

A  
Blueprint to  
Advance Australia  
Collectively

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## Introduction

As a country that has arguably led the world in creativity and innovation across a wide range of industries and applications, Australia, somewhat surprisingly, lacks a key component to global success.

That missing key component is a 'Positive Belief'.

A belief in our ability to do things well.

A belief that what is made in Australia can have the quality of some overseas import.

A belief that we do have what it takes to make an impact in the world.

Yet history would seem to show otherwise. Gene shear technology, the Black box flight recorder, a weapon that comes back if it misses its target, the utility, the orbital engine, the first ever electronic firearm, the lawn mower, a low pressure -low impact water pump, the Hills Hoist and more.

Time and time again we create and design innovative and leading edge products and technologies and yet as a country, as a community, we have been led to believe that we really aren't that smart.

Maybe our *alleged* laid back attitude gets automatically linked to low output.

It is easy to believe that, when time and time again, some great invention is denied the opportunity to blossom, because the creator cannot find the funding in Australia. It is easy to reject an idea when we are used to seeing good ideas knocked back at the mere suggestion of possibility.

It is easy to become a bunch of 'knockers' when many of our political leaders invest so much time running their 'Either' / 'OR' arguments. It's EITHER one option OR, its another.

It is a 'limited choices' model.

And so this document hopes to break the shackles of the politically trapped debates, rise above the negative community beliefs and provide a few ideas in an attempt to promote an understanding of our value to the world and to ourselves.

To Paraphrase Dr. Edward De Bono -

*'The value of an idea... is in its ability to create movement...'*

In other words, an idea may not be instantly usable in its raw form and it still may be valuable in getting us to consider alternatives that lead us to something better.

Opinion as to how Australia can grow and develop in the future has been hijacked by the major 2 regressive political parties and larger self interest groups. Their arguments are becoming increasingly tired and their ability to act objectively in society's best interest, is decidedly marginal.

What this document hopes to do is create discussion to open up alternatives. Better, more effective alternatives. Many ideas are raw, some have been conceptually developed.

It is unlikely that everyone will agree, and probable that many of the ideas will be attacked as unworkable.

As we will discuss later, any fool can say "NO". Only people with leadership qualities have the ability to say "YES" and then fill others with their passion. (I'm not saying "Yes", I'm merely making suggestions).

As the arguments for 'why' or 'why not' develop, may I suggest that you pay close attention to what people are actually 'defending' when expressing their viewpoints.

For a start, you'll notice that the title of the document suggests that this is -

'A Blueprint...'

It does not deserve a definitive

'*The* Blueprint...'

It is also about a *collective* advancement. Many of the ideas are conceptually linked. I have made presuppositions that one idea will succeed because others have also begun to take effect.

My personal hope is that this document provides some impetus, a jump-start to overcome what feels like a developing level of ebbing community value and an increase in societal disenfranchisement.

Let the discussion (and ultimate action) begin.

Marcus Barber

## The Political System.

Over the past 100 years almost every single facet of the way we do things in Australia has adapted, evolved and changed significantly, bar 3 areas –the process of educating our kids, the process of governance and our legal system.

Whilst there have been minor improvements in teaching, (a topic worthy of its own paper) no such improvements could be readily noted in the legal system and the cynics would say that the only changes in our political arena are the salaries and perks that politicians give themselves!

It is clear to many people the current process of political representation is cumbersome, costly and grossly inefficient.

The political agenda is being strangled by the 2 regressive mainstream political parties that are increasingly out of touch with the needs of Australian Society, developing policy on the run with often, short-term objectives in mind to the complete detriment of long term possibilities.

***“Politicians spend more time trying to save their jobs than actually doing them”***

Terry Barber

I often recall this comment my father made one night when whilst we were engaged in an opposing discussion about the value of politicians. I was a 16 or 17 year old with a reasonably aware and open political understanding and this comment has stuck with me ever since as one of the most potent things I have ever heard anyone say about politics in Australia.

It would be easy at this stage to nod in agreement, without delving too deeply into why this perception can often be a reality. So let's take a look at a few of the contributing factors –

1. Federally the terms in office are too short, leaving society open to political parties and their representatives, whose focus is to retain power rather than improve society.
2. At a State level we are paying a high price financially for supporting a number of excess (and arguably lower quality) politicians.
3. The representation process is unfair, meaning that a greater mix of opinion through independent representatives and smaller political parties goes unheard.

Lack of variation leads to stagnation and the question is ‘What can we do about it?’

Australian politics needs a huge overhaul. Over the past 15 years, almost every government department has been culled by around 10–15% of its workforce, and yet we haven’t pared away the number of politicians!

Putting that aside, we need to create an environment that allows for a ‘variation in voices’ to occur, so that we can encourage new perspectives to be considered & heard.

We need to reduce the number of excess politicians and we need to lower the cost to the taxpayer for supporting those representatives.

The Process –

When asking a politician why they chose a life of public office, almost invariably they say something along the lines of “Because I wanted to contribute to society”. With that in mind why do we hear politicians complaining that they are not paid enough? They chose the political life to contribute to society. No one forced them into the role and society does not want politicians who want to get wealthy at our expense.

I’ve yet to hear any politician come out and say “Because it is a cash cow where I get rich thanks to the taxpayer”. If we ever get an answer like that we’d need to keep an eye on them. Honesty? Greed? Call it what you want. Whilst they probably would not be the ideal person we’d want in office they’d probably get votes, as being more up front about their motives at least makes them ‘honest’.

So that leaves the other group, the ones who want to contribute.

May I suggest that we keep reminding them of their aims and ask them to ‘contribute’.

Don’t complain about your salary, lifestyle and lack of perks. Just get on with the job and help make Australia a better place. **It is time to halve the superannuation payments back to a level more in keeping with the everyday Australian. It is time to earn your keep.**

Australia needs to get rid of ‘career’ politicians. Many of them are stale, lack vision and add little to improving the society in which we live. We need more of the politicians who seem intent on making a positive contribution and who are less concerned about how long they can last in their job. They are limited in number.

But to do so we need to bring in a few changes to the eligibility criteria for people who stand for office and that could work something like this –

- No person may serve more than 3 consecutive terms in office. The only exemptions are for current ministers and shadow ministers who have held that portfolio for the entire 3<sup>rd</sup> term, and then they may be elected to a maximum of ONE further term.

This allows us to keep some of the knowledge talent in place in important positions and at the same time, re invigorate parliament with fresh ideas from new faces.

This would also allow us to remove those career politicians who stay on till they qualify for their self voted golden handshake at our expense.

I say “Contribute and then leave”.

- As mentioned previously, the current political time frames Federally are too short. They should be increased from 3 years to a maximum of 4 years.
- Governments would not be allowed to call an election earlier than 3 years into their term. Opposition would not be able to block essential supply bills inside 2 ½ years.

This gives governments more time to make beneficial changes and less time would be lost as they attempt to salvage their positions.

- Because under this system, each representative can stay a maximum of 12 years, elections would not necessarily need to be conducted en masse. Any politician who has served less than half of their term would not be required to stand for re-election when a ‘general election’ is called.

Over time, it is probable that many seats would be undergoing elections individually, rather than as part of a collective group. This has a number of interesting consequences –

Firstly, single seat elections more closely focus on issues relative to that seat except where a significant Australian wide issue has entered the collective psyche. We’d begin to get greater independent representation from members who are part of a political party.

Secondly the vast amounts of money spent on political advertising is also going to reduce, as TV commercials are unlikely in the single metropolitan seats.



Thirdly, the costs associated with coordinating the election are likely to reduce rather than increase. Coordination is always easier and more effective on a smaller scale.

The 'excuse' touted by politicians about deserving the lurks and perks and massive superannuation, is that we need to pay a higher rate to attract a higher quality of candidate. This argument is also supported by a minority number of the public.

In my opinion this is PURE MYTH.

3 The biggest factor preventing top quality candidates from contributing to Australia as elected officials is TIME.

Top quality people don't see the need to stay somewhere for 20 years in order to contribute. Their thinking capacity is rapid, their drive is incredible. What deters them is the amount of time that the current system requires in order for a person to move into a position of political influence where they can contribute significantly.

The current selection criteria do not often allow (or demand) that top quality candidates are fast tracked to be able to add to the quality of Australian life.

3 By increasing the turnover of politicians through a reduced time frame in office, we create more opportunities for top thinkers to move into the political arena, contribute and then return to their interests, satisfied with a job well done. Top candidates rarely want to give their entire lives over to a thankless career. It is NOT about the money.

3 By providing a maximum continuous period of service, politicians will spend less time trying to save their jobs, and more time doing them. They'll have to concentrate on doing what is necessary rather than what is expedient.

Some people may argue that by enticing people with a short term only view of their political careers, we expose ourselves to people who have a short term self interest only, and who do not need to be concerned with the consequences of their actions.

My response to that would be to pose a question – "Who would you rather working for you, someone who wants to get in, get the job done and then leave, even if they have the potential to make changes based on their own views, OR someone who spends the majority of their time trying to save their hide, by not making ANY positive steps towards improving the Australian society and have their own views anyway?"

Career politicians have got to go.

Now at many State levels, we have established the right length of 'term' for holding office for a government. What we are encumbered by in some states are a number of people enjoying taxpayer funded junkets often with 'rubber stamps' in their food stained shirt pockets.

These people sit in the upper houses of State Parliaments. No one knows who they are or what they do. But we do know they are costing us plenty. These are the worst level of career politician. Contributions are insignificant at best, costs are high. If State Parliaments were companies that had just been taken over, you can bet your house that they'd be one division quickly closed as being 'highly unprofitable'.

- Lets get rid of the upper houses at a State level and start putting the money saved back into schools, hospitals, community housing, sporting groups and business development initiatives. Note who argues against this idea.
- To assist with the 'claim' of lack of representation, we'd increase the number of politicians in lower houses by say, 10%. A redistribution of electoral boundaries would occur and the Lower House politicians would gain the assistance of re-deployed staff to help them with any perceived increase in workload.

This would still leave us with more than enough politicians to do the job.

Again, as with the federal arena, a maximum of 3 consecutive terms in office would apply. After that, its out into the 'real world' to get a 'real' job. If they are any good, they can stand again in 4 years time to try and get re-elected. If they have done their job well previously, we'll even remember them for the contribution they made and welcome them back with open arms.

Okay we are not quite finished yet with the conceptual development. At a federal level the selection process for securing a seat would remain as is. The Lower House is first past the 50% post and the upper house is proportional representation.

Variety is the spice of life however and we need to make allowances for a growing need to allow a multitude of voices to be heard. At a State level, here is a possible process for election criteria.

- 3 Each term, 75% of all seats will be nominated as being part of a first past the 50% post ballot criteria. Nominations for these seats would be made as per the normal way.
- 3 The other 25% of all seats would have their positions filled by candidates that are proportionally represented at a 'district level'. This 'district level' would combine

metropolitan and country seats and voters could vote in a block or by numbering individuals as currently occurs.

Each election these seats would rotate as to whether they are an individual seat or part of a 'district' of seats.

This can allow an individual who would otherwise not get a 'look in', a chance to be elected as a representative of a 'district' even though they sit in the lower (and only) house of parliament. When the time comes for re-election, that candidate can nominate for a seat within their district. This could be a rural or metropolitan seat that has first past the post election criteria.

As a by-product of this system, political representatives learn to deal with a greater number of people and gain wider points of view through exposure to rural and metropolitan needs (as a district representative) and then a chance to refocus efforts within a local seat, be it rural or metropolitan.

This greater understanding of the needs of people from varying geographical locations can be viewed as a positive step in ensuring that one group is not ignored to cater to the needs of another.

So after all this 'upheaval' what are we left with?

Politicians who no longer live off the taxpayer, who understand that their time commitment will be brief allowing them a personal future direction outside of politics, a longer period in which to concentrate on governing, less 'fat' costing taxpayers and a broader variety of community representation.

## The Hospital System

What an issue to tackle what with an aging population, longer life expectancy and greater demand for quality of life.

There have been many attempts at revamping our health institutions. Unfortunately almost all of them have taken the same approach but from differing angles. We've decided to take a 2 pronged approach to the challenge.

## The Public System

The common theme that governments and business have taken when assessing the way to improve our health system is one of funding the public hospital system and keeping up to date with the ever increasing demand being placed upon it. In other words, it's a fiscal approach.

As this idea poses, tackling the issue from a fiscal approach alone can NEVER address the issue of how we maintain access and quality for all. The Private Health funds are not helping as they too are coming at the problem from an unworkable angle.

So for consideration, please assess this concept –

- ✓ Everyone should be able to access the Public Hospital System at no charge at least some of the time, and know that the quality of that access is high.
- ✓ People and businesses within the industry also have a right to earn a living from the system, even though it is a publicly funded operation.

So how do we address this paradox of funding and quality of access?

Well the key word that most people so far are failing to address is the word 'ACCESS'. The debate over funding should revolve around access first and then address the issue of funding.

What we have seen with the push to private medical insurance is that now we have 2 hospital waiting lists – one in the Public System and a new one in the Private system.

By shifting attention to the Private System what we now have is a group of consumers who are demanding value for their investment. Where as before they may have put off the niggling shoulder, hip or knee, now they are demanding their 'fix'.

Chaos has ensued. Part of the problem is the perception of a sheer lack of value that people get from having Health Insurance. (That will be addressed in the second component of this concept).

To tackle the problem of access (the volume of which determines the demand for funding) we need to shift our perception of **worthwhile** usage of the system.

By beginning to address the expectations that each person has with regards to how they use the health system, we have a greater chance of establishing habits that reward health, rather than habits that encourage sickness.

The need to address these expectations comes down to ACCESS to the system. By highlighting the way people use the system and changing their expectations of usage, we make available to the country, an opportunity to relieve the pressure the system is being placed under by lower government funding and higher public demands.

## *Approach*

At the start of the year, as part of the Medicare set up, each person will be given say, 5 free days in the public hospital system. Permanent residents arriving later in the year will receive a pro-rata rate. Permanent residents will also receive 3 days even if travelling overseas, but not if working full time overseas. These days will accrue annually.

