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Registration of my interest to set specific target detailed terms of reference for the 'first Home Ownership Inquiry" To address old business: Where the last program attempts failed and worked.

Can the present governmental structure favour the target group and ban

reselling for 15 years.?

Can an unregulated market do anything useful at all for the objectives targeted.?

Firstly may I recommend for discussion the correction to the Peter Costello terms of inquiry: correction to eliminate focus on indulgence requiring any financial assistance at all.

Reason: The current maintenance of infrastructure is resources unafordable. Australian manpower is needed for low mobility manufacturing and production: the only population growth promotion device that we know. Therefore infrastructure spending is already a failed practice, and shall deepen in failure as the population ages, and personal incomes and consumption fails.

"Recognising that" median income group home occupation is "very highly" essential and is thus vulnerable to witholding deprivation marketing through Real Estate Agents and Building Materials and Labour and lending Body restraint doing. non participation in the initiatives objectives for non-current time.

1dentify and analyse" and motivate active components of cost reduction of housing occupation to prefamily individuals and the charitable links between the genders.

Statistics demonstrating that home ownership is in inverse relationship to child numbers raising. Rental is in direct relationship.

Why low priced regional housing (selling for 10% of replacement cost (insured value)) were unaffected by the last home owner incentive grant scheme. People fired up to work do not like to participate in decentralised industry for long term (career) reasons.

How the velocity of money is affected by a service industry based on imports decompetitioning the Australian Manufacturing market. How the velocity of money affects service industry and maintenance industry unregulated labour charges, decompetitioning the Auistralian Manufacturing market. How the conditions at places of work for niche Australian Manufacturers premises are filthy, cramped, and undermechanised as a result of non sponsership and no staff time to seek it out.

An Architectural input with product cost in mind to make a report on compact industry and compact mufti purpose type of building constructure and planning. For example a. The walled city in Hong Kong, South Korean and Singapore manufacturing, complexes. and closer to home the walled compound homes for expatriots in New Guinea. How are these favourable to demobilising the population and changing demography.

Investigate initiatives such as the setting up of a Government owned vinyl flooring manufacturing chain, low covenant (New Guine has it) Housing Reserves nearby to manufacturing mufti industry Polis, Sponsorship of the existing low wages manufacturing program in New Guinea and sponsor Australian inventors and promotors to access it on free plane fares and ready housing for short term. Importing of external labour on permits could be used where indigenous labour chose to be unsuitable or unmanageable, These initiatives follow the current Australian and migrant population trend

to collect and intensify in coastal cities where there is economic movement which individuals can have an effect upon. Where deregulation fails in herd mentality however is that the effect may not be in the best tong term interests of the players on mass. A means of artificial famine could be investigated. There is evidence that real famine and death threat is favourable to demography. A study of information collected in Iraq and Afghanistan recently brought to Australia's attention would support this. What has been the effect of the 'artificial famine' in England since overcrowding and high cost of living?

These are urgent and immediate out of control issues that have been present in Australia since Astor TV production stopped. MY REPRESENTATION SAIS THAT DAMAGE CONTROL IS OVERDUE AND THAT A FIRST SET OF CONCLUSIONS IN THIS INFORMATION AT HAND ECONOMY COULD BE HAPPENING IN REAL TIME. 31 MARCH 2004 IS MUCH TOO LONG TO WAIT IN ANY - PROACTIVE ORGANISATION OF THIS AGE. AN INVESTIGATION COULD BE MADE OF FROM WHAT AGE THE PARTICIPANTS BELONG TO.

The Australians techniques ready for the sabre toothed tiger again. The

desirable ingredient in that case is to have plenty of fear and adrenalin, and intuition to deal with it.

This is the end of my submission, however I can add a letter to the Bowral Council about small (9m) house lots are green friendly, and my initial letter to the Treasurer adviser about "borrow to buy a bed in 2005"

Yours faithfully

Robert Bruce Handley Accountant Counsel.