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Department of Social Services,
Parliament House,
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The Treasurer,
Department of Treasury,
Parliament House,
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To Mr Kevin Andrews

To Mr Joe Hockey

INTRODUCTION on WELFARE

Please take this proposal seriously. While it may be unpalatable to implement in the present political climate, the long-term vision and underlying concepts are very sound and could be strived for in small stages, provided the end goal is always kept in mind. This whole article should be published in tact, so that every Recipient can see what others receive and how a minor change in reference norms affects ALL Recipients.

This article was first written two years ago and rewritten in response to the Federal BUDGET 2014 and the negative reactions from the public. The authors are private citizens, totally independent from the Review Panel, any political party, any interested group or any Recipient. It is a sad situation where everybody demands high levels of welfare and cries foul when that level is a little less high. The biggest mistake made by successive governments is the poor manner of explaining how sincere their intentions are and how clever they have designed a system that appears fair in their view. Their very deliberate politically-inspired motivations must be placed aside. Facts must not be distorted to create a dramatic effect. No politician should say how bad the opposition is. Each politician should promote the agreed policies of the party with conviction and convey that message to the level of perception, the audience is capable of mustering. The stupid spins, ugly catch-phrases and repetitions are disgusting and highly offensive to the intelligent citizen. Where opposing parties actually concur, it should be frankly so admitted; where one party has made a good decision, it should be publicly lauded by all. Politicians should simply give brief and honest answers to all questions. The public (and unions) should abandon the loosely uttered notions: "*If he gets more, I want more too.*" and "*I don't want to lose my free ride.*" and "*There has to be growth all the time.*" and "*I will be starving.*" and "*Nobody is going to be worse off.*" and "*This is inhumane.*" Real problems may arise where their relative positions are distorted already and logical (unemotional) adjustments are sought. The media should represent the voice of the people, yet not pick the dramatic cherries and rip them out of context, especially when embarrassing the politician is the target.

Prices of essential Living Costs should **never** be raised by more than *ten* percent over a *twelve*-months period and preferably not more than CPI. For all government charges that limit is *five* percent. This should be corrected retrospectively over the past five years. All prices and wages should be raised in tandem by the CPI, no more no less. Some corrections need to be made where relative positions have developed into a distorted network. This eliminates the need for trade union fights. The small attempts some schools make to teach budgeting, is much too little and should include detailed analysis, priority of choices, concepts of prosperity, fairness and keeping receipts, besides simple bookkeeping methods. All adults should be taught sound financial **management**, especially purchasing on credit, responsibility for choices, commitments and budgeting for *twenty* years ahead in real dollars and reasonable estimates.

The best position for the Government to take, is a unified approach by intimate collaborations and honest **transparency** between all levels of government. No semantics, no retractions, no deceits should ever be attempted. A stronger **philosophical** standpoint should be expressed in a language that can be understood and be believed by the masses. The federal budget is a PROPOSAL only. Nothing can be promised until passed by Parliament and never beyond the current term of office. It covers a number of years and should be delivered with their timelines clearly defined. This is best done with many graphs and some tables as is done by teachers and researchers. Not fiddling with: "*the average is...*", but typical *modal* examples of real cases should be calculated in full. Assumptions of revenue, estimates of costs and predictions of market forces should be clearly so delineated. The whole story should be told in context, as is done in the Annual Report of a large company. We should be shown large Income posts, large Expenditure posts and the difference as Balance for each year in anticipation. All parties should present a **manifesto**, explaining commitment to and accepting responsibility for ALL their plans, valid only for the ensuing period of government. Those papers should be released simultaneously by all parties, precisely six weeks before election date. Standpoints of various parties do not have to concur, but should be clearly visible. Different viewpoints may be canvassed at the following election, without repercussions.

PREAMBLE 1st draft

*It must be understood that this is a first draft article. This proposes a huge simplification of the system with great benefits of lower administration costs and much less ammunition for political arguments over futilities, misinterpretations or ugly exaggerations. Welfare is presented as a subsidy (with consequential benefits to the community), based on **needs**, not as an entitlement based on wants. It is related to rational humanitarian values, free from emotional, political, diplomatic or financial motivations. To avoid fraud, speculation and misuse, identification and eligibility are tightened and processed repeatedly, while spending is largely restricted to local delivery of essentials. Household budgeting advice is on offer. All welfare schemes are envisaged as one large program, with minor compensations as Supplements, deductions, or delays. Discounts may be offered by other organisations on an incidental basis. The figures are linked to whole tenths of the free **threshold**, set by Income Taxation and all fluctuate with CPI movements. The figures used here are based on some very loose estimates and are only introduced to demonstrate the relative positions of and intimate interrelations between the issues. Much research is needed to produce realistic figures, which have to be politically neutral. Note that the entire legislation can be written on fifty pages.*

PREAMBLE 2nd draft

It must be understood that this is a second draft article.

PREAMBLE 3rd draft

It must be understood that this is a third draft article.

PREAMBLE 4th draft

It must be understood that this is a fourth draft article.

PREAMBLE 5th draft

It must be understood that this is a fifth draft article.

WELFARE SUPPORT

LIVING COSTS are calculated, based on the same components, albeit at different levels of NEED, for all people who are staying in this country (Aborigines, Bakers, Bankers, Carpenters, Cleaners, Disabled, Homeless, Judges, Politicians, Refugees, Seniors, Teachers, Tourists, Truck drivers, Veterans, other). Levels 2 and 3 replace the popular concept of Poverty Line [old name]. The Essential Needs are covered by Welfare Support and *guaranteed* by Federal Government for all people within its jurisdiction. The Luxury Wants are included to clearly demarcate what is NOT covered by Welfare Support. People seeking to pursue those life styles are pointed to gifts or finances from their own savings and superannuation or solicited from sources other than the Governments.

ESSENTIAL NEEDS

each level 2 to 4 implies the foregoing ones

1. ... PRIMITIVES describe the absolute minimal level of human **survival** in agreeable surroundings, including: Ambulance, Clothing [simple], Cooking [Wood or Kerosene], Doctor, Food [simple], Fire brigade, First Aid, Hospital, Parental Care [child], Shack or Tent, Speaking, Walking, Warmth, Washing, Water, other.
2. ... BASICS describe an **austere** level of dignified human existence in a prosperous society, including: Bathing, Beverages, Bicycle, Caravan [immobile] or Room [rented], Clothing [functional], Electricity, Fan, Food [nourishing], Heating [fire], Radio, Social Contact, Toilet, Transport [public], Writing, other.
3. ... COMFORTS describe a **frugal** life style at the fringe of modern communities with simple expectations on a strict budget, including: Alcohol [little], Clothing [neat], Cooling [appliance], Entertainment, Heating [appliance], Gas, Public House or Home [rented], Refrigeration, Shower or Bath, Transport [taxi], TV [simple], Telephone, other.
4. ... CONVENIENCES describe a **sober** life style, commensurate with adequate values in a conventional society, carefully budgeted for, including: Car [share], Clothing [fashionable], Computer, Hobby, Home [equity], Sound system, Tent [camping], TV [large], other.
5. ... SUPPLEMENTS describe **extra** support for those of more than *modal* needs, including: Dependant, Disability, Indigenous, Remote, Senior, Veteran, other.

LUXURY WANTS

each level implies all foregoing ones

6. ... PAMPERING describes a life style of the **prosperous**, formed to please oneself well beyond the strict necessities. It involves doubling of conveniences, cosmetic features, wastage of excess, entertainment, only with some budget restraints, including: Car [own], Internet, Jewellery, Party, Pets, TV [2nd], Shower [2nd], Swim pool, Toilet [2nd], Travel [regional], other.
7. ... INDULGENCE describes a life style of the **rich**, formed by materialising large sums of money, be they earned or on credit. It involves a wide variety of overspending and disregard for budgeting, including: Car [2nd], Caravan [camping], Clothing [Haut Couture], Gambling, Holiday [Resort], Spa, other.
8. ... EXTRAVAGANCE describes a life style of the **millionaires**. It involves very luxurious unrestrained spending habits, including: Boat, House [2nd], Mansion, Servants, Travel [world], other.
9. LAVISHNESS describes a life style of the **billionaires**. It involves excessive spending sprees and material acquisitions, including: Banquet, Helicopter, Palace, other.

MISSION

*The function of the Government is to **guarantee** Living Standards for all people who are staying within its jurisdictional area, applicable to varying stages of citizenship, degrees of sobriety and levels of prosperity.*

- The PRIMITIVE level is ranked as an entitlement, a birth-right that is **held** by all persons of all ages in full, without exception.
- The BASIC level is ranked as an entitlement, a territorial right that is **held** by residents of all ages in full, but less by other categories.
- The COMFORT level is ranked as a privilege and is **offered** to adult residents in full, but less to other categories.
- The CONVENIENCE level is ranked as a privilege and is **offered** to adult citizens in full, but less to other categories.
- The EMERGENCY level is ranked as an entitlement, a birth-right that applies to all persons with access at all times in all places and is gratis for citizens and residents, but a small charge applies to others.

The entitlements are guaranteed and will be left undisturbed. Wastage and duplication are removed where detected. Some Supplements and Reductions are applicable to privileges. Any Concessions are bonuses applied sparingly to essentials. Any Discounts are not the initiative of the Governments (except Utilities). All luxury levels are not the concern of the Governments. The EMERGENCIES describe immediate, but brief and temporary assistance to all people in **urgent** need, regardless of social status, wealth, or residency. That arrangement operates independently from Welfare Support and is not here detailed.

SUBSIDY

Every person is entitled by birth-right or territorial right to *receive* certain living conditions. It is another matter who should *provide* those conditions. The roles of governments come into play where individuals fail to succeed in organising their own. The natural progression is as follows and these are examined during the Application interview in this order of priority:

1. The individual shows great effort to solve own problems, with some casual aid. This includes stringent budgeting and bank loans to be repaid later. Elderly parents have the option to reverse-mortgage their assets, instead of bequeathing them to their children as inheritance.
2. Failing that first attempt, the immediate family may offer to assist with generous donations. This includes concessionary loans with the expectation to be repaid later, as advanced inheritance or they may be forgiven.
3. To express their gratitude for the enormous gift of LIFE, huge financial and emotional sacrifices and a safe upbringing time, it is expected that adults offer their own assistance to the carers of their childhood. This may take the form of: Cleaning, Incidental Relief, Meals, Outings, Pampering, Paying Bills, Presents, Repairs, Visits, other. Pertinent candidates are adults whose Gross Income exceeds \$46'000, being twice WSmax. They are deemed to be in a position to afford this, even if that means a little less pampering in their own life style. As a reasonable guide, each ex-dependant covers one-third of one Carer's Living Costs over the same number of years as the upbringing time. For an elderly couple, *six* adult children would cover their entire Living Costs, nominally over 21 years.
4. When family generosity has reached its financial or emotional limitations, known friends, anonymous charity assistance or benefactors are called upon, but begging for alms is not acceptable in a prosperous society.
5. If the scale of aid is too large or the individual is deserted or persecuted, the local community has certain obligations to step in, more in the nature of temporary relief than outright donation. This is formally organised by government via taxation. Where sluggish administration or imperfect regulations miss out certain cases, assistance by Charity Institutions may fill the unintended gaps.
6. It is the responsibility of the government to ensure that reciprocal benefits (Health, Jobs, Peace, Produce, Profit, other) flow back to the local taxpayers to some extent. This is the true nature of a *subsidy*, here cast in the form of Welfare Support. Part of the initial *subsidy* loops back to Government coffers, ready to be redistributed.

FOOD

Every person is entitled to the satisfying, tasty and nourishing consumption of healthy Oxygen, Water and Food. **Oxygen** is gratis, but pollution must be shunned. Rain-water is gratis; it should be harvested and utilized where feasible. Potable **water** should be gratis, but be used with great efficiency. Only where tap water is not potable, bottled water is acceptable. Welfare Support covers the Service Charge and potable water consumption per annum, not exceeding 10'000 L.

It is quite feasible to grow one's own herbs, fruit and vegetables. Even eggs, milk, wheat and some meat can be home-grown on small pastures (owned or shared). Bulk buys from markets keep the costs down. In most cases, meals prepared by restaurants are expensive and beyond the control of ingredients. Alcohol is expensive, not nutritional and largely unhealthy. Tobacco and recreational drugs are considered to be voluntary damage to health, hence their purchases are not covered. Only products low in fat, salt and sugar are encouraged. As the highest priority, Welfare Support covers consumption of nutritious meals, prepared in the home from healthy ingredients, in small quantities, per annum not exceeding 6'000 Mjoules or 4'000 kcal per day. Costs vary greatly between regions, tastes and requirements. No absolute ceiling is set, but a reasonable figure is per annum not exceeding \$4'600, being two-tenths WSmax.

UTILITIES

Most essential is **water**. It should be utterly cheap and readily accessible. Every person is entitled to consume some energy. **Electricity** is ranked as essential. Where available and ranked as essential, natural or bottled **gas** may replace heating fuels including: Coal, Electricity, Kerosene, Wood, other. Decent cooking facilities are necessary. All energy should be used with great efficiency. Costs vary greatly between regions. No absolute ceiling is set, but a reasonable figure is per annum not exceeding \$2'300, being one-tenths WSmax.

Regrettably, State Governments have sold utilities to commercial companies, thereby losing control over their distribution, pricing, profits, huge bonuses to executives and generous dividends to shareholders. The older infrastructure has already been paid for over many years by consumers, who are therefore the rightful owners. It is especially disturbing that prices seem to increase at irregular steep leaps. It is the Government's mission to make essential utilities easily accessible and consumption rates within easy reach of ALL people. It also needs to keep major expenditures as stable as possible. It could regulate that no Utility supplier may increase its price not exceeding **10 %** over a *twelve*-months period, applicable retrospectively over the past *five* years. If that means some slower progress, fewer employees or lower profits, so be it. Since Welfare Support is paying the bills, ATO becomes a very large consumer and thus commands significant influence. It can negotiate "*bulk buy*" discounts of **10 %** on consumption rates, if paid per Welfare Card. It can scrutinise Service charges to benefit all consumers, perhaps a concession of **15 %** for those on Welfare, and more stability for all others. Commercial companies should *promote* **efficiency**, not try to sell more or raise the charges as people use less.

Maintenance of the infrastructure is closely linked to its usage. Consistent with the principle "*user pays*", it makes sense to include maintenance costs into consumption rates. Clients who use more, carry more of the maintenance burden. Clients who carefully reduce their consumption, see a significant reduction in charges.

COMMUNICATIONS

Often labelled a Utility, every person is entitled to maintain frequent contact with other people, especially family, friends and pertinent businesses. Snail mail, a copper telephone landline and a home computer are adequate and ranked as essential. Access to emails is provided by commercial outlets and Public Libraries. Mobile phones, electronic gadgets and random communications with the rest of the world via Internet are ranked as luxury. Welfare Support covers landline rental with low call frequency, per annum not exceeding \$460, being two-hundredths WSmax.

ACCOMMODATION

Every person is entitled to a safe, dry and warm shelter. This may take the form of a shack in the bush, a caravan parked in a communal park, a room rented, a house rented (singly, shared or public) or a house owned (partial equity or wholly). Welfare Support is not intended for large investments, including the purchase of a primary residence. A mortgage contract exceeding 80 % of the purchase price is an irresponsible commitment. If instalments are too high with respectable regard to other Living Costs, a lesser contract over a longer period should be negotiated. Payments of **mortgage** instalments cover the difference between market Rental and current Rates, interpreted as renting one's own house. Welfare Support covers the aggregate per annum not exceeding \$3'450, being three-twentieths WSmax. Welfare Support does not cover any remaining portions of mortgage payments, but early withdrawals of superannuation funds may be considered. That arrangement operates independently from Welfare Support and is not here detailed.

HEALTH

Every person is entitled to a Life Style in reasonable comfort and good health. While many accidents and illnesses are beyond the individual's control, it is imperative that preventive measures are taken. Some responsibility befalls the individual or family history for which the community should not be called upon. Health resorts and exercise Gymnasiums are ranked as luxuries. Welfare Support covers the simpler degrees of Disability as Supplements per annum not exceeding \$6'900, being three-tenths WSmax. More involved afflictions are the domain of Insurance or Medicare. Those arrangements operate independently from Welfare Support and are not here detailed.

TRANSPORT

Every person is entitled to a safe, comfortable and frequent transportation within reach of the daily necessities (Doctor, Family, Markets, School, Shops). Remote residences attract a Supplement. Where practicable, Walking, Cycling, Public Transport, Car Pooling, Wheelchair Taxis, other are considered adequate. Ranked as partly privilege, partly luxury of a personal car include: Maintenance Costs, Instalments, Insurance, Purchase, Renting, Running Costs, other. Welfare Support covers Public Transport or one-fifths of a motor car [shared]. Costs vary greatly between regions. No absolute ceiling is set, but a reasonable figure is per annum not exceeding \$2'300, being one-tenths WSmax.

EDUCATION

Every person is entitled to receive an education befitting one's talents and diligence. The community provides the opportunities, but only some of the costs. Welfare Support covers Primary Schooling in full and Secondary Schooling to the highest grade achievable, either Year 10 or Year 12. Post-Secondary (training) tuition fees are covered for *four* years, per annum not exceeding \$4'600, being two-tenths WSmax. Reasonable passing grades are expected. Welfare Support does not cover any other associated costs. For tertiary studies, Welfare Support does not cover tuition fees and associated costs, but a loan scheme may be considered. That arrangement operates independently from Welfare Support and is not detailed here.

FAMILY

Every dependent child age 0 to 15 years is entitled to receive care protection and support from two or more adult blood-relatives, in-laws or guardians. That means the child's rights imply parental **duties**. Where no two sympathetic adults are present, one or two should be appointed to take the place as *Loco Parentis*. Duties may take the form of: Attentive Time, Creative Challenges, Emotional Comfort, Employment, Nourishment, Parental Care, Play Time, Security, Shelter, other. A personal career, chasing more Income or spending time away from home must be carefully matched with parental duties. Placing young children in the care of stranger babysitters or crèches is covered by Welfare Support only to a small extent. Strict budgeting rules must be maintained versus peer pressure demands. Toys, physical games, play time, story telling and reading books are very necessary. Pretend settings are more educational than sophisticated products; cardboard boxes, blocks and old clothes can do wonders. Electronic gadgets, flat screens, flashing visual images and "unreal" cyber events are strongly discouraged. When a child turns age 16 years DSS and ATO are informed. Every *two* years the eligibility conditions and dependencies are revalidated. For semi-dependent youths age 16 to 20 years, that same care protection and support applies albeit to a lesser degree and of a different nature, because becoming independent takes up gradually more prominence in their lives.