After someone has used all of their assigned days, the individual will need to fund the remainder of their stay them selves.

People will also receive say, 6 annual visits to a GP (funded as part of the current Medicare arrangements). Again these days would accrue annually so that people could begin to stockpile for a later stage. After someone has used their visits they'd need to pay for their next visit. This would also apply to anyone without a Medicare card, or unable to produce one.

It is likely that the fee to be charged will be slightly higher than current established rates. For the most part, GP's deserve a raise, though as part of this agreement I'd like to see each new GP spending a couple of years in country zones. Not necessarily full time but certainly 5 days a fortnight. This would begin to improve access for people in regional areas to medical attention.

It is essential that we build in some flexibility to the model.

1. People would be entitled to transfer their days to another person or entity, as they desire.

2. People would also be entitled to sell days that they have accrued.

To stop people jumping from GP to GP in an attempt to access more days, each Medicare card would become a swipe card linked to a central database. All that would be recorded would be the card number, and the number of days available on that card. Each practice would enter card details into a computer that tells the GP how many days are available to the cardholder. To be able to issue a bill, the doctor would need to record the visit in the database and that adjusts the number of available days.

So what we have designed is a model that provides people with something for the taxes they pay and educates them as to both the value AND the costs associated with using the system. It also rewards people for staying out of the hospital system (either through luck or fitness). The ability to transfer days accrued also enables people to say donate a day or two to a social welfare organisation for them to assist others, or to assist a family member.

Accruing days also helps cater for people who anticipate lifestyle changes that may require hospitalisation at a later stage. It is likely that these days could be bequeathed.

Because the days can also be sold, we establish a health-based commodity that would enable people to profit from their health.

This concept attempts to shift our focus from sickness to health, still enables social benefits and financial reward and also begins to recognise those people who through their choice of a healthier lifestyle and living, take the pressure off the Public Health system.

The next concept builds on the potential likely to develop out of adjusting the paradigm that currently exists within the Private system.

### *Private Health Funds*

This will become one of the biggest issues in the coming years if we do not begin to address the way we approach access to our Public system.

We have an aging population demanding greater access to medical facilities in order to maintain a quality standard of lifestyle.

We have a political environment aware of the burden of funding public hospital access.

In the past year, the Federal government has spent half a billion dollars in an attempt to 're educate' the population and wean them off the publicly funded health system. Arguably, the education process hasn't worked.

So what we have now is a taxpayer funded public hospital system with an extensive waiting list AND a taxpayer funded Private Health System, that now also has begun to develop its own waiting list.

Does that make sense to you?

The challenge is two fold.

Firstly -the expense of supporting a public hospital system catering to an aging population is increasing at a rate significant enough that it is starting to impact on other areas of society.

Second -The Health Insurance Companies who have been given a taxpayer-funded windfall, suffer a severe perception problem. They appear to provide very little benefit for the perception-based 'exorbitant' fees they charge.

In fact, their efforts to date have been so poor, that the only way they can increase their numbers is through the Federal Government taking financial action. It is not the job of the Federal Government to prop up poor performing businesses.

We have arguably achieved 'World's Best Practice' in public health care. Interesting that for the best part of 2 decades the Australian worker has been urged to aim for 'World's Best Practice' standards and yet, having achieved it in the area of Public Healthcare, governments realised that the expense involved was going to be a bitter pill for the taxpayer to swallow.

The taxpayer will also soon realise (if we haven't already done so) that propping up private health funds at the expense of public systems is an even more bitter pill, and far less to our liking.

The onus of responsibility to improve rests with the Health Funds. It is they who need to improve the way they do business. They are the ones with a public perception of 'poor value' and only an enforced bribe has seen an increase in members.

***So if you were a business that wanted to win more customers, what could you do to attract them?***

***If your business also carried an increased risk with every new customer attracted, how could you also LOWER that risk?***

The solution could be surprisingly simple.

For any business that wants to attract more clientele, there are usually 2 choices –

- Lower your prices so that the value of what you offer is perceived to be higher
- Add additional products or services to your current structure so that the perceived value automatically increases.

The second option is a far more intelligent one because it allows you to maintain and even increase the cost to the consumer of what you provide, whilst maintaining and increasing the perceived value.

Not rocket science is it?

Now note that in the case of Health Funds, for every client they add, they also increase their potential risk even if fractionally. So here is a possible solution and one that requires a mid to long term view by the Health Insurance Companies.

To get over any hurdle existing due to short term focus (providing profits for shareholders) we'd extend any government subsidy of Private Health Companies for a further 3 months.

That puts us back into the position of having the Private Health System being an additional drain on the taxpayer. That can't continue.

Next we focus on lowering the risk that Health Insurance Companies face. Their fear of risk (and so lower profits) is the main reason they suffer from the image problem they do.

Instead of increasing the range of services and products they offer and thereby increasing the value to the consumer, they have shaved, deleted and lowered the areas they are prepared to 'insure'. They negotiate with Private Hospital networks and service providers over what services will be insured, what won't be insured and how much the insurance company will pay the provider for each service rendered.

The Private Hospitals fall into the trap of shortening hospital stays to avoid the financial penalty and so render a lower quality of service to the consumer. The end result is that Insurance Companies are perceived as charging huge fees for absolutely NO value.

In order to lower the risk, Health Companies need to build a customer base with customers who have lower chances of requiring medical attention. In other words, the fitter and healthier, the better.



I am not talking about the current 'behind closed doors' push by Insurance Companies to gain access to genetic tests so that they can determine which diseases you are likely to get in later life, so that they can DENY insurance for that specific area.

In order to LOWER the risk we actually have to INCREASE the services that Private Health companies provide. That's right, it is only through increasing the range of services provided, that Health Insurance Companies (and thereby the private health network) can LOWER the risk they carry through insuring a customer.

The approach that most Health Insurance companies have used to date is a Fiscal model -to make money they cut costs and to cut costs they refuse to insure.

The model they need to use is a 'Health' model. Legally they cannot selectively choose the lower risk customers. But they can CREATE a lower risk customer from within the customer base they already have, by improving the HEALTH of that customer.

I find it fascinating to think that for an industry whose name incorporates the word 'health' they spend so much time focusing on sickness.

Health Insurance companies are stuck in the western world paradigm -you pay a doctor because you are sick. In places like China, when you are sick the doctor **doesn't** get paid! They only get paid when you are fit and healthy. It's the role of the doctor to keep you healthy, and it's this approach that Health Insurance Companies should take.

They have to begin taking on responsibility for *health*, and less for sickness.

So in order to enhance services (thereby increasing perceived value) whilst lowering the risk (thereby reducing costs) we need to make a few changes.

With your health insurance premium you could get the following -

1. FULL Health coverage, none of this 'gap' stuff. That is a doctor/insurer problem
2. Free Gym membership or a combination of alternative options like massage, chiropractic, stress management etc.
3. Subsidised access to healthy foods
4. Full annual check ups -bloods, cholesterol etc.

Now in order to qualify for FULL benefits as a member, you MUST attend a gym or undertake an exercise program say twice a week minimum. Your bar coded health membership card records what time and day you attended and what time you leave. You'd also have twice yearly fitness tests to keep you on track.

The result is an increase in the health of members and a lower risk of needing medical attention.

If as a Private Patient, it turns out that you need a procedure, the Health Insurer pulls up your exercise history and establishes whether or not you have been 'looking after yourself'. If it turns out that you have been lax, then your premium or excess for the procedure is increased because YOU have chosen to increase the risk to the insurer. There is more chance that your stay in hospital will be longer, a bigger possibility of infections and post operative complications and the potential financial cost is greater.

So in this instance, you'd pay more through an excess fee.

On the other hand, if you'd been doing all of the smart things, exercising and the like, then you would not pay any excess for the procedure and have a lower cost policy because you have taken the steps to lower your risk to the Health Insurance company. It works both ways.

The combination of a health check up, exercise program and better living benefits the consumer and the Insurer wins through gaining a lower risk customer more likely to enable the Insurer to appease shareholders profit motives.

Society benefits because the increased value provided by Health Insurance Companies attracts a substantial number of new clients easing the burden on the taxpayer in funding the Public system, and importantly those who end up in the public system are the ones who really need it.

Unfortunately for the 19 million or so winners in this process, there'd be a few losers who, with profits at risk, will fight hard to prevent this idea getting off the ground.

The poorer our health, the greater the profit that Pharmaceutical companies make. They have a vested interest in keeping us ill and a healthier Australia would make profits harder to come by. Prepare for a fight.

So the question -which of the Health Insurance companies has the courage to be first and begin offering a healthy lifestyle option, rather than an illness option?

Telecommunications Concept

Due to the commercial potential of this particular concept,  
it has been removed from this document.

## Privatising Telstra

This idea addresses any possible 'T3' share listing, whilst looking at the previous public offerings made.

If I understand things correctly, Telstra was built using taxpayers money. So back in the days when it was just 'Telecom' and we had no choice about who we'd pay to make a call, the trucks, staff, lines, cables, posts and so on, were paid for by the taxpayer.

If that is this case, why did the government **sell** shares in Telstra to the public? Surely the fairer process is more one of 'demutualisation'.

That is, we have members (taxpayers) and their club (Telstra) wants to list on the stock exchange. That means that every member receives a parcel of shares equivalent to their 'policy'. In order to qualify as a member holding a policy, you'd have to be a current Australian resident. To determine how many shares you should be GIVEN in the next 'T3' issue, a formula similar to this one, would be applied -

### *Parcel allocation determinant -*

- *Total shares on offer, divided by total number of work years of members = A*
- *Total number of individual's working years multiplied by parcel allocation = B*

Each member is allocated a parcel of shares for every year worked (B).

But first we divide the number of shares on offer by the collective total of working years of all members to determine a 'demutualised parcel' of shares. (A)

So what this means is that if you have lived in Australia all of your life, worked for 40 years and paid tax (part of which built the company now known as Telstra), you would receive a certain number of shares for every year you worked.

Lets say you get 30 shares for every working year then you'd be GIVEN 1200 shares in Telstra, after all you have already paid for them as a taxpayer.

Now if you are a relative new comer to the shores of Australia and have only lived here for 7 years and worked for 6 of them, you'd get 6 years x 30 shares = 180 shares.

If you moved overseas and then came back or went on a pension or didn't work at all, this would all reduce your years as a taxpayer helping fund and build Telstra and so the number of shares you could receive would also be reduced.

Then the market forces can go to work in an attempt to buy your shares. The government can allocate itself a parcel based on the 'goodwill' value and sell those

on market, but surely taxpayers have already paid for Telstra to be built and shouldn't have to 'buy them' again? A demutualisation for T3 is the way to go.

## Cigarette Packet Warnings.

I'm pretty sure that almost everyone would have seen some of the cigarette labels on packets warning about the ills of smoking.

Ask any smoker if they have stopped smoking because of the labels and the majority would give you a flat out 'NO' answer. (You'll remember what we said about 'NO').

I'm sure that potential mothers would be aghast at the foetal deformation caused by smoking prior to and during pregnancy.

Most young men would dread not being able to kick a ball or go for a surf because their lungs had rotted away from cigarette caused lung cancer.

All of the labels have impact up to a point, but I doubt that they are overly successful at deterring or reducing the number of new or current smokers from the addiction.

The reality is that the anti smoking labels are attempting to highlight long term pain (inevitable serious health problems) to overcome short term gain (pharmacological addiction needs).

You can't beat an addiction using messages that are long term. Smokers **know** that it is a miserable habit and that their health will be affected, but the short term need is unswayed by the pain some way off in the distance. For many a smoker it is simply a case of 'worrying about it when it happens'.

We need a different tack, one that addresses the more 'instant' gain with instant 'pain'.

This is also one that I am certain the cigarette companies would get REALLY upset about because they know that this would work.

The new approach would be to use the cigarette companies own weapon of choice in creating addicted people -Image and Affiliation.

To address the Affiliation issue, the labels would feature comments from well known, healthy-breathing celebrities. For instance one by Dr. John Tickell springs to mind -"Its impossible to smoke and look intelligent at the same time"

Maybe we could find the TV soapy star who'd say something like, "I used to think smoking was cool, then I grew up". I'm sure you get the idea.

Next we begin to tackle the affiliation factor by targeting the image factor.

Try telling teenagers suffering under the weight of peer pressure that 'smoking ain't cool' and you get no where. Instead we need to coax them with a few 'reality' messages -

'Smoking makes your breath stink'. Imagine the impact that would have on a bunch of self conscious and hormone driven girls and boys.

'Smokers suck'. Language they understand.

'Brown teeth, bleeding gums? Have fun smoking'

Or what about a straight 'UGLY'.

'Think smoking is cool? -NOT!'

'Smoking makes your clothes reek'. Anyone waking up from a night in a smoke filled club knows that horrendous stench emanating from their clothing.

'Stained yellow fingers? Probably a smoker'.

Lets get the messages instant, lets get them 'now' and lets make them relate-able.

The messages ultimately transcend age groups by drawing on emotional recognition labels like embarrassment, immaturity and visual ugliness. Affiliation and Image are powerful weapons. Its time the Health authorities began using them effectively.

## Advertising

No where does Australia's culture face greater attack than through mainstream media.

With particular emphasis on Television, Australian's are exposed to a vast range of culturally diverse expressions and this can be a great thing, though if you watch too much of some of the commercial channels you could be forgiven that all TV shows are created in America or Britain.

The workload for providing greater cultural diversity rests squarely on the shoulders of SBS with an ever diminishing role played by the ABC. The commercial networks have in the main a star spangled programming focus and though their selection of what passes for 'entertainment' can be called in to question, it is the breaks in between the shows that I find a far more sinister attack on Australia's culture.

If you have children below secondary school age, it would now be possible for them to watch an entire children's TV programme, and not see ONE Australian produced commercial.

In fact, with a minimal amount of selective viewing guidance, in a short time your 3 year old could be speaking with an American accent.

The corporations who are luring your kids into persuading you to buy these corporations' toys and games and clothes, don't even bother to make a TV ad using Australian talent. They don't believe you have earned the right to have an Australian commercial targeted at your kids.

