

## Submission on National Broadband Network.

[ Submission in response to the Minister for Broadband, Communications and the Digital Economy, Senator the Hon Stephen Conroy's invitation to industry and the public to provide submissions that will inform the Panel of Experts and assist in the development of the National Broadband Network Request for Proposals. [nationalbroadbandnetwork@dbcde.gov.au](mailto:nationalbroadbandnetwork@dbcde.gov.au) ]

From: Loris Erik Kent Hemlof.

2008 March 17

From My Model National Constitution And Budget at ;

<http://www.users.on.net/~lekh/constitution.html#Communications>

COMMUNICATIONS DEPARTMENT, \$ 26,755,137,000

All proceeds of leases and sales are put aside for reinvestment over time into additional infrastructure for the same budget allocation. 10% of total remaining proceeds are reinvested each year. To construct regional communications works either receiving a subsidy for construction and/or sold to the private sector after construction by the nation. Prices will consider a return for share holders and service guarantees. Communications networks and systems to be sold to private phone companies, including a 10 year service guarantee. [ Every time we sell a national asset and re-invest the proceeds we create a new modern infrastructure as well as having the original infrastructure be it in private hands. The lesson from electricity privatization in South Australia is that voters want to see material and financial benefits to infrastructure from the sale of infrastructure, Debt reduction should also be maintained as a first priority then proceeds should be reinvested. ]

National computer systems must have back-up systems.

Faults must be repaired within the shortest possible time.

Phone system construction is performed by a Private Company For Phone System Corporation.

New national computer system hardware must be of { The IBM Personal Computer convention } and run software for {AMD x86-64 bit CPU able to run Intel x86-32 bit CPU programs }

Telephone charges : Local connection owned by the user, maintenance subsidy, no line rental charges. Users may transfer to another trunk provider for free. Free WiFi and WiMax wireless Internet and IP phone and downloads and uploads through users own wireless modems (after paying for fixed line access) and national base stations. Also Wifi base station owners may charge up to 5cents per megabyte to any wireless user. [ Wireless internet to use free nationalized shared spectrum [ not sold and resold to recover costs from users. ] Commercial rates for a monthly fixed line allocation, when the monthly allocation is exceeded Internet speed tapered to down to 5% of normal

speed. The Internet and/or phone service may charge a fee for backbone to the node and user connection use and installation. Audio and video royalties are paid for by national subsidy, royalty charges to users are illegal. The maximum charge for receiving calls including information is zero. Charge is prohibited for reception of information in calls to the user including SMS, ring-tones and other information. The maximum charge for mobile calls by the user to access information limited to when within a call initiated by the user is 10 cent +40 cents per minute. All entities commissioning the laying of optical fiber must lay 100+ bundled fibers. The entity commissioning the bundled fibers must rent or sell all but 10 fiber to other service providers at a maximum rate of the rate paid by it's own end user customers each purchaser entity may own up to 10 fibers. The maximum fee for billing by the appropriate telecommunications supplier requested as performed by the Private Company For Telecommunications System Billing \$1 per month plus consumption tax. Public telephones must offer free calls within Australia and may charge rates for international calls. ]

[ Providers are introducing ADSL2+ which has speeds of up to 24mbps over copper wire which is up to 400x faster than a 56kbps modem or about 100x faster than 256kbps basic ADSL. VDSL has speeds of up to 100mbps, and UDSL up to 200mbps. Actual speeds are 1% of this over average distances [ up to 200kbps over ADSL2+]. In 10 years actual speeds will be 100 x faster over greater distances over copper wire with anti interference software for modems and exchanges. ]

#### TELEPHONY LOCAL CONNECTION,

As commissioned from a Private Company For Phone And Internet Networks Construction.

: \$1,500,000,000 for local connection maintenance subsidy. For private user ownership local connections with no line rental charges. Surpluses carried over into the next years budget. For fault fixing costs above a common percentage [10%] paid by local connection owners. To become the property of the local connection owner.

To maintain service consistency nation wide to a minimum 10 megabits per second. As commissioned from a Private Company For Phone And Internet Networks Construction.-

: \$1,000,000,000 + proceeds of privatization. Paying for a common percentage [90%] of costs of node to users device optical connection installation. Surpluses carried over into the next years budget. For community service obligations. For naked internet access without the requirement for phone company line rental. For 100% HTTP optical fiber to the users socket for whole such as new subdivisions. With one fiber from the node to up to 100 user sockets. HTTP phone, Internet and vocational education television networks. For private user ownership. If 500,000 new connections each year then each connection subsidy of \$2,000.

