



The New Zealand
COALITION

TOTAL EMPLOYMENT PROGRAMME

A PROGRAMME FOR NEW ZEALAND IN A DECADE OF CHALLENGE

- TO**
- ★ **Abolish Unemployment**
 - ★ **Revive the Economy**
 - ★ **Improve the quality of life for all New Zealanders**
 - ★ **Care for the retired**
 - ★ **Foster individual responsibility**

*Where there is no Vision, nations collapse;
Where there is Vision, nations prosper.*

The great challenge of this decade is to define and develop new structures for our society which will sustain us well into the 21st Century.

Societal breakdown, technological overkill, political deceit, financial instability and a worldwide economic slowdown, present massive problems which impact severely on New Zealand. Innovative and visionary solutions, worked out in partnership between the people and government, are required.

At the centre of any nation's proposed solutions must be the welfare of all its people, equal opportunity for all to participate in the social and economic life of the nation, and a strong sense of community responsibility. Blind adherence to any economic doctrine as the centre of a nation's life is a recipe for disaster — as we are finding to our cost. Denial or neglect of life's spiritual and moral dimensions disregards one of the most important ingredients of any healthy, dynamic and just society.

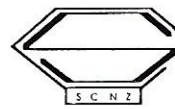
The New Zealand Coalition has come together from a strong common basis of belief in the freedom and responsibility of the individual in partnership with high quality, accountable, government leadership. During this year, we aim to offer innovative, constructive policies which will tackle fundamental flaws in our current systems. These policies will enable New Zealand to survive and flourish in what promises to be one of the most testing decades in our nation's history. Our policies are designed to build on those changes which have been good in the past few years, while changing what is necessary to restore New Zealand's spirit and wellbeing through a just and unified society.

The first priority of the New Zealand Coalition is to tackle the major problem of unemployment while, at the same time, enhancing the dignity of those who have retired but still have much to offer society.

If you find that our philosophy and policies are also what you want for New Zealand, it is essential that you join with us to ensure their introduction as quickly as possible. All that is needed for incompetence and arrogance to triumph is for good people to stay on the sidelines. It is not necessary to wait for a change in the voting system or any other factor. **The time for better government, the time for action, is now!**



Bruce Beetham
President



Tania Harris
Vice-President



Lawrence Timberlake
Vice-President



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PHILOSOPHY

We believe in the freedom, enterprise and responsibility of the individual; the importance of the family; accountable visionary leadership; a partnership between the people and the government; traditional values; the sustainable use of resources and protection for the environment; and justice and security for all. We recognise the spiritual dimension as being vital to the resolution of society's problems.

1. The individual is more important than the state, and should enjoy as much freedom, and scope for initiative and enterprise, as is consistent with the sustainable use of natural resources, commercial morality, equal opportunity, social responsibility and justice, cultural equality and recognition, and adequate purchasing power for all.
2. Be they economic, financial, political, judicial, administrative, social or cultural, systems should always be made for people, not people for systems.
3. Whatever is physically practicable, humanly possible, socially desirable, and environmentally sustainable can always be made financially feasible.
4. The labour saving achieved from applying technology to sustainable development can and should be translated, without loss of individual employment or income, into reduced working hours with greater opportunities for the constructive use of leisure and social involvement.
5. We believe in the inherent dignity of work. Society has a responsibility to ensure that each person or family has the opportunity to be self-sustaining, without recourse to the earnings of others, when physically and mentally able to do so. Employment can be available for all, if we look beyond the traditional context of a 40-hour, 5-day week.
6. A sense of social responsibility and community involvement is a necessary prerequisite for a just society. Freedom is an essential ingredient for a dynamic society, which should only be limited by one's responsibility to others.
7. The family is the cornerstone of any society and all policies must be designed to protect and enhance the development and quality of family life. The autonomy of the family must be upheld.
8. Health and Education are major building blocks for the development of strong and dynamic societies. They enable people to have the widest choice in, and maximum enjoyment from, their work and leisure. Lifetime education should be available to all.
9. Our natural environment is a resource held in trust by the people of today for future generations. We can only honour that trust by actions which preserve our nation's environment.
10. Every individual has the right to enjoy their freedom, property, and person, without fear of theft or harm from the actions of others. This can only be fully achieved when each individual accepts his or her responsibility towards others. The primary purpose of law is to protect the innocent. All law should be simple, enforceable, and enforced.
11. Each adult citizen should participate fully in the life of the nation through informed choices, a fair electoral system, and a fully accountable government.
12. We believe that our country must learn to live within its means and progressively pay off all overseas debt.

RETIREMENT INCOME

The New Zealand Coalition has produced an innovative, two-pronged solution to the vexed question of Superannuation which, along with our other policies, will effectively eliminate unemployment in New Zealand.

The New Zealand Coalition believes that the age of entitlement for Retirement Income should be immediately reduced to 55 for all those who give up fulltime employment or remunerated business involvement. We believe that the era of technology and automation in which we live should enable a more financially secure and earlier retirement than at present, not the opposite. The current policy of raising the retirement age to 65 can only increase the number of unemployed.

The New Zealand Coalition's Retirement Income policy is tailored to address and overcome these problems:

1. the current totally unacceptable level of unemployment;
2. the plight of those at an age where there is now too short a time to make adequate private provision for retirement;
3. the population increase from the "Baby Boom" years in the late 1940's; and
4. the need for an incentive so that younger people do provide for their future retirement through voluntary savings.

RETIREMENT INCOME POLICY

For those aged 40 and above:

- (a) Retirement Income will continue at the present rate per couple of \$288 or 72% of the average ordinary net wage of \$400 per week. This will apply to all citizens aged 40 and above on the date of the 1993 General Election. The current Superannuation surcharge, which taxes investment income, will be immediately abolished.
- (b) The age of entitlement will be immediately reduced to 55 for all those who give up fulltime employment or remunerated business involvement. Those who do not

give up such work or business involvement will not qualify for Retirement Income until such time as they do, irrespective of what age they attain. Spouses/partners will qualify for Retirement Income at age 55, and not before, regardless of whether the other partner is working or not.

- (c) Part-time work, yielding up to \$6,000 per year (in wages, salary, fees, or profits) for an individual living alone will be permitted without the loss of Retirement Income entitlement. However, the amount of the entitlement will be reduced at the same rate as such additional earnings are received until the entitlement is entirely eliminated. The only exception to this policy will be earnings from investments within New Zealand, which will be exempt from any limit, as such investments are likely to contribute to the growth of jobs and the domestic economy.

The New Zealand Coalition believes that this policy will induce sufficient voluntary retirement at 55 years to provide 50,000 full-time jobs, plus an additional 20,000 half-time jobs for younger unemployed people, thereby reducing unemployment by 60,000 and saving the Government some \$600 million per year in unemployment benefit payments.

The net cost of these adjustments to Retirement Income (after the huge saving in unemployment benefit payments), will be \$200 million in the first year. After that, the cost will be eliminated quite quickly, and will eventually be recovered from the taxes these newly employed people will pay. The cost of removing the "tax surcharge" will be \$300 million. The total cost of this policy will therefore be \$500 million, which will be met from a portion of the revenue generated by The Coalition's "Transfer Tax." Under The New Zealand Coalition, Retirement Income will only be "Retirement Tested" — not "Income Tested." Security and dignity will thus be restored to the lives of mature New

Zealanders, while the worth of their savings is protected.

For those under 40:

For all citizens under the age of 40 on the date of the 1993 General Election, a choice will be available:

EITHER

1. They may enrol in a taxpayer-funded State Retirement Income scheme which will produce a Retirement Income at age 55 (or when fulltime employment or remunerated business involvement ceases) at the rate per couple of 65% of the average, ordinary-time net wage. On current figures, this would yield a Retirement Income of \$260 weekly for a couple. We believe this amount is the maximum that can be afforded by the State in 15 years time. This figure is \$28 per week less than the present rate, which signals a need for all those taking up this option to also engage in some degree of personal saving for retirement.

OR

2. They may voluntarily enter into a

government-approved private Superannuation scheme, backed by a fidelity fund. Significant tax exemptions will be obtainable to ensure fair treatment in comparison with those who opt for a taxpayer-funded Retirement Income. The private option may, of course, provide a pension at any age or rate negotiated between the individual and the operator of the superannuation scheme. Anyone wishing to transfer from their private superannuation scheme into the State Retirement Income scheme will be required to repay the full value of any tax concessions granted plus a 10% surcharge. If a private superannuation scheme collapses through business failure, and if the fidelity fund limits are exceeded, then members of the collapsed fund may automatically transfer to the State Retirement Income scheme, if they so wish. Apart from such a collapse, it is important to note that those who receive Tax concessions now will not receive any state-funded retirement income when they retire.

INNOVATIVE, CREATIVE AND FAIRER TAXATION:

THE TRANSFER TAX

Consistent with our philosophy of a just system of taxation, with minimal intrusion by government into the lives of the people, it is our desire to reduce, and eventually eliminate, income tax. To fund our employment-creating policies and other social objectives, the tax system will be radically amended.

The widespread consternation in the business community that preceded the implementation of GST was very understandable. While most people accepted that marginal income tax rates were too high, that income tax needed to be lowered, and that a better balance needed to be struck between direct and indirect taxation, GST was not the best way to achieve these goals. With its repetitive put-and-take, GST involves a high cost to both business and government in administration, policing, and accounting. It also has a marked inflationary effect.

THE ABOLITION OF GST AND COMPANY TAX WITH A REDUCTION IN PERSONAL INCOME TAX!

The New Zealand Coalition's TRANSFER TAX will mean the abolition of both GST and Company Tax, and an initial reduction of 10% in personal

income tax. The costs of running a business, and of government revenue collection, will be dramatically reduced, with a marked deflationary impact.

The Transfer Tax will involve a charge on the amount withdrawn each week from any type of financial account. It will apply to all individuals, businesses, financial institutions and agencies of whatever kind with the sole exception of the Reserve Bank. It will also apply to inter-company credits, to all transfers inside the New Zealand financial system and to all money movements from New Zealand to overseas destinations.

THE RATE OF TRANSFER TAX WILL INITIALLY BE SET AT 2.5% AND WILL NOT BE INCREASED BY MORE THAN 1% WITHOUT THE AGREEMENT OF THE PEOPLE IN A REFERENDUM. (This is