They are of course happy for you to spend your money with them, purchasing American designed toys made in sweat shops in China and India but they are not willing to support just one Australian industry to do so.

Instead we have poor color quality and American accents squealing about dolls and cars and trucks that turn into robots. Soon your kids will be calling you 'mom' and 'paah'.

Kids aren't the only ones.

We have car companies that have vision of drivers on the wrong side of the car, or driving on the wrong side of the road, images of pizza where the color is washed out (a dead set give away) cereal companies running ads that are less than special, along with banks, white-goods and the ever reliable cosmetics producers.



All of them use commercials predominantly made overseas to get us to use our Australian dollars to purchase their foreign goods.

Some go to the trouble of insulting us in subtle ways by using Australian 'voice overs'. Who can't pick a bad piece of dubbing inside 5 seconds?

So what do we do about it?

If these companies selling foreign goods think we at least rate highly enough for them to come and take our money, the *least they can do* is create, produce and run TV commercials made in Australia using Australian talent.

As Australian's I feel we should BOYCOTT EVERY COMPANY that continues to run bland, lifeless and not very clever advertising that has been made overseas.

The implementation process of this would be to ban any non-Australian TV commercial from our screens with a few of exemptions -

- Any commercial containing complex and unique stunt sequences (that would not include most driving sequences)
- Any commercial containing internationally recognised celebrities
- Commercials requiring the back drop or setting of a foreign location specific to the product message
- Commercials targeted to a non English-speaking audience for a culturally specific product or service.
- Commercials classified as being highly creative or unique.

As consumers I believe that we should deliberately avoid buying products from companies that do not make their commercials here in Australia.

It is not an issue of patriotic fervor so much as it is an expectation that the foreign owned companies will do the right thing by at least supporting one Australian industry. The subversive attack on our cultural identity is too sinister to allow to continue.

## Labeling Laws

This is a straight forward position that is difficult for any company to debate with any realistic ethical or emotional argument.

Most people like to know what they are buying especially when we consider what we are eating. The reason we have menus in restaurants is so the consumer can make an active choice about what they want to eat.

The difference between our expectations of the food we select at a restaurant and what we buy off the shelf, is that we expect freshly prepared meals at a restaurant.

Because we cannot do this when supermarket shopping, we do then next best thing – we read the labels to discover the ingredients and then decide whether or not to purchase the product based on the information contained on that label.

Just as you'll meet the occasional person who 'doesn't care' what meal comes at the restaurant, so too do you have people who rarely if ever read the labels on the food they purchase when shopping. Fat or no fat, salt or no salt, sugar or no sugar, they aren't overly concerned about the health implications.

But the argument put forward by a number of companies that the consumer doesn't care about the information on a label is false and misleading. If these companies truly believed their own arguments, I would ask them why they spend so much time, effort and money, designing an eye catching, attractive packet or box, in the first place?

The labels form part of the contract that consumers enter into with the manufacturer prior to the purchase. Labels are our opportunity to read the 'fine print'. And like any good lawyer will tell you, you have to read the fine print.

Any argument put forward that the information required on labels is 'unproductive' or 'of little relevance' is highly deceptive. Claims of increased costs are blatantly false. Failing to provide me adequate information about the product I am possibly about to purchase is deceptive conduct and is designed to limit my choice as a consumer.

I'd like to know what is in the food I eat.

I'd like to know the ingredients and whether they have been organically grown in a chemical free field, naturally grown with the assistance of chemicals or genetically modified to assist their rate of growth or resistance to pests.

I'd also like to know what percentage of overseas goods are combined in my 'made from local and imported oranges' orange juice. That goes for all other foods and products too.

I'd also like to know if the product I buy is Australian or foreign and if the balance of ingredients change, I'd like to see the change accurately reflected on the label. I'd like to be able to know what impact their ingredients will have on my kids health, on my coronary artery and on the jobs of my family and friends.

It is all about choice. Any labeling of goods that does not provide this information is reducing the number of choices I have and is removing my right to know.

All labels should contain a basic level of information along with the dietary breakdown. Consumers DO want to know and we also want labels that clearly define our selection criteria. This criteria would be fairly easy to implement and can be applied to food products as well as other consumer goods.

Label Mark	Means	Standard Criteria
AA	All Australian	Fully Australian owned company Product made entirely in Australia Ingredients totally Australian.
AP	Australian Product	Should mean that the ingredients are Australian owned, even if they have been assembled or combined elsewhere.
AM	Australian Made	Whilst ingredients or components may have come from anywhere, they have been assembled or combined in Australia.
ARP	Australian repackaged	Goods have been repackaged in Australia. This caters to bulk shipped goods that are merely 'boxed' here.
AO	Australian owned	The company that owns this product is Australian
OO	Overseas Owned	The company that owns this product is from overseas.

OM	Overseas Made	Made overseas
OP	Overseas Products	The components or ingredients are from overseas.

So what we end up with are labels which read the following -

Breakfast Cereal -OO, AM, OP. The company that owns this breakfast cereal is foreign owned/controlled; the ingredients are from overseas and have been combined here in Australia to reach its final state.

Breakfast Cereal -AA. The company is Australian, the ingredients are Australian, and the product in its current form was made in Australia.

Breakfast Cereal -AO, OP, AM. The company that owns this product is Australian owned, the ingredients have come from overseas, the ingredients were combined together in Australia.

I'm sure you get the idea. It is VERY simple, easy for consumers to understand and provides a greater level of choice for the consumer.

A question can be asked about the combining of overseas ingredients with home grown product, or part owned companies. That would provide a marginal increase in label construction and is still straightforward -

AA -100% Australian owned, made, product.

AO -100% Australian owned

OO -100% foreign owned company.

A label could read, 'AO 20%'. In other words, 20% of this company is Australian Owned. No need to say anything else because the obvious statement is that the other 80% is Foreign owned.

And the same applied for ingredients or components - 'AP 19%' 'AM 41%'.

Effective labeling laws are about providing consumers with information they have a right to know. It doesn't need to end there. Any 'misleading' label can be targeted.

Companies that use labels to promote competitions as a way of enticing a consumer to try the product, or to increase sales of the product, are also very good at hiding the facts about the competition. The end date of the competition should be CLEARLY marked to give consumers greater choice.

If consumers have purchased products under the belief that they are happy to do for a chance to win a prize, and subsequently discover in the fine print that the competition expired 3 weeks ago, they've been deceived into making a purchase.

Things like expiry dates should be in large print, clearly identifiable to the consumer. Another alternative is to place the onus on the manufacturer to remove from sale, any product with a label that does not accurately reflect the status of the promotion.

Consumers can then make open decisions about whether to buy the product based on the label promotion or not.

Promotional labels also negate the food companies' claims of increased costs. They seem very eager to use their boxes and labels to help run promotions at increased expense, so why the weak argument regarding effective and honest labeling laws being an added impost on production?

Penalties.

What happens if a company does not comply with the labeling laws? Again one solution could be that the product is removed from public sale (supermarket shelves) for a period of 6 months. That still allows the consumer to make a choice by contacting the company direct, if they wish to make a purchase.

Should a similar incidence occur again, the company would have their entire category range, removed from public sale. So if the soft drink company misleads the consumer about where their cola product is made, they face the prospect of having their cola removed from public sale and so too would their lemonade, orange drink, and so on.

These labeling laws can be applied to TV, print and radio advertising just as readily. It is not hard to combine a 'pull through' on a TV commercial identifying the information readily found on a product label, nor is it difficult to incorporate the information into the body copy of an ad.

Lets have more honesty and less deception.

## An Australian Republic

*I'd like to point out that I favour Australia becoming a republic, so bear that in mind whilst you read this concept.*

Leadership is about getting people passionate about saying 'YES' and then guiding them through to a positive result.

Any fool can lead a negative argument particularly without offering alternatives other than the 'status quo'. It requires minimal skill and the only guideline that has to be followed is to keep tapping into the cautious human nature innate in all of us.

The recent republic debate was defeated on 2 fronts.

The first front was the one fought out on the battlefield of suspicion and cautiousness, the front known as 'perception'.

The ARM was soundly defeated. Its job was to assure and guide the Australian public (the majority of whom yearned to say YES) into accepting the desirable. But they chose to play their own music and ignored the overwhelming public sentiment that distrusted the quasi political model for a choice of their own. They also ran a poor argument -they fought the campaign under a broader banner of 'inevitability'.

Saying something is 'inevitable' and thereby insisting we accept the result sooner rather than later, is like asking someone to accept death now, because it is after all, 'inevitable'. People have a tendency to fight to survive.

That played into the hands of the backward thinking 'NO' campaign. All they had to do (and did) was tap into the cautiousness and suspicion of the public to win. Guess what? They did.

The second front was the front fought on the battlefield of 'public desire'. With a negative argument tapping into public perception of 'too much' the public desire was one of needing a sense of 'control' in an attempt to reassure them that their positive choice was right. A mature, independent country proud to be Australian.

Instead, the ARM tried to force through their own version of a model and, even if it IS a better choice, the ARM ignored the FACT that you can only eat a T-Bone steak, one bite at a time. The public was being force fed and was not delighted with the meal.

The Republican movement also got trapped into thinking that our model had to have the appearance of similar models from overseas. It has been the same problem with our taxation system. Instead of designing something unique and representative of

who we are as a country, we have copied our model from overseas styles, tinkering with a few changes here or there, making few substantial improvements.

Again the winner here was the negative team who trotted out a simple message along the lines of ‘Why replace one figure head that we know works, with another one that we are suspicious of?’

The negative thinkers focused on the single head of state model being proposed by the ARM as similar to the United States model, and all of the implications of power and control that model appeared to represent.

(That in itself is a big clue to the solution and I’ll come back to that in a moment.)

Never mind the realities of what was being proposed by the ARM. The perception of what the public thought they were going to end up with was a U.S styled president.

In effect what occurred was that the ARM was forced to battle not so much with the ‘NO’ group, but with their OWN supporters. The general public wanted to say yes but was not going to support the model their ‘leaders’ presented for a choice. It is far too difficult to win anything when your own supporters are against you.

So what could have been presented as an alternative?

I believe that an initial component of creating a model that the public would embrace and that would fit more in line with the model proposed by the ARM, is to step back and assess what it was the people of Australia were *really* saying.

Their rejection of the ‘YES’ model was based on their distrust of politicians that had been heightened distinctly at the time the constitutional vote occurred. This increased distrust of our elected representatives made a NO vote more likely when the model being proposed required a 2/3rds majority of parliament.

***“In other words, politicians we don’t trust are going to be given the right to pick OUR president- No chance mister”.***

Even though the ARM model did not provide rights of ‘veto’ for the president (an argument falsely claimed by the ‘NO’ side) the level of public distrust was just high enough to suspect otherwise. As an interesting side line, in the past 6 months our level of distrust has increased significantly and if a vote was held now for a president WITH ‘veto’ powers, it would probably succeed.

So as an alternative, why couldn’t we combine aspects of the ARM model adjusted to address the underlying aspects that the public was really concerned about.

That concern was with the issue of power and control. That issue was with putting the perceived control of our country into the hands of just one person. The public perception counts even if the ARM effectively ignored it, despite the safety valve of a 2/3rds majority of parliament.

So to overcome that perception problem, let me ask why we need to have just one head of state? We've had Governors General since day one. They seem to be apolitical enough, represent the state fairly well and haven't sacked anyone we elected.

So why do we need just ONE president? Why not have a presidential cell? Each state or territory gets their own state president that represents the country at any official duty held in that state or territory. This collective handles all of the duties normally undertaken by the Governor General/President.

This sharing of responsibility addresses the Australian public's suspicion of a singular figurehead with control over the country. The perception *does* matter.

#### Election option 1 -Parliament Selects

1. We want to remove as much of the perception of political bias as we can. As such, any person who has been elected to Federal or State parliament would be ineligible as would anyone who has stood for election under the banner of a political party.
2. We'd also want to ensure that they have no criminal history or have been declared bankrupt at any stage.
3. Current Australian citizen and listed on the electoral role.
4. Mentally competent.
5. Aged 18 or over
6. Each member of the presidential cell would be elected by a 2/3rds majority of each state's respective parliament.

#### Election option 2 -The Presidential Draw

What about if we did something truly Australian, where we tapped into the ethos of everyone having a fair go, and an even chance? How could we address the issue that option 1 leaves open, that being -manipulation by those with the best media campaign and funds raising their profiles to a level that helps ensure their success?



The conditions 1- 5 apply as above

6. The name of every person who meets the criteria 1-5 above is placed in a computer that selects at random, a person to take on the presidential duties in their home state or territory for a period of 2 years. Leading up to the 'draw' people could elect to NOT being available for the position and their name would be removed from the list.

A Presidential 'raffle'. Can you get any more Australian than that?

## The Single Parent Pension

Just recently the Prime Minister of our country claimed that single parent families could not provide the quality of home life that a dual parent family could provide.

His argument was based around the IVF debate for a single mother.

As a politician, you'd think he'd know better than some, what it is like to have a dual parenting family where one of the parents is away more often than they are at home.

Here they create the quasi parenting family and what many a psychologist can tell you is that kids from within these families can develop a strong sense that they feel they are less important than their parent's job. If Mr. Howard holds true to his argument, then I wish his kids good luck.

That aside, the comments are actually representative of a far broader issue. The single parent pension (and I'll address the single mother within this concept) is probably the easiest and most defenseless target for politicians wishing to grab headlines, and tabloid media looking for a story to fill a few minutes.

The rare example of an (often) young mum with multiple kids receiving a child support allowance, is thrown up as indicative of ALL single mums receiving assistance, and nothing is further from the truth.

**As with any system where taxpayers funds are being used, there will be cases when individuals take advantage of the system. This applies as equally to parent allowances as it does to politician's phone cards and travel allowances.**

Whilst few could argue that cracking down on people rorting the system is unwarranted, what is of particular interest in the case of single mums on a pension, are the 'value judgments' being made about the particular single mum and proposed as indicative of all single mums.

In my opinion they are being made from the wrong perspective.