Commissioned by a Private Company For Communications Guarantee, to maintain a

consistent communications standard across Australia. Including for legacy metal wire connection maintenance. So as to provide a minimum of 10+ mega bits per second [ about 1 megabyte per second ] Internet access. Paid to the provider. Local exchange connection to multiple provider Internet, telephony, and cable television networks. The local copper or fiber connection to the user from the local node.

#### INTERNET SUBSIDY,

: \$3,000,000,000. For a common subsidy per gigabyte of internet traffic. Paid to internet service providers.

#### PUBLIC PHONES,

: \$300,000,000 for public phones with free local and national calls. To remain nationalized. Maintained by Private Company For Public Phones.

#### WIRELESS BASE STATIONS

: \$1,000,000,000. Subsidy for wireless WiMax base stations for free long range internet access. Including in schools. Plus proceeds of privatization. Surpluses carried over into the next years budget. Using free shared spectrum.

Also all user broadband modems may provide for a fee shared spectrum WiFi access to all local wireless VOIP mobile phones and mobile internet users. Any user in Australia may buy and use a VOIP mobile phone {or cordless phone with recharge base and access any national base station via WiMax and any on fixed line broadband connection via WiFi. Mobile phones may also make a free direct connection to any other mobile phone within range on either an open Citizens Band radio channel or a private number channel. [ Mobile phone spectrum sold to providers would be bought back by the nation. ]

Wireless Personal Area Network (WPAN) with 1 channel on 7ghz from 57GHz to 64GHz [ NICTA's Gigabit Wireless Project. To comply with the emerging IEEE 802.15.3c standard for high-speed wireless communications. 10 meter range. 5gbit/s extremely high transfer rate. ]

Wireless USB with up to 100 channels of 5mhz on 500mhz from 2ghz to 2.5ghz. [ Bluetooth is short range usually on 79 channels of 1mhz on 83.5 Mhz from 2.4 ghz to 2.4835 Ghz ]

WiFi with 750 channels of at least 1mhz on 750mhz between 50mhz to 800mhz for high penetration mobile devices such as internet protocol mobile/cordless phones. Callers given lower frequency if required for reception ] and up to 1,000 channels each of at least 1mhz on 1ghz from 1.5ghz to 2ghz [ WiFi is medium range usually on 2.4Ghz. [ Spectrum usually shared with Bluetooth]]

WiMax 1,000 channels each of at least 1.5mhz on 1.5ghz from 2.5ghz to 4ghz [ high clear line of sight lower data rate high channel capacity high power fixed point to point reception remote location devices such as vehicle phones. ] [ WiMax is long range

usually on 2.3ghz, 2.5ghz, and 3.5ghz. ]

Transceiver 1,000 local channels each of 25khz on 25mhz between 10mhz to 35mhz. [ CB radio is 26.9mhz to 27.4 mhz, 40 channels x 25khz ]

: \$115,000,000 + proceeds of privatization with the principle carried over to the next years budget, + the cost up to a common level paid by provider for subsidy of military global satellite and wireless relay phone system where residing out of the range of other fixed line connection. An equal percentage rebate per user per month above a common level.

#### OPTICAL CABLE BACKBONE,

To commission community service obligations for the optical fiber network and duct systems from providers agreeing to provide the highest co-payment percentage. Provision by an accredited Private Company For Networks. Sold to private providers or become the property of the provider providing the best service and co-payment.

: \$1,000,000,000 For 100+ optical fiber networks between exchanges for HTTP Internet network, {legacy copper phone line user connections} and backbone cable television network with overall capacity for 2,000+ channels of high definition cable television. A maximum of 1 subsidized fiber per owner.

: \$1,000,000,000 to commission of fiber optical cables from the exchange to the local node. With a 10+ fibers with a maximum of 1 subsidized fiber per provider. Plus 10+ optical fiber from the exchange to the node for HTTP Internet, {legacy telephone} and cable with overall capacity for 2,000+ high definition television channels of vocational education with HTTP Internet from the local node to the user local connection. [Hyper-Text Transfer Protocol for all services including phone, and television and radio on copper wire from the node to the user.]