Where practicable, two single adults heading small families could merge their caring strategies into one larger household, cohabiting in one house, but they need not be blood-related. The first five cohabiting children (1st to 5th) are designated the same adult Carer; the next five cohabiting children (anew 1st to 5th) are designated another adult Carer. Any more children are not covered as dependants.

For independent adults age 21 to 74 years, the role reverses to become a Carer for the next generations. The natural situation is to leave the parental nest and find one's own position in the social structure. In a complex society, many people may not be able to secure a suitable source of Income. Where immediate relatives are reasonably prosperous, they should be the first port of call to seek their assistance on an incidental basis. Welfare Support targets those families that cannot find adequate sources of Income or Assistance. Pets are not covered. Frugal budgeting strategies and charities play a role where assistance from relatives or friends and Government *subsidies* are insufficient in a particular case.

To the first dependent child a Supplement applies per annum not exceeding \$6'440, being twenty-eight-hundredths WSmax, less for subsequent children. As the Income of the youth's Carer increments, the Supplement is decremented to \$nil at Income figure per annum not exceeding \$46'000, being twice WSmax.

To each semi-dependent youth age 16 years, a Supplement applies per annum not exceeding \$4'600, being two-tenths WSmax, less in subsequent years.

For each *adult* dependant (Aged, Disabled, other), to the caring adult Recipient a Supplement applies per annum not exceeding \$4'600, being two-tenths WSmax.

DAY CARE

Welfare Support Dependant Supplements are intended to replace this scheme. Mothers who wish to pursue a career or feel obliged to earn some Income away from home, must carefully consider when to plan offspring, for which both parents are responsible. The wisdom of placing babies in the care of a person or institution, not directly related to the mother must be questioned. It is envisaged that mothers care full-time for babies age 0 to 1 years. For children age 2 to 6 years, sharing care with the father or close relatives often resolves many problems. Where this scheme is still required, those arrangements operate independently from Welfare Support and are not here detailed.

CHILD RECOMPENSE

The Government accepts responsibility to guarantee minimal sober Living Standards for all children, in the first instance. The general position is where children are cared for by two biological parents, cohabiting in a harmonious family environment. Where Gross Income is insufficient, Welfare Support applies to both *adult* parents and pertinent Dependant Supplements. Adult parents care for themselves and are treated as independants, whether cohabiting as couples or living alone, regardless of their marital status or nuptial agreements. This makes **Alimony** and Spouse Carer redundant and associated issues lapse. Youths living away from home are treated as independants.

Where one parent is absent, the custodial parent is assigned the position of Carer for not exceeding *five* children. Any more children have another *adult* appointed as Carer. Supporting a child is covered by a Supplement issued to the Carer. The notion of **Child Support** [old name] now becomes an issue of seeking **Recompense** as much of the Supplements as possible. The absent parent (Male or Female alike) is issued a Tax Account and the owing Supplements are posted at *three-months* intervals as debts to the Government. Collection in arrears is organised by ATO and linked to the parent's Income. For Low-Income earners, the general aim is to provide Living Standards for the non-custodial comparative to the custodial parent. When all Supplements have been recompensed, Welfare Support business is completed. Any other parental issue or further collections from higher Incomes are regulated by separate legislation. Those arrangements operate independently from Welfare Support and are not here detailed. Obligations of the absent parent (Male or Female alike) are:

- As the biological parent of the child, owing Recompense is 100 % in full or shared, per annum not exceeding **\$23'000**, being WSmax. A child conceived by IVF or surrogacy has the same status as one's own biological child. External donors are divested of their rights and responsibilities. However, when the custodial parent has entered into a new partnership as a cohabiting couple, the new partner shares a portion of this obligation in the role of foster, adoptive, de-facto or step-parent.
- As an adoptive parent, owing Recompense is 60 %, per annum not exceeding **\$13'800**. As a step-parent, owing Recompense is 50 %, per annum not exceeding **\$11'500**. As a foster parent, owing Recompense is 40 %, per annum not exceeding **\$9'200**. As a formalised de-facto parent, owing Recompense is 30 %, per annum not exceeding **\$6'900**. The remaining portions of issued Supplements may not be recoverable under certain circumstances, although Income Tax may cover some.
- From an absent parent, who is deceased (or the estate), incarcerated or disabled \$nil Recompense is sought.
- From an absent parent, whose Gross Income equals or exceeds **\$69'000**, being four times Income tax-free threshold, the maximal Recompense is sought of the Dependant Supplements issued to the custodial parent for not exceeding *five* children, including Income Tax per annum not exceeding **\$23'000**, being WSmax.
- From an absent parent, whose Gross Income (G) falls below **\$46'000**, \$nil Recompense sought leaves a lowest Disposable Income (D) following the formula in thousands: $D = 23 + 0.25 * G$. Income Tax is only payable on upper part of earnings exceeding **\$23'000**, being Income tax-free threshold. The net effect is that **three-quarter** of these earnings are directed to recompense Dependant Supplements.
- From an absent parent, whose Gross Income (G) falls between **\$46'000** and **\$69'000**, \$nil Recompense sought leaves a lowest Disposable Income (D) following the formula in thousands: $D = 34.5 + 0.5 * G$. Income Tax is payable over the whole range, but does not affect Disposable Income. The net effect is that **half** of these earnings are directed to recompense Dependant Supplements.

- From an absent parent, if Income Tax is collected at 15 %, the maximal figure of Child Recompense is recovered for 1st child at rounded Gross Income \$29'900, for 2 children at \$57'200, for 3 children at \$70'300. Issues of dedication do not occur. If reduced Supplements are issued or taxation rates change, Recompense is collected for multiple children, such that lowest Disposable Income is not diminished below figures following above formulas. Some or all of Recompense for 4th and 5th children may be *absorbed* by Income Tax, which is also a payment to ATO. This measure is independent of taxation rates, which is not the same as tax exemption.
- Under dire circumstances, Recompense may be reduced or waived. Where Child Recompense is not collected, it accumulates to a figure not exceeding \$46'000, being twice WSmax. If this remains uncollected for *three* consecutive years, it is absolved.
- Where the absent parent is also a Recipient, Child Recompense works hand-in-glove with Welfare Support and primary Supplements. This includes the obligation to deliver work hours, besides the Recompense.

INSURANCES

Every person is entitled to feel reasonably protected against natural or criminal intrusions. Commercial Insurance Companies have taken on the burden of spreading the risks among all clients. The clients who survive unscathed are subsidizing those who befall the fate. Those same clients are also taxpayers, meaning that global Government assistance has the same effect as private commercial insurance, less their huge profits, salary bonuses and dividends in the process.

Insurances against risks may include: Burglary, Comprehensive Car, Fire, Health, Life, Storm & Tempest, other. Because premiums are high, Recipients should seriously consider how much risk they are willing to take themselves. Sharing or bundling with others reduces the premiums. Accepting less than full restoration of material possessions makes Insurance more rational. Welfare Support plays a limited role as secondary *subsidy* and covers per annum not exceeding \$2'300, being one-tenths WSmax. Medicare and natural disasters are covered by schemes operating independently from Welfare Support and are not detailed here.

TAXATION

Welfare Support maximum (WSmax) is intrinsically linked to **\$23'000**, being the Income tax-free **threshold**. Any variation in the threshold also affects the Welfare Support, unless the links are modified or severed by future legislation. Another link is envisaged to Minimum Wage per hour not exceeding **\$23**, being one-thousandths WSmax. Perhaps one day the three shall meet. Welfare Support is free from Income Taxation, Medicare Levy, Superannuation contributions and administration fees. It is still subject to other current taxation regimes, applicable to purchases of Goods and Services, including: GST, Excise, Fees, Import Duty, Levies, Rates, Surcharges, other. The entire administration of the account is carried out by a branch of ATO and does not attract any of these measures: Fees, Interests, Levies, Penalties, Surcharges, Taxation, other. The logistics and interviews of the Welfare Support scheme are carried out by Federal Department of Social Services. No state administration is involved. No state offers any form of Welfare. States may offer venues and personnel to hold interviews, distribute tasks & stints and complete forms.

Welfare Support obviates the need for most other forms of tax concessions [old name], rebates [old name], offset [old name], deductions and exemptions. They are either abolished, absorbed or detached including: Child, Low-Income, Mature-Age Worker, Medicare, Pensioner\Senior, Residency, Spouse Carer [old name], Study, Super Contribution, Veteran, other.

SUPERANNUATION

This subject is not in the domain of Welfare Support. The age of access, limits on self-contributions and absolute UPPER and LOWER withdrawal limits are regulated by separate legislation. Those arrangements operate independently from Welfare Support and are not here detailed. However, there are strong links; their strategies could be developed side-by-side and hand-in-glove. *Subsidies* are complementary to self-sustenance, in the form of employment, assets, savings and super.

Because it is difficult to engage employment from age 50 years upward, the position is taken that some of the super should be accessible from that age onward, on a voluntary basis. The converging focus being age **75 years**, when the full age pension [old name] kicks in and super may be reduced to a set minimum. As a standard case, **\$300'000** super is accumulated at age 50 years, which could safely last for 25 years at a withdrawal rate per annum not exceeding **\$11'500**, being five-tenths WSmax, or (almost) **4 %** of the yearly balance. The figure can be incremented per CPI, since a safe dividend is almost twice CPI. This immediately reduces the need for Welfare Support by **half** for cases of \$nil Income. For people who have higher balances, they should be given more freedom to enjoy it early. For people who have lower balances, they should be given less freedom to enjoy it early.

The UPPER withdrawal limit for the *unemployed* is not set in absolute dollar terms, but as relative 4 % of the super balance at age 50 years. For Candidates, who earn some Income, it is added to their super stream and some Reductions apply. Where the summed figure is equal to or exceeds \$46'000, being twice WSmax, \$nil Welfare Support is issued. The option remains open to stretch super beyond age 75 years, when **half** is deducted from Welfare Support.

The LOWER withdrawal limit is set at a point where the choice is not strongly favoured one way or the other. It may be set to control *subsidies*, best suited to the current fiscal situation of the Government coffers. For people who do not claim Welfare Support, the LOWER limit is \$nil. No early withdrawals are permitted from super balance not exceeding \$92'000, being four times WSmax. This is preserved for very-old-age comfort, emergency situations, debts of the diseased estate or left as inheritance.

DEBTs

Many people have indulged in purchases of G&S, beyond their immediate capacity to pay for them. That created deep holes in their budgets. Where these holes affected the coverage of essential Living Costs, it was a mistake to incur such debts. The introduction of Credit Cards and "*buy now, pay later*" schemes have made it too tempting to fall in those traps. Late fees, steep interests and fraudulent use have aggravated the problem. Large household items are bought on a small deposit. Members of the wider community, who exercised greater care, should not be burdened with covering the debts of the less responsible. Welfare Support is not designed to cover the fallout of those mistakes. The simple maxim is: "*no money, no can buy*".

Personal loans have become very popular at a generous profit to the suppliers. It is common practice that those who can afford the least, do borrow the most. It is perceived that **mortgaging** a house is acceptable, even if that leads to serious instalment problems. In a standard mortgage over thirty years, the total payments accrue to FIVE times the purchase price. How ridiculous is it to expect the community to pick up that tab. Businesses borrow heavily to launch a new branch, to expand or to recover from a malaise. Farmers are forced to borrow against climatic fluctuations. Competition is everywhere and could easily destroy small enterprises. Tertiary students have their tuition fees met by a long-term loan scheme, operating independently from Welfare Support and are not detailed here.

Welfare Support acknowledges the instability of market forces, unpredictability of natural seasons and inevitability of ingrained mores. For Recipients, the operation of **Credit Cards** is blocked to prevent from further tumbling into the abyss. Outstanding debts are paid off by the Recipient from dividend or sale of personal possessions, from savings, or from the part of Welfare Support that covers only the highest level of comfort. They then accept a more restrained Life Style, but not without essentials.

Government debts are first deducted at a slow pace. At the same time, **70 %** of Welfare Support is marked to guarantee defraying the most-essential Living Costs. Restriction to an allotted **Spending Precinct** closely surrounding the Recipient's registered residence, extinguishes the temptation of holidaying away from home. Welfare Card only pays approved invoices, within **thirty days after** the G&S have been delivered. That implies new contracts may have to be negotiated.

CHARITY

Welfare Support relies on Charity Institutions to fill any unintended gaps in an imperfect system, by offering assistance on platforms including: Accommodation, Counselling, Food, Furnishings, Toys, other. The Provider (Government) offers a *subsidy* to the most popular institutions: Anglicare, Foodbank, Lifeline, Red Cross, Salvation Army, Smith Family, Vinnies, other. Attached is an expressed condition that this *subsidy* will be directed for assistance to the most-needy. In many but not all cases, these people are Recipients, who can use their Welfare Card. Paying a token \$1 facilitates authentication and tracing. Furthermore, individual benevolence is welcomed too. Those arrangements operate independently from Welfare Support and not here detailed.

BUDGET

Many households and businesses suffer from poor budgeting skills. After *two* years, Eligibility Revalidation is conditional on the neat presentation of a reasonable budget, projected for the ensuing *three* years, including receipts of the preceding *two* years. Many problems can be averted, diverted or dissipated with good strategies and accurate bookkeeping. The vast majority of people do not understand the actual effects on their own situation of the publicised obscure "percentages" and global "averages". Welfare Support offers gratis tuition to first Candidates to learn sound financial practices. A simple spreadsheet on paper or computer is presented. Calculations are linked to a few external parameters, and 'What-If' scenarios can demonstrate realistic consequences. The process of budgeting is intense and highly individualistic. ALL expenditure items are rationalised by a person not directly associated with the Recipient. Weaknesses are pointed out and a suitable Life Style standard is matched to the likely sources of Income. This may require **frugal** decisions. Planning is done to alert the Recipient to long-term consequences. Scope is extended to *twenty* years in advance, with extrapolations based on reasonable estimates from the recent past and looming threats. Cautious safety margins are observed and percentages are converted into real dollar figures.

WELFARE SUPPORT

The Federal Government provides better access to a comfortable Life Style in the form of monetary deposits as Welfare Support. It is a *subsidy* provided at the behest of Government's funds collected from other taxpayers. Only the levels PRIMITIVE and BASIC may be considered as entitlements to all humans on Australian soil. The intent is to support people who are unable to support themselves at the essential levels of a **sober** life style. It is solely based on the Candidate's NEEDs. The levels are based on the *same* criteria for ALL Candidates regardless of their situation, including: Cultural Mores, Legal Status, Professional Standing, Social Position, Spending Habits, other. The deposits are placed into a personal Welfare Account in Recipient's name, held by a branch of Taxation Department (ATO) of Federal Government, acting as a bank. Account and moneys are not transferable and cannot be redirected to people associated with the Recipient. Operating the Welfare Card may be authorized to another person. No **interest** is paid, no **surcharges**, no **penalties**, no **fees** are charged. The balance is replenished electronically, once on the same date per month. To avoid contention, the payday of the month is distributed over *three* weeks and staggered at three-day intervals. The logistics and interviews are handled by Social Services Department (SSD) of Federal Government. States may provide offices and personnel.

Of the deposit, the first **70 %** of Welfare Support is fixed and **marked** for approved essential payments. An individual list of those essential payments is negotiated between SSD officer and the Candidate, compiled at the time of collecting the first Welfare Card. It has three ranks: Entitlements, Privileges, Bonuses. This list remains valid and unchanged for the duration of the card's validity, being *two* years. Of the entire privilege rank, parts may be recovered by engagements in community work as incidental Labour or structured Study.

Automatic payments of periodic dues and certain specified periodic purchases may be organised by the Account Holder per Direct Debit authorization. In case not all available funds are used for the stipulated essential payments, they accumulate over a year. Each unused portion of marked funds will be made available as additional unmarked *cash* in arrears, *twelve* months after it was left unused and upon closure of the account.

- **Product Test.** Welfare Support directly pays real invoices (paper or electronic, numbered and itemised) in arrears for approved G&S actually delivered to the Recipient by local (within shire, state or 240 km radius) suppliers. It only approves commercial companies who can demonstrate that no less than **half** of their aggregate turnover is expended within Australia, including: G&S, Labour, Materials, Overheads, Packaging, Processing, Taxes, Value-adding, other. Copies of invoices, receipts and Statutory Declarations (where required) are stored for authentication, classification and future reference for *three* years as evidence.

Of the deposit, the remaining **30 %** of Welfare Support is accessible as unmarked **cash** to the Account Holder, released per *five* days not exceeding **10 %**. When account debit is spent prematurely before the end of the monthly period, the Recipient is referred to family members, friends, charity institutions and benefactors for gratis assistance. An advanced deposit may be considered by way of an interest-free and cost-free loan, but only under extremely dire circumstances, including: Funeral of a Dependant, House Fire, Natural Disaster, other. Of such loan, the full **100 %** is fixed, all those transactions must be authorized and are tracked with scrutiny.

WELFARE CARD

An account is opened, numbered the same as the Candidate's TFN, prefixed by reverse birth date (yymmdd) and suffixed by ATO sectional code (ttt). It is administered by ATO, operating as a bank. The persons authorized to operate the account are collectively called the Account Holder (singular). ATO may also issue a **Tax Card** to all taxpayers who are not Recipients. Any taxation payable by or refundable to the Account Holder is transacted through this account.

A **Welfare Card** is issued to the eligible Candidate to operate the Debit balance of the account. The person in whose name a Welfare Card is issued, is called Recipient. Its number is prefixed by the Postcode (pppp) of the registered residential address. This card replaces all other benefit cards, issued by any government (Federal, Local, State) and institution (Disaster Relief, Child Support, Health Care, Indigenous, Senior, Work Cover, other).

Outstanding debts may be collected, immediately after the stipulated Welfare Support is deposited, at a proportion not exceeding **\$57** or **3 %**, being one-tenth of the unmarked monthly *cash* portion, deducted repeatedly only on *odd* months (Jan, Mar, May, Jul, Sep, Nov).

Purchases per card or cash withdrawals of the unmarked Debit portion are restricted to a figure in any *five*-day period, not exceeding **\$300**. Recipients are barred from operating any Credit Card from any country, while holding a valid Welfare Card.

The card operates with *three* PINs, each traceable separately. The Recipient uses a PIN of **four** digits, undisclosed to other people. It may also be operated at ATM or EFTPOS outlets by another person, acting as the Account Holder, so authorised by the Recipient, in which case the PIN has another code of **six** digits, normally undisclosed to other people. Only authorised ATO personnel may operate the account and card, using a PIN comprising TFN plus a staff code of **three** letters (digits), whose disclosure follows prevailing ATO regulations.

