

11 August, 2009.

SUBMISSION TO ECONOMIC DEVELOPMENT COMMITTEE
INQUIRY INTO IDENTIFYING EFFECTIVE PRACTICES
TO STIMULATE EMPLOYMENT IN QUEENSLAND

The single most important factor in the unemployment problem we have in Queensland at the moment is the appalling greed which created this global economic crisis in the first place.

Not one of our governments has had the courage or integrity to control the insatiable greed of the bankers and business people who are exploiting each and every one of us in their lust for financial and economic control. Our governments should be controlling the business activities of bankers who are charging exorbitant fees for a "product" which affects every facet of our lives. Instead the bankers are only given a slap on the wrist when they display their outrageously self-serving behavior by increasing fees and charges whenever they feel like it.

The most devastating result of their actions is that they are pricing our young people out of the housing market and denying them a chance to house, clothe and feed their families due to the high cost of housing and rental repayments. As a voluntary youth worker with my local church, I have been first-hand the suffering caused by the social consequences of unemployment.

Coupled with this is the fact that there are so many "phantom" jobs in our economy which do not allow working people enough money to support themselves. It is quite obvious that successive governments are "fudging the figures" on unemployment due to the fact that they consider working only 2 hours employment per week constitutes a job. I defy them to survive on this income.

The bankers and business people are allowed to have it all their own way. The bankers charge exorbitant prices for houses while the business sector denies working people a means to pay for these over-inflated prices. We are doomed to repeat the suffering associated with the 1929 Depression if measures are not put in place to reign in these unfair and unjust practices.

Our elected governments need to act in **our** best interests by legislating to force bankers and businesses to introduce a more even playing field. They need to introduce legislation to give established and new businesses a certain time frame to establish profitability, after which they will be required to have a fixed percentage of full-time employees on their payroll.

Urgent attention also needs to be given to building low-cost cluster housing so that young people and low-income workers are not excluded from providing housing for their families.

A scheme similar to 'Habitat for Humanity' which was established in the United Kingdom should work well here, given the fact that personal involvement by the home owner in the construction of their dwelling will enhance their 'ownership' and pride in the property. The communal aspect of the projects will also build good community spirit and friendships.

There are also many potential jobs in agriculture – even in an urban environment – which could help to implement new strategies in dealing with climate change. Funds needs to be directed into training new workers in such subjects as permaculture, land care, strategies to reduce soil salinity, as well as ways to improve rehydration of soil in an attempt to reduce erosion. As the co-ordinator of the permaculture garden at my local church, I can vouch for the efficacy of this system to help overcome the harmful effects of climate change.

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I also had experience of permaculture at work while I was working at a TAFE teacher at Doomadgee Aboriginal Community in far north Queensland. Our contract was to deliver training to equip the community members to apply for jobs at the local mine at Lawn Hill. I also saw for myself the significant social problems caused by unemployment, alcohol and drug addiction and domestic violence. I endeavoured to empower my female students to free themselves from the cycle of abuse and poverty that they were trapped in. However, with the absence of an Alcoholics Anonymous group and a women's shelter, we were fighting a losing battle as my students, after being educated, had to flee to other towns on the coast (Cairns, Townsville, etc.) to escape the violence leveled at them. Another problem was the absence of **permanent** higher education institutions on site to alleviate the distress of students having to leave home after the age of 15 to further their education. I was witness to a lot of exploitation of the community residents by the people who were selling them alcohol and other exorbitantly expensive goods. There were white scams and black scams – these people were stealing from the poorest of the poor.

From my work with Life Line as a volunteer at a local retail shop, I also saw the effects of social inequality as people from economically disadvantaged homes tried to better their chances of employment through retail traineeships. These young people were really struggling as a lot of the time they came from homes with a history of multi-generational unemployment, drug abuse, violence and poor parenting. As a society we need to address these social problems urgently, especially the exploitation of young people by the business people who promote the use of alcohol as an escape from the grim reality facing them.

Our legal system also needs reforming as it does not deliver justice. My home, which we had almost paid off, was taken away from us in 2002 when a bank foreclosed on my husband and I due to a fraudulent two-tiered investment scheme we had innocently entered into as a way to fund our retirement. We spent a great deal of money on legal fees trying to prevent this happening, all to no avail. Nobody wins against the bankers as they have the financial clout to own the whole system. They use our political system as a tool for their dominance over us and as a result they are allowed to do exactly as they wish. This is a huge disincentive for people wanting to protect their assets from predators.

Other criminals also defrauded me out of my successful job network franchise, despite the fact that a lot of money was spent trying to protect my business from the unscrupulous practices of our Head Office. Solicitors have a well-deserved reputation for being duplicitous opportunists who milk their clients for the maximum amount of legal fees available under our present system.

Voters in Australia are feeling powerless and angry at being exploited by the small proportion of our society who call all the political and financial shots. This greed is caused by selfishness which equals suffering for all concerned. The top echelon have all that they need for them to prosper, but they are denying the rest of us even the most basic of life's needs.

Politicians also need to be impeccably fastidious about combating corruption and undue interruption in our country's economy by bankers and the business sector. There appears to be one rule for those dominating our economy – the top 6% - and another rule for the other 94% of us who constitute the 'cash cow' which is slowly but surely being milked dry by exorbitant taxes, fees & charges and the ever-increasing cost of food, petrol, clothing and other necessities .

Politicians receive a 'golden handshake' when they retire as well as receiving well-paid government jobs, all due to the fact that they have supposedly have no security of tenure. The ordinary worker in Australia also has no job security but must live under very different rules. In fact we are finding it increasing hard to keep a roof over our heads, food on our tables and to have access to reasonably priced education and health care.3/-

Workers at the moment are expected to shoulder an ever-increasing workload which leads to far less time for other important aspects of their lives such as building a good marriage and devoting attention to their children. There is no "work/home" balance at the moment as far too much is expected of employees in order to fulfill the expectations of employers. Many new jobs could be created if this unjust workload was redistributed to other workers. This would also leave time for important community work to be done such as volunteering at local sporting clubs, land care groups, meal-on-wheels, charity shops, cultural groups, nursing homes and churches.

All this exploitation of employees is merely to keep profits high for bankers, business people and share holders while neglecting the rights of others to provide a home for their families, as well as food, clothing, education and health care.

To add to my financial impoverishment, I have just divorced my husband of 35 years as he was taking his anger and bitterness at losing everything out on my daughters and I. I have also experienced severe health problems for the past nine years as I have a seriously impaired immune system. I have visited five hospitals over the past nine years and seen countless specialists in an attempt to find a cure. The latest health challenge occurred last year when I was a patient at the Royal Brisbane Hospital for 10 days as a result of blacking out due to extreme pain (please see attached photo). I had tests for epilepsy, cardiac malfunction, organ failure, etc. and still have no resolution to my problems. I am due to visit more specialists at the hospital next week. All this adds up to being unable to secure employment due to ill health.

At the end of a life of service to the state of Queensland through being transferred to remote and rural locations as an educator, I find that I am left with no home, no health and no superannuation as my husband spent a lot of it on legal fees and trying to find employment.

To add insult to injury, I am now advised that it will cost me \$10,000 to defend in Court my right to a share in my ex husband's \$100,000 superannuation, all that is left after a lifetime of hard work.

Therefore it is not hard to see where my disenchantment with our political and economic system stems from. The main point in my submission is the question: "If all that we work hard to achieve can be taken away from us **legally** by predators such the bankers and business people, what is the use of creating jobs which will only serve to fill their coffers and not add to our security?"

There are many ways to create employment in this country and I am positive we have the expertise and the will to make it happen. However, we need to address the underlying inequalities in our legal and economic systems to stamp out the exploitation of the weak by the powerful, who have been allowed to become that way by corruption.

It is my fervent wish that my children will enjoy a better future than the suffering that I have experienced. They are hard workers like their parents and they deserve a better chance of a healthy, happy and prosperous life, a life that this country is more than capable of delivering to them. It is up to our elected representatives, who we have trusted to deliver this better future for us all, to stand up to this merciless corruption and exploitation of Queensland's people and its resources. I have faith in the inherent goodness in all people to believe that this goal can be achieved if we all work together in a spirit of trust and goodwill.



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Deborah Anne Shears 13/08/09