#### TELEPHONY EXCHANGES,

: \$885,000,000 to commission 1 of 10 community service obligation exchanges from providers agreeing to provide the best service and co-payment. To become the property of the provider providing the co-payment. Provision by an accredited Private Company For Exchanges.

For local user controller selection of trunk service provider for voice calls, cable television, and Internet. With community service obligations of to maintain connections. Provision by Private Company For Networks.

#### TRANSMITTER,

Private Company For Radio Signal Relay Corporation.

Amounts are for national usage rates the excess for an equal percentage rebate for purchases of transmitters by private providers.

: \$1,500,000,000. For subsidy of 1 private regional geo-stationary communications

satellite, satellite, or terrestrial transmitters for digital,- television, radio audio, datacasting [ HTML teletext ], military and remote mobile phones, and internet. A subsidy per subscriber per educational channel. [ Subsidy of the Foxtel, Austar, and Optus subscribers. ] To run educational interactive children's education, job education, other television, radio, and datacast software. Media funds receive levy sponsorship.]

#### GOVERNMENT INTERNET SERVER.

Constructed by Private Company For Government Computer Hardware Systems.

Hypertext network server hardware.

: \$3,000,000,000 For 5 national government database server and internet access in each state, with a 10 year replacement cycle then 50 in 10 states. In each state 1 each of ; \*- Banking, \*-Digital streaming television and radio including interactive testing. \*Audio downloads and video on demand. \*Public services and information archive. Share market, listed company information and live prices for free internet access. \*Free web page hosting, public database server, and shared processing power. With a password granted to the webmaster/owner.

So \$77,000,000 per national state government server for shared database hardware and software. Located in a location protected from military attack, backed up to each of the state server which may take over the functions of state server knocked out. Each server with multiple broadband connections to the all optical internet and metal wire phone systems.

: \$32,500,000 for international search engine hardware.

: \$16,250,000 for backup storage.

: \$32,500,000 For the phone and internet system domain name server in which all service providers register addresses and linkages. This in part may be delegated to private frequency roaming wireless base stations for direct local connections.

#### NET-WORKED NATIONAL INTERNET COMPUTER SYSTEMS,

With 5 year replacement cycle.

Systems purchased from Private Company For National Computer Systems.

Using the national broadband optical fiber internet network system.

Education computer systems.

: \$3,000,000,000 ( GDP / population relative ) for 1,000,000 computer, modem and printer for citizens as needed from the age of 5 owned by the nation. Plus to refurbish and upgrade to requirements. {With free energy power generator for no need for external power. [ Steve Mark toroid power unit]. GPS locator internet security tracking at all times. Zero reflection screen. 100% solid state flash memory instead of hard disk drive and other durability features for extra long service life. No removable disk drive,

instead 3 durable SDHC flash card sockets with sliding cover,- 1 for installation card to reinstall the operating system, 1 for the [Linux Freespire] operating system and user files, and 1 for media files and user files backup. USB2 and 3 ports with cover. LAN port with cover. With Wireless USB for printer and stereo wireless headset, WiFi internet, and WiMax long range internet. Customizable touch screen key board. } [1,000,000 computers per year x 5 year average life = 5,000,000 computers. \$3,000 per computer. ]

: \$1,000,000,000 for a research supercomputer.

: \$80,000,000 For software repair. Private Company For Software Repair.

: \$52,000,000 for equal percentage subsidy for interactive television curriculum receiver purchased by private education provider for children 5 to 15. Television receiver, large screen television, sound system, and class room computer. The subsidy for each curriculum receiver being ( the total subsidy budget / the total cost of all receiver subsidized ) x the cost of the particular receiver. If a subsidy purchased receiver is sold an amount of the proceeds equal to the percentage subsidized must be returned to the receiver subsidy budget. If for 10,800 then each costing \$4,815, So with 5 year normal life then 54,000, So each of the 1,800 suburb has 30 class rooms so 3 for each age level of children from 5 to 14 years of age.