When these holier than thou politicians and tabloid TV shows jump on their soapboxes, they inevitably and predictably 'blame' the single mother. If these tabloid TV shows were true to their word and believed the message they push, I'm curious as to why there are no follow up stories about the miracle of evidence of immaculate conceptions in our suburbs.

To put it another way, how did these mums, get to be mums in the first place?

Now unless there are a lot of girls named Mary out there, I suspect that the cause is a bit more routine, and keeping that in mind, here's a possible suggestion -

3 There will be no more additional allowances for the 'single mum's' pension (there will be a couple of exceptions available).

Whilst this may initially sound a bit harsh to some, the next step is to get the male of the species to start accepting a bit of responsibility for their part. It takes 2 to tango, well normally.

So before a request for financial parenting assistance can be granted, the mother will need to nominate who the father of the child is. The department of social services will then attempt to make financial claim against the father for the support required.

At the same time though, the system determining the level of maintenance deemed appropriate, should also be improved. Currently assessments are made on a parents (father's) gross income. I guess that the purpose of this was to cover off on fathers who might decide to lease themselves a new car, lease a yacht or even a second home, all so that they would not have a high 'net' income, and then be forced to pay a higher level of maintenance for their kid(s).

Taking a deemed rate out of a father's gross income however presupposes that they are unlikely to have any debts of their own. It is misleading and often unfair.

**Along the way we seemed to have lost sight that the purpose of maintenance payments was to protect the children, not to punish one parent financially.**

The end result has been that a number of parents, the greater majority being fathers, have refused to pay or make any commitment to child support. In fact recent reports suggest the amount of outstanding money to be in the vicinity of half a billion dollars.

So how do we overcome this issue?

We should consider means testing both parents. If a father has no apparent assets and yet drives around in a nice flash company car and lives in a company paid home and lives off company paid credit cards then the value of his lifestyle could be considered to be relatively high and so subject to a higher level of maintenance payments.

At the same time, the mother would be means tested. If she has been lucky enough to have found a new partner, or the children are of an age where they can look after themselves, thus freeing mum's time up to be able to go back to paid work or

perhaps she has been lucky enough to have found a new partner willing to accept some of the responsibility, then this should also be taken into account.

A number of men use the excuse of 'comparative access times' as their self imposed view of the amount of maintenance they should pay. If they only see the kids for 40% of the time, then maintenance should be 80% of that set by the court.

This arbitrary amount selected by fathers doesn't stack up and that does not negate some of the feelings of frustration and 'unfairness' they believe exists in their situation.

Men feel that they are singled out for punishment and perhaps they are on occasions and there is a chance that some of it is more than warranted. Yet the ones being punished are the kids being used like pawns in a game of one up-manship.

Lets bring in a means tested version of assessing maintenance payments.

3 It is time for wayward fathers to pay their dues.

For too long we've blamed the single mother and yet the true question is - 'Where are the fathers of these kids and why aren't they doing the right thing?'

And what about genetic testing where a father denies responsibility? It is an area that should be considered as part of the assessment criteria when disputes arise.

There will be instances when this may not be possible for the father to be identified or found and these would fall under the exceptions I mentioned. And they'll only be 'exceptions'.

This concept has the potential to do a number of things -

1. It forces the male of the species to begin accepting responsibility for their share of the parenting scheme and create a fairer model of assessing income versus lifestyle
2. Because single mothers will be required to nominate a father, they too will need to accept responsibility for having children
3. The means test brings the focus onto the lifestyle for the kids, not the parents
4. The self righteous politicians and tabloid TV shows would need to find new targets.

## Fresh Water Consumption

There have been a number of interesting developments over recent years regarding our approach to the issue of water supplies and the principle of 'user pays'.

One of the most significant is the issue of 'ownership' of water 'collected' from a particular piece of land.

The current thinking within water authorities is that they have the responsibility to collect water in dams for the purpose of redistribution to the general population, both domestic and commercial.

This is being challenged by the owners of large tracts of land that have traditionally formed a collection area that directs water into rivers feeding the dams controlled by these water authorities. What is occurring is that a number of these owners have begun or are considering building their own dams for their own use.

Water authorities have challenged the right of land owners that trap water otherwise headed into dams that are then directed to a larger population. The ultimate question being "Who OWNS the rain that falls on a person's property?"

According to the water authorities, they own it.

According to the land owners, they own it.

When it comes down to the crunch, the question is a financial one that poses a significant risk to the general population's access to fresh water.

Here is what I believe should happen to ensure that the collective good of the population is catered to, over any individual's or authority's claim of ownership.

All water that falls on a private property belongs to that property owner only so far as they need a certain amount for private consumption. All other water run off shall belong to the public domain.

Once the property owner attempts to retain water for a commercial purpose, they shall be open to being charged a fee for that commercial use and restrictions on the volumes and times of access.

Any water authority that is a publicly owned entity shall have the right to charge fees to any land owner who uses his property as a water catchment area for commercial purposes.

Any water authority that is not publicly owned and whose outcome is to also generate a profit through collection, distribution and supply of water, shall pay the owner of the property a fee appropriate to the contribution of that property's 'collection' capacity. It is probable that this 'fee' would reduce, not negate the amount charged.

The general public interest must come before private interest and that includes the interests of a privately owned water authority.

The issue of commercial water consumption should not be restricted to its collection but also to its usage.

Farmers already have high water bills based on their level of use and restrictions apply regarding how much water can be removed from rivers yearly. It is part of the costs that consumers must pay for the good foods we eat.

And more needs to be done.

Our farming methods, generally considered advanced with use of technology, are at least 15 years out of date with use of fertilisers and pesticides. The need for pesticides and fertilisers has been shown to be unnecessary in most instances of effective farming methods (as the Californian Orange Groves have proven) and in terms of water consumption can be considered backwards at best.

We live on the driest continent on earth and our demands for water are increasing as our population grows.

It has been reported that the CSIRO are currently studying more effective farming methods and how irrigation impacts on soil quality, salinity and water consumption, with initial results showing success.

Farms that focus on 'One Crop' structures have the most impact on our soil, use more water per acre than needs to occur and increase salinity whilst decreasing water quality down stream from their location .

What the CSIRO study is currently identifying is the use of 'tier' agriculture. That is, farms that design their crop growth around higher land level to lower land level crop management structures, to maximise the use of irrigated water.

It is a similar structure, though for a different reason, to that used in Japan. They have limited land area and so cut their farms into the side of a hill in tiered levels, to maximise available space. The CSIRO study is applying the same principle for a different outcome, to maximise effective water consumption.

The end results of early testing being that there are less water demands placed on the farm per acre, that there are fewer fertilisers and pesticides leached 'down stream' and that also reduces the likely impact on algal blooms and water degradation.

There is a second phase to the CSIRO study. As any farmer will tell you, irrigated water run off has a higher salt content and is of lower quality than when it is first pumped onto the acreage.

The study has incorporated crop plantations that are more likely to succeed in the varied water quality. In other words, crops that need the most salt free and cleanest water are grown on the highest land locations. Crops that cope well or even thrive in saltier water, are grown in the lower locations. Water run off from the high land crop is gathered and redirected onto the crop at the next level down. That run off is gathered again and redirected onto the next level crop and so on.

The use of fertilisers is also reduced, lowering costs to the farmer.

The final result being a smarter use of water and a more effective farming approach.

This requires a significant shift in farming mentality and one that not only makes environmental sense but commercial sense. Farmers get to spread their risks by growing a greater variety of crops thus covering themselves in pricing downturns of one crop. Yes I know that also means that the 'boom' times aren't as 'loud'.

So looking at our commercial applications of water consumption and how this applies to commercial farming's use of water leads to the following requirement -

Farms that are 'single crop' farms and farms that are multi crop farms but do not use this tiered approach to crop management, should be charged a higher levy for water usage than farms that do. Farms that apply this 'tiered' approach would be charged significantly less than their non tiered counterparts.

As a part of the Government's approach to tackling the issue of salinity, farms that take on board this concept would be assisted with the design and construction of crop layout and formation. Farms that ignore this concept would be financially penalised through dramatic increases in charges for water consumption.

We can take this a step further by looking at crops that have the highest water demand and consider the long term costs that their growth has on the collective society.

Cotton for instance is the most water-hungry crop in the world and yet we are growing it on the driest continent in the world. Does that make sense to anyone? Is

there a possibility of technology looking at recycling the cotton already in existence rather than sucking the landscape dry by growing more of it here?

Just an idea.

Okay that is the farming community being asked to take on more responsibility for fresh water consumption, so what about the rest of the community and their impact on water usage?

Significantly it is the cities that are placing the highest demand on water needs as the population increases placing higher demand on farming to grow food and industrial businesses to produce the goods that we desire.

I'll tackle part of that issue in the next section.



## Water Concept Number 1

The impact of an ever increasing city population is the desire for water. Each new house establishes water needs to cater for our western life style approach to our expected standards of living.

The impact being that current water catchment areas are becoming increasingly pushed to meet the demands we place on them.

There are only 3 possible solutions to this demand -

1. Build more dams to increase water availability
2. Reduce the consumption of water
3. Innovate.

Option 1 is the easiest psychological step for the greater population, has the greatest financial costs, highest ecological impact and is the most politically sensitive.

Option 2 is the most psychologically difficult for the greater population, has the lowest cost, the smallest ecological impact and is politically the most difficult to create due to the impact of media and education.

Option 3 is the smartest, has a short term financial cost payable in increments, makes the greatest ecological sense, requires minimal political involvement and combines the aims of Options 1 and 2 to create an innovative result.

AND ITS NOT A NEW IDEA!

In fact this idea is as old as Australian settlement itself and yet has never been taken to a level of broader community application. Whilst simple, it has probably been waiting for the right time to flourish. I've 'tweaked' it a bit to give it even more benefit.

With the changes in community values, the greater awareness of the impact that our lifestyles have on ecology and our desire to maintain our current approach to westernised living, this idea is ripe for the picking.

The idea of a dam is to create a catchment area that builds up a reservoir of water that can be used for a later day. We are saving rain for a 'rainy day' that's not rainy, if you like. The catchment area needs to be of a significant size to make it worthwhile, the impact on ecologies downstream being significant. Finding a 'site' is also a challenge.

The idea of reducing water consumption is to negate the need for a dam in the first place. Neither are 'easy to implement' solutions.

So what we do is combine the intended outcomes of both concepts to create a new one that takes the best from both whilst at the same time being a low cost option.

How about we build a dam right in the heart of every city in Australia? No suburb would go untouched. Many a protester would cry '**Not in my backyard...**'.

And they'd be wrong. That is precisely where this dam will be built.

I may not be stating the obvious when I say that a dam is the *result* of one giant collector that feeds water into a single large catchment area. I want you to consider visualising the 'collector' (all of the land around the dam) not as one giant collector, but as hundreds of small mini collectors that do their part to redirect water into the catchment. Each single hectare is a 'mini' collector.

But what is the dam's *purpose*? **Its end purpose is to redistribute that water back to other small catchment areas we refer to as houses.**

So where do you find the suburban location that has the right combination of hills that run into valleys that lead to a place where the water can be stored for future use?

Can't see the forest for the trees?

The average suburban home has a roof surface area of about 150 square meters. A small suburban block has a combined roof surface area of about 15000 square meters and the average suburb has a combined roof surface area of about...

You get the idea. We've already got the 'hills' and we've already got the 'valleys' and all we lack is the catchment.

Starting from right now, every new home built will be required to have 2 small water tanks with a combined container volume of about 3600 litres of water (about 800 gallons in the old scale) that will store water run off from the home's roof. This is the gardening and window washing and car washing storage centre.

Every new extension to a home, would as part of its planning conditions, require that 1 and possibly 2 of these 'holding tanks' be included as part of the design.

Right now there'll be a couple of readers in the engineering infrastructure of water companies and a couple of politicians who are entering a state of apoplexy. Breath deep and slowly, all is okay.

If we create a redirection of this water we pose a serious financial risk to the community because rainwater that heads down our drains also helps keep much of our underground water pipes wet. That is important because many of them were built using brick course work. Highly skilled and amazing pieces of construction, they require water to ensure that they do not dry out.

If they dry out, the brick work shrinks, the mortar cracks and the walls of the pipe begin to crumble and collapse. The result is massive underground pipes falling to pieces and BIG holes forming as roads and houses disappear into the chasm beneath.

What we need to do is allow for water containment whilst ensuring that our design does not have a negative impact. So what would happen with each of our 1800 litre containers is that we have an overflow pipe that redirects excess water back into the down pipe drains.

Infrastructure integrity is maintained, we create a suburban dam and reduce our water consumption. Not that hard to fathom is it?

This also provides another benefit in areas prone to flash flooding, like many parts of Sydney for instance. Roads and concrete paths act as funnels and water collectors. Where once stood land that would have soaked up a substantial volume of rain, now we have a 'waterproof' skin that allows all of the rain to run off.

That run off gathers, pools and floods lower areas causing damage to homes and businesses. By taking a chunk of that falling rain and providing storage for it, the volume of run off is reduced and the impact of a flash flood is lowered.

And one more step. Each of the containers would be made out of recycled plastic, giving us an extra environmental boost for all of that excess plastic we have been accumulating and at the same time, creating more jobs opportunities.

Due to the high commercial potential of this particular concept, it has been withdrawn from this document.

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## The Banking Industry

For quite a while the public has been under the impression that banks have had the interest of the public at heart.

**The sooner we realise that banks have never had the interests of the public foremost, the better off we will all be.**

In the past the banks did take an active interest in helping businesses grow and because of this a myth developed. The impression that was created was that banks worked side by side with businesses to help both the business and community to benefit.

The truth is that in the early days, banks understood that the expertise for running a business successfully was often lacking. In order to reduce their level of risk, and to maximise profit, they would work closely with a business owner to help make it succeed. This had nothing to do with helping the business per se, it was just a by-product of making more profit for the bank whilst also lowering their risk.

Because there were few businesses in the early industrial age, those that were successful became focal points for towns and the people who lived in them. Because businesses were strongly connected to the bank, a striving business meant a striving community and the community came to believe that the banks were supportive.

