (All dollar amounts are GDP / population relative)

Where having a wages subsidy rebate credit of between 0 and \$100 then a rebate paid to the employer of 20% of the wage and scholarship paid by the employer to the employee in the week until all used up.

Where having a wages subsidy rebate credit of between \$100 and \$500 then a rebate paid to the employer of 40% of the wage and scholarship paid by the employer to the employee in the week.

Where having a wages subsidy rebate credit of between \$500 and \$2,500 then a rebate paid to the employer of 40% of the wage and scholarship paid by the employer to the employee in the week.

Where having a wages subsidy rebate credit of between \$2,500 and \$12,500 then a rebate paid to the employer of 60% of the wage and scholarship paid by the employer to the employee in the week.

Where having a wages subsidy rebate credit of above \$12,500 then a rebate paid to the employer of 80% of the wage and scholarship paid by the employer to the employee in the week.

The employer must be a listed Australian or foreign company.

MOTHERS PAYMENT

: \$10,000,000,000 (GDP relative) plus repayments. Paid into the welfare savings master trust of mothers who adopt products of the official commonwealth market in female genetic material.

For each use of a donor female genetic material resulting in a child born and each vote received by the female donor of the female genetic material the adoptive mother receives a portion of the budget per year in proportion to the vote of the female genetic material donors portion of total vote value received by all children products of the national official genetic material market in female genetic material in the year. A maximum of \$500,000 per child.

: \$10,000,000,000 (GDP relative) plus repayments. Paid into welfare savings master trust of mothers who adopt products of the official commonwealth market in male genetic material.

For each use of a donor male genetic material resulting in a child born and each vote received by the male donor of the male genetic material the adoptive mother receives a portion of the budget per year in proportion to the vote of the male genetic material donors portion of total vote value received by all children products of the national official genetic material

market in male genetic material in the year. A maximum of \$500,000 per child, the excess paid to the budget for citizens over the age of 20 who have missed out on the lump sum welfare savings at age 20.

Payments to adoptive mothers are paid into their welfare savings master trust which may be drawn down for welfare or to buy the construction of a new dwelling, or to pay back a loan for the construction of a new dwelling, or paid back if ceasing to be an adoptive mother for 20 years. The adoptive mother including if the surrogate must be between the ages of 18 and 38 at implantation. The mother must look after each child unit for 20 years. If the mother loses custody of the child for any reason such as death, the grants for the child short is converted to a zero interest loan to be paid back to the commonwealth at standard income relative repayment schedule, The remainder yet to be paid back converted back to a grant when and if a replacement child arrives, to the extent that the subsidy for new child covers it, and paid any higher amount. Any resulting housing purchase become the property of the mother. The amount of previous first home owner grants deducted from the grant. Each claimant must gain assessment as a competent parent to receive the loan or grant. If a parent becomes incapacitated a judge may transfer custody to another parent with the grant to the former parent converted to a loan. The maximum grant is \$300,000 (GDP/ population relative) per child per parent.

[Average \$160,000 x 250,000 children mothers. Total of \$40billion per year for new housing construction]

WELFARE LOANS

Citizens may obtain from a private bank at commercial rates a loan to the value of .002 of the value per week of their dwelling above income added to welfare savings master trust payouts. The owner may decide for themselves when to sell their dwelling. [as the loans may never exceed the value of the collateral] The former owner may reside at the dwelling if paying the recommended or bank agreed lower negotiated rent to the new owner. If evicted the former owner must be paid 50 x the weeks recommended rent as compensation to leave. Also if having died repaid from the estate at death after medical credit card debts. Other debts may also be repaid from all assets at death with an equal percentage repaid to all creditors.

: \$20,000,000,000 (GDP relative). For international welfare cash assistance to any person. If of dark complexion or of a banned religion [Islam] in exchange for sterilization by injection [Gonex], if for persons of fair complexion without any obligation. Also the micro-chipping of each recipient. Those failing to gain citizenship are denied other Australian citizen welfare. Maximum payment \$200 (GDP/ population) per week. An equal share per recipient.

EMPLOYEES BABY PAYMENT

: \$2,000,000,000 (GDP relative) paid to birth mother in proportion to income earned from wages in the 6 months prior to birth of the genetic mother for birth mothers over the age of 18 at birth. If for 270,000 then averaging \$7,407 per birth mother.

RENTAL HOUSING RELOCATION PAYMENT

: \$2,000,000,000 (GDP relative) paid to persons homeless or with notice to leave a rental property including where having failed to pay the rent to begin renting accommodation at a new location to become their main place of residence for themselves and most of their personal possessions. Paid up to once in the previous 26 weeks. [Particularly to assist persons left homeless to obtain means to begin renting, and to prevent persons evicted from becoming homeless and losing possessions because of an inability to afford alternative accommodation. If the average 25% of tenancy agreements terminated by the owner and the average term of tenancy of 4 years then for 25% of 25% of 8,000,000 tenants so \$1million. \$2b / 1m = \$2,000 per

relocation. Plus compensation from the owner if the owner has terminated the tenancy agreement for any reason other than failure to pay rent.]

LAND OWNERS AGRICULTURAL ALLOWANCE ;

: \$5,000,000,000 (GDP relative) a share credited to each land owners agricultural machinery, stock, and infrastructure account in proportion to the cube root of the persons land holdings or share of land holding over 10 hectares. Paid out by the land owners choice of Private Company For Agricultural Credit.

Each recipient paid (the total budget for the month / the total of all deemed land holdings) x the recipients deemed land holding.

[With about 100,000 claimants x an average of \$50,000 = \$5billion.]

: \$560,000,000 (GDP relative) for compensation to Australian citizens to replace buildings destroyed by natural disasters and conflict, divided between applicants each year in proportion; (The total budget / the total loss) x the particular loss. To the maximum \$200,000 (GDP relative) per person. Paying zero pay or gift tax.

CHARITY LEVY

.01 of financial payroll if individuals excluding welfare must be paid to a Private Companies For Charities Commission paid 1% of revenue to distribute levy amounts to charities. Listed by past years donations received. For charity including accommodation for homeless or otherwise homeless persons. For to provide charity to the homeless Australian citizens. [1% of \$200,000,000,000 = \$2,000,000,000].