: \$26,000,000 for equal percentage subsidy for education television receiver purchased by private education provider for baby 0 to 5 years of age. Television receiver, large screen televisions, sound system, and class room computer. The subsidy for class curriculum receiver being ( the total subsidy budget / the total cost of all receiver subsidized ) x the cost of the particular receiver. If a subsidy purchased receiver is sold an amount of the proceeds equal to the percentage subsidized must be returned to the receiver subsidy budget. If for 5,400 then each costing \$4,815. So with 5 year normal life then 27,000, So if each of the 1,800 suburb has 15 nurseries, 3 for each age level from 0 to 4 years of age.

General computer systems.

: \$150,000,000 For the services and information access system service delivery internet web page and database. Using the national government server/s and shared database. 20% for the national information service delivery web-page design and maintenance, 50% for 36,000 x \$1,736 per computer terminal, So with 5 year normal life then 180,000, So 100 per local services delivery suburb x 1,800. 15% for 7,200 x \$2,604 services delivery system net-worked printer, so 36,000 with 5 year normal life, So 20 printer at each of the 1,800 suburb. 15% for 7,200 x \$2,604 copier, so 36,000 with 5 year normal life, so 20 copier at each of the 1,800 suburb. Charge levied on consumables reinvestment.

For super computer power, Combining the 90,000 services delivery system computers, with 1,800 local suburb hypertext network server computer. Sharing computing power

and memory. Having key code chip-card and digital camera.

: \$22,500,000 for social security internet web-page published to local server and database on national state shared database server computer system. Comprising 100% for the web-page and database design, up-date and maintenance, Access from the 100 net-worked services delivery system computer terminals at each of the 1800 local community centers or any internet capable computer. Run by the Private Company For Social Security. Assets test revisions lodged by form or via local services delivery system terminals on web pages published to a local suburb web-page. With reference to the national capital registry, so as to relay deposits balances for automated assets computation. With face recognition and comparison.

: \$32,500,000 for medical services internet web page and database computer system. Medical records, Medical research, Consultation, Diagnosis, Patient bookings, and Simulation. Dosage monitoring. Medical devices control. Tele-direct consultation and booking done by telephone, personal computer, and service delivery system computer. To dispatch medicines by post. Medical doctors roster. Using the national government shared database server. 50% for the Web-page and database design and maintenance, 50% for an equal percentage rebate for doctors computers with 9,000 then each costing \$1,805, With 5 year life then 45,000. For reception, consulting rooms, researchers, testing contractors. Patient files, revised by doctors permitted by the patient. Research up-dated by the Private Company For Medical Research, Tests results by Private Company For Medical Testing. Patient revised self diagnosis section.

: \$40,500,000 for police rescue services, border control, justice mobile computer systems each with a wireless internet hub to route peer to peer wireless internet information to distributed web pages and databases, also using national shared database server where required and available. For co-ordination of Battlefield situation awareness system, Response to rescue, Court time, Legal advice, Logistics, Criminal records, Customs inspections, Vehicle inspections, Weapons issue, Citizenship, passport, and visa management. 40% for web-page and database design, up-date, and maintenance, 60% for 9,000 x \$2,700 radio modem linked net-worked portable computers, With 5 year normal life then 45,000. Identification photograph of the user sent to logistics center at regular intervals for remote de-activation. Passport and visa chip-card information revised by legal, rescue services, defense force representative, permitted personnel, or as the Foreign aid and immigration assembly.

Control room map displays, Communications by radio, pager, phone, moving map display, and data cast web-page. Position determination by vehicle position system. Relaying, records, maps, position report up-dates, radar signature, stratellite photo, gun sights including kill recorder view, missile view, patient files, diagnosis, reports, logistics, payments, general research, weather, bush fire position, and disaster location. Managed via the central control room, at each of the 90 regional centers. Call receiving terminals with caller location display, relayed to rescue vehicle by the Private Company

For Rescue Services to Private Company For Medical Research, medical center computers, Private Company For Logistics and defense force computers, the Private Company For International Medical Service, Medical center. For military ; rescue, humanitarian, medical services, and other personnel, Also for police ; rescue, fire, medical vehicles, and personnel. Private Company For safety commission, Private Company For Corruption Force, Private Company For Logistics, Private Company For Major Crime Force, Private Company For Citizenship and Visa, Private Company For Legal Council, and lawyer. Court documents management.

