

To whom it may concern,

I would like to put forward a paid leave scheme, which I believe is fair for all Australian's. It is a scheme that the tax payer or the employer DOES NOT PAY FOR and is funded by the employee / individual. Which is a fairer scheme for every Australian.

In brief -

The ML (Maternity Leave) scheme can be introduced the same way compulsory super was introduced in the 1980's. Rather than the employee receiving the next CPI increase as cash (introduced over a period of years) - it is paid into a ML fund (similar rules and regulations as the super funds are set up now).

1. Every person who is employed would be contributing into the fund, regardless of their age, or their gender (it doesn't discriminate).
2. Baby bonus ceases if this is introduced (fair for all Australians - particularly those who feel they have missed out on money from the government).
3. Pregnant worker can contribute to the scheme (tax free/minimisation) the 9 months before the baby is born, like topping up super (tax benefit).
4. OR the money is provided tax free (or lesser tax) up to a certain amount during the maternity leave period (keeping the economy going).
5. If the parent doesn't return to work and has another child, and there are no funds available in their fund, the other parent's ML fund is used - and is taxed as an income of the stay at home parent (fairer tax).
6. This can be used for a 'grandparent' or person who has custody of a (grand)child and need to take maternity leave - they can use their ML fund as they have been contributing to the scheme too - (not age specific).
7. At the end of the individuals working career (child rearing years), the money is rolled over into their super fund - more money to retire on (less burden on Aust Govt and tax payers).
8. OR, pay off their children's HECS dept (debt paid off quicker - less debt to Aust tax payers).
9. This money can also be used to pay as family support money (not the tax payer). The money is taken out of the ML fund, and not out of the weekly earnings of the supporting parent (less resentment from the paying supporting parent!)

I would love the opportunity to speak to you further about this idea. Having read your report, I believe this is a FAIR scheme for ALL AUSTRALIANS.

I can be contacted on my mobile 0403 767 979 or by mail PO Box 1344
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Sincerely

Mrs Lynda Davies