Over the decades, as the number of businesses grew to a self developing threshold and the level of expertise in managing businesses broadened, banks began to step back from any true community involvement to concentrate more on one thing – profit.

They now focus on profit to ensure that their *significant* shareholders benefit and that their executives with share options as part of their salary, thrive.

**Now I don't think there is anything wrong with profiting from a businesses, providing you have earned it. Public perception would seem to indicate that the banks haven't.**

I actually think the banks have earned their profit and that is mainly because I have never bought into the belief that banks cared about the general community.

So as a community we need to wake up to the fact that the major banks have a deliberate strategy and it goes something like this –

1. Find out who your most profitable (and usually bigger) customers are,

2. Find out who your (usually smaller) less profitable customers are,
3. Bend over backwards to look after your most profitable customers,
4. Raise your charges and reduce your services so that your smaller less profitable customers -a) subsidise your bigger customers and b) ultimately go elsewhere.

The best way to put your competition out of business is to send them your worst customers. This is why our bank fees keep going up. If bank A raises its fees by 20% and bank B keeps their fees as they are, sooner or later all of the 'unprofitable time consuming members of the public' are going to leave bank A and go to bank B.

This puts more strain on bank B who will struggle to compete because of the increased difficulties in dealing with the influx of smaller customers.

So to compete, bank B also puts up its charges and fees.

### **If I haven't explained that effectively enough, let me use a war analogy -**

- The banks are engaged in a battle to win as much quality territory as they can.
- The territory in this instance is the collective number of profitable, rich clients that help the bank make more profit whilst taking little time to do it.
- The victims in the war are -Their own soldiers (staff) and Civilians (the public)
- To win the war, banks are slaughtering their own soldiers (sacking staff) and at the same time trying to gain more valuable territory (high profit accounts).
- Each piece of territory (bank customer) has value -does it have oil, gold, diamonds, silver or is it just a piece of swamp land and rubbish fill? The banks see the general public as swamp land and rubbish fill.

*In recent times, strategists in real wars discovered that you have more chance of winning a battle, if you only maim, rather than kill, your enemy.*

Hand grenades and land mines used to kill people outright. But now they are **designed** in such a way that the person triggering the mine or having the grenade land at their feet, experiences an explosion that shreds their flesh and limbs.

Inside the standard hand-grenade is about 5 meters of tightly packed, crimped metal wire. When the grenade explodes it throws up a fast moving cloud of metal fragments that slice into the flesh of some poor victim.



They don't die, they just agonisingly bleed to death without urgent attention. This means that 3 fellow soldiers have to carry the victim back from the front line to a place where the victim can hopefully receive medical attention that will save their life.

That means 4 less people to fight. If the explosion kills the victim outright, that is only 1 less person to fight and not such a good result for the side that threw the grenade.

And that is what is happening at the moment in the banking industry. The banks are throwing modern style hand-grenades at each other in attempt to make their opposition less effective.

The victims bleeding to death in this instance are members of the public whose accounts are being siphoned off. The difference is that no one from the bank is stepping forward to help us. The victims are having to drag themselves along the dirt to a place where we hope we can get the attention we need.

What we discover is that whilst we get a bandage, the bottle we thought was putting blood in, is actually taking it out.

4 If you want a more detailed overview of what banks are doing, you may care to read a book called **'Street Corner Strategy' by Robert E Hall**. It will explain much of what is happening in precise detail.

Right, now that we have explained all of what is occurring, it should now be very clear that the banks feel that they have NO social obligation whatsoever. They are just happy to milk the public for all it is worth.

Unusually they have been allowed to divest themselves of any community responsibility by getting the Australian taxpayer to pick up the tab. After all, who is paying to enable you to do your banking at the post office?

Don't misinterpret the message here. Australia Post is a major target for privatisation after 2001. With Australia Post privatised, any new owner will want to sack a few thousand staff. This means you WON'T be able to do your banking at a post office.

There is one banking bright light amidst all of the cordite created haze. The Bendigo Bank and their community banking initiative is an excellent development and a clear example of what happens when you combine community needs with a profit motive. I wish them much more success and hope the Australian public get behind them.

In the introduction section of 'A Blueprint to Advance Australia collectively' it was stated that many of the concepts link together. The Taxation section later on addresses the needs for businesses to support communities from where they make a profit.

With the banking section though, more needs to be done.

I do not believe that banks can be forced to have some sort of social obligation and it may be possible to ensure that they have a community based business obligation.

Banks, just like every other business, have a right to make a profit. The problem that society has with this issue is that banks have an effective monopoly over the transactional process by which we exchange money for goods and services.

Society has little option but to use a bank at some point. We are not choosing Internet banking, we are being forced from over the counter dealings.

- We have come to rely on credit cards only because banks have successfully shunted us away from cash to a reliance on plastic.
- Banks now effectively find themselves in a position where they have reduced the number of options available to the general community.
- With real interest rates hovering at around 6.5%, banks charge us 16% and more on credit cards.

This is after they forced us onto direct deposit of our salary by penalising companies who wanted to pay their staff wages in cash. The employers were faced with the prospect of losing money every time they tried to pay their employees cash (through hideous bank fees) and quickly instigated direct pay.

The everyday worker has no choice. Now we get penalised because the bank has forced our employers out of paying us cash (which would effectively cut the banks out of part of the transaction process).

No greater admission that banks haven't a scrap of community interest can be cited than the recent cash for comments scandal. Imagine that your reputation as a business was so bad that in order to hear some occasional positive news, you had to actually pay someone to speak favorably about you. Some of the dinner chats I've had with friends recently have come to the conclusion that the people involved took the meaning of prostitution to an interesting new level. I wonder what title you give the banks and their association?

All of the upper echelon of the banking industry have done through the way they approach business, is create an ever increasing build up of stress for their front line staff, charged with dealing with a more hostile public.

3 Be prepared for a class action by current and ex banking staff against their senior management. This will be one case that would be settled out of court by the banks because they would lose a trial significantly if they were silly enough to fight it.

So the question that still remains is -

**‘How do we allow the banks to make profits and at the same time address the need for them to be supportive to the community from where they derive their income?’**

Possible option as follows.

3 Banks would be required to make available to the public, no less than 30% of yearly profit for a developmental scheme aimed at assisting small businesses development and business start ups by way of low cost loans.

As banks no longer supply an equivalent employment base as comparison to the profits they generate, the least they can do is to provide some hope to the general community and other industries through provision of somewhat speculative business loans. It will be these smaller businesses that will provide the employment opportunities that the banks no longer supply.

The majority of the start up and development funding would be geared to companies with less than 100 personnel.

Now if a bank is directed to putting their money into helping create other businesses that could help them make even more money, they’d need to reinvent the way they do business.

- You’d see banks employing not only accountants and cost modeling programmers, but marketing experts, sales coaches, graphic designers and purchasing experts.
- With a vested interest in the results of their start-up business loans, they’d need to take on the responsibility of educating and guiding these companies till they become stable and profit generating.

Of course that would be a long way from the perception of them siphoning off cash from the everyday person in the street.

## The Australian Dollar

It is interesting to hear the wailing's of a low value Australian Dollar compared to the US Greenback.

The problem is related to our ability to be able to pay off our national debt. The lower its value, the more dollars we have to pay to make up a US dollar, the currency in which we have borrowed much of our debt.

Yet to balance these things up somewhat, a lower dollar also means that our exports are cheaper making them more competitive in countries in Europe, the UK and of course the US.

This means we make more money through an increase in sales.

The other component is that imports from SOME countries may rise. If you have been shopping at a business that imports from New Zealand, Indonesia and even Canada (to name just 3) there should have been NO reason for them to raise their prices as our dollar has shrunk in value against the US dollar. In most cases the prices should have come down. If not ask them why not. (Some may cite 'shipping costs' but I suspect the real reasons are somewhat more related to milking unsuspecting consumers.)

Those people traveling to Europe, UK and the US will see a noticeable increase in their budgetary requirements and lets face it, the number of people actually affected is minimal. As I heard one person comment on radio recently 'I don't know what they have to complain about, they're going on holiday...'

So you could do a couple of things - travel somewhere else where our dollar is more competitive or better yet, how about getting around Australia where your one Aussie dollar is worth exactly one Aussie dollar!

A quick ad campaign by our Tourist board into the west coast of the US, the whole of the UK and parts of Europe would be a smart idea. This is not the time to make the department work with its current budget, its about making hay while the sun shines.

I'd like to think that the government would be smart enough to provide a one off funding boost for the specific purposes of increasing our overseas advertising campaigns into the 3 areas I have mentioned. We'd capitalise on the Olympics exposure and the cheap dollar provides enormous value for tourists. The knock on effect is an increase in tourist orientated employment.

Okay the economic purists could say that what I have just explained is an oversimplification of a complex issue, and perhaps it is. It should be close enough for most people to understand without having to worry about a handful of commentators touting their doom and gloom message.

This doom and gloom message incorporates the effect that a low dollar has on interest rates, and the effect that has on people paying off mortgages and businesses with outstanding loans.

Again the problem is caused by the fact that we import so much overseas product that we are exporting our own wealth. In order to then find enough money to enable people to be able to borrow and invest in on going growth campaign, we have to hope that we can attract overseas currency into Australia.

The belief is that providing an interest rate level that is high(er), provides incentive for fund managers and the like from overseas, to 'buy' more Australian Dollars and this gives us the capital we need.

So what we can say is that because we spend so much on overseas imports we place pressure on the Reserve Bank to increase interest rates to slow spending which causes people with home loans and businesses with company loans into oxygen deprivation.

So what can we do about it?

For starters we have to look at keeping as much capital in the country as is possible and that means that as a nation, we have to start believing in ourselves and the products we make. There would be few products on the world stage that do not have a comparable equivalent here in Australia.

We also have to find alternative export streams which means other ways for our country to earn an income. We've created hundreds of multi million dollar earning products and discoveries. The trouble is, they are now 'owned' by overseas companies simply because our banks wouldn't back the inventors. Our merchant loan providers also lack belief. As an interesting note, it is the banks that have racked up the greatest proportion to overseas debt due to our demand for loans.

Building a ramshackle office building? Sure here's a few million. You've just created an engine that produces twice the power using half the energy? Sorry.

Want to gamble on the stock market? Fine here's a quick \$50 grand. You've just discovered how to splice genes? Nah, were not into 'clothing'.

This constant denial of our innovative ability means that we have developed the belief that anything made in Australia can't be much good. In the past when we had high tariff protection, it was easy for a company to manufacture shoddy produce and still be price competitive. But that has changed.

The quality of what we make now is often on a par or superior to products from overseas. The reason we are struggling to be competitive is because the foreign owned company (and unfortunately now) many Australian owned companies, are using sweat shop labor and 'cheaply valued humans' to produce what they sell, meaning lower costs and increased profits for them.

## **It is no longer a quality issue.**

If as consumers we choose to buy overseas good from companies that value humans at 2 or 3 dollars a day (and less), we are enforcing poverty just as certainly as if we walked into their homes and removed the food from their table.

And all the while our little Aussie dollars head back into the arms of some multi billion conglomerate, shrinking our reserves of capital and putting pressure on interests rates when people are looking to reinvest.

Here is something to consider -

When you waltz around the supermarket and fill your trolley up with goods from overseas companies, you effectively put at risk the job of someone you know. They may not work for a competing Australian company but the impact has a knock on effect along the supplier chain.

When you buy a car, clothing, building products and more from overseas, you effectively announce that I'm too good for the stuff that Australian's make and if it costs someone I know their job, well too bad.

I don't think it is asking too much of people to consider Australian product BEFORE an overseas import. If the quality is not up to scratch, then by all means, buy the import, but if we are just talking about a few cents (and most often it won't even be that) then why not buy the Australian brand?

For a low Australian dollar to be of value to Australia, we need to think about buying Australian products first. It wouldn't matter if our dollar goes up or down because we are not going to be buying the imported goods anyway.

As a matter of sales demand, even if our dollar dropped in value against the US Dollar and even if that in theory would force the value of imported goods up, the reality can be very much the opposite.

If we didn't buy imported goods, then companies selling imported goods would need to try to make sales. Guess what they would HAVE to do? That's right, LOWER their prices. The only thing that occurs is that the foreign owned companies and people here in Australia importing foreign owned goods would have to lower their margins to stay competitive.

To be blunt, I'm not too fussed about some foreign owned company making less profit from Australia than they do now. Are you? There are of course arguments that foreign owned companies provide much needed jobs here in Australia.

This is true and I am curious as to what real impact or benefit they provide. When they are given tax breaks to set up shop, who pays for it? When they use their size to force through more concessions, who pays for it? When they decide to close up shop anyway, despite the concessions being made, who pays for it? And when the profits that these foreign owned companies make head overseas, who pays for that?

Australia does.

Remembering that many of these ideas are tied together, what would happen if we were to turn our country from a commodity exporting, product importing entity, into a commodity exporting, product exporting player? If we implement the idea that banks would have to reinvest a large % of their annual profits into low cost loans to start up companies and these companies were geared towards exporting products and innovation, wouldn't that be a great thing?

For this to succeed we'd also need an extra component being placed into the puzzle.

Assuming that Australian's change their mind set and begin looking after their own jobs (before those of some foreign conglomerate) by buying Australian and assuming that the banks take an active role in helping businesses develop and grow and probably geared towards companies that export, we'd need the Reserve Bank to change tack.

Instead of increasing interest rates in an attempt to prop up the Australian Dollar, we need the Reserve bank to lower rates to ensure that the dollar remained BELOW 55 US cents in value. Any time the dollar began to creep too high, we'd want them to be selling Australian dollars to lower demand.

Bit of a mind shift required with this concept.

As an idea, having the Reserve Bank selling off Australian Dollars to keep its value down also means that we make the Australian economy less attractive to overseas

investors. These investors play a big role in helping provide enough capital for people to borrow to grow and develop.

If that bubble of funds burst, interest rates would climb through the roof due to an increased demand for a decreased level of available funds. Banks aren't going to keep their rates down, they are going to milk the situation for all it is worth.

