

Thankyou for the opportunity to make this submission.

1. Bring "trusts" under the same working laws as the current superannuation laws. When the original idea of why a "trust" was established, is analysed against the aims of the purpose for superannuation there is very little difference.
2. Consider families consistently under federal law ie when a couple receive pensions or welfare from the aus gov. they are considered one entity, however they are taxed individually.
3. Allow families to claim all consumables ie education, food, transport, housing as tax deductions. Businesses and families should be treated equally before the law. One is as dependent on the other in our consumption economy so the laws governing their ability to grow and prosper shouldn't be any different to each other.
4. Most of the people who rent houses receive government rental subsidies. Only the banks and the house reselling speculators really benefit from this structure. This underlying subsidy of banks through the rental market only further makes the purchase of a first home unattainable - because of bolstered house prices through the subsidy of rental income, house prices are artificially pumped up because of demand. To redress the balance and perhaps allow further redistribute grants ie first home buyers, tax GST speculative operations on the buying and reselling of houses - cap the number of houses a person can buy and sell in a year before they are considered a business operation that is offering a good or service and have to submit GST from the sale price - minus the commission - of a property.
5. Allow First Home buyers to use their super fund in the same way nursing home operators hold mortgage against homes of retirees to enable first home buyers faster entry.

Sincerely

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Steve Dooleys