: \$16,000,000 for employment internet web page on local server and shared database on national state database server computer system. 100% for webpage design, up-date and maintenance, Using the national government server. Using the 100 net-worked services delivery system computer terminals at each of the 1800 local community centers. Private Company For Recruitment. To manage job vacancies.

: \$16,000,000 For national family planning internet web page published to local web page server and database on national state shared database server computer systems. 100% for web-page and database design, up-date and maintenance, Using the 100 services delivery system computers at each of the 1800 local community centers, or other internet capable computers. For listings management. Private Company For Fertility Services.

: \$32,500,000 for weather reporting, forecasting internet capable weather stations using the national state database server. 50% for management web-page and database design, up-date and maintenance, 50% for 2000 x \$8,125 automatic weather stations sensory and reporting units, So with 5 year normal life then 10,000. Managed by the Private Company For Weather Forecasting.

: \$16,000,000 for pay registry internet web-page published to local server and database on national state shared database server computer system. 100% for web-page design and maintenance. Using the 100 net-worked services delivery system computer terminals at each of the 1800 local community centers and other including private computers. Managed by the Private Company For Pay Registry.

: \$16,000,000 for national lands internet web-page published to local server and database on national state shared database server computer system. For mapping, geography, species distribution surveys, mineral exploration ,lands title, and natural resources management. 100% for webpage design, up-date and maintenance. Revised by Private Company For Mapping Service, Private Company For Capital Works Design, Private Company For Lands, and Private Company For Natural Heritage Documentation.

: \$10,500,000 for government department representatives election. Internet web-page published to local server and database on national state shared database server computer system. 35% for parliament business web page and database, design, up-date and

maintenance. 65% for 3,600 x \$3,872 representative computer systems with printer, and ministerial vote card reader, with 5 year normal life then 18,000, so 20 for each of the 900 representatives for self and staff. Managed by the Private Company For Parliament Business, with contributions by Private Company For Ballot, and Private Company For Parliament Library.

: \$15,000,000 for the constitution commission web-page published to local server and database on national state shared database server computer system and portable computers given to constitutional commission jurists. 50% for the constitutional commission web page. 50% for replacement of 3,000 portable computers given to constitution commission jurists each year including delivery. So each costs \$5,000. To provide a portable computer and have a spare for every Constitutional Assembly member with startup launch of access to the internet service provider and the constitution commission web page. With telephone number or reference number, internet service access username and password having wireless and metal phone line internet access from 4 weeks before the session and 2 weeks after the session.

: \$3,250,000 for convict management internet web-page published to local server and database on national state shared database server computer system. 100% for webpage design and maintenance. Terminals are provided by private contractor. To manage convict, Labor jobs, Sentencing, Location, Pay. Performed by Private Company For Convict Management.

: \$3,250,000 public service recruitment internet web-page published to local server and database on national state shared database server computer system. 100% for webpage design, up-date, and maintenance. Managed by Private Company Public Service Recruiting.

: \$30,250,000 for education video library storage and duplication internet web-page published to local server and database on national state shared database server computer system. 50% for web page and database design, up-date and maintenance. 50% for rebate subsidy of video duplicator and broadband link, purchased by private training video supplier. If for 10 storage and duplicator units then a \$3,250,000 rebate. Managed by Private Company Education Video Library. To replace a number of videos held in stock to provide videos on demand to be kept by customers paying an amount to cover media, duplication and delivery.

: \$16,000,000 for national freight customs and quarantine internet web-page published to local server and database on national state shared database server computer system. 80% for webpage and database design, up-date and maintenance. 20% for customs internetworked personal computer terminals.

: \$16,000,000 For national shares and units market management internet web-page published to local server and database on national state shared database server computer system. 100% for webpage and database design, up-date and maintenance. Managed by

the Private Company For Share Market Organization.

Share market price information including current buyers bids and sellers, 1 year price history and volume graphs and statistics, Last year highest sale price, last years lowest sale price, last years average price. Available to all duplicators including datacasting software and feeding into spreadsheet software.