So we need to address ways to create a greater pool of funds within Australia.

Part of this pool could come from re-evaluating our idea of how we slow the economy down when it is starting to grow at a rate deemed 'too fast'.

As we've stated, traditionally interest rates are increased to place pressure on companies expenditures and borrowings.

What we are trying to achieve is an incentive to STOP SPENDING.

This only addresses part of the problem. The part that is overlooked is the need to increase available capital.

What we really need is an INCENTIVE TO SAVE rather than spend!

One way this could be achieved is through a creation of what I have nick-named 'The Superannuation Lever'. Instead of just playing with the interest rate lever, the government creates another one.

The Superannuation Lever would be a time frame set by the government where voluntary contributions made to an Australian Superannuation scheme were able to be made, TAX FREE.

The Superannuation system is complex enough so a little more complexity isn't going to make too many waves. Now though, rather than one way of controlling the ship, we'd have 2.

The government would announce that for the next 'x months' all voluntary contributions made into superannuation funds would be tax free contributions.

At the same time, if desired by the RBA, they could adjust the Interest rate lever. As a combination we'd create both an Incentive to save AND an incentive to reduce our expenditure.

Could the gains truly be higher exports, lower imports, lower overseas borrowings with funds remaining in Australia, more jobs for Australian people and increased



tourism numbers from overseas due to a low cost attractive location, bringing in more earnings?

## Reconciliation

About the only thing that could be said about the reconciliation issue and the way it has 'evolved' is that it has been disappointingly handled.

The debate only started in earnest when a majority of non Indigenous Australian's began to pay attention to the realities of what had been occurring to Indigenous Australia, and what was still being allowed to occur.

What was once a topic not regarded too seriously by many, quickly became an issue with much meaning. Australian's are quick to act once they recognise that someone is not getting a fair deal or has been treated harshly. Blind ignorance gave way to much angst, and the population saw the need to rectify things quickly.

What they have been faced with is an ongoing debate about the value of reconciliation and to what level Australia should be committed to righting the wrongs of its past.

Whilst recent independent government polling suggested that the public was tiring of the reconciliation issue, the message the government have taken from the result appears to be the wrong one.

The reason the public is tiring from the issue is NOT because they don't want reconciliation, it is because they want to be able to 'get on' with their lives and the 'baggage' of our past wrongs is weighing on the minds of the collective psyche.

Few in the public would say that they are personally responsible for what happened to our Indigenous population.

And what they have begun to recognise is that if they do not act now to right the wrongs, they WILL BE responsible for allowing the wrongs to be perpetuated.

Instead of knowing that the wrongs were perpetrated by a group of people whose thinking was decidedly different from our own, whose thinking lacked an understanding of just how morally and ethically wrong their actions were, the current population know that they cannot use ignorance as an excuse.

Our current understanding is far more comprehensive, less racist in its application and far more open to accepting cultural differences. It is a level of toleration and acceptance that just didn't exist for the majority 30 years ago.

Few would be able to legitimately claim that an apology is unwarranted. I personally feel that 'sorry' is not the right word. It's a term you use when someone has lost a

pet – “I’m sorry your cat died...” To accept responsibility on behalf of others you need to use the words ‘I apologise...’.

“Deep regret...” Please!

The reason that an apology is so desperately needed right now is because the majority of Australian’s do not want to be tied down to the baggage created by our ancestors –we want to move forward.

The debate is becoming a millstone for the population. We can’t right the wrongs, and we can at least acknowledge that what took place, was a wrong against a group of people because they were not a group of people that were white.

The fear of lawsuits for compensation is also a myth.

I find it fascinating that our governments have for years tried to indoctrinate the indigenous peoples into assimilation of the Anglo culture, and then as soon as it looks like the indigenous peoples are considering using our favorite weapon of choice –the legal system, we no longer want them to be assimilated.

Eddie Mabo was offered millions of dollars to settle his law suit ‘out of court’. He knocked that back because his connection with his land could not be sated by a financial gain. The aboriginal connection with the land goes way beyond financial terms and that is one thing politicians in particular, struggle to deal with.

Sure there would probably be a few claims for compensation, and really, so what? Haven’t they earned it after what has been inflicted upon them? Any settlement would only be a fraction of the value and we all know that the only financial winners will be the legal firms.

I attended a walk for reconciliation, joining in with the 200 thousand or so others. One of the most significant events that occurred, took place at the concert. A band was playing its set, people were clapping hands, tapping their feet or just listening in appreciation as they sat on the grass. At the end of a song, the band said it had one more thing to do and asked the buzzing crowd for a minute silence in recognition of those people who had fought for and continued to fight for reconciliation.

The packed audience fell silent immediately and when the minute was over softly clapped as one, no raucous cheering, just respect. It would seem that the level of understanding of the community is well in advance of some of those people who ought to be accepting responsibility on our behalf.

So – “On behalf of the current members of Australian society, I’d like to apologise to all Indigenous people for the actions of our forebears, no matter how good their

intentions, and for the suffering that was caused. I know that as a society we recognise the need and desire to create a country that respects and accepts people, regardless of their background and hope we can move forward to a better Australia for all citizens”.

## The 'G-TOPE' Taxation Model

I've shortened this idea until I get some economic modeling completed by a couple of mathematical geniuses. As such what we have here is an abridged version of what could still be Australia's new tax system.

Incidentally this idea was made available to each of the major parties as a concept to review. I wasn't surprised that none of them responded by asking to see a copy. They've already got the high ground, why look at something that might work?

**Avoidance is a dirty word in the taxation industry. Tax avoidance is an illegal act and carries with it some fairly hefty penalties (unless you've got a good legal team).**

Yet the reality of the taxation industry is that it is geared up towards creating and encouraging a whole industry whose SOLE task, is to avoid paying tax.

Every deduction and tax minimisation scheme possible is used to 'shrink' the apparent income levels that would otherwise attract a taxation 'penalty'.

What we have created is an industry that gives us an incentive for not paying our tax.

Now we have the GST.

Australia, arguably the most inventive country in the world came up with a whole new tax system. The trouble was, its some one else's tax system. The wholesale taxation system was cumbersome and open to rorting. The GST system is cumbersome and open to rorting.

So why did we bring it in? It was because of that little word we're not supposed to use

### **Avoidance.**

There have been claims for years that the wholesale tax system enabled a black market economy to thrive where in people used cash (remember that?) and avoided the taxation net. A GST was supposed to disable the black market economy and if you believe that it will, then I've got this great block of land you really must have a look at.

Then there is the other aspect of taxation. Bigger businesses use off shore accounts in locations like the Bermuda to AVOID paying tax. It works something like this.

Company UVWXYZ is 'located' in Bermuda. Its usually just a post office box. Company UVWXYZ opens up its Australian operations called UVWXYZ (Australia) Pty Ltd and gives its fledgling new company, a large 'start up loan'.

UVWXYZ (Australia) Pty Ltd has all of the staff, equipment and day to day responsibility for generating a profit. At the end of the year UVWXYZ (Australia) Pty LTD has made a truckload of taxable income. Except for one small matter.

They've got to repay a massive amount of their 'loan' back to their parent company in Bermuda who have a taxation arrangement somewhat more favorable than ours. The end result being that massive amounts of profit are made and no tax is put back into the Australian economy.

So the only way to get some of these bigger companies (and some not so big) to pay ANY tax, is through a GST. At least now when they buy something, or get a light switch fixed or make a phone call, they'll pay some tax.

Once again its that dirty little word of 'avoidance'.

But hang on a second, what incentive is there for a company to pay more tax?

NONE. So why should they? What would happen if we changed the mind set of the community so that there were times when it was beneficial to pay tax?

## **Perhaps that is too big a task so here goes -**

A company has the right to make a profit. That is what it is there to do. If you'd like my definition of 'profit' have a look at the book 'The Money Tree and How to Grow One- Creating Success in Your Business' ISBN 0-646-40785-6.

- A company has a right to make a profit from the community where it is open for business and in so doing, establishes a relationship with that community.
- The community has a right to expect that whilst delivering a benefit for the business, the business will do the same for the community. A case of you scratch my back and I'll scratch yours.
- In order to be competitive, a business needs to grow and develop.

What we need to do in the case of taxation, is combine one ideal with another to 'tier' the structure by which our taxation system works. We must keep in mind that the taxation line is a hard one for any government to walk.

Too heavy a tax burden on companies and they become un-competitive and fail to grow. This impacts on employment opportunities. Too light a tax regime and not enough income is gained to be able to pay for the essential services the community needs and demands.

What we look for is combining the business ideal of 'worlds best practice' with the social ideal of community needs. These 2 polar opposites are combined which allows and encourages a business to make a profit whilst at the same time addressing the broader goals of maintaining a vibrant community.

## **The question is 'HOW?' How do we combine 2 polar opposites to create a taxation system that creates a win/win/win?**

The first thing we need to do is assess our meaning of the word profit. If you've already got a copy of 'The Money Tree and How to Grow One, then you know where I am heading.

- A business profits when it makes more money than it spends.
- A community profits when improvements are made in the society for the greater good.

These 2 ideals ARE NOT mutually exclusive. As some of the petroleum companies are beginning to realise, you can't wreak ecological havoc in a country in the name of profit, and expect that you have wide ranging community support.

### ***The Combination.***

Keep in mind that I believe every company has the right to make a profit, and I also believe that community values should come before a businesses' profit ideals. A company has an implicit responsibility to the community/country from where it derives its income.

Our taxation system would work as follows -

1. Companies are divided into market sectors and where required, each division of a company would be placed into a market sector.
2. Each market sector has a differing level of taxation placed on it. There is no 'one size fits all' approach as we have now.
3. Each market sector gets an 'upper end' and a 'lower end' value figure called G-TOPE.

The G-TOPE stands for Gross Turn-Over Per Employee.

In other words, if a company has 200 employees, and in their sole market sector they had a company turnover of \$200 Million, their G-TOPE is \$1 Million.

4. Every company that works within the market sector has to calculate its G-TOPE.
5. The entire sector is tabulated to get a median rating. We could look at the Worlds Best Practice example to identify what a high achieving company generates. We have to remember however that these values are often based purely on a fiscal model. In reality **how much** money a company generates is more important than **how** they generate it. (No apologies here to those who believe World's Best Practice is based on the process of doing. It is not unfortunately, it is based on the outcome of the process).

Now here is where we start to make a few significant shifts to the taxation psyche.

Society, through taxation and charitable organisations, carries the burden for supporting those who need help as well as infrastructure like roads and services under the banner of various Federal and State Government departments. Companies that make a profit must recognise that they do so in part, because we have a society that enables them to operate with a relative level of ease and ongoing stability.

- Every time that a company makes a profit and does NOT contribute its fair share of taxation to maintain the cohesiveness of society, it is passing its responsibility for carrying a share of the burden, onto someone else.

In other words, it is **failing** in its responsibility to the community from where it derives its income. It is a case of taking but not giving.

- At the opposite end of this suggestion, are companies who fail to make a profit, and continue to rack up debts. They too are failing to meet their end of the 'contractual deal' with society by expecting to be carried without paying their way.

These are the companies that leave debts that ultimately end the livelihoods of other companies, creating vast gaps and pain.

Both ends of the spectrum are divisive. Both types of companies are parasites, feasting on the carcass of society without fairly contributing.

Both types are unwanted.



So, we take our G-TOPE average for each market sector and provide an upper and lower level for the industry.

If a company has a G-TOPE level higher than an acceptable average, it would be fair to say that it is making a healthy profit and one of the ways it is doing so, is by NOT EMPLOYING people. In other words, it is failing to carry its share of the burden through not creating employment opportunities. Unemployment is one of the most sinister attacks of society creating a sense of worthlessness. It also means that we have one less person available to help carry the taxation burden.

Any company that has a G-TOPE level higher than the Upper level set for the sector, will be taxed at a higher rate than a company falling within the sector's acceptable level of G-TOPE.

At this point there are number of you who may be feeling that this is a socialist style of taxation system. If you don't read on, you'd probably be right.

Lets take a look at how we treat a company that sits at the other end of the scale.

A company that does not attain a level that will enable it to sustain its own way in the business world will ultimately fail and leave behind it a trail of bad debts. These debts have a knock on effect to its suppliers and their suppliers and the employees involved and so on. The 'splashdown' of the business causes a ripple that races outwards, impacting on every other person it touches.

Our handling of this type of company is also vastly different. They will also be taxed at a level HIGHER than a company that falls within the acceptable G-TOPE range. In other words what we do is tax them out of existence. The quicker they are gone, the less likely their impact on society and the smaller their negative ripple effect will be.

***The quicker a company gets to 'World's Best Practice' status or at least makes a good fist of becoming successful, the greater the chance of ongoing returns. The company wins and the community wins.***

To an extent this is already the process that businesses use when dealing with companies by insisting on C-O-D or banks that increase their rate of interest the higher your apparent risk. (Remember before though that under our banking concept, banks were going to begin taking a vested interest in smaller companies to help ensure their success. Everything links together).

What we now have is an interesting model that changes the dynamics of the marketplace.

If a company is making a massive amount of money and not doing the right thing by society, they'll be taxed more. And the figure is based on turnover not profit so the off shore accounts do not come into play. We effectively encourage a company to do the right thing and employ more people, thereby spreading the 'social' burden.

If a company is failing to meet the acceptable level of performance, then it too will be taxed more. Either it lifts its game or it closes down. We want strong, competitive and reliable companies. We effectively encourage the company to become more profitable.

Remember I am getting some mathematical modeling done at the moment and the following should suffice as a rough example.

IT hardware sector - established G-TOPE is \$180,000 per employee p/a

Upper level of taxation is a G-TOPE of \$250,000 per employee.

Lower level of taxation is a G-TOPE of \$156,000 per employee.

At these levels, the company tax rate would be say, 15%

A higher G-TOPE would incur a taxation rate of say 20% and a lower G-TOPE would incur a rate of 18%. These levels would increase for every G-TOPE of \$25,000 or part thereof, by say 1% outside the median range for the industry sector.