The card is only valid for *twenty-four* months, whereupon it expires. **Card Renewal** follows Eligibility Revalidation and Identification Confirmation or Reverification. When the card expires, no further Debit will be deposited into the account. The account will be frozen for *twelve* months, whereupon it will be closed and any remaining Debit balance is returned to Provider (ATO).

The card is operational at any bank counter, any ATO counter, any physical ATM and EFTPOS outlet, but not in luxury settings, including: Fashion Shop, Hotel [room, pub], Resort [holiday, gambling], Restaurant, other. The card is validated over an allotted **Spending Precinct**, nominally set along boundaries (Electoral, Postal, Shire, other) within an outline at radii no less than 160 km and not exceeding **240 km** from the Recipient's registered residence. The card can NOT be used outside Australian territories, not for general electronic transfers and not for On-line payments. Only electronic transactions authorized as Direct Debit for essential services and certain specified periodic purchases are permitted. Transactions per card are tracked electronically by ATO via suitable pathways and methods, including: Affidavit, ATM, Barcode, Bank Statement, Border Control, Client Receipt, Electoral Roll, Internet, Police, Postcode, Supplier Record, other. The processes of validating, tracing and purchase approving are instantaneous and very cheap, once the software is written. If **80 %** or more of the account remains unused over a period of *three* months, the Recipient will be notified in writing, snail-mailed to the registered residential address, with the request to offer an explanation. If the account balance remains unused over a period of *six* months, further transactions will be frozen. A personal visit will be made to the registered residential address to establish a contact and seek a resolution. If the Recipient cannot be contacted, an investigation will follow to determine the cause of the situation. If the case remains unresolved after *twelve* months of non-activity, the account will be closed and any Debit balance will be transferred in full to the estate of a beneficiary, without administration fees.

ADMISSION

The process leading to admission is envisaged to be completed within a period not exceeding *six* weeks, but may depend on the complexity of investigations and whether an intentional delay is applied. The logistics are wholly administered by an office of Federal Social Services Department (**SSD**). The first deposit is issued by ATO on the pertinent timeslot in the regular monthly staggered distribution. The process comprises of *three* stages:

- **Application** is the stage where a person requests to be considered for Welfare Support. A person lodges a completed application form, accompanied by pertinent documents as photocopies or electronic scans. No fees are charged; no costs are reimbursed. The package may be delivered in person, by mail or via the Internet. Upon formal acknowledgement of the documents' arrival at the SSD office, the person becomes an Applicant. An application lapses when no activity has occurred during a period of *six* months following arrival of the form. An application is invalid if the information provided is incomplete, misleading, inconsistent or fraudulent. In such case, the submitted documents are returned and no copies are kept in archives. The accepted Applicant is notified to report at a SSD office.

- **Candidature** is the stage where an Applicant is considered likely to be accepted. An Applicant presents *in person* with **original** documents for an interview at the SSD office, where Identity proofs of photo, address, signature and health status are verified. Upon acceptance of the information, a possible eligibility category is proposed and the Applicant becomes a Candidate. Asset holdings, debt status, disability issues and criminal records are declared, all awaiting further investigation. The Candidate is offered a public lecture, video, booklet and software for private study on long-term **budget** strategies and simple bookkeeping principles. No fees are charged; no costs are reimbursed. A candidature lapses upon significant changes in the information upon which the candidature was based. The candidature expires each time after *two* years. If candidature is unsuccessful, a revised application may be submitted. The accepted Candidate is notified per snail mail to the registered residential address to report at a SSD office.
- **Reception** is the stage where a Candidate is issued with an Account & Welfare Card. A Candidate awaits authentication of Identity papers, confirmation of visa or citizenship, verification of residential address, ratification of assets, debts, health issues and clearance of criminal records. Upon acceptance of the information, a befitting eligibility category is formally assigned. An Account is opened and the Candidate is requested to collect the Welfare Card *in person*. The Candidate is offered an opportunity to demonstrate knowledge of sound budgeting and simple bookkeeping. Personal advice or tuition is available on request. If reception is accepted, the Candidate signs a receipt for the card and becomes the Recipient. Where discrepancies in documents or serious misconceptions of budgets are detected, the candidature stage is revised. The reception expires each time the candidature expires. Ongoing reception may be terminated untimely upon evidence of fraudulent declarations, significant changes in legislation, or lapses of eligibility criteria. The reception is automatically cancelled, when exclusion criteria come into force or after *two* months following the Recipient's death. If reception is unsuccessful, a revised application may be submitted on no more than *two* occasions in each period of *twelve* months.

ELIGIBILITY

All categories receiving **Welfare Support** are subject to the same regulations. The schemes are combined from all levels of government (Federal, Local, State) and all are *renamed* to the same title and the same calculation procedures are applied. These schemes include: Age Pension, Apprenticeships, Baby Bonus, Child Care, Child Support, Disability Support Pension, Indigenous Assistance, Handicapped, Low-Income, Newstart, Parental Leave, Restart, Senior Discounts, Sick Leave, Single-Parent, Unemployment Benefit, Vision-Impaired, War Veteran Pension, Widow's Pension, Youth Allowance, other.

Applications for eligibility may be received from semi-dependent **youths** age 16 to 20 years and from **adults** age 21 years and higher. **Children** below age 16 years are deemed to be dependent on adult Carers, acting in *Loco Parentis* roles. Applicants who are serving incarceration time are not eligible. In such cases, no Welfare Support will be issued, no moneys will be debited during this period, none are backdated and none are refundable.

Eligibility alone does not constitute entitlement to Debit replenishments. From time to time eligibility requirements may be amended by legislation. Validation is only guaranteed for periods of *twenty-four* months, whereupon it is automatically annulled. To establish validity of identification and eligibility conditions for the first time or when it had been expired for more than *six* months, the process is allotted *six* weeks. For youths age 16 to 20 years, first-time eligibility approval is not released before *six* months after the application date. In such cases, no Welfare Support will be issued, no moneys will be debited during this period and none are backdated.

To avoid contention, the process of **Eligibility Revalidation** may be commenced *eight* weeks before and be completed *four* weeks after the expiry date. Pertinent data may be validated within a period not exceeding *three* months. Recipients are required to submit a draft budget for the ensuing *three*-year period that shows how Welfare Support will be spent with receipts from the preceding *two* years. If Eligibility Revalidation is unsuccessful, Welfare Support will be extended to *six* months after the expiry date, whereupon the account will be closed. If Eligibility Revalidation is accepted and Identification is confirmed, the Welfare Support is resumed, but a change of category may apply.

IDENTIFICATION

A person who applies for Welfare Support must present 100 points of Identification, including Photo no older than *five* years, usual Signature, stable Residential Address, Next of Kin and Witness Declaration by a prominent adult, not being a first generation blood-relative or in-law. The Candidate's TFN must also be disclosed, since this is a taxation matter, administered by ATO. Photo is verified and Signature witnessed twice by a DSS officer. Acceptable Identity alone does not constitute entitlement to Debit replenishments. From time to time Identification criteria may be amended by legislation. This Identification Verification remains only valid for *five* years, whereupon it is automatically annulled.

To avoid contention, the process of **Identification Reverification** may be commenced *eight* weeks before and be completed *four* weeks after the expiry date. Pertinent data may be validated within a period not exceeding *three* months. If Identification Reverification is unsuccessful, Welfare Support will be extended to *three* months after the expiry date, whereupon the account will be closed. If Identification Reverification is accepted, the process of Eligibility Revalidation will be commenced.

To operate the Welfare Card at approved ATM or EFTPOS outlets, no ID is required. The card operates with two PINs. The Recipient uses a PIN coded in **four** digits. It may also be operated at ATM or EFTPOS outlets by a person so authorised as the Account Holder, in which case the PIN is another code of **six** digits. Only the Recipient may operate the card at a bank, SSD or ATO office, where a PIN, a photo-ID and signature confirmations are required. To operate the card by a person on behalf of the Recipient, for payments of the marked proportion invoices or to claim any discounts, an authorization letter and photo-ID are required of the person making the payments. For a new card to be issued, the Identification has to be completely refreshed per visit to a SSD Office *in person* by the Recipient, preferably before the current card expires. If this person is immobile, a home visit of a SSD officer may be arranged at no cost. A Recipient can expect unannounced home visits from **inspectors** to verify Identity and Eligibility details. Residential addresses are checked at irregular intervals by snail letters delivered by courier or Post, requesting the Recipient to report in person at a SSD Office. Any changes in Identity criteria (Name, Residential Address, Visa, other), or any eligibility criteria (Category, Dependants, other), must be reported to SSD and ATO. Corrected criteria are re-established before the Welfare Support is resumed. If the Recipient temporarily leaves the jurisdictional area, Welfare Support will be suspended. Original eligibility is confirmed upon return to the area, when Welfare Support will be resumed on the following regular pay date, without retrospectivity.

CONCESSIONS

Nominally, there are no permanent concessions (relief from obligations) on any form of Taxation or charges by any of the Governments (Federal, Local, State). They would be difficult to implement and are much harder to modify. Special circumstances including: Financial crisis, Major Accident, Natural Disaster, Price Rises (steep), other, may invoke an instant response related to Taxation obligations including: Delay, Reduce, Refund, Relieve, Revoke, Suspend, other.

Concessions also refer to lesser charges on Services that fall beyond the control of the consumer. They are easier to implement on an ad hoc basis. Possible services include: Environment Levy, Fire Levy, Garbage Collection, Utility Service Charge, Sanitation, other. They are not entitlements, but remain bonuses that may be offered on a habitual basis, but are never permanent or guaranteed. In individual cases, certain limitations on eligibility or ceilings on Debit may be temporarily varied or suspended. Besides being directed at Recipients of Welfare Support, certain other people may also receive certain concessions. Any differentials should not be interpreted as constituting discrimination or preferential treatment.

DISCOUNTS

Governments, commercial companies and charities may use the Welfare Card to offer a variety of incidental or permanent discounts (lowered Retail Price). They apply to purchases under the voluntary control of the consumer. They are not taken into account for the calculation of the Living Cost **norm**. If implemented, they may provide a small bonus in comfort. The Welfare Card replaces all other cards (Health, Senior, Veteran, other) from all Governments (Federal, Local, State) that offer discounts to Card Holders for the purchase of approved G&S. All formal discounts are restricted to payments made with the Welfare Card in the allotted **Spending Precinct**.

Across all Public Transport services (Bus, Ferry, Train, other) during off-peak times (09:00 hrs to 16:00 hrs, 21:00 hrs to 02:00 hrs, other) a discount applies of **50 %**, being five-tenths off the regular Retail Price. Across all services offered by any governmental institution (Federal, Local, State) a discount applies of **30 %**, being three-tenths off the regular Retail Price. Across all G&S offered by major charity institutions (Anglicare, Foodbank, Lifeline, Red Cross, Salvation Army, Vinnies, other), which receive some *subsidy* from any government (Federal, Local, State), a discount applies of **20 %**, being two-tenths off the regular Retail Price. Food merchants (Farms, Supermarkets, Street Markets, other) and Utility suppliers (Electricity, Gas, Telephone, Water, other) are encouraged to offer discounts of **10 %**, being one-tenth off the regular Retail Price on all items in the BASICS list. Many commercial companies may offer incidental discounts for *cash* payments for any product in any location at their own discretion.

EMPLOYMENT

Every fit adult age 21 to 74 years is entitled to be engaged in employment, paid at a sufficient rate to sustain a reasonable life style in a prosperous society. For youths age 16 to 20 years, that same principle applies, albeit to a lesser degree. The human body requires movement and work to dissipate its energy. To convert that effort into delivering useful earnings, is deemed a secondary consideration. The human mind requires to be creatively challenged, focussed and occupied to avoid idleness. In industrial **contracts**, two parties sign an agreement to exchange *first* Labour, *then* Reward, consequently: "*no work, no pay*". However, in a complex society with strong demands by both parties, market forces and economic factors, many people cannot secure such a contract, including those who are: Handicapped, Inactive (by choice), Inexperienced, Unfit, Unskilled, other.

All Recipients who are sufficiently fit to perform some form of work, are given the chance to do so. The community creates the opportunity to bridge that gap for all persons, per social **contract** for both parties to sign, consequently: "*no work, half pay*". In the role of employer, Provider of Welfare Support *first* presents a secure Reward at the flat hourly rate **\$23**, being one-thousandths WSmax, in monthly instalments. This figure implies all industrial obligations, except Superannuation and holiday loading. Insurance is covered by Provider; accidents and sick leave are covered under Disability Supplement. Recipients *then* accept the obligation to deliver Labour & Study compliance for **1000** hours, in real time during normal business hours.

In all cases, where work hours are not delivered, they accumulate to a figure not exceeding 2'000 hours, being twice annual obligation. Any further undelivered hours are ignored. If part or all of accumulated hours remain undelivered for *three* consecutive years, they are absolved.

Recipients on a reduced figure WSceil have their work hours reduced proportionally, maintaining the same hourly rate. Where such work is delivered to a governmental institution or to a not-for-profit organisation, the company pays nothing back to Provider. Where such work is delivered to a commercial concern, the company pays a contribution to Provider (ATO) for each three-hour stint \$23, being one-thousandths WSmax. If no work is performed (without concession), a Reduction is imposed in stints at rate \$11.50, which equates to per annum not exceeding \$11'500, being five-tenths WSmax.

LABOUR & STUDY

Every adult Recipients of Welfare Support, age 21 to 74 years, who is declared fit to do physical or mental work, is placed in the *incidental* employ of SSD, which in turn may engage other institutions, acting as agents for the Provider (SSD). The formal contract comprises of an aggregate per annum not exceeding 1000 hours, accumulated in *thirty*-hour blocks, each valued at \$230, being one-hundredth WSmax. In contracts with commercial businesses, the figure per stint is \$23, being one-thousandth WSmax, payable to the Provider (ATO). Recipients on a reduced figure WSceil have their work hours reduced proportionally, maintaining the same hourly rate. Recipients on a supplemented figure have their work hours kept the same as they would have been without the Supplement. The lesser skills, shorter working week and shorter working year, are expected to recompense \$11'500, being the UPPER half of WSmax, treated as earnings to which deductions may be applied. The LOWER half is considered a *subsidy* for the lesser ranked Living Costs, which are not earned per se. Suitable workers are distributed daily from a central **Stint Pool** to minor strenuous jobs, including: Seasonal Produce Picking, Gardening, Meals for Seniors, Relief in Natural Disasters, other.

The default engagement is set at *thirty* hours per week, on every Monday to Friday during any *six* working hours between 09:00 hrs and 17:00 hrs with a break after 3 hours. On public holidays, there is no obligation to perform tasks, but if work is performed voluntarily, those hours are counted as compliant. Travel time is not counted as compliant (except the first transport from pool to site). During inclement weather while at work, only one stint of *three* hours on that day is counted as compliant. No real-time hours are counted as time-and-a-half or double-time.

No wages are paid and no contributions are made to financial schemes associated with employment or study. Each day, working clothing, tools and one gratis lunch **meal** are provided by the employer. Where required, transport and accommodation are provided gratis or reimbursed upon presenting receipts. Flexible arrangements may be negotiated within five schedules (A, B, C, D, E), ranging from 20 hours till not exceeding 50 hours per week, during 50 weeks till no fewer than 20 weeks per year. In special cases, a schedule (F) is available for private negotiation, which must be approved by SSD. In a private capacity, Recipients may agree to extend the working hours either as volunteers or as casual employees, hired in accordance with the pertinent prevailing wage, labour, conditions and safety structure.

Formal study in **post-secondary** courses replaces or complement labour obligations with learning obligations, including Trade Indentures. Both are called Work. Tuition fees are covered for *four* years, but no associated costs. Reasonable passing grades are expected. Class attendances, lectures' logon times and study time spent on a home computer are certified. Time off work is granted to search for commercial employment. Those hours are only counted as compliant, where genuine evidence is provided of time spent and businesses visited. Time off work is granted to keep doctor's appointments or to attend to serious family or private matters, but those hours are not counted as compliant.

Formal study in **tertiary** courses substitutes labour obligations with learning obligations. No time off study is granted to search for commercial employment. No tuition fees are reimbursed, but loan schemes may be sought. Every full-time course is deemed to be compliant at study time of 30 hours per week over 33 weeks, provided no fewer than two-thirds of the subjects enrolled are passed. At a lower passing rate, the subjects are treated as part-time enrolment. Every part-time course is deemed to be compliant at 10 hours per lecture week for each subject enrolled and passed. Any outstanding hours may be delivered as labour tasks & stints, to be completed before the Welfare Card expires.

- **Fitness Test.** A doctor's certificate is required to declare a person unfit or partially fit to physical or mental work. Recipients who arrive in a state (Fatigued, Injured, Intoxicated, other) similar to being unfit to drive a motor vehicle, will not be offered a contract and no time will be counted as compliant.

STINT POOL

It is important that Internet communications are not used to replace the advantages of parties physically meeting, the discipline of getting up, moving about, bartering and hiring on face-value. It also plays a role in preventing fraud from happening. An office is set up in every major district. In most cases these are already in place. The office has one official from the Provider, nominally Federal Government Social Services Department and one counsellor (from district school?). Other staff may be drawn from State Government, Local Government and other interested parties.

The nature of tasks & stints is varied and focuses on learning skills and exposure to real life situations. They are not intended to displace legitimate industrial employment. Most result in acquiring useful skills. Some are community work, further assisting the needy in the form of: Comfort, Company, Creativity, Labour, Shopping, Transport, other.

A suitable place (Market Place, Green Park, Parking Lot, Shopping Centre, Sports Field, other) is selected as temporary venue to gather a large number of eligible workers, for tasks & stints lasting one or more days. The pool runs in two sessions of one hour each. Early slot (08:00 to 09:00 hrs) is predominantly for the middle range, adults age 21 to 49 years. This would emphasise skills in the **industrial** arena, but not exclusively: Employment, Learning, Strenuous Work, Teaching. Later slot (09:00 to 10:00 hrs) is predominantly for the extremes, independants age 16 to 20 years and elderlies age 50 to 74 years. This would emphasise psychological gains in the **social** arena, but not exclusively: Company, Discipline, Friendship, Games, Light Work, Menial Tasks, Music, Relief, Respect, Respite, Wisdom, other. Grey-hairs would find it very rewarding to be occupied. Green-ears could benefit greatly by the wisdom, platitude and experience of grey-hairs. And here the twain shall meet.

To preclude exploitation, semi-dependent youths must not work days per week and hours per day less than these minimal limits at age: 16 years works **200** hours; 17 years works **160** hours; 18 years works **120** hours; 19 years works **80** hours; 20 years works **40** hours. There are 2 choices for lower ages from 8 schedules (G H I J K L M N), ranging from 12 hours till not exceeding 40 hours per week, during 21 weeks till no fewer than 1 week per year. In special cases, a schedule (O) is available for private negotiation, but must be approved by SSD. This decline in work hours corresponds with reduced WScell and offers greater opportunities for older youths to find their own Income, unencumbered by work engagements.