: \$16,000,000 for enterprise audit internet web page and database. Using the national government shared database server. Comprising 100% for the main web-page and database design and maintenance, Enterprises must purchase their own computer terminals. Also for access by auditor approved by the Private Company For Audit Reports Commission to do company audit reports and Private Company For Valuations Council for valuation up-dates. For to Revise enterprise audit results, and valuations, managed by the Company Audit Reports Commission, and Private Company For Valuations Council. Lodge wage contracts, to the national pay registry. Manage sales. Monitor deposits balances, and revenue. Managed by Private Company For Audit Reports Commission. Company performance statistics; Company name, ASX code, Report period end date, Earnings per share per year, if interim then x 2 to project for 1 year, Total revenue for the year if interim then x 2 to project for 1 year, Debt per share, Net tangible asset backing per share, Next years dividend per share,— companies must reveal next years dividend payments amounts and dates, all dividends paid on the first of January, the first of April, the first of July, and the first of October. Shares on issue,— share options and preference shares are illegal. Intrinsic total valuation of company using standard formula using the above statistics. Currency. Intrinsic valuation per share divided by price at the end of the report period. Auditors must lodge audit information and are responsible for accuracy, comprehensiveness and timeliness. Available to all duplicators including datacasting software and feeding into spreadsheet software.

: \$9,500,000 for national identity information registry internet web-page published to local server and database on national state shared database server computer system. 100% for webpage and database design, up-date, and maintenance. For to supply and access identity information registered with the national identity webpage, including photograph, addresses, finger print, iris scan information, and DNA profile. Information may also be updated to the persons voluntary passport smart card whenever docked. Information may also be checked by mobile police, such as to verify a persons declared name and address against a persons fingerprint, and DNA, and access the persons criminal record and outstanding penalties. Revised by the Private Company For Directories.

: \$9,500,000 for political party ballots internet web-page published to local server and database on national state shared database server computer system. A web page provided to each political party. 100% for webpage and database design and maintenance,

: \$16,000,000 for the taxation internet web-page published to local server and database on national state shared database server computer system. 100% for webpage and

database design, update, and maintenance.

: \$3,250,000 for broadcast air time auction internet web-page published to local server and database on national state shared database server computer system. 100% for webpage and database design, update, and maintenance. As managed by the Private Company For Broadcast Air Time Auction.

: \$14,000,000 for automated meter reading central computer using wireless or wired telephone connection to electricity, gas, and water meters and account management. Internet web-page published to local server and database on national state shared database server computer system. 100% for webpage and database design, update, and maintenance. Meter reading personnel and equipment is paid for by Private Company For Meter Reading And Billing paid \$1 ( GDP / population x .0005 } per month per meter, Purchasing own terminals as required.

: \$16,000,000 for research fund internet web-page published to local server and database on national state shared database server computer system. 100% for webpage and database design, update, and maintenance. Managed by Private Company For Research Registry.

: \$9,500,000 for quarantine certification web-page published to local server and database on national state shared database server computer system. 100% for webpage and database design, update, and maintenance. Managed by Private Company For Quarantine.

: \$17,500,000 plus proceeds of charges for e commerce. For e commerce web-page published to local server and database on national state shared database server computer system. Comprising 100% for the web-page and database design, up-date and maintenance. Registered Private Company For E Commerce Broker/s must provide own seller drop off, postage, and identity verification warehouse and staff and charge a market set rate per transaction plus per transaction value. To sell or buy goods buyers must go to a local e commerce broker seller drop off, postage, and identity verification warehouse, to first submit identity information such as eye scan, DNA, and/or fingerprint and postal address with the national identity information registry having other information available to police such as address. To sell the seller must provide direct deposit information. To buy the buyer must provide direct debit and/or credit card information. [ the reason for having an honest broker is to prevent the buyer having access to the sellers account information and more importantly to prevent the seller having access to the buyers direct debit and credit card information. ] The seller and/or buyer then receives a floppy or any other type of disk with an encrypted password which may be copied for use on any computer. The buyers or sellers account may only be accessed from a computer with any copy of the buyer or sellers disk in it. To sell goods the seller must drop the goods to be sold off at any e commerce broker seller drop off, postage, and identity verification warehouse, the product is then checked for working order, photographed, [ by a professional photographer ] and put online with honest

brokers comments, the seller may lodge advertising, the minimum price and time to transaction to the highest bidder over the minimum price. The honest broker then adds market set brokerage and postage to the price. On a sale the broker packages the good, and sends it to the buyer. [ no other person can steal the password because the buyer does not have one it is encrypted on the floppy disk verified by the e commerce broker, the buyers credit card or direct debit details can't be lost to the buyer because they are held by the honest broker. The buyer can't not receive the goods because the honest broker packages and sends the goods. A cross between the security of a local second hand dealer and the world wide market of an internet web page. ]

: \$150,000,000 + computer system budget surpluses for general computer systems.