Aardvarks R Us works in the IT industry. They have 35 employees and last year recorded a turnover of \$6 Million. As we can see, Aardvarks R Us has a G-TOPE figure of around \$171,000. They be taxed at a rate of just 15%.

Wobble Board Industries work in the same sector. They are a much bigger firm with 176 employees. Last year they generated \$49 Million. Their G-TOPE is \$280,000. It's clear they have had an opportunity to create a job or two somewhere along the line. They'd get taxed a rate of 21% on their turnover.

Finally we have Love Handle Partners. They are a small team and have been going for about 2 years, with a staff of just 5 employees. Last year they had a turnover of \$400,000 and so have a G-TOPE of just \$80,000. They'd be taxed at a rate of 22%.

This system can be applied to just about any industry and sector. For those of you who enjoy mathematical modeling, I'd be happy to also hear your input as to calculations.

## Things to consider.

Employ too few and get taxed more. Have a G-TOPE too low and get taxed more.

You can employ people to lower your G-TOPE or you can sack people to increase your G-TOPE. Nothing changes from what happens now except that under a G-TOPE taxation model, companies can't retrench employees to make MORE profit without considering the impact that would have on their taxation levels.

Unions can't demand that employee numbers stay the same or increase if that means a company will be taxed a higher rate because the company is not competitive. Both management and employees will be encouraged to work towards more effective work performance and fair goals.

3 This model also creates yet more choices for a government to manage the economy.

Remember we've already suggested that we create another 'lever' for superannuation to be used as an incentive to reduce spending when the economy heats up. This is a small micro level lever targeted at personal spending.

Interest rates are a Macro lever often hard to use to manipulate micro level aspects of the economy. Business tax rates applied across the board are also a macro level lever.

What happens under the G-TOPE model is that we create a whole packet of micro level levers, applicable to various sectors.

Because each industrial sector has its own upper and lower levels of G-TOPE that determine that rate of taxation, a government can keep an eye on various sectors as the economy ebbs and flows. If it looks like a certain sector of the economy is going to be hit hard through whatever reasons, the government could if it so desired, lower the rate of taxation *within an individual sector*.

The government could, (though not obliged) lower the actual rate of taxation for that industry. Its other option would be to 'widen the gap' between the upper G-TOPE and lower G-TOPE figures, thus ensuring that more companies fall within the median level. It could maintain the upper G-TOPE level whilst lowering the lower G-TOPE level and vice versa.

When the economy is booming it could *narrow* the G-TOPE levels, thus placing more companies outside the threshold and subject to greater taxation. In my view tax is the single biggest cause of inflationary pressure and so taxation can be used as a lever in much the same way as interest rates are used to encourage or discourage business spending.

Other things to consider would be variation in tax rates based on sizes of companies within an individual sector, start up time frames for new companies, whether a sector's G-TOPE is based on a full time employee or part time (My leanings are towards a calculation of full time employees) and I'm sure you can think of others.

This taxation system would be unique in the world, provide a government a number of tools to manage the economy effectively, not get lucky or unlikely due to some global upswing or downturn, nor rely on one or two often clumsily applied macro levers.

It also encourages companies to employ more people when the good times are happening and for employees to find ways to improve and create more when times are tight. Industry sectors can argue for assistance based on unique circumstances and all along we aim for sustained growth.

G-TOPE anyone?

## The Share Market

This massive beast has unfortunately become the focus for Governments the world over, as a dictating model of performance.

Tied in with many of the other economic indicators, governments, managers and employees are held to ransom by a faceless, ownerless set of graphs that are purported to determine how well 'we' are 'doing'.

The unusual thing is that the indicators are purely financial and ignore many of the social indicators. Triple bottom line accounting is slowly taking hold and we have some way to go before significant indicators are included in the mainstream media reports and Shareholder bulletins.

One of the challenges with 'The Share Market' and how we have allowed those with vested interests to control much of our economic processes, is its focus on short term goals such as growth and the amorphous 'return to shareholder'.

Management teams by and large have little focus beyond tenure. Market dictates demand ongoing growth and returns, and the constantly revolving door of new CEO's, Managing Directors and Chief Financial Officers is indicative of the Corporate World's desire for a silver bullet when 'acceptable' figures aren't achieved.

The challenge that exists is to being able to allow companies time to breathe without fear of reprisals from being savaged by Fund Managers. This means that a stable share price allows mental stability and focus to extend beyond the quarterly profit forecasts and half-yearly profit indicators.

But How?

Fund Managers and others in the market have a right to make money from their speculation. However when speculation leads to instability and short-term gain with little account for the future of other generations, by actively promoting business practices that are at all odds with sustainability of the both the business, their people and the environment, we have a system that needs an overhaul.

And we have a system that needs an overhaul.

So how do you extend the time frame focus to encourage business management to be more future orientated, without fear of share price instability and subsequent threat of hostile takeover?

One way would be to redesign the way shares are bought and sold.

A company could begin to sell shares that have say, a 3 year ownership caveat. Dividends would be paid as they are now, but the share could not be traded prior to a 3 year period. Slowly over time, a company would convert more of its shares into these types, allowing a mix of ordinary shares that could be traded on a daily basis, and some for longer periods.

The company could choose to pay 'longer term' shareholders a higher dividend than the 'tradable daily' ordinary shares, as a way to reward loyalty to the holders of longer-term shares. This would also recognise the benefits of stability and longer term planning that these shareholders give to the company management, by reducing the risks associated with 'market demands'.

It could also change the way we value planning arrangements and shareholder activity.

We may need to have a range of shares with varying dates – daily, 6 monthly, 3 yearly, 5 yearly and so on. It is likely that each share would be valued differently by the varying influences of the market place particularly as the dividends paid to each of them would be varied.

This concept needs more work from a 'modeling' perspective and could provide a new level of stability for the corporate world and actively encourage a longer term perspective that considers not just short term gains, but includes a broader consideration of the business aims and its place in society.

## Taxation and the States & Territories

The on again off again love affair that federal and state governments have with each other is predisposed to the state of the number of marginal seats federally and the likeness of the parties in government in each location.

A federal Labor Government with few marginal seats in a Liberal run South Australia, sees limited funding to South Australia.

A federal Liberal government with a number of marginal seats in a Labor run Victoria sees finger pointing and blame rather than action or funding.

A Labor run majority of premiers up against a Liberal run federal government sees the usual lay blame and justify funding processes that we see when we have a majority of Liberal States and a Labor run federal government. It is a pathetic and embarrassing case of 'posturing' to the media.

Many of the arguments come down to the issue of funding and how those funds are distributed based on the tax levels contributed by each state.

The higher populated states claim that they are subsidising the less populated states. **They are.** The less populated states claim that infrastructure spending favors the more populated states. **It is.** Around and around we go.

### *So how do you balance the taxation cut with the needs of the states?*

For starters each state's contribution should be based on the contribution made by the industry sector where each company derives its income. So even though a mining company may have its head office and the majority of employees in Sydney, if it generates a good chunk of its income as a result of a mine in South Australia, then it is South Australia that should benefit.

If a manufacturing industry has its factory in Victoria and has its head office in Brisbane, it should be Victoria that benefits. And so on.

Remember that we have already addressed some of the funding issue through an improvement in costs associated with the Health Industry. This lessens the need for such an extensive level of federal funding and potentially increases the available funds to be distributed to other areas.

What about if funding was based on the income generated according to industry sector? So Western Australian mining results in 3000 jobs in Australia and generates an income of \$5 Billion. Even if the majority of jobs were located

elsewhere, NONE of those jobs would exist if not for the riches beneath the Western Australian soil.

What would happen if each state were allocated a particular industry sector as its own to nurture and control? Mining for WA, Wines for South Australia, Car exports for Victoria, International Tourism for Queensland, Media for NSW, genetically modified free food for Tasmania. Sport for Canberra, intrastate tourism for NT.

Instead of trying to compete 'against' each other to attract business from overseas, each state would work together within industry sectors. Want to base a manufacturing plant in Brisbane? Fine but you'll need to deal with our Manufacturing 'head office' called Victoria.

Like to set up a new winery? That's fine but make sure you get the nod from the crew in South Australia.

It shouldn't be about trying to get the jobs because the funding would be allocated regardless of head office location creating extra funds to be used in employment creation programs and business assistance packages. It will be where the company actually does what it does, not where it runs what it does, that counts.

It is clear that New South Wales has the majority of media interests. They should be allowed to pursue that income stream unfettered if they desire. Victoria has the IT and Manufacturing hub covered and should be allowed to pursue that without hindrance. Queensland is the king of tourism, Tasmania of fresh food, Western Australia has mining, South Australia has fishing.

And on we go. Perhaps a way to stop the bickering would be to pay each state for the value of its contribution based on what its assets have contributed, be they intellectual or physical assets.

Would that see a mind shift where we no longer have companies playing each state off against each other in a bid to get the biggest tax cut and subsidy? The only losers in a discount tax for business game, are the people. That is all of us. Identifying industry sectors and allocating them could be a way to move forward.



## The Road Toll

This perspective draws more from the current Victorian approach than from other states due to the author's constant location and perhaps there may be some value to other states and territories.

There are a handful of presuppositions that exist with regards to roads –

- a) Motor Transport (in particular personal car transportation) has become such an inbuilt part of our lives that its value is rarely questioned.
- b) The increasing numbers of vehicles on our roads will continue to lead to increasing pressures on safety of occupants and users
- c) Many of the current approaches address user issues and not developmental issues with the way road transportation is viewed and addressed.

Bear in mind that everything that follows assumes that the above presuppositions are accepted as realistic interpretations of the current situation. As such I can now make some broad statements for you to consider.

### Speeding Tickets –

The existence of speeding fines of both the 'on the spot' and 'via mail' variety **ACTUALLY ENCOURAGE SPEEDING.**

Instead of being ways to penalise and discourage speeding, they actually promote an 'acceptable level of tolerance'. The established tolerance levels indicate to road users that within certain 'above the limit' ranges, a driver can expect that there is a possibility that a fine will be issued.

This then provides a choice to drivers as to what level of risk they are willing to take weighing up what I call the following '3-Factor Equation' –

- ✓ Likelihood of getting caught
- ✓ What acceptable level of tolerance threshold they are willing to challenge
- ✓ Personal advantages of ignoring established speeding limits

These are the considerations taken by almost EVERY driver that speeds. How much weight each of these considerations is given varies from driver to driver.

So where a driver perceives that their need to be somewhere sooner rather than later is important to them, and that the likelihood of being caught is small, there is a greater chance for higher levels of speed and a higher tolerance threshold will be tested.

Where a driver perceives that they need to be somewhere sooner rather than later and the chances of being caught are high, then the driver will determine what level of acceptable penalty they are willing to risk, and any excess speed is going to be selectively applied. Perhaps faster in some zones, slower in others.

Where a driver has a high disposable income unlikely to be affected by any initial fine then the style of speeding may vary according to the desire to risk ratio.

The question then comes down to how to tackle this approach by many drivers. It is clear that regardless of penalties, some drivers will speed, ignoring not only the financial penalties pending, but also the risks to their own and other's safety.

Current road safety programmes often address the pain issues associated with accidents caused by speed.

They handle only part of the equation.

The MAJORITY of road users believe inherently that the possibilities of them being involved in a serious accident are negligible. They see the road toll every day and they hear of the numbers killed annually. To date with figures hovering around the mid 400 deaths per year, the mental equation used by many road users operates something like this –

- a) I make over 1000 trips of varying distance in my car each year
- b) On average I drive 20,000 km each year
- c) There are a couple of hundred thousand cars on the road each day in my state
- d) Based on how much I drive, how many trips I take and how many other cars are on the road, the chances of me being one of the unlucky 400 or so people who die next year are greater than winning tattsлото. I've been buying a ticket for years and haven't won tattsлото yet so my chances of being killed are pretty small.

So the 'speed kills' campaign, the 'power nap' campaigns, the 'drink driving' campaigns and so on all advertise to varying degrees, the consequences of being caught. They push the first 2 factors of the 3-Factor equation

In the instance of vehicle crashes, the being 'caught' would actually mean being involved in an accident.

Governments often address the issue as an afterthought by placing more emphasis on the 'potential risk' side of the scale. They increase fines and the possibility of being caught to give more weighting to the first 2 factors in the speeding equation.

The current 'wipe off 5 or wipe out lives' message misses the mark for a number of reasons, the MAIN one being that the majority of people simply DO NOT believe it to be true. They've been doing 5-10km over the speed limit for years and haven't killed any one.

So back to the issue of speeding fines actually encouraging speeding through the establishment of acceptable levels of tolerance.

If we are serious about getting drivers to slow down then we need to re think our strategy of issuing fines for speeding. To date we have the 'Exceed speed limit by not more the 15Kmh' speeding fine and the 'Exceed speed limit by more than 15kmh but not more than 30kmh' speeding fine.

Yet here we are sending the message that 5kmh over the limit is too fast. Mixed messages mean mixed responses. You can't allow someone to speed up to 30kmh as a socially acceptable (but open to penalty if caught) limit on one hand, and then state a case that 5kmh will save lives on the other hand, and expect significant results.

What we need to do is REMOVE the upper level of speeding fine. Above 15kmh should mean instant loss of license. Below 15kmh results in a fine.

There should also be a SIGNIFICANT cut to the delay in speeding fines being processed. The penalty for speeding should arrive within days, not months.

In much the same way that trying to deter smoking through the potential of long term pain is ultimately an ineffective approach, choosing to speed is an instant decision. Drivers need to be reminded of the choice as soon as possible to link the behaviour to the penalty.

There are losers in this approach. Governments earn significant revenues from people who challenge the boundaries. What are the payoffs with regard to lower policing, health care and court related costs?

Petroleum companies also benefit through consumption of fuels. The faster we drive the more fuel we consume and so the greater the company profits.

### *Why do people speed?*

The issue of speeding fine penalties is an after the act approach to traffic management. The question that needs to be addressed is what benefits drivers feel they gain through ignoring speed limits set?

This is the area where you get massive shifts in public tolerance of people who speed.

It is what took place with the drink driving campaign where it became socially unacceptable for people to climb into their car whilst intoxicated. It meant people were willing to physically intervene to prevent someone they knew from driving.