However, as a bonus, semi-dependent youths have the option to negotiate a work schedule equivalent to independent youths. The extra work hours delivered may be counted as compliant by their Carer, who is a Recipient of some Welfare Support and has not yet complied with all the associated work hours.

Adult Recipients age 21 to 74 years, may be placed in the *incidental* employ of institutions, acting as agents for the Provider (SSD). This is not *casual* employment and not *formal* industrial employment (full or part). Here money plays a very small role. The psychological benefits should not be underestimated. Recipients who are capable of working in any capacity are required to present *in person* at a suitable venue. The first time they may be transported to a work site; continuing workers find their own transport to their work site. Public Transport receipts may be reimbursed by the employer.

Potential employers visit this venue to select the number of workers they require for that day or subsequent days. They negotiate a contract to complete incidental tasks & stints of **Labour** or structured **Study** (or both). All engagements require formal approval of the Provider per SSD official. Recipients, who arrive in fit condition but are not offered a contract, may return home and count this day as one stint of **attendance** time.

The minimal monthly attendance time is 15 days or 45 hours, accumulating per annum not exceeding 500 hours, being half annual obligation. Any remaining hours are considered undelivered. Deductions will be applied on the following Pay Day, insofar work hours do not meet the pertinent target of summed attendance and compliant times for the preceding month.

In all cases, where work hours are not delivered, they accumulate to a figure not exceeding **2'000** hours, being twice annual obligation. Any further undelivered hours are ignored. If part or all of accumulated hours remain undelivered for *three* consecutive years, they are absolved.

APPRENTICESHIPS

These arrangements could also be applied to **Cadetship** in the Armed Forces. There are numerous advantages in terms of: improving self-discipline, learning useful skills, preparing for army career, preventing street crime, reducing unemployment, other. Apprentices receive the privileged rank of Welfare Support in accordance with their age, NOT directly related to their stage of skills. In principle, applications are open to all residents and citizens age 16 to 49 years. Approvals are commensurate with fitness of the Applicant and demands of the work environment. Intake is aligned with school schedules. Their indenture contract is treated the same as post-secondary courses, partly labour training in situ, partly learning in schools, partly study with a home computer. Industrial employers pay the same hourly contribution for all apprentices to the Provider (ATO), per annum not exceeding 1000 hours. Only real time actually worked is calculated in stints at the full rate \$23, being one-thousandths WSmax.

Where the apprenticeship course spans fewer than 1000 hrs, the remainder time is treated as unemployment of the Recipient. Where the apprenticeship course spans more than 1000 hrs, only the times at work in situ or study mode in excess of 1000 hours over a twelve-months period, are subject to contractual agreements in accordance with pertinent prevailing industrial awards.

For Welfare Support compliance alone, **work hours** may be performed in any combination of Labour & Study, each year under certain restricted schedules. Flexible arrangements may be negotiated between SSD Officer, Apprentice, Employer and School. Semi-dependent (living at home) and Independent (living away from home) Youths are treated the same.

To preclude exploitation, youths may not work hours per year, days per week and hours per day exceeding these maximal limits: age 16 years works **500** hours; age 17 years works **600** hours; age 18 years works **700** hours; age 19 years works **800** hours; age 20 years works **900** hours. There are 2 choices for each age from 10 schedules (P Q R S T U V W X Y), ranging from 15 hours till not exceeding 40 hours per week, during 45 weeks till no fewer than 28 weeks per year. In special cases, a schedule (Z) is available for private negotiation, but must be approved by SSD.

Adult apprentices may negotiate other schedules (A, B, C, D, E) by consensus. Any Income earned for work performed in excess of per annum the first 1000 hours, will attract Income Tax insofar Gross Income exceeds the Income tax-free threshold.

NORM & SUPPLEMENTS

Regular Costs of Living are observed or estimated and averaged. Prices are based on metropolitan figures and then normalised. Supplements are included to compensate for especially high prices incurred by individuals in irregular circumstances. These Supplements replace many schemes from all governments' (Federal, Local, State) alternatives. Where multiple Supplements apply, only one is considered, chosen at the Candidate's discretion. Semi-dependants are deemed to be capable of earning a small Income. The figure of Welfare Support issued is stipulated by:

- **Prices** of the essential payments are not the actual figures owing but as deemed fair by Regulations, based on a **norm** determined by averaged Living Costs in *five* metropolises. Those prices are updated *three* times per year, calculated a month earlier and adjustments implemented on: 1 February, 1 June, 1 October. The Welfare Support figure reflects the official Consumer Price Index (CPI) and modifications in deemed regulation prices. Each time the CPI figure is calculated afresh as the Arithmetic Mean averaged over the prior *sixty* months.
- **Senior Age Supplement**, for each year from age 50 years an additional **\$275** per annum applies. Each year it is incremented till age 75 years on a pro-rata up-sliding scale to highest figure not exceeding **\$6'900**, being three-tenth WSmax. Applicants who are not eligible (or choose not to apply) for the full figure (nominally \$23k+Supp), may apply for the Supplement alone, by way of an advanced debit renamed **Senior Complement**. When years later the Applicant becomes eligible for the full figure, no Supplement will be included until the entire pre-paid Supplement figure is recovered (without subsequent CPI adjustments). Applicants who are eligible for the full figure, have the Supplement incremented at *five-year* intervals by **\$1'380**, being six-hundredths WSmax. Eligible are elderly people who receive a Gross Income below **\$6'900**, being three-tenth WSmax, including \$nil Income AND have held a Permanent Residence Visa or Citizenship encompassing a contiguous period no shorter than *ten* years, at any stage prior to the application date. Cases of extreme hardship or unusual circumstances may be given special consideration. Eligible Candidates include: Carers, Low-Income workers, Nurses, Self-funded Retirees, Unemployed, Volunteer Workers, other.
- **Veteran Supplement**, for the returned veteran who served time in a war, transferable to the surviving spouse of a soldier fallen in combat. For Candidates below age 60 years, the Welfare Support and Supplements are similar to that of Senior Complement from age 60 years onwards, where the commencing War Age date concurs with the fatal combat date. In this case, no recovery of the pre-paid Supplement figure is sought. Eventually, it merges into the regular Senior Age Supplement at its ceiling. Eligible are the returned soldier and the widowed spouse or registered life partner of the fallen soldier. The Supplement is annulled upon the marriage or joint habitation of the Recipient as a couple with another partner.
- **Indigenous Supplement**, for each classified degree of indigenous ethnicity an additional **\$575** per annum applies. Each degree is incremented on a pro-rata up-sliding scale to the highest figure at degree **96 %** and not exceeding **\$4'600**, being two-tenth WSmax. There are *eight* classes of ethnic authenticity acknowledged in steps of 12 % (12, 24, 36, 48, 60, 72, 84, 96 percent). Eligible are classified adults, who receive a Gross Income below **\$4'600**, being two-tenth WSmax, including \$nil Income, AND who provide proof of ethnicity above 25 %, as confirmed by Birth Certificates and per DNA tests. A special class applies to the person, whose ethnic features and language are obvious, AND either whose early occupancy is determined by oral tradition, or whose DNA is refused.

- **Dependant Supplement**, to persons acting in *Loco Parentis* care, in addition to their own Income, for dependants age 0 to 16 years applies per annum **\$9'200**, being four-tenths WSmax, only for the *first* dependant. For each additional dependant its Supplement is decremented by **\$920**, on a pro-rata down-sliding scale to the fifth dependant, where the lowest figure applies per annum **\$5'520**, being twenty-four-hundredths WSmax. For five dependants, the quintuple Supplement applies per annum not exceeding **\$36'800**, being sixteen-tenths WSmax. Of this figure, **60 %** is **dedicated** to defray the specific expenses for each individual dependant, with higher priorities set at Food, Clothing, Shelter, Health and Education, while some Savings are set aside. A separate ledger is kept for each dependant. Invoices, receipts and other pertinent documents are kept for *three* years as evidence.

To persons acting in parental or Carer function, in addition to their own Income, for each semi-dependant age 16 to 20 years applies per annum **\$4'600**, being two-tenth WSmax. For *five* semi-dependants, the quintuple Supplement applies per annum not exceeding **\$23'000**, being ten-tenth WSmax. Each subsequent year this is decremented by **\$920**, on a pro-rata down-sliding scale to the lowest figure at age 20 years, being not less than \$nil. Of this figure, **60 %** is **dedicated** to defray the specific expenses for each individual semi-dependant, with higher priorities set at Education and Health, while some Savings are set aside. A separate ledger is kept for each semi-dependant. Invoices, receipts and other pertinent documents are kept for *three* years as evidence.

Eligible are persons whose Gross Income is per annum not exceeding **\$69'000**, being *three* times WSmax. For lower Gross Incomes, the Supplements are complementary. For each dollar below the maximal Income, the Supplement is incremented on a pro-rata up-sliding scale to its greatest figure. The combined figure of the person's Gross Income and all Supplements for dependants and semi-dependants applies per annum not exceeding **\$69'000**, being *three* times WSmax, yet WSceil may be lower.

The first five cohabiting children are designated the same adult Carer. The next five cohabiting children are designated one other adult Carer. At \$nil Income of the Carer, for the first dependent child, age 0 to 15 years, Supplement applies per annum not exceeding **\$6'440**, being twenty-eight-hundredths WSmax. For each of four subsequent dependent children, the highest figure is decremented per annum not exceeding **\$920**, being four-hundredths WSmax. As Income increases, the children's Supplements are decreased gradually on a pro-rata down-sliding scale to the lowest figure \$nil at the highest Gross Income figure per annum not exceeding **\$46'000**, being two times WSmax.

For each semi-dependent youth age 16 to 20 years, in each subsequent year, the highest figure **\$4'600**, being two-tenths WSmax, is decremented per annum not exceeding **\$920**, being four-hundredths WSmax. The youths' Supplement is independent of Income. It is decremented on a pro-rata down-sliding scale to the lowest figure \$nil at the highest Gross Income figure per annum not exceeding **\$23'000**, being WSmax.

For each *adult* dependant (Aged, Disabled, other), to the caring Recipient a Supplement applies per annum not exceeding **\$4'600**, being four-tenths WSmax. For each *adult* dependant, Supplement is complementary. As the Carer's Income

increments, Supplement is decremented on a pro-rata down-sliding scale to the lowest figure \$nil at the highest Gross Income figure per annum not exceeding \$23'000, being WSmax.

- **Remote Supplement**, for the registered residence located in each Remote Zone further away from a metropolitan centre, an incremental \$575 per annum applies. The highest quadruple Supplement per annum not exceeding \$2'300, being one-tenth WSmax. On the nominal inner boundaries of the four outer zones, the Supplement amounts to \$7.19 per kilometre from CBD. There are *five* zones numbered 0 to 4, demarcated across the land:
 - In Zone0 for **Metro** till R=80 km, to the conurbation area \$nil applies;
 - In Zone1 for **Region** till R=160 km, a single Supplement applies;
 - In Zone2 for **Town** till R=240 km, a double Supplement applies;
 - In Zone3 for **District** till R=320 km, a triple Supplement applies;
 - In Zone4 for **Outback**, a quadruple Supplement applies for cases not covered by Zone0 to Zone3.
 - In Zone5 for **Extra** a fifth Supplement applies for cases of special consideration (Great Altitude, Marine, Sub-terrain, other) either singly or in combination with another of Zone1 to Zone4.
- **Disability Supplement**, for each certified disability degree an additional \$2'300 per annum applies, being one-tenth WSmax; the highest triple Supplement not exceeding \$6'900, being three-tenth WSmax. The Supplement lapses upon the healing of the disability. Changes of circumstances must be reported to SSD and ATO. An assessment of the situation is renewed every *two* years. Any preventable overpaid Supplements may be recovered. Certification for Deg1 to Deg5 is determined at the discretion of *two* Medical Practitioners, one chosen by the Candidate, one appointed by SSD. On each of the special degrees Deg6 to Deg8, certification is determined at the discretion of *three* Specialist medical staff, one selected by a hospital, one chosen by the Candidate, one appointed by SSD. Where multiple degrees apply, only one is considered, chosen at the Candidate's discretion. The scope does not include injuries, ailments or diseases that are curable within *three* months. There are *eight* degrees for disabilities lasting longer than *three* months. For long-term disabilities, rates may be negotiated on an individual basis. For the first *twenty-four* months the rates below apply:
 - Deg1 for **Minor** injury a single Supplement applies.
 - Deg2 for **Major** injury a double Supplement applies.
 - Deg3 for **Handicap** a triple Supplement applies.
 - Deg4 for **Ailment** a single Supplement applies.
 - Deg5 for **Disease** a double Supplement applies.
 - Deg6 for **Special-A** a single Supplement applies.
 - Deg7 for **Special-B** a double Supplement applies.
 - Deg8 for **Special-C** a triple Supplement applies.

PRICES

Calculations are performed on current prices, based on a *sober* life style, *cheaper* options and *efficient* use in *five* metropolises. The **mode** is chosen as what most people actually pay, whereas the mean refers directly to very few people or none. For each item, the *mode* in each metropolis is weighted by its population number. No distinction is made between unequal prosperities of states. The Arithmetic Mean over *five* highest weighted metro modes is calculated and set as **norm15**, valid from 1 June 2015, the same for the whole nation. The prices are increased by the CPI figure, as the Arithmetic Mean averaged over the prior *sixty* months. The prices are update *three* times per year, calculated a month earlier and adjustments implemented on: 1 February, 1 June, 1 October. Once every *five* years the original calculation formulas are reviewed and adjusted if considered appropriate. The next new standard is set as **norm20**, valid from 1 June 2020. Nominally, essential Living Costs for a single **adult** person living alone, aggregate **norms** are set as follows:

The PRIMITIVE level	per annum		\$ 6'900.
The BASIC level	additional per annum	\$ 4'600. Total	\$11'500.
The COMFORT level	additional per annum	\$ 4'600. Total	\$16'100.
The CONVENIENCE level	additional per annum	\$ 6'900. Total	\$23'000.

All higher levels are not covered by Welfare Support and are not detailed here.

REDUCTIONS

People who have the means to support themselves to some degree are eligible for reduced funds. Note these are not deductions. Where multiple Reductions apply, only one is considered, chosen at the Provider's discretion.

- **Assets Test.** The primary residence is exempt from the property's fixed Asset test, where its equity portion is valued at less than **\$690'000**, being thirty times WSmax, AND if the Candidate is the registered owner, AND if the Candidate actually has resided in it for no fewer than 500 nights during the prior *two* years, AND if the Candidate plans to reside in it for the ensuing *two* years. Market "value" is a fictitious paper figure and has no real meaning until a sale is completed. Since they fall outside the scope, higher values of the primary residence have no net affect on Welfare Support. Upon vacating, letting or selling the primary residence, this exemption lapses and the change in eligibility conditions must be reported to SSD and ATO.

Candidates who have to their name fixed assets (Business Goodwill, Equity Portion of Real Estate Property, other) and fluid assets (Cash Savings, Gifts, Inheritances, Shares, other) to a total value exceeding **\$230'000**, being ten times WSmax, will receive \$nil Welfare Support. Superannuation is considered Income. Candidates with total assets valued at **\$230'000** or less, being ten times WSmax, are eligible for a Welfare Support as stipulated for their category, reduced on a pro-rata up-sliding scale till WSmax, provided no negative balance is arrived at. As a special effect, this reduction may be read as offsetting a portion of improving asset values between 1.3 % and 3.3 %.

- **Income Test.** Candidates with \$nil Income are eligible for a Welfare Support to the ceiling, as stipulated for their category. Candidates with Gross Income equal to or exceeding \$46'000, being two times WSmax, will receive \$nil Welfare Support. Candidates with Gross Income (G) below that boundary are eligible for a Welfare Support, reduced by **five-tenth** of G on a pro-rata up-sliding scale to WSmax. The lowest Disposable Income (D) follows the formula in thousands: $D=23+0.5*G$. Income Tax is only payable on upper part of earnings exceeding \$23'000, being Income tax-free threshold. The net effect is that **half** of these earnings are directed to reduce Welfare Support.
- **Superannuation Test.** Super is considered personal Income, set aside for a higher age to relieve the burden on the community. The opportunity is offered to complement Welfare Support. Candidates age 50 to 74 years with Gross Income below \$23'000, being Income tax-free threshold, have the option of syphoning a maximal amount as periodic withdrawal stream from their super balance. For a super balance less than \$92'000, being four times WSmax, no reductions apply and no early withdrawals are permitted. Candidates with super balance equal to that boundary or above are eligible for a Welfare Support to the ceiling, as stipulated for their category, reduced by **half** of the summed earned Income and super stream, free of Income-tax. Candidates, whose summed figure is equal to or exceeds \$46'000, being twice WSmax, will receive \$nil Welfare Support. The age of access, limits on self-contributions and absolute UPPER and LOWER withdrawal limits are regulated by separate legislation. Those arrangements operate independently from Welfare Support and are not here detailed.
- **Residency Test.** Candidates who are singly Australian *Citizens* are eligible for a Welfare Support ceiling at CONVENIENCE level. Candidates who hold a *Dual Nationality*, a *Permanent Resident* or a *Temporary Status* visa are eligible for a Welfare Support ceiling at COMFORT level, reduced to **80 %** at CONVENIENCE Level. International students and imported workers are classified as holding a Temporary Status for the lesser duration of their contracts or visas. Candidates who are temporary visitors to the country are eligible for a Welfare Support in limited form. The highest debit is BASIC Level in full. The longest period of support is *six* weeks. Their Welfare Card expires after *six* weeks and all remaining funds are returned to ATO. An alert message is posted, per phone or email, after *four* weeks.
- **Independence Test.** Applicants between the ages 16 to 20 years, who receive no Parental Care AND who reside away from the family home of parents or immediate relatives, are deemed to incur certain expenses, hence the Living Costs *norms* for adult singles are applied, as reduced by **10 %** for each year younger. For ages 16 and 17 years, a Court Order must establish their independence status. At age 20 years, Welfare Support reduced to \$20'700 per annum applies, being nine-tenth WSmax, on a pro-rata down-sliding scale to the lowest at age 16 years, not less than \$11'500 per annum, being five-tenth WSmax.

- **Habitation Test.** Where three or more adults cohabit on the same premises, they are deemed to share \$6'900, hence the Living Costs *norms* for adult singles are applied, as reduced by 20 % for each Recipient or \$4'600, being two-tenth WSmax.