FINANCIAL AND IDENTITY COMPUTER SYSTEMS. \$195,000,000

Private Company For Financial System Commission.

: \$65,000,000 For the national bank deposits management computer systems. For use at Private Company For Postal Service offices. 50% for 1404 Private Company For Postal Service face to face banking outlets replaced each year, So with a 5 year life then 7,200, So costing \$138,888 per banking outlet including for networking, so 4 face to face banking terminals per suburb. 50% for 5 banking system servers so 1 replaced per year costing \$195,000,000 each. Banking system servers must permit access by other private banking outlets including eftpos and automatic teller machines owned by competing banks. Revenue from national banking outlet transaction fees is paid to Private Company For Postal Service including for the hire of banking staff. Banking computers which contain deposit information must be protected in a safe and be backed up onto the 5 national banking system servers.

: \$65,000,000 For the voluntary national identity smart card and database management. The data base feeding personal information into customer management computer software using the persons identity reference number. Required for government services ; tax, voting, welfare, medical, passport, visa, drivers, access to police records, building entry, public transport, and gun licensing, for services delivered by business,- water, power, gas, telephone, banking, building entry, share and managed investment trading, share holder company and unit managed funds reports and so on. Also for medical records access of records held on the smart card and backed up to the central database. Medical records accessed and updated by citizens and any doctor and other person permitted by the citizen on any computer with a smart card reader. Police records may also accessed by the person after verifying identity. To access and up-date identity information on the national smart card with information registered with the national identity webpage, including photograph, addresses, finger print, DNA, microchip radio identity interrogation chip, and iris scan information. DNA information recorded and radio identification interrogation microchip implanted at birth to be interrogated such as on entry to private and public transport. The smart card may also hold money such as for public and private transport and for internet purchasers when the smart card drive is put

into a reader for the card and biometric finger print or radio identification reader on a computer. The card must be placed in a drive for a transaction to occur, the transaction may then continue after withdrawal until exiting proximity such as for distance relative transport fares. Payment may either be credit or savings via access to the owners bank after entering the appropriate bank and branch number and the card owners pin number, or on card stored value. The smart card impossible to access by radio interrogation alone to prevent theft of amounts. A durable waterproof transaction card sized solid state card. Durable Each person may have more than one identity smart card so as to have a spare(s). Private Company For The National Smart Card.

To buy goods on-line the buyer may use a credit card or a deposit card, put it into a reader, when a transaction is required on the computer, the card reader screen must display the total of sales. The authorized user must then enter a secret 4 digit security code for the transaction to proceed. The authorized user may as an option back step. Any person may buy a card reader to attach to an Internet capable computer. The card reader must have a button to enter and process the security code and transaction. The computer owner may as an alternative select a button for account balance. If the security code is wrong the authorized user may try again for a total of 3 times or cancel the transaction, in either occurrence the card is returned to the holder. The owner of the credit or deposit card may at any time obtain the mailing of the security code to the credit or deposit card owners address. ]

: \$65,000,000 For development of banking system software and hardware.

Pay account ; For receiving pay. Subject to 20% pay tax and 40% for payments more than the minimum rate in the previous year, deducted when deposited. Subject to 20% consumption sales tax when used to buy consumables. Tax is paid on each deposit, the last years pay is calculated with each pay account deposit, personal pay tax is then deducted by the banking computer holding the deposit, to then be transferred directly to the Private Company For Treasury. For zero paper work except for a receipt.

Welfare. Zero pay tax deducted on deposit.

Self financed low income benefit fund account. Zero pay tax deducted on deposit. Deposits gain 15% rebate on pay tax. Reserves may be moved between, cash, shares, units, and funds, with zero taxes deducted. This may be managed by self or fund managers may be commissioned for this.

Foreign company account. For foreign company income.

Medical services credit card account, Used to purchase medical services. Linked to the capital registry computer system.

Bank deposit card withdrawal of funds at point of sale.