But to date, speeding doesn't have that 'social outcast' tag on a wide enough scale.

Okay we've looked at the '3-factor' equation considered by drivers speeding. The majority of governmental effort addresses the first 2 components, yet the area likely to have the greater impact will be targeting the perceived individual and social benefits of speeding. It is tackling the cultural acceptance of speeding.

So what exactly are the benefits that people get from speeding?

By far the major issue involves the perception of time saving and for others it is a cheap thrill of driving at speed..

So lets look at some of the obvious but as yet unstated equations to do with time.

Distance	Avg. Speed	Time Taken	Equals
100Km	100kmh	1 Hour	A Comfortable drive
100Km	80kmh	1.15min	5 more songs on the radio
100Km	110kmh	55 minutes	1 TV commercial break
100Km	120kmh	50 minutes	Time to make & drink a 'cuppa'

So the question that needs to be asked of drivers who want to exceed the speed limit by 20kmh in a 100km zone is if that 1 cup of coffee is that important? Answer, 'No'.

Lets look at a suburban zone scenario

Distance	Avg. Speed	Time Taken	Equals
25Km	60kmh	25 minutes	A comfortable drive
25Km	45kmh	33 minutes	3 extra songs on the radio
25Km	75kmh	20 minutes	The time to boil a kettle

Again the question that begs to be asked of speeding drivers is 'What is so urgent about needing to boil that kettle?' It is all a matter of perspectives.

When you address the reality of what the extra speed means over the distance to be traveled, things seem to be far less urgent than first thought. This is the clue for traffic management campaigns.

We need to begin stating in simple and relate-able terms, what excessive speeding means in terms of time saving and what little value it is actually represents. With fuel costs continuing to rise, there is an economic benefit as an additional gain.

### *Learner Driver Education.*

At last we have begun to educate the teachers of learner drivers (most often the parents) of the need of their 'students' to have an acceptable level of hours behind the wheel to provide an experience base.

The strategy (whilst better than the earlier approach) unfortunately presupposes that those parents are reasonable drivers themselves. Most are not. Bad habits are being reinforced by outdated driver knowledge, lack of actual 'teaching skill' and selective training times and conditions, that do not adequately prepare learner drivers for an independent life behind the wheel.

It might be stating the obvious but a more effective strategy would be to reintroduce driver-training programmes as part of the school curriculum. A Full time driver trainer, paid for from the Transport/Road Safety budgets, would cater for a number of schools within a district, and be available for all potential drivers from Year 10 & up.

### *Probationary Licences.*

Currently having attained a Probationary Licence, a new driver is unleashed onto the roads, often completely unaware of just how complex driving is without that cautious voice beside them.

For many, a 'Licence to Drive' is a licence for thrills and unfortunately, for others, it becomes a licence to kill. Hormones running wild, the sudden new found freedom and independence that a licence and car provide, mix beautifully with adolescent angst and a desire to find a place in the world.

So we need to teach our new drivers of what a valuable asset and privilege a licence is and that, with carelessness, foolhardiness or poor driver skills, that privilege will be removed quickly.

In order to do so we need to rethink our licencing approach.

That means we ought to introduce a stepped programme of licence. A new T licence would be introduced that means a driver would get a licence for a limited time frame and restricted to certain driving hours. They'd hold this for say, 5 weeks.

Then there'd be a gap of 3 months where no driving (other than as a learner driver) would be permitted.

At the next stage the driving period would be for 10 weeks with expanded driving times and the following no driving period would be for 2 months.

Then a regular P plate licence would be the next stage.

What this means is that we show the true value of the licence and the drivers get to 'experience' the loss of that privilege. It also means that we expand 'real' time driving conditions without someone beside them, but in restricted times of the day to again, expose them to more complex driving conditions.

But the key concept is removing the right to drive for short periods. We offer new drivers a chance to accept increasing levels of responsibility and trust them to accept the conditions of that offer.

There'd also be a severe penalty for any 'T' plate driver who drove outside of their permitted times. They'd risk losing the right to apply for a full probationary licence for 2 years.

#### Automotive advertising and vehicle design

In Australia in all states and territories bar one, speed limits are restricted to a maximum of 110kmh on certain freeways and far less on suburban streets.

Why then do we allow vehicle manufacturers to build cars that can exceed these limits by such a substantial amount?

At a basic level, why is there any need for ANY speedometer to extend BEYOND 130kmh? The simple fact is that there is NO justifiable reason for any vehicle registered for on road use to be able to or promote its ability to exceed that limit.

Vehicle manufacturers are also VERY keen, via their advertising agencies, to create commercials that display a vehicle's ability to operate in a fast manner. Why? Our road laws and our road construction do not cater for excessive speeds.

As part of the re thinking on speed we need to adjust the way car makers portray the benefits of their cars to consumers. So advertisements that promote 'speed' as a benefit despite the social costs, would mean that we'd ask car makers to pay \$1000

for every one of its cars involved in a fatal accident, if it can be shown that speed was a contributing factor to the collision.

If advertising agencies continue to push the underlying theme that driving fast is okay, that 'anyone driving this car can perform these great stunts' and that freedom is just the gas pedal away, then the social impact should be borne by car makers, not the general public.

## Tourism

Back when barbecued shrimps were king, Australia was flavour of the month. It would be fair to say that we have lost our 'must see' tag, even though we remain a popular destination for people overseas.

The recent Olympics has re-ignited some of that flame and we are certainly benefiting from a lower dollar on the international scene.

### **We've now a chance to assess who our target markets are and how we have been going about attracting tourists to our door.**

We have the backpacker market, the Japanese market and the 'still curious' market.

What we seemed to lack until the recent launch of the Ernie Dingo manned 'See Australia' campaign, was any nationwide essence of what Australia has to offer.

What the recent campaign created was a catch-up to what should have been the message for the past 5 years at least. Still, better late than never. The campaign is also fairly and squarely directed at Australian's whose travel plans may have been redirected due to the increasing expense associated with heading off to the USA, Europe and Great Britain and other recent events.

But what of the future direction for our global positioning?

Western Australia's current promotional activity is certainly on the right track with regards to the type of theme we should be embracing on the world scale. In it we see wonderful beaches, rain forests and a touch of the bright lights of the city.

The underlying theme is that Western Australia is a place you can 'chill out', relax and recharge the batteries.

Societies in parts of Europe, most of Britain and nearly all of the USA are experiencing a shift in awareness as to the impact that work has on their lives. Their global expansions and booming economies have seen the creation of a wealthy slave class whose commitment to work comes with a high personal price.

As the world 'turns ever faster' the rat race is beginning to take its toll and the working populations in Europe, Britain and the USA have begun to seek ways that they can put a bit of spark back in their lives. They are looking for balance and are willing to use their high incomes in order to get that balance.

### **It is this desire for balance that Australia should be tapping into.**



We should be positioning Australia as the one destination that people can come, to put their life back in some form of balance. A place to ease their stresses, to 'find' themselves.

This would not diminish the appeal to the strong backpacker market. We still have the appeal of a laid back, fun loving, warm country with some spectacular scenery.

The Japanese tourist market will continue to thrive, even if currently we are creating a 'tourist-real' type of experience rather than a real Australian experience. I think we are underestimating the desire of many Japanese tourists to experience a cultural side that is somewhat removed from their own. We seem to be creating a Japanese tourists version of Japan, rather than of Australia.

**Essentially what we would begin doing is structure our advertising in such a way that it targets people who feel they need to get away from their world and get 'centered'.**

As esoteric as that may sound, we'd become the place where people could feel 'normal' again.

Getting more specific along this theme, we would strategically market to Fortune 500 companies in the USA, Top 500 FTSE companies in the UK and similar companies on the DAX and so on, with a message similar to this -

**“Your top executives help you make billions of dollars. They need to have sharp minds and a sense of balance. Keep them at their peak, send them 'Down-Under' for 2 weeks.”**

Top companies have a vested interest in ensuring that their best and brightest remain their best and brightest. They'd pack them off to Australia where they'd be met at the airport by a 'special envoy' who take from them their mobile phone, laptop and pager. For 2 weeks they'd get to escape their surreal business world to a real world. They'd be expected to not wear shoes.

You get the picture I'm sure. Australia would charge a fee for helping these companies ensure that their people are at an absolute peak.

To do this would require some pretty advanced thinking on behalf of the Australian Tourism Board and the Government.

The government would need to provide a special one-off funding boost specifically for the purpose of targeting these top company executives with slogans along the lines of -

**“Time out, just for you”**

**“The place to find yourself, is where no one else can find you”**

**“If relaxation, good sleep and a great laughs seem a whole world away,  
come just half way, and we’ll do the rest”**

**“If with each day at work you feel that you are losing a little piece of  
yourself its time to ‘get lost’ - Down Under”**

**“You can’t find yourself, till you get lost - ‘Down Under’ ”**

Imagine then, that instead of running a whole series of TV commercials where we target just anyone, we send personal invitations to these top executives. A letter just for them, asking them to come and visit and recharge their heart and souls.

What is the most powerful advantage that Australia has with this concept?

## **Distance.**

What once was seen as the great barrier to travel, is now our greatest ally.

When an executive flies across the Atlantic or from Italy to Spain, or Germany to England for a holiday, they know and their company knows, that a phone call could seem them on a plane and ‘back home’ in just a handful of hours.

They never really get to escape and its all too easy for their strings to be pulled back to the office desk.

Australia’s geographic location allows for space both physically and mentally. Our great outdoors are great escapes. We have the technology if required. We have a stable and safe continent with few human created threats. Our food is world class.

People the world over are looking for a place to regain balance, recharge and reinvigorate their lives. For millions of them, they want an opportunity to find space just for themselves and we have the ideal country for them to do that.

We have a great opportunity to tap into this fundamental shift and ever increasing need for busy people to truly step off the wheel.

What say of Australian’s?

We are a pretty spoiled lot overall. So many great beaches, good ski slopes, fantastic inland waterways, glorious mountains, amazing rock formations and landscapes and a population that varies considerably in outlook from state to state.

**If Australia can become the world's great place to find itself, then Tasmania must rank as the place to go for Australia to find itself.** I'd like to see Tasmania concentrating on targeting stressed out executives for a 'peace of mind' holiday.

I don't see Tasmania as the place to look at Richmond Bridge and Port Arthur, as a fascinating reminder of our historical past they happen to be. Sure they are interesting but Tasmania is trying to sell an icon, not a product.

As a country we need a place to relax. For many the sun-drenched beaches of Queensland no longer provide an ideal holiday destination, even though that is where they keep going. "Just too touristy..." It is probably because they aren't aware of other choices.

We've got bits and pieces of it here and there - Hepburn Springs in Victoria, the Margaret River Region in Western Australia, even the Cooryong along South Australia's coast. As individual spots they all have something to offer and there is no one place to go that can capture it all.

That's what I'd like to see Tasmania do. Get away from the historic ruins and target the 'mental ruins' of busy Australians. Massage, fresh air, minimal traffic, friendly people, spas, yoga, glorious food, peace and harmony. Tasmania has the potential to do what no challenger could do (save only Western Australia) and that is offer a tranquillity and escape that is so desperately needed.

## A Note to Tasmania.

This is an aside to my notes on Tasmania's tourist orientation, though it is connected.

Tasmania is in a remarkable position that I'm not sure it truly understands. It is an isolated outcrop, often belittled by other states and certainly, if not for the likes of Brian Harradine and Bob Brown, would be ignored altogether by the federal government in all of its forms.

**Developing the theme of isolation has the potential to turn Tasmania into the wealthiest state per head, of any in Australia.** Delightfully, much of the necessary work has already been done, even if not a deliberate part of an overall strategy.

### **Tasmania should secede from mainland Australia.**

It doesn't need the mainland as much as it thinks it does. Tasmania offers lifestyle choices that no other state can. Where else can you buy a 5 bedroom mansion for about \$180,000 in the heart of a city? Where else can you eat the freshest and most delightful cream in the world? What about the salmon and other fish life? Where truffles are grown that are the envy of any place in France? Some people think the way to stay alive is retire into the heat. Others know the reality of brisk walks and fresh air.

The reason that Tasmania has such affordable housing is because it has few growth opportunities to attract and increase demand.

So how do you create it?

We've discussed the approach Tasmania should take with attracting the Australian worker in need of a quality battery recharging. There is one even more significant.

The EU has just rejected genetically modified foods as an option. Monsanto, one of the biggest proponents of 'frankenstein' foods has publicly apologised for trying to force its profit agenda on the public.

Some species of Canadian Salmon are infected with parasites, New Zealand Apples have fire blight disease, French, German and British cows carry CJD.

The world is crying out for a place that generates food that is fresh, clean, real and of high quality. Tasmania needs to tap into that market. It should quarantine itself from the rest of Australia and promote itself as the world's 'fresh food store'.

It should fight vigorously any company that wishes to conduct GE tests and should actively encourage its farmers to embrace true organic farming. If needed they could call Dr. David Suzuki, to get an idea of what chemicals did to the Orange Groves of California and the resultant improvement in crop quality and volume once they'd stopped dumping tons of fertilizer onto the soil and reduced the pesticide levels. Tasmania could tap into the world market calling ever louder for food not tainted with chemicals, pesticides and genetic modification. It is a lucrative market and one that could create jobs a plenty. The fresh food capital of the world. Think of the tourism that would generate alone.

Every top restaurant in the world would be expected to carry Tasmania's food products or not be considered 'top class'.

The billionaire weddings would see tables laden with fresh Tasmanian trout, cakes covered with King Island Cream and table cloths made from Tasmanian wool.

Does Tasmania have what it takes to make the move?

I hope so.

## *About the Author (updated bio 2013)*

Marcus Barber is a strategic futurist running the niche strategic consulting firm Looking Up Feeling Good ([www.lufg.com.au](http://www.lufg.com.au)) and is the founder of The Australian Strategic Planning Institute. ([www.taspi.com.au](http://www.taspi.com.au)). His full bio can be found at [www.lufg.com.au/marcusbarber](http://www.lufg.com.au/marcusbarber)

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