Where two adults habit jointly in the same residence as a marital or de-facto couple, they are deemed to share \$7'820, including: Bulk Buys, Combined Meals, Rental or Rates, Utilities, Transport, other. Hence the Living Costs *norms* for adult singles are applied, as reduced by 17 % for each Recipient, which amounts to a lesser reduction by \$690, being three-hundredths WSmax.

Where two or more adults cohabit in the same residence as independent individuals, they are deemed to share \$6'440 including: Rental or Rates, Shared Utilities, other. Hence the Living Costs *norms* for adult singles are applied, as reduced by 14 % for each Recipient, which amounts to a lesser reduction by \$1'380, being six-hundredths WSmax.

- **other test.**

DEDUCTIONS

Recipients who have accumulated unpaid debts to a governmental institution will have their stipulated Welfare Support immediately deducted by obligatory payments from the account. Recipients who have accumulated hours of unfulfilled Labour & Study obligations to an appointed institution will have their stipulated Welfare Support immediately deducted by obligatory repayments from the account. Note these are not reductions. Deductions must not be taken from the lower half of Welfare Support, nor from the two lesser Living Costs levels, nor from the regular dues payments, marked at 70 %. Where multiple deductions apply, they are ranked in order of priority for total or partial consideration.

- **Debt Test.** Recipients who are owed taxes, levies, fees, fines or penalties to a Governmental institution (ATO, Child Recompense, Federal, Local, Police, State, other) will have their *cash* access deducted at a proportion per month not exceeding \$57, being one-tenth of the unmarked *cash* portion. Deductions are repeated once per *two* months, in instalments until all net outstanding debts are paid off, per annum not exceeding \$690, being three-hundredths WSmax. No without interest, surcharges, processing costs or late fees are charged. They do not occupy a higher priority than the regular payments of dues, marked as 70 % of the Welfare Support. Welfare Support Recipients are expected to not willingly incur any debt or engage in risky contracts. Debts owed to private and commercial companies (Banks, Gambling Venues, Insurances, Finance companies, Sports clubs, Tradesmen, other) are at the discretion of those creditors as a private matter. Commercial debt collectors hold no grip on the Welfare Account.

- **Conviction Test.** Applicants who hold a criminal record but have served their penalty out, incur no deductions. Applicants who are paying off monetary penalties for criminal offences incur a deduction per month not exceeding **\$172**, being three-tenth of *cash* portion. Deductions are made from the unmarked cash portions and repeated once per month, in instalments until all net outstanding penalties are paid off, per annum not exceeding **\$2070**, being nine-hundredths WSmax. No interest, surcharges, processing costs or late fees are charged. They do not occupy a higher priority than the regular payments of dues, marked as 70 % of the Welfare Support.
 - **Labour & Study Test.** Both biological parents age 16 to 20 years who have a child age 0 to 5 years are exempt from this test. After age 5 years the exemption expires. One biological parent age 21 years or higher who has a child age 0 to 2 years is exempt from this test. After age 2 years the exemption expires. A guardian, adoptive, de-facto or step-parent is not exempt. Both parents may take turns in four blocks of *six* months, as to who nominates to be Carer for the baby. Adult Recipients of Welfare Support, age 21 to 49 years, are in the *incidental* employ of Provider for an aggregate per annum not exceeding **1000** hrs. Formal study courses replace or complement labour obligations with learning obligations. Every period comprising *thirty* accumulated hours of unauthorised absence, or refusal to carry out assigned stints & tasks, incurs a deduction not exceeding **\$115**, being two-tenths of *cash* portion. Monthly deductions depend on work schedule. Deductions are made from the unmarked *cash* portion and repeated once per *two* months, in instalments until all outstanding deductions are recovered, per annum not exceeding **\$3833**, being one-sixths WSmax.
 - **other test.**
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Appendix A

GLOSSARY of definitions used in this context

Absent Parent means a person (Male or Female alike) who is separated or divorced from the custodial spouse and not cohabits with the child. It also includes a person who is deceased, missing, incarcerated, hospitalised for a period greater than *two* years, or mentally unfit to accept responsibility in the role of a parent.

Account Holder means a person, in whose name an account is opened with ATO and a card is issued. This term is also used for any other person who is authorised to operate the account or card, besides ATO personnel and Recipient.

Adult means a person at age 21 years and higher. It incorporates: Elderly, Junior, Mature, Senior. The age 18 years is not used as boundary here.

Affordability means a personal judgement whether an expense can be made from the financial resources available in light of other commitments, desires and emotional readiness. It refers to the private list of priorities of needs, dues, desires and debit funds, given the depth to which an individual is prepared to go into personal debt. It replaces alternate descriptors: Cash, Credit, Debt, Funding, Readiness, Richness, other.

Aid means an instant of gratuitous help, being small, patchy, casual, unpredictable, spontaneous, incidental, temporary and non-descript in nature. It may be offered in financial, emotional, labour or material form. It is used similar to the common "First Aid" notion. It does not refer to official subsidy or structured assistance.

Alimony means the contribution to an estranged spouse payable by the divorced or separated spouse. Here this concept has become redundant, since Welfare Support replaces it.

Alternate descriptor means terms used in other contexts or meaning similar things or colloquially used to mean something else. This is appended to demarcate the meaning of the terms, including what they do NOT mean for extra clarity.

Applicant means a person who requests attention by lodging a completed application form with associated documentation.

Assistance means some help towards the person's needs, offered by an organised Charity or as benevolent gesture of an individual. The person may lodge a request or be nominated by another person. The help may be gratis or for a small fee, timed on a casual basis and independent from a political party or government institution. It may take the form of: Accommodation, Counselling, Goods (donated), Food, Labour, Medication, Money. It replaces alternate descriptors: Consultation, Donation, Support, other.

Being means a specification following a figure, that links the antecedent into a network of fixed proportionalities, controlled by a central parameter WSmax. It is also used as a link to other major parameters.

Beneficiary means a person, to whom the Welfare Support is principally directed. It may include persons associated with the Recipient, who may gain indirectly in some form of benefit.

Bonus means a gift, granted unexpectedly and incidentally by a benefactor, by way of cancelling a debt, lowering the price of a sale, raising a *subsidy* or donating Goods & Services (G&S). It replaces alternate descriptors: Aid, Concession, Grant, Privilege, Rebate, Recompense, other.

Boundary means a limiting numerical value, set to demarcate scopes of application or to suit certain circumstances. It is less stringent than limit and may be subject to incidental changes or dispensation. It replaces alternate descriptors: Constraint, Edge, Limit, Restriction, other.

Candidate means a person who has fulfilled all eligibility requirements and has completed an application procedure in *person* to be considered for Welfare Support. It replaces alternate descriptors: Applicant, Lodger, Seeker, other.

Carer means an adult, appointed or by choice, who has accepted the responsibility to provide personal services for a person who is not capable of living a full life as a sole individual. Incapacity may include: Illness, Injury, Mental Disturbance, New Immigrant, Old age, Physical Disability, Young Age, other. Services may include: Company, Finance, Food, Physical Labour, Nursing, Shelter, Shopping, Teaching, Transport, Upbringing, other. It replaces alternate descriptors: Guardian, Mentor, Nurse, Spouse, other.

Category means a group having certain features in common, allowing them to be treated as one unit. It may be applied to: Characteristics, People, Things, other. It replaces alternate descriptors: Bunch, Class, Cluster, Division, Group, Range, other.

Ceiling means an arbitrary boundary of a small space, set as the highest achievable amount, greatest accumulated count or furthest region. It is a cut-off point, usually set lower than the maximum possible. It replaces alternate descriptors: Border, Cap, Fence, Highest, Limit, Maximum, Top, other.

Charity means reusable or new Goods, Food, Services, Accommodation, Counselling or Moneys donated by the public to a (not-for-profit) institution, which stores and distributes them directly to the needy, then sells the surplus to the public and redirects the net takings to assist the needy with cash. Its social function is to complement, not replace Government Services or Welfare Support, especially where unavoidable discrepancies occur. The Government is not a charitable institution, but may subsidise these institutions or use their infrastructure to reach the needy.

Child means a person aged between 0 years and 15 years. It excludes Junior. It replaces alternate descriptors: Baby, Kid, Teenager, Toddler, Youngster, other.

Child Support means the contribution made to defray some of the dependant's expenses, payable by a responsible parent who is not directly engaged in the upbringing of the child. Here this person includes an absent Male or Female alike, who is not the Carer, but is the biological parent, a step-parent, a foster parent or a de-facto parent. The term is obsolete, since Supplements replace it. Here the Recompense sought includes only the Supplements paid to the Carer, nominally the custodial parent.

Class means a group of students in a school. Also means a group of people classified under certain criteria. Here it is solely used to sort the ethnicity of aborigines. It replaces alternate descriptors: Category, Group, Plebs, Race, Upper class, Working class, other.

Combo means a combination of several effects presented as a superposition to determine the end result. It is a colloquial abbreviation suitable for tables and graphs.

Condition means stipulated description within a category the Applicant has to fulfil to become eligible for Welfare Support. It replaces alternate descriptors: Behaviour Demands, Health Situation, Residence Quality, Spending Habits, Work Environment, other.

Concession means the reduction in obligatory contributions (Taxation, Rates, Fire Levy, Sanitation) and Utilities (Electricity, Gas, Telephone, Water) service charges, other. It may take the form of Finance being cheaper, time being delayed, labour being lightened or duty being cancelled. It applies to contributions that are not voluntary and independent of consumption. It remains a bonus that may be offered on a habitual basis, but never be permanent or guaranteed. It replaces alternate descriptors: Claim, Deduction, Discount, Dispensation, Entitlement, Privilege, Reduction, Rebate, Recompense, Savings, other.

Confirmation means agreement of results with expectations. Inspection of documents including: Photo Likeness, Signature Correspondence, Card Name, other. It does not constitute a rigorous proof of authenticity.

Contribution means the payment of a small portion to a large scheme in return for some security. It is used to indicate what commercial employers pay back to Provider (ATO) of the Welfare scheme for the tasks & stints Recipients perform. It is also used to indicate a premium not paid to Superannuation and other schemes.

Conurbation means an area around a metropolis including all immediately surrounding townships and shires with good access to CBD; it stretches further than the "greater metro".

Credit means "trust" or "faith", referring to monies available to the Recipient for spending purposes. Since the money is loaned, it must be repaid at a later date, often with interests added. The lender (creditor) still *owns* the money and hopes in trust that the receiving party has the capacity and intent to repay the loan. If not, it must be written off. Credit is not available as Welfare Support. Note that banks use the opposite term.

Currently means valid at the time of now and in the foreseeable future, or till further notice, or until the legislation has changed. This term is not used in this context. It is replaced by alternate descriptor: Being.

Day Care means the service of a baby accepted in the care of an unrelated person (babysitter) or institution (centre). The facility is mostly utilised during the day, but may include some at night. Its main purpose is to replace the usual Carer (parent), who is unavailable, due to other commitments including: Business Management, Career Development, Caring for Another Person, Disability, Emergency, Employment, Hobbying, Illness, Injury, Shopping, Study, other. It replaces alternate descriptors: Babysitting, Child Care, Child Support, Crèche, Kindergarten, other.

Debit means "obligation" or "gratitude", referring to monies available to the Account Holder for disposal purposes. Since the money is earned, entitled or donated, the Recipient now *owns* it and is not expected to pay it back. The Recipient (debtor) *owes a debt* to the giving party (Government for Community). The term is also used to denote the net *balance* in the account at any time. Note that banks use the opposite term.

Dedicated Debit means the amount of money transferred into the account, nominated to defray certain unspecified costs, is to be spent on specified dependants. Electronic or paper ledgers are kept as evidence for future inspections. It is weaker than Marked Debit.

Dependant means a person who is incapable of living an independent life style. An adult person assumes the role of Carer or in *Loco Parentis* (biological parent, step-parent, foster parent, adopted parent, guardian, orphanage, school). A healthy person of age 15 years and lower is deemed to be a dependent **child**. A healthy person age 16 to 20 years is deemed to be a semi-dependent or independent **youth**. A disabled person of age 21 years or higher is deemed to be an independent **adult**.

Deposit means the disposable moneys actually transferred by ATO to the account, being the gross amount of Welfare Support, less any legal deductions (Child Recompense, Fines, Taxes Owing or Refunded, other), but before any essential dues are paid. It replaces alternate descriptors: Distribution, Donation, Entitlement, Payment, Return, other.

Discount means the reduction in the asking price for Goods & Services (G&S). It remains a favour that may be offered on a private, incidental, seasonal, temporary basis, but never be permanent or guaranteed. It applies to voluntary purchases under the voluntary control of the consumer, including: Utilities (Electricity, Gas, Telephone, Water) Consumption Tariffs, other. It replaces alternate descriptors: Concession, Deduction, Entitlement, Privilege, Rebate, Reduction, Recompense, Savings, other.

Donation means Goods delivered without expecting a return payment, although a response by way of a small favour of some kind is customary.

Distribution means the spread of available funds, apportioned across the various: Age Ranges, Categories, Staggered Debiting Dates, Zones, other. It replaces alternate descriptors: Debiting, Deposit, Donation, Entitlement, Payment, Spread, other.

Dues means amounts owed for periodic supply of obligatory services, directly related to the approved Living Costs of the Recipient. These include: Council Rates and Charges, Mortgage or Rental for Premises, Water, Electricity, Gas, Telephone, Registration of Vehicles, Insurances, other. It replaces alternate descriptors: Charges, Fees, Levies, Payments, other.

Due Date means the last date accepted by supplier for arrival of electronic transfer, covering payments of all outstanding debts. Cash and cheque payments may require an earlier date. It replaces alternate descriptors: Final Date, Payday, other.

Elderly means a person at age 50 years and higher. It incorporates Senior.

Eligibility means the conditions that place certain constraints on an Applicant before being considered as acceptable under the prevailing legislation to receive some Welfare Support. If all pertinent conditions are *fulfilled*, an Applicant becomes a Candidate in the stipulated category. **Eligibility Revalidation** is the process of reassessing all criteria. It replaces alternate descriptors: Acceptability, Applicability, Candidature, Consideration, Entitlement, Qualification, Requirements, Satisfaction, other.

Entitlement means a just claim or right, regardless whether recognised, assigned or denied, that is intrinsically held by an organism, due to its existence as a living creature. The list of intrinsic Human Rights include: Freedom, Food, Life, Oxygen, Shelter, Social Acceptance, Water, other. It does not refer to perceived rights that may be assumed or assigned, including: Equitable Treatment, Personal Habit, Promised *Subsidy*, Social Custom, Tribal Tradition. It replaces alternate descriptors: Claim, Custom, Equality, Right, Tradition, other.

Figure means a quantity of money, rate, time or count, arrived at under incidental conditions, dissimilar in each case. It replaces alternate descriptors: Amount, Costs, Money, Number, Quantity, Rate, Total, other.

Free means unattached, disconnected, standing alone, mobile or unrestrained. The term "free of charge" is replaced by "gratis".

Frugal means life style where every decision to spend is carefully scrutinised, based on how necessary the expense is and where other solutions can be found or do without. It is more austere than sober. It replaces alternate descriptors: Austere, Hermit-like, Prudent, Sober, Stingy, other.

Gratis means Service delivered without asking for a return payment. It replaces alternate descriptors: Donation, Free, Gift, No charge, other.

Habitation means living in a residence, where having most meals, sleeping most nights and storing most possessions. **Cohabitation** is used to describe sharing the same residence but as individuals, such as unrelated students or orphanage. **Joint habitation** is used to describe sharing the same residence as an intimate group, such as family, blood relatives or couple. It replaces alternate descriptors: De facto, Living Together, Renting a Room, Sharing a House, other.

Junior means an adult person aged between 21 years and 30 years. It is introduced to distinguish young adults from mature adults.

Marked Debit means the amount of money transferred into the account, which is set aside for the exclusive payment of mandatory dues of essential Services and the purchase of some Goods. Electronic or paper records are kept as evidence for future inspections. It is stronger than Dedicated Debit. It replaces alternate descriptors: Channelled, Controlled, Designated, Diverted, Fixed, Locked, Quarantined, Regulated, Reserved, Restricted, other.

Mature means an adult person aged between 31 years and 49 years. It is introduced to distinguish older adults from junior adults.

Mode(Arithmetic) means the most *frequently* occurring figure is divided by the sample population to arrive at an average price that affects most people. This calculation gathers figures in narrow classes. It sorts the classes in descending order and selects the central class, ignoring the high and low extreme classes and their spread. The point selected within the central class is proportionate to the two adjacent classes' frequencies. This becomes the national **norm** price for that item. Arithmetic refers to addition, while Geometric refers to multiplication. **Modal** is the adjective. It replaces alternate descriptors: Average, Centre, Mean (Arithmetic), Mean (Geometric), Median, Middle, Tendency, other.

Needy means a person or animal whose basic needs are not fulfilled. This term may apply to people who are not known to the authorities, who do not apply for Welfare Support or who do not meet the eligibility conditions. As an initial response, they rely on charity for assistance. This term may temporarily apply to people who lost their normal means of living under unforeseen circumstances. Reasons may include: Accident, Disaster (Natural or Induced), Divorce, Employment Loss, Eviction, Fire, Fraud, Refuge, Theft, Violence, Wastage (Addiction, Gambling, other), other. It replaces alternate descriptors: Disadvantaged, Helpless, Homeless, Victims, other.

Offset means the fixed dollar amount already present at the onset of a consideration period, a steady leading point, as basis upon which ensuing fluctuations are superimposed. In a graph it shows up as a non-zero ordinate (vertical axis), corresponding to the starting point of the abscissa (horizontal axis). Here it is applied to $WS_{max} = \$23'000$ in graphs showing increments or decrements and to the **norm** to which Supplements are added or from which Deductions are subtracted. It should not be used to describe Taxation elements as trade-offs against other charges. It replaces other descriptors: Compensation, Concession, Rebate, Recompense, Trade-off, other.

Other means that the list of entries is not exhaustive and may be expanded in future determinations. It may serve as a tag to afford a reasonable interpretation of the *spirit* of the law by the judiciary. It may be used in an abridged version of a longer list, to indicate that irrelevant items are omitted.

Payday means the date of month or day of week, when the deposit is scheduled to be or has been transferred *into* the account. It does not refer to periodic payment of bills *out* of the account. To avoid contention, the payday of the month is staggered into three-day intervals for smaller groups arranged alphabetically by surname. One such release could be [A to D] on day2, [E to H] on day5, [I to L] on day8, [M to R] on day11, [Sa to Sm] on day14, [Sn to T] on day17, [U to Z] on day20, other cases on day23. It replaces alternate descriptors: Debit Day, Due Date, Payment Date, Reception Day, other.

Payment Date means the date upon which moneys are transferred electronically to, or *cash* and *cheque* payments are deemed to be processed by the supplier. It replaces alternate descriptors: Billing Day, Due Date, Payday, other.

Payments means moneys transferred from the account to an approved supplier of Goods & Services (G&S), either per Direct Debit or per Welfare Card. Payments made per cash withdrawn from the account are at the discretion of the Account Holder and are not included in this definition. It replaces alternate descriptors: Debits, Dues, Purchases, other.

Pension means the funds periodically drawn from personal sources: Annuities, Bank Accounts, Donations, Gifts, Overseas' Sources, Superannuation, other. Most do not register as Income, but may be deemed to register as Asset. Super is treated as tax-free Income in Welfare Support.

Post means the entry of an item on a list of costs details.

Poverty Line means a broad colloquial concept of a lowest Income, below which a dignified life style is not perceived to be possible. It is emotionally laden, rarely rationalised, politically biased and very inconsistent, especially in varying contexts. It is replaced by alternate descriptors: BASIC level, COMFORT level, other.

Privilege means a gift not earned by one's own individual effort, but granted by the grace of one's family, or the government on behalf of a community, but deserved as a direct consequence of one's legitimate membership in that community.

Provider means the authority that issues the Welfare Support, nominally the Government of the Country (Australia) via ATO, but may include authorities from any State or any Shire. It replaces alternate descriptors: ATO, Benefactor, Government, Supplier, other.

Qualify means having certain documented qualifications or status that satisfy certain requirements or entitlement conditions. This term is not used in this context. It is replaced by the descriptors: Being Eligible, other.

Rank means the position for priority consideration of Living Costs. There are five ranks are used here: Bonus, Entitlement, Essential, Luxury, Privilege. They are underlined everywhere they appear.

Rebate means the return of a temporary deposit for charges that covered certain risks. It should not be used to describe a retraction of some Taxation elements. It applies to incidentals including: Dividend Franking, Freight Tare, Rental Bond, other. This term is not used in this context. It is replaced by the descriptors: Compensation, Concession, Refund, Recompense, other.

Receipt means a paper or authenticated electronic record of moneys spent. For Marked Debit payments, receipts must be kept for *three* years after the payment date and be available for scrutiny to Provider. It replaces alternate descriptors: Email, Docket, Slip, Stub, other.

Recipient means a person, in whose name an account is opened with ATO, and who holds a valid Welfare Card to operate the account. While engaged in compliant tasks, Recipient becomes **Worker** (not employee), **Apprentice** or **Pupil** (not student).

Recompense means the return of moneys already issued on a temporary basis. It is used to bridge the gap between the money needed by innocent parties and the ability or willingness of the responsible person to pay. Implying an obligation, here ATO seeks to recover Dependant Supplements retrospectively from the absent parent. A ceiling and time limit are set on uncollected debts, beyond which they are absolved. The noun has capital initial. It replaces alternative descriptors: Child Maintenance, Child Support, Compensation, Concession, Recoup, Refund, Recover, Repay, other.

Remote Zone means the geographical area where the Recipient's registered residential address is located. Where multiple zones apply, only one is considered at the Recipient's discretion. The **norm** is set at every metropolis with dense population (Adelaide, brIsbane, hObart, melboUrne, pErth, sYdney, other). The entire nation is divided into *four* zones outside the norm, where possible mutually exclusive and demarcated along easy terrains, existing roads, postal or shire boundaries. Where possible, zone radii are multiples of nominally 80 km.

- Zone0 for **Metropolis**, refers to the greater area surrounding the big cities with over 1'000'000 population. These areas may nominally encompass a circle around CBD at R=80 km radius.
- Zone1 for **Region**, refers to an area including larger cities of over 30'000 population. These areas may nominally encompass a circle around CBD at R=160 km radius.
- Zone2 for **Town**, refers to an area including larger towns or smaller cities of over 10'000 population, lying outside a metropolis or large City AND has easy access to them. This area may nominally encompass a circle around CBD at R=240 km radius.
- Zone3 for **District**, refers to an area including smaller towns and villages far from a metropolis, but with reasonable transport facilities and delivery frequency. This area may nominally encompass a circle around CBD at R=320 km radius AND lies over 100 km away from any City.
- Zone4 for **Outback**, refers to areas and settlements beyond central living centres, isolated and remote with difficult transport and delivery facilities. This area lies nominally outside any of other three zones AND lies over 200 km away from any Town; it includes all offshore territories.
- Zone5 for **Extra**, refers to areas and settlements beyond the normal scope of a surface residential environment. It may be applied alone or in combination with another zone to special projects, habitual travellers, or dwellings in a vertical zone, including: deep underground, great altitudes, on the sea, other.

Renewal means replacement, updating, upgrading or revalidating. It is applied to restart an expired or invalidated Welfare Card. It replaces alternate descriptors: Re-issue, Re-opening, Replacement, Resurrection, Revalidation, Update, other.

Resident means a person, who holds Australian Citizenship or is eligible for a permanent staying visa AND holds a primary residential address AND spends a minimum of 70 % of time within the jurisdiction area of the Provider (Shire, State or Country). Homeless people may use the residential address of a trusted organisation or friend and confirm their residential status by presenting in *person* at a Social Services office.

Scope means a range narrower than general over which the condition applies. It replaces alternate descriptors: Area, Band, Field, Limits, Range, Reach, Spread, Zone, other.

Senior means an adult person at age 75 years and higher. This boundary is set higher than is customary to distinguish the oldest class from all others. It may also become the new target for colloquially named Old-Age Pension.

Sober means a lifestyle that carefully plans all expenses, considered to be unavoidable or reasonable cultural mores in a prosperous society. It involves some curtailment of the least necessary, especially wastage, entertainment, travel and pampering. It is less austere than frugal. It replaces alternate descriptors: Austere, Frugal, Spartan, Stingy, other.

Spending means moneys used for Goods & Services (G&S), loans, donations, gambling, other paid by Account Holder per *card* or per *cash* withdrawn from the account. It includes: instalments of hired goods, Lay-by Purchases, Surcharges, Penalties, Bank Fees, Food, other. It replaces alternate descriptors: Dues, Fees, Gifts, Payments, Purchases, other.

Spending Precinct means the geographical area where the use of Welfare Card is validated. Where practicable, it is linked to existing boundaries including: Electoral, Island, Postal, Shire, other or to prominent geographical features, nominally allotted in the vicinity of 200 km around the Candidate's registered residential address at 50 km tolerance. The nearest practical point may be 160 km, the farthest may be 240 km. Practical distances or tolerances may be further varied on individual bases, to accommodate special circumstances, including: Electorate (large), Nomadic Treks within Australian Territories, Postal Region (large), Population Centre (Low-density), Residential Address (frequent changes), Refugee Camps (transfers), Shire (large), Tourist's Mobility.

Stint means a short time of skilled or unskilled work, performed on an incidental basis and varying projects. The compliance focuses more on actual time engaged than the completion of a distinct end result. It is used to describe a *three*-hour block of time for either incidental Labour or structured Study or as a composite unit of work hours. No rest breaks are included; if rests are taken, those minutes are not counted as compliant. Between stints, a break of 30 to 60 minutes is expected. Waiting, transport and break times are not counted as compliant time (except the first transport from pool to site).

Stipulated means a gross amount arrived at by taking certain calculations into account. It is the final figure allocated to a Candidate, eligible for a pertinent category, including Supplements and special circumstances, but before any deductions are made.

Subsidy means pecuniary aid directly granted by government to an individual to pay for urgent needs, that indirectly may benefit the wider community. It is italicised everywhere it appears. It replaces alternate descriptors: Aid, Allowance, Assistance, Bonus, Concession, Grant, other.

Supplement means monies in addition to the regular Welfare Support, granted to compensate for situations where Living Costs are greater than the statistical one Standard Deviation above the Mean on the Bell-curve. These situations may include expenses for: Groceries, Medication, Nursing, Rental, Transport, Utilities, Wheelchair, Guide Dog, other. It replaces alternate descriptors: Aid, Allowance, Assistance, Bonus, Compensation, Grant, Gratuity, Levy, Pension, *Subsidy*, Surplus, Transition to Retirement, other.

Supplier means the company or institution that delivers a Service or sells a Good to the Account Holder. It replaces alternate descriptors: Deliverer, Provider, other.

Task means a small piece of skilled or unskilled work, performed on an incidental basis and varying schedules. The compliance focuses more on completion of a distinct end result than on the time engaged. It is used to describe a Labour project, a Study Course or individual assignments.

Tracked means the requested card transaction is electronically recorded. Before approval is given, the request is instantly checked against a list of legitimate purchases. Transfer will be refused if there is no correspondence in the comparison. Approved transactions are stored for future reference. It replaces alternate descriptors: Chased, Checked, Examined, Limited, Monitored, Overseen, Prescribed, Supervised, other.

Validation means declaration of acceptability within a time period or place range. It is applied to eligibility criteria and Welfare Card. The repeat process is called Revalidation. It replaces alternate descriptors: Renewal, other.

Verification means a thorough check of authenticity, especially per multiple cross-referencing of original documents and witnesses. It is applied to Identification criteria. The repeat process is called **Reverification**. It replaces alternate descriptors: Confirmation, Renewal, other.

War Age means the number of years elapsed, since a soldier ended engagement in a combat theatre. It also applies to the battle date at which a soldier fell in action. It applies only to the returned soldier, OR the immediate spouse or registered life partner of the fallen soldier. It replaces alternate descriptors: War widow, other.

Welfare Support means the monies allocated to eligible Recipients for the purpose of defraying essential Living Costs. It alone is not abbreviated anywhere.

WSceil is abbreviation for "Welfare Support ceiling" as local maximum. **WSmax** is abbreviation for "Welfare Support maximum" as scheme maximum. It replaces alternate descriptors: Allowance, Assistance, Benefit, Cap, Debits, Endowment, Entitlement, Payment, Scheme, other.

Work means physical effort in the form of skilled or unskilled Labour, or mental effort in the form of learning theoretical or practical skills. It is used to describe the obligation of a Recipient to deliver an immediate or long-term benefit to the community in return for the *subsidy*. It incorporates four aspects both Task & Stint for either incidental Labour or structured Study and Training. It is not corvee, because the working Recipient has been paid an hourly rate in advance.

Youngster means person age 12 to 15 years. Here it is incorporated in the term Child. It may be used, where older children need mentioning separately from small children.

Youth means person age 16 to 20 years. It absorbs quasi-adult age 18 years.

Table in cases of Age Labels

label	small child	youngster			mature...	senior...	
category	child		youth	junior adult...	elderly adult		
scope	0 to 11	12 to 15	16 to 20	21 to 49	50 to 74	75 plus	

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Appendix B

Tables & Graphs

Table in cases of extreme Supplements and Reductions

scope bounday	Supplement maximum	scope bounday	reduction maximum
Age=75	\$ 6'900	Assets=230 k	100 %
Indigenous=96	\$ 4'600	Income=46 k	100 %
Disability=3	\$ 6'900	Residency=visa	20 %
Dependants=5	\$ 46'000	Habitation=3	13 %
Semi-dependants=5	\$ 23'000	Independence=16	50 %
Remote=4	\$ 2'300	Labour&Study=\$nil	50 %

Table in cases of Remote Supplements

range	zone	23k add	combo	Remote Zone with Supplements	
metro	0	\$ 0	\$ 23'000		
80 km	1	\$ 575	\$ 23'575		
160 km	2	\$ 1'150	\$ 24'150		
240 km	3	\$ 1'725	\$ 24'725		
320 km	4	\$ 2'300	\$ 25'290		
extra	5	\$ 2'875	\$ 25'875		
	6		\$ 0		
	7		\$ 0		

Table in cases of Indigenous Supplements

class	Add	combo	Indigenous with Supplements	
0 %	\$ 0	\$ 23'000		
12 %	\$ 575	\$ 23'575		
24 %	\$ 1'150	\$ 24'150		
36 %	\$ 1'725	\$ 24'725		
48 %	\$ 2'300	\$ 25'300		
60 %	\$ 2'875	\$ 25'875		
72 %	\$ 3'450	\$ 26'450		
84 %	\$ 4'025	\$ 27'025		
96 %	\$ 4'600	\$ 27'600		
100 %	\$ 4'600	\$ 27'600		
special	\$ 4'600	\$ 27'600		

Table in cases of Income test Reductions & Dependants Supplements

taxbl	less 15%		0 child	1 child	2 child	3 child	4 child	5 child
Inc G	Inc Tax	ceilg	ea Sup	\$ 6'440	\$ 5'520	\$ 4'600	\$ 3'680	\$ 2'760
		WS	combo	\$ 6'440	\$ 11'960	\$ 16'560	\$ 20'240	\$ 23'000
0	\$ 0	23k0	23'000	29'440	34'960	39'560	43'240	46'000
3k9	\$ 3'833	21k1	24'917	30'820	35'880	40'097	43'470	46'000
7k7	\$ 7'667	19k2	26'833	32'200	36'800	40'633	43'700	46'000
11k5	\$ 11'500	17k3	28'750	33'580	37'720	41'170	43'930	46'000
15k3	\$ 15'333	15k3	30'667	34'960	38'640	41'707	44'160	46'000
19k2	\$ 19'167	13k4	32'583	36'340	39'560	42'243	44'390	46'000
23k0	\$ 23'000	11k5	34'500	37'720	40'480	42'780	44'620	46'000
26k8	\$ 26'258	9k6	35'841	3'8542	40'824	42'741	44'274	45'424
30k7	\$ 29'517	7k7	37'184	39'331	41'171	42'704	43'931	44'851
34k5	\$ 32'775	5k8	38'525	40'135	41'515	42'665	43'585	44'275
38k3	\$ 36'033	3k8	39'867	40'940	41'860	42'627	43'240	43'700
42k2	\$ 39'292	1k9	41'209	41'746	42'206	42'589	42'893	43'123
46k0	\$ 42'550	0k0	42'550	42'550	42'550	42'550	42'550	42'550
49k8	\$ 45'808	0k0	45'808	45'808	45'808	45'808	45'808	45'808
53k7	\$ 49'067	0k0	49'067	49'067	49'067	49'067	49'067	49'067

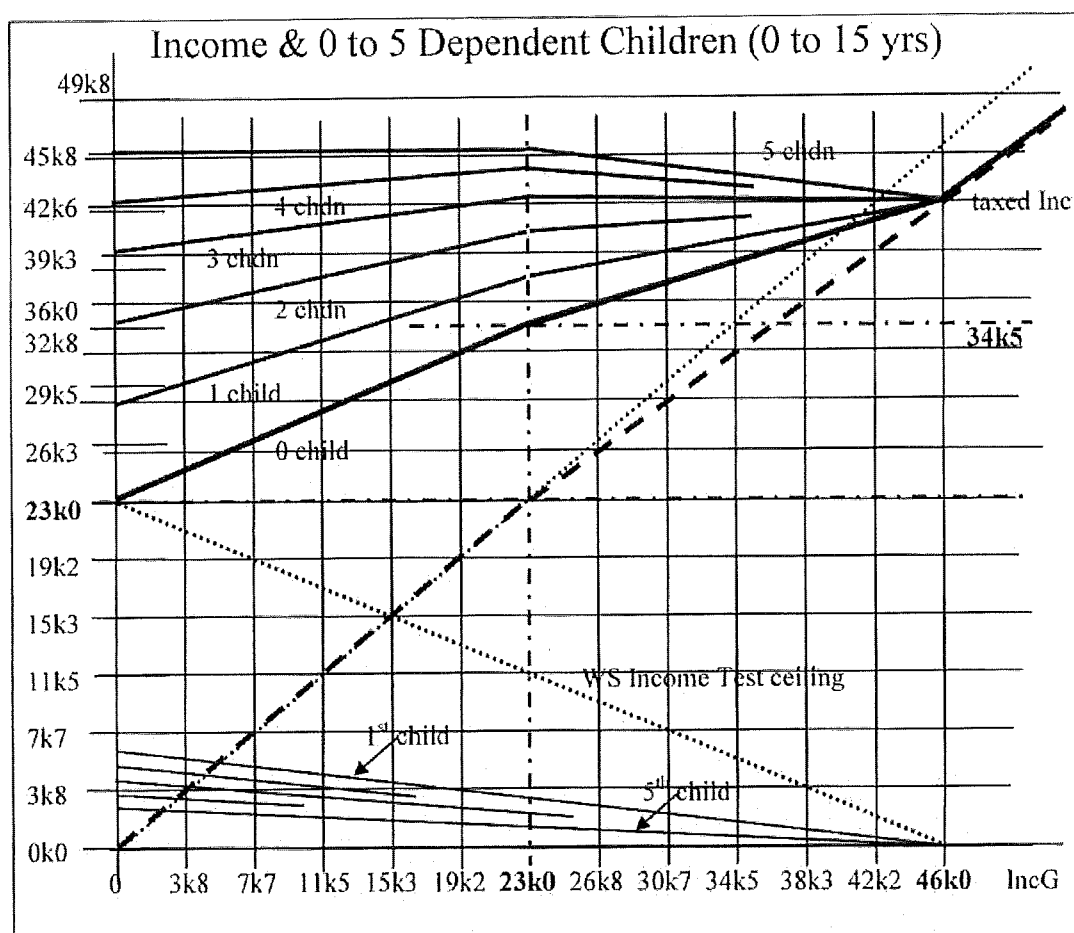


Table in cases of Child Recompensed Disposable Income

taxbl	less 15%		nil	1 child	2 child	3 child	4 child	5 child
Inc G	Inc Tax	ceilg	ea Sup	\$ 6'440	\$ 5'520	\$ 4'600	\$ 3'680	\$ 2'760
		WS	combo	\$ 6'440	\$ 11'960	\$ 16'560	\$ 20'240	\$ 23'000
0	\$ 0	23k0	23'000	23'000	23'000	23'000	23'000	23'000
7k7	\$ 7'667	19k2	26'833	24'917	24'917	24'917	24'917	24'917
15k3	\$ 15'333	15k3	30'667	26'833	26'833	26'833	26'833	26'833
23k0	\$ 23'000	11k5	34'500	28'750	28'750	28'750	28'750	28'750
30k7	\$ 29'517	7k7	37'183	30'743	30'667	30'667	30'667	30'667
38k3	\$ 36'033	3k8	39'867	33'427	32'583	32'583	32'583	32'583
46k0	\$ 42'550	0k0	42'550	36'110	34'500	34'500	34'500	34'500
53k7	\$ 49'067	0k0	49'067	42'627	38'333	38'333	38'333	38'333
61k3	\$ 55'583	0k0	55'583	49'143	43'623	42'150	42'167	42'167
69k0	\$ 62'100	0k0	62'100	55'660	50'140	46'000	46'000	46'000
76k7	\$ 68'617	0k0	68'617	62'177	56'657	52'057	49'850	49'850
84k3	\$ 75'133	0k0	75'133	68'693	63'173	58'573	54.893	54.893
92k0	\$ 81'650	0k0	81'650	75'210	69'690	65'090	61.410	58'650
99k7	\$ 88'167	0k0	88'167	81'727	76'207	71'607	67'927	65'167
107k3	\$ 94'683	0k0	94'683	88'243	82'723	78'123	74'443	71'683

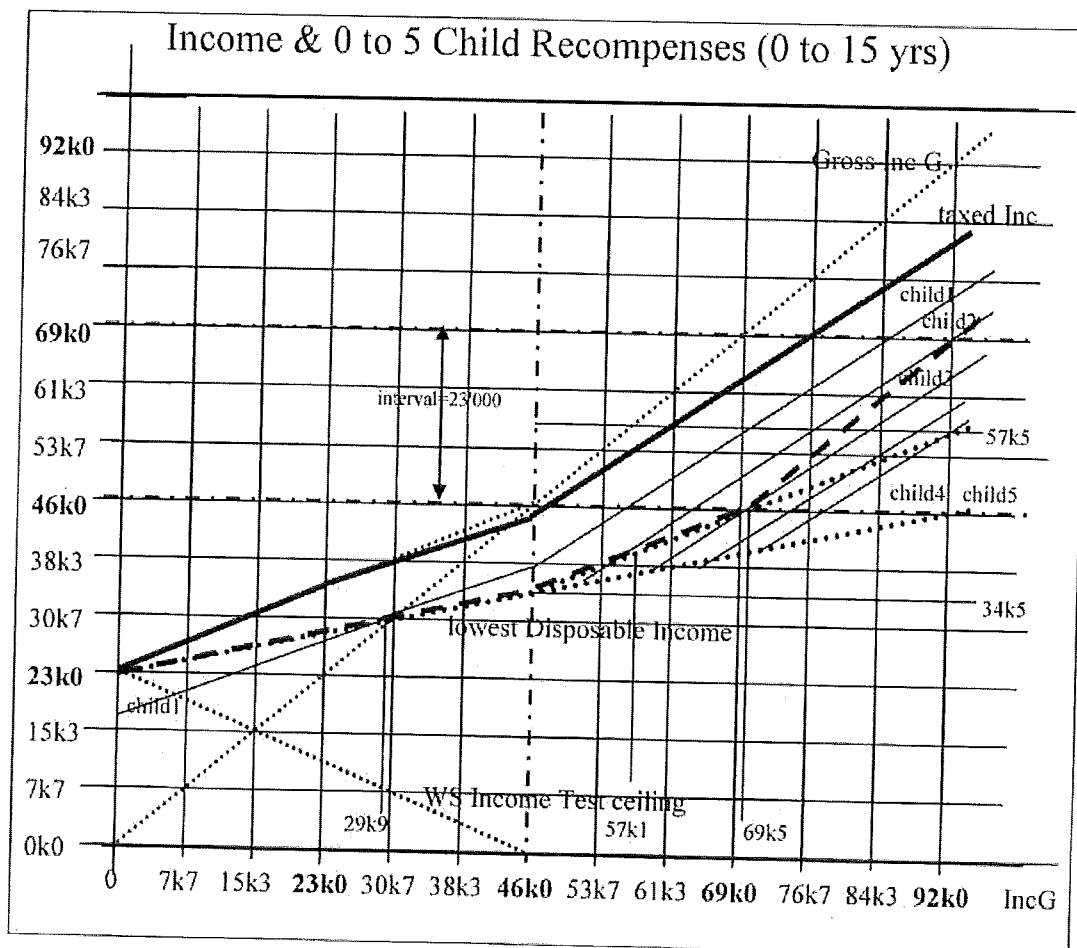


Table in cases of semi-Dependant Supplements & Work hours

age	Inc	supp ceil	combo	Whr	one Youth Supplement	
Carer	\$ 0	\$ 0	\$ 23'000	1'000		
16 yr	\$ 0	\$ 4'600	\$ 27'600	200		
17 yr	\$ 0	\$ 3'680	\$ 26'680	160		
18 yr	\$ 0	\$ 2'760	\$ 25'780	120		
19 yr	\$ 0	\$ 1'840	\$ 24'840	80		
20 yr	\$ 0	\$ 920	\$ 23'920	40		
21 yr	\$ 0	indep adult	\$ 23'000	0		
22 yr	\$ 0	indep adult	\$ 23'000	0		

Table in cases of Senior Age & War Age Supplements

Sen Age	Suppmt	combo	WA	Senior Age & War Age with Supplements	
50 yr	\$ 0	\$ 23'000			
55 yr	\$ 1'380	\$ 24'380			
60 yr	\$ 2'760	\$ 25'760	0 y		
65 yr	\$ 4'140	\$ 27'140	5 y		
70 yr	\$ 5'520	\$ 28'520	10 y		
75 yr	\$ 6'900	\$ 29'900	15 y		
80 yr	\$ 6'900	\$ 29'900			
85 yr	\$ 6'900	\$ 29'900			
90 yr	\$ 6'900	\$ 29'900			
special	\$ 6'900	\$ 29'900			
special	\$ 6'900	\$ 29'900			

Table in cases of Disability Supplements

degree	Add	combo	Disability with Supplements	
0	\$ 0	\$ 23'000		
A	\$ 2'300	\$ 24'300		
B	\$ 4'600	\$ 27'600		
C	\$ 6'900	\$ 29'900		
special	\$ 6'900	\$ 29'900		
special	\$ 6'900	\$ 29'900		

Table in cases of Assets test Reductions & Work hours

Asset equity	reduc	23k less	WS ceil	whr	Assets test Reductions
\$ 230'000	nil	\$ 0	\$ 23'000	1'000	
\$ 306'667	1/80	\$ 3'833	\$ 19'167	833	
\$ 383'333	1/50	\$ 7'667	\$ 15'333	667	
\$ 460'000	1/40	\$ 11'500	\$ 11'500	500	
\$ 536'667	1/35	\$ 15'333	\$ 7'667	333	
\$ 613'333	1/32	\$ 19'167	\$ 3'833	167	
\$ 690'000	1/30	\$ 23'000	\$ 0	0	
\$ 766'667	1/33+	\$ 23'000	\$ 0		
\$ more	1/33+	\$ 23'000	\$ 0		

Table in cases of Super & Income tests Reductions & Work hours

Income G	reduce	23k less	combo F	whr	scope of Incomes
\$ 0	0 %	\$ 0	\$ 23'000	1'000	
\$ 7'666	17 %	\$ 3'833	\$ 26'833	833	
\$ 15'333	33 %	\$ 7'666	\$ 30'667	667	
\$ 30'666	67 %	\$ 15'333	\$ 38'333	333	
\$ 23'000	50 %	\$ 11'500	\$ 34'500	500	
\$ 38'333	83 %	\$ 19'167	\$ 42'167	167	
\$ 46'000	100 %	\$ 23'000	\$ 46'000	0	

Table in cases of Independence test Reductions & Work hours

age	reduce	23k less	WS ceil	whr	one Independent Youth away
21 yr	nil	\$ 0	\$ 23'000	1'000	
20 yr	10 %	\$ 2'300	\$ 20'700	900	
19 yr	20 %	\$ 4'600	\$ 18'400	800	
18 yr	30 %	\$ 6'900	\$ 16'100	700	
17 yr	40 %	\$ 9'200	\$ 13'800	600	
16 yr	50 %	\$ 11'500	\$ 11'500	500	
15 yr	100 %	dependent	\$ 0		
14 yr	100 %	dependent	\$ 0		

Table in cases of Habitation test Reductions & Work hours

Habitation	reduce	23k less	net amt	whr	one person sharing residence
1 occupant	nil	\$0	\$ 23'000	1'000	
2 independants	14 %	\$ 3'220	\$ 19'780	860	
2 couple	17 %	\$ 3'910	\$ 19'090	830	
3 occupants	20 %	\$ 4'600	\$ 18'400	800	
4 occupants	20 %	\$ 4'600	\$ 18'400	800	
5 occupants	20 %	\$ 4'600	\$ 18'400	800	

Table in cases of Labour & Study schedules & Deductions

per week	scdl	per year	Ded/wk	Adult L&S schedules 1000 hrs, Deductions
50 hrs	A	20 wks	\$ 192	
45 hrs	...	22 wks	...	
40 hrs	B	25 wks	\$ 153	
35 hrs	...	29 wks	...	
30 hrs	C	33 wks	\$ 115	
25 hrs	D	40 wks	\$ 96	
20 hrs	E	50 wks	\$ 77	
special	F	other	other \$.	
special	...	other	other \$.	

Table in cases of Labour & Study schedules for Youths

Youth age	per day	per week	scdl	per year	wrk hrs	Youth age	per day	per week	scdl	per year	wrk hrs
Semi-dependent Youths						Independent Youths					
					min						max
16 yr	6 hrs	3 ds	G	12 wks	200	16 yr	6 hrs	3 ds	P	28 wks	500
16 yr	3 hrs	5 ds	H	14 wks	200	16 yr	3 hrs	5 ds	Q	34 wks	500
17 yr	6 hrs	2 ds	I	14 wks	160	17 yr	6 hrs	4 ds	R	25 wks	600
17 yr	3 hrs	4 ds	J	14 wks	160	17 yr	6 hrs	3 ds	S	34 wks	600
18 yr	6 hrs	3 ds	K	7 wks	120	18 yr	6 hrs	5 ds	T	24 wks	700
18 yr	3 hrs	5 ds	L	8 wks	120	18 yr	6 hrs	4 ds	U	30 wks	700
19 yr	8 hrs	5 ds	M	2 wks	80	19 yr	8 hrs	5 ds	V	20 wks	800
						19 yr	4 hrs	5 ds	W	40 wks	800
20 yr	8 hrs	5 ds	N	1 wk	40	20 yr	8 hrs	5 ds	X	23 wks	900
						20 yr	4 hrs	5 ds	Y	45 wks	900
special	other	other	O	other	oth	special	other	other	Z	other	oth
special	other	other	...	other	oth	special	other	other	...	other	oth

Appendix C

Case studies

insert metropolis A of a typical case.

insert metropolis E of a typical case.

Life Style I

This may serve as a guide what it means to live a sober but comfortable life in a metropolis. It is not typical of the customary situation, where most people live a more elaborate life style, waste more or are in need of more assistance and then expect the government to pay for it all.

In May 2014, the Costs of Living of a middle-aged single male in **BRISBANE** was as follows:

Accommodation in own uninsulated timber **cottage**, without mortgage; minor repairs executed by self with reused materials. No insurance for fire, theft, burglary or tempest. **Transport** is much walking, some cycling, some bus-riding. Own **car** without loan; minor repairs done by mechanic. The car is continually registered but used only for long trips, emergencies, bad weather, heavy shopping and holidays. No comprehensive insurance.

Gas cooker is used daily for early breakfast and early simple dinner and some heating. Tepid 4-minute showers 3x per week in black solar bag (25 L), warmed up by sun or per kettle heated by gas; it works quite satisfactorily.

Electricity is used till midnight for 4 small light bulbs and some battery LED lights. Each day, radio or TV plays 18 hours, computer use 4 hours each day. HWS is turned off. Microwave oven is used for teacups and warming meals. Hoovering is done 1x per month. Some electrical tools used occasionally.

Heating is done from late May to late September, partially by gas, partially by electric fan. **Cooling** is rarely needed and done by a few fans only. Both work quite well.

Water is used sparingly and quite satisfactorily. Washing dishes 1x per week, storing used plates and pots in fridge. Washing clothes by hand (20 L) 2x per month or machine (100 L) 1x per 2 months. Toilet flushes (9 L) when it is brown, lets it mellow when it is yellow. Shower water is collected while standing in tub and used to flush toilet, wash pavement or irrigate garden. Rain-water is collected in tanks, but rarely used for washing or toilet flushing.

Telephone is landline connected with Dial-In Internet access at 100 hrs per year. Very few outgoing calls made and mostly for business matters or emergencies. Social contacts are mainly per visits or emails.

Health is very good. There is no need for assistance, doctor visits or insurance. Cheap dentist at University Clinic. Hair and skin care is self-sufficient. No medication or pharmacy products, besides toothpaste and toilet rolls. Frequent walks, no gym visits.

Money is tightly controlled. Credit card is banned; no moneys are owed; no loans are made. No Income is sourced from employment or government assistance. Bills are paid with great care and staggered dates from modest personal savings (with petty bank interest), little dividend from few shares and personal Superannuation stream. No Income Tax or Medicare is payable.

Food is purchased at supermarkets, street markets, or co-operatives, always exploiting discounts. Diet is tightly scrutinized for good nutrition only. Alcohol no more than 2 L wine per month; meat 2x per week; sweets are banned and no gratis meals from charity. Home lunch not eaten or only as dry snacks. Tea or coffee 8 cups per day, using same cup for 3 days. No restaurant meals bought; fast food and coffee treats no more than 2x per month.

Clothing is simple, chiefly recycled from thrift-shops and worn for long periods.

Entertainment is virtually self-generated, sport, gratis events, tv-programs, games, puzzles, re-used books or invited visits.

Living Costs I

*These figures are actual Expenditures, incurred by a single male living alone, rated per annum, as averaged over the three-year period between fiscal dates 1 Jul 2010 and 30 Jun 2013. Alongside are suggested adjustments to reflect a more common budget case in shared house as **norm15** at sober CONVENIENCE level. This may serve as framework benchmark. Note the severe savings by no mortgage, no insurances, good health, restrained car, phone use and gratis entertainment. Education might become an additional expense for students, although they could share a house with more than two people.*

Table in cases of categorised Living Costs

category...	expended...	adjusted...	remarks...shared halves
Income Taxation	\$ 0	\$ 0	below tax-free threshold
Loan	\$ 0	\$ 3'450	mortgage or rent (nil\half)
Accommodation	\$ 2'700	\$ 3'450	insurance, rates, water (full\half)
Transport	\$ 1'500	\$ 3'450	insurance, car, bus, holiday
Food	\$ 2'800	\$ 4'600	groceries, meals
Energy	\$ 1'500	\$ 2'300	gas, electricity, phone (full\half)
Office	\$ 500	\$ 1'380	education, computer, stationery
Clothing	\$ 800	\$ 1'380	simple worn often
Health	\$ 200	\$ 1'380	insurance, medication, toiletries
Entertainment	\$ 400	\$ 1'150	sports, parties, outings, holiday
House	\$ 1'100	\$ 460	cleaning, repairs (full\half), tools
TOTALs	\$ 11'500	\$ 23'000	2015 rounded estimates
CPI=2.5 %	\$ 11'800	\$ 23'600	2016 rounded 1 st year
CPI=2.5 %	\$ 12'100	\$ 24'200	2017 rounded 2 nd year

insert metropolis O of a typical case.

insert metropolis U of a typical case.

insert metropolis Y of a typical case.

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Appendix D

Lists of Living Costs

Elaborate lists of essential Living Costs are compiled with mostly observed and some estimated prices in *six metropolises* (ADELAIDE=A, PERTH=E, BRISSBANE=I, HOBART+TOWNSVILLE+DARWIN=O, MELBOURNE=U, SYDNEY=Y). Vowels are used to label each metropolis. Three major cities in outlying regions are combined into a single agglomerate metro. All prices are for a single person living alone for 1 year.

1. In 200 scattered shops an article is priced and the Mode (Arithmetic) averaged. The averaged price is multiplied by the estimated population likely to purchase that article. This is the Weighted Average (WA) for one metro.
2. The process is repeated for all *six* metros (A, E, I, O, U, Y). The lowest one of six WAs is ignored to eliminate possible bias, season or price war.
3. The Mean (Arithmetic) averaged over the remaining *five* WAs is calculated. This figure is the national price for that article.
4. The process is repeated for all articles listed in one level. Certain prices are adjusted to reflect sharing, part coverage by Welfare Support or pertinent level of prosperity.
5. The process is repeated in all *four* levels (PRIM, BASE, COMF, CONV).
6. The prices are summed per level and across levels. The Grand Total is set as the 1st national **norm15B**.

These prices are automatically adjusted in keeping with the published Mean Consumer Price Index (CPI), each time averaged afresh over the prior *sixty* months. Out of phase with other factors, prices are reviewed at *three* different seasons in the year, calculated on: 1 January, 1 May, 1 September. Their adjustments are implemented on: 1 February, 1 June, 1 October and debited in staggered distribution over the weeks following. The official 15 updates of each norm are suffixed with a consonant from B to S. If other versions or formats need to be presented, use consonants T to W. The letters X and Z may be used for internal use, intermediate drafts or experimentation. The norm is recalculated once every *five* years in **May**, to be implemented on each 1 June as **norm20B**, **norm25B**, etc. All current calculation details are published. Submissions are sought from the public in preparation for the pending price review.

insert comprehensive lists of consumption items here, itemised in great detail.

Table in cases of Costs of Living for Single Adult alone 2015

level	PRIM	BASE	COMF	CONV	norm	Tot	remarks
category		add	add	add	15B	pet	1 occupant
loan	0	0	2'000	1'450	\$ 3'450	15%	part mortgage or rent
accomdn	2'900	1'200	200	-850	\$ 3'450	15%	insurance, rates, water
transprt	300	200	200	2'750	\$ 3'450	15%	insurance car, bus, holiday
food	2'000	1'400	400	800	\$ 4'600	20%	groceries, meals
energy	600	600	600	400	\$ 2'300	10%	gas, electricity, phone
office	100	150	150	980	\$ 1'380	6%	education, computer, statnry
clothing	550	450	450	-70	\$ 1'380	6%	simple worn often
health	200	200	200	780	\$ 1'380	6%	insurance, medication, toiltrs
entertmt	50	100	100	900	\$ 1'150	5%	sports, parties, holiday
house	200	300	300	-340	\$ 460	2%	cleaning, repairs, tools
TOTs	\$ 6'900	\$ 4'600	\$ 4'600	\$ 6'900	\$ 23'000	100%	2015 rounded estimates
Combo	6'900	11'500	16'100	23'000			
percent	30%	50%	70%	100%			

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Appendix E

Strategy

This section deals with suggestions how best to present the implementation of above Welfare Support scheme.

1. The key term "Welfare Support" is never abbreviated, except as in WSmax, WSceil and in graphs. The terms used have strict definitions, several of which depart from slack common usage or political ballast. Please use them in total agreement or modify the definitions and then comply with them. Statements are expressed as factual in the present tense (...things are done...). Where conditions control the outcome (If, Where, When) the language is conditional (...things will be done...). Where the outcome depends on a choice, or an unknown case, the subjunctive (...things may be done...) is used. Terms like "shall" and "must" to express obligation or "might" to express doubt are avoided. Colours in graphs are avoided, because modest monochrome has a better impact. The graphs are intentionally kept together, but removed from the text. It is important to present the graphical illustrations side-by-side to make comparisons easier. In the final draft, tables and graphs need to be processed and displayed as spreadsheet boxes. All figures in the text need to be entered as fields. These are automatically updated in response to manipulations of the parameters.
2. Welfare is seen as a universal obligation, based on need only without recognition of status. The term *subsidy* is chosen to indicate the reciprocal benefits to a large section of the community. The money trail is followed and mostly directed to the locals. Several cycles show how the *same* funds are used repeatedly and slowly dissipate.
3. Especially after CPI adjustments, the figures are all rounded to multiples of whole dollars at least as tens, preferably as hundreds and ideally as thousands. There are very few exemptions where whole numbers had to be divided up. Awkward figures are hard to read and difficult to remember. Simple calculations with round numbers are easy to check, while reading. Monochrome graphs have a strong visual appeal and calming effect.
4. One single individual from each of the other *five* metros is sought to deliver an analysis of personal expenses actually incurred that provided a lifestyle of satisfactory sobriety and adequate comfort. Preferably, the year's total should not exceed \$11'500, or not by much. The pattern of description and pricing follows the same as is done for Brisbane above. The adjustments are geared toward the perceived customs in that metro.

5. In each of *five* metropolises, real prices are gathered for real Living Costs. There may already exist accurate estimates. Random samples may be collected from random suburbs. To be considered valid, the Bell curve demands population samples of no less than 200 businesses. The samples are averaged and presented as characteristic for the metro. The characteristic figures are weighted by the population count within the boundaries of the conurbation (greater metropolis). The weighted figures are added and divided by five to produce the national **norm15** for 2015. This article is expanded to its 2nd draft.
6. Prices of essentials should be prevented from rising more than 10 % in a 12-months period, corrected retrospectively over five years. If they cannot be so prevented, they deserve compensations. All *subsidies* do rise with moderated CPI figure to ensure that their purchasing power does not get eroded. The same could be applied to regular wages, obviating the need for Trade Union campaigns.
7. The Income tax-free **threshold** is assumed here to be **\$23'000**. This is a figure of convenience only. It needs to be carefully contemplated with the benefit of access to more taxation figures. The WSmax is set to equal that figure, under the understanding that all welfare ought to be free of taxation. That link is central to the whole scheme and its use is to be retained and protected.
8. The whole scheme needs a thorough testing and costing. This may be done by first adopting in principle the carefully designed figures, produced by the author. Then a hypothetical implementation is staged. Using the data to which ATO, Social Services and Centrelink have access, it is pretended that all Recipients are subsidized in accordance with this scheme over a full year. If subsequent discrepancies or unpalatable differences appear, the design figures may be changed to suit. This article is revised to its 3rd draft.
9. Having a workable version of the scheme, the Treasurer is presented with a report. The decision is made to implement, none, some or all of the ideas here proposed. It should be noted that the overall expenditure to the coffers can be easily tweaked, manipulated or controlled with ONE external *parameter*, namely the setting of an arbitrary threshold of "no Income Tax", probably without lengthy debates in Parliament. This article is revised to its 4th draft.
10. Once the scheme has been evaluated, refined and accepted by the Federal Government's Cabinet, plans for a formal implementation commence. It starts with a conference in closed chambers with the states and local governments implicitly. Any serious disagreements need to be settled and the scheme adjusted again to its 5th draft.
11. Only then should the very robust plan's 5th draft be publicized as a wholesome concept. The press and opposing political parties will tear it to shreds; the public will be numbed or elated. It is important that the whole of this concept (as amended) be retained in one document (of 50 pages ?) and released in tact. A strong feature of this proposal lies in the opportunity that the general public can see how each Recipient relates to all others and how the *subsidies* change over time.

12. Strong "opposition" is envisaged to the *marked* spending strategy. It assures that a portion of the tax dollars is spent locally, hence supporting local employment and businesses. This assures a partial return to the coffers via secondary Income Tax. Recipients are prevented from redirecting essential subsidies onto trivial purchases or gambling, spending abroad, or tumbling into a financial abyss. Note that many Recipients need strong advice on how to keep a sound budget aloft. Unlike the ugly termed "quarantined" funds of aborigines, here it is applied to ALL citizens, without discrimination, whether badly needed or not.
13. The strongest debate will rage in what constitutes a reasonable life style. Opinions vary widely and nobody seems to voluntarily adopt a sober version, much less have it dictated by a government. Perhaps a 6th draft is needed in response, before a global vote passes it into the records.
14. The financial administration of Welfare Support has been allotted to a branch within ATO. Reason for that is the convenience of using one unique account with Debit Card to collect taxes, collect fines, refund overpayments, deposit *subsidies*, track expenditures and collect employers contribution payments. The idea of operating as a bank could also be expanded to all taxpayers. ATO has access to a vast database of identities, Incomes and addresses. The merger of all welfare schemes into one has enormous cost-saving advantages. Note that all states have no direct participation in any welfare. They have no decisive powers but may invoke some influence at design stages. It must be emphasised that the electronic administration via the Internet and mobile phones is fraught with dangers of massive deception and hacking. The risk is greatly reduced by insisting on some level of personal contacts and paper documents, repeatedly verified and stored as a secure back-up for both parties. The opportunity of arguing one's case in person and receiving a reward from an actual person has great psychological benefits.
15. The office of Centrelink has not performed well over the many years of its existence. It needs renaming to a title (Dept of Taxation & Welfare, Dept of Social Services, Welfare Support, other), more clearly related to what it does. It needs a massive overhaul of its staffing, its outlets, its data, its policies, its working methods, its efficacy and its efficiency. If this project is handed over to the present form of Centrelink to administer, it is bound to precipitate an early disaster.

Reflections

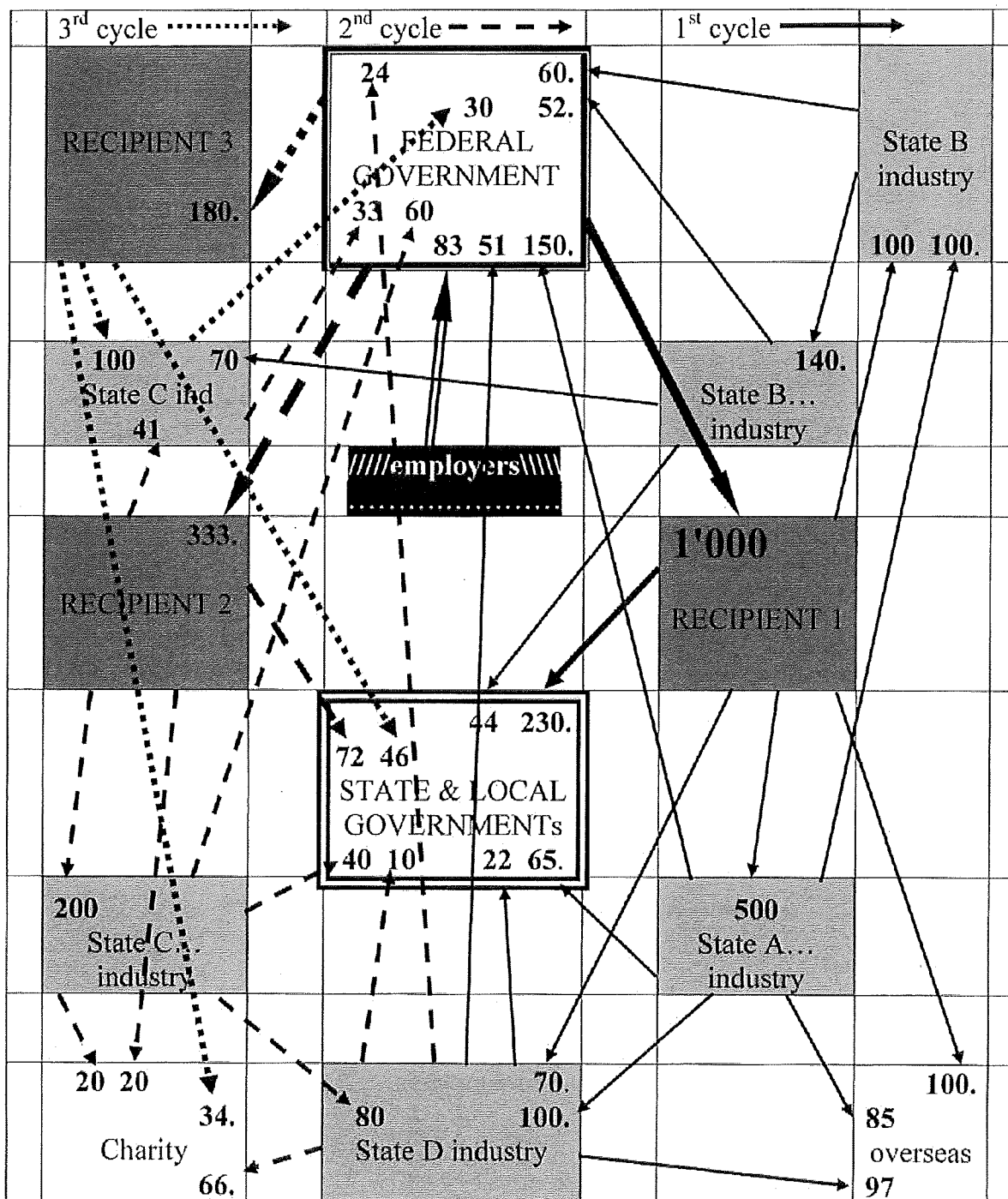
- Here is an attempt to consolidate clear definitions of all terms used, including what they don't mean to rectify common misunderstandings and misuse. These definitions are part of the legislation, but attached as an appended **Glossary**. They may be refined or their scope modified without approval of Parliament, thus acting as an external parameter with minor effects on the legislation. It goes some easy way toward closing unintended loopholes, highlighting the *spirit* of the legislation and facilitating interpretation by judges.
- Here is an attempt to disentangle the massive complexities surrounding the delivery of welfare. It has grown into a stupid web of "entitlements" and "exemptions". It always seems to favour a few and disadvantage others. It is always piecemeal-like band-aided, thereby creating massive problems in relative equity. Here, all people are treated the same way, with no special consideration for aborigines, veterans, politicians or disabled citizens. Less assistance is offered to non-residents and refugees.

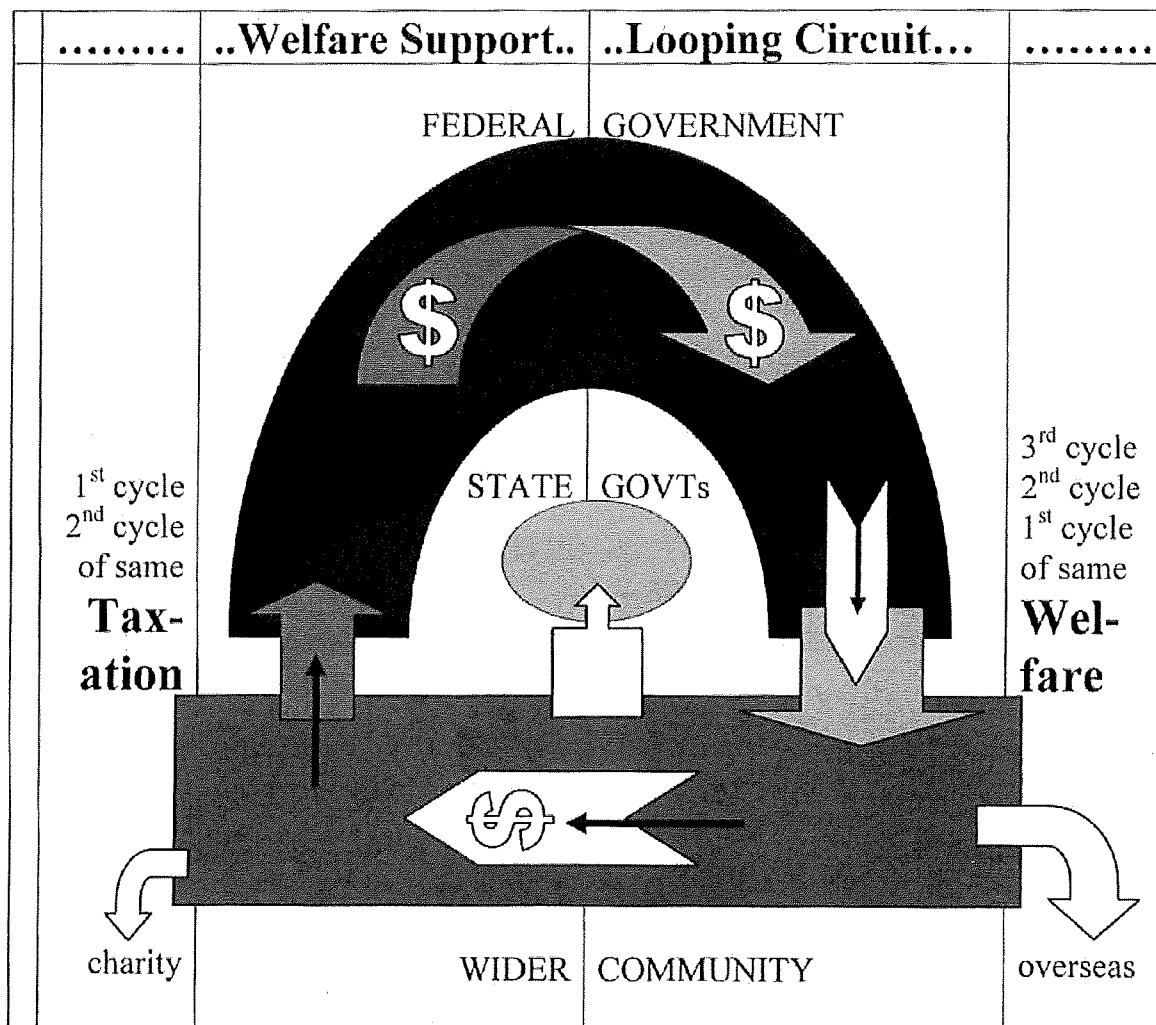
- Here is an attempt to define what constitute a comfortable life style. It is based on NEEDs, carefully defined in modal Living Costs of essentials. The degree of austerity is easily controlled and has the same relative effect on all welfare Recipients. This could rebuild the original foundation upon which welfare should be resting. Whatever constitutes "a fair deal" should not be based on customary habits or what is the popular perception of "good prosperity", but that of genuine "need". While massive arguments and strong disagreements will always prevail, the substance of this discussion is more tangible, easier to express and can be more precisely demarcated. This challenges the most-misused terms "affordability" and "Poverty Line". They are a highly-charged emotional terms that mean vastly different things to different people as a direct consequence of their ability to budget their own household. Tuition of all generations is badly needed in matters financial.
 - Here is an attempt to reduce fraudulent abuse and misuse of the welfare systems. Stringent and repeated check of identification, eligibility, visas and travel are introduced. Spending of welfare money is directed to the local purchase of essentials only. Payments and discounts can be authorised and traced by using one card. Unmarked cash is released at a slow pace, to discourage gambling and shopping sprees.
16. Here is an attempt to make the entire welfare system more stable and predictable. It is easy to tweak, should changing circumstances require minor adjustments. It is easy to administer in one master database with certain external parameters at the controls. All figures are linked in relative positions to the Income tax-free **threshold**. By publishing all mutual linkages at once, envy and distortion can hold no argument. To avoid steep cliff faces at boundaries, gradual changes are stepped, the Supplements in increments, the Deductions in decrements. Where possible, the step heights are multiples of hundredths W_{Smax}. This would eliminate the nasty feeling by Recipients of sitting just on the edge of the fence.
- Here is an attempt to recover the upper *half* of the generous welfare in the form of **tasks & stints** as labour & study, mutually complementary. It is largely aimed at the younger fit adults to negate the appeal of a leisurely and parasitic life style, profiteering from the prosperity of the community. Exemptions are listed before the obligations. The contract is an *incidental* employ by institutions, acting as agents for the Provider (Government). Apprentices, pupils and unemployed are treated the same. Cruel accusation cries of "slave labour" must be vigorously rebuffed. Money plays a minor role. This is not corvee, because wages for this work have already been awarded in advance at rate \$23 per hour, of which the employer repays a figure not exceeding one-third to ATO. The conditions are comparable to any other industrial environment. Working hours are modest and very flexible. The nature of tasks & stints is generally light, varied and focuses on learning skills or exposure to real life situations. Envisaged are random tasks & stints in: Baby Care, Charity, Cleaning, Community House Building, Creek Clearance, Disaster Relief, Farm Work, Graffiti Removal, Market Stalls, Park Maintenance, Seasonal Picking, Street Beautification, Vegetable Gardening, other. Envisaged are career study tasks in: Management Course, Trade Indenture, Technical or Craft Courses, other.
 - Here is an attempt to link Child Support and Parental Leave with Income. Exemptions are listed before the obligations. The range spans double figures on lineal slopes; both are designed to soften the impacts. Half the Income is used to offset the Welfare Support, providing ample incentive to seek employment. For adult parents who earn more than \$23'000, the net figure is levelled at three children; with more children the net figure falls. This has the effect of encouraging parents with larger families to spend more time at home. The serious problems with collecting Child Support from absent fathers are partially alleviated by first providing Supplements for dependent children. Then those Supplements are recovered retrospectively as Child Recompense from the absent parent (Male or Female alike) as a Taxation affair. Income Taxation rate may vary. By included it as ceiling to Child Recompense, it makes the higher figures independent of Income Tax, and may cover 3rd, 4th and 5th children.

Appendix F

Subsidy Flow Charts

This plausible scenario illustrates how \$1000 issued as Welfare Support to the first Recipient, flows back in part to the Provider as Corporate Tax 30 % on industries & businesses in states, then issues one-third of it again and again. It eventually dissipates, thereby benefiting the community multiple times. State & Local Governments collect one-half in GST, Rates, car rego from Recipients 23 %, from businesses 13 %. A quarter of the tasks is recovered from employers at \$23 per stint of three hours.





By analogy, magnetism is strengthened when the poles are in contact through soft iron. The more flux runs in a closed **loop**, the better the magnetic particles are arranged, thus growing in strength. Most flux is contained within the iron, but some will leak out into the surroundings. If soft iron is disconnected, the loop is broken, the flux is stagnated and the particles scatter over time.

Here horseshoe magnet is Federal Government. Particles are administrators. Magnetism is economy. Soft iron is wider community. Tax enters at North-pole. Welfare exits at South-pole. Loop is local spending and taxation. Flux is recurrent dollar circulation.

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