

Once a week I, with another volunteer, drive to between 3 and 5 dwellings and hand out emergency relief \$50 cards for food; and/or free furniture/clothing vouchers; and/or arrange credits up to \$100 for overdue power/gas/telephone bills - all to people who have phoned in with pleas for crisis help.

About every second week or so, one of the crisis calls we attend will be to a single mother (often in her teens) on a sole parent allowance with an infant less than a year old.

Sadly, when the young mothers are asked how much of the \$5,000 baby bonus is left, the answers are invariably: "None."

We discover things such as the boyfriend (de facto) needed work done on his car - or there's a new tv/computer/game/sound system in the corner of the room (& sometimes a payTV dish on the roof) - or her parents needed some money - or combinations of the above - etc etc.

Giving a teenaged girl on a pension \$5,000 with the expectation that she will use it wisely, is just plain dumb.

The solution?

Either add \$200 to her existing fortnightly sole parent pension for 25 fortnights - or add \$100 for 50 fortnights.

And as for mothers of new born babies who are not on a pension ? Keep handing over the lump sum \$5,000 - irrespective of how much income tax they - or their spouses - pay each and every year to the Federal Government.

And if those non-pensioner mothers are on private health insurance ? Increase the lump sum baby bonus payment to \$7,000 to help offset the GAP payment all privately health insured people are made to pay on being discharged from hospitals.

One night about twenty eight years ago I rushed our youngest child to hospital after he'd fallen backwards while playing in a doctor's back yard. I stayed alongside his bed all night and on his discharge next morning the front desk attendant asked if I was on HBF - to which I responded with something like: "Yes, on the highest available family bracket." The attendant did some calculations and asked me to pay something like two hundred dollars. As I wrote out the cheque I said: "Thank goodness I've got top rate insurance - Lord know what I'd be up for if I had no insurance." The attendant quietly responded: "Actually sir, if you had told me you were not insured, there would have been no charge.".....and I'd been paying about a thousand dollars per year in premiums !

In 1980, two hundred dollars was a shipload of money, so as I left that hospital I resolved to never pay another cent for health "insurance" ever again - and guess what? I have kept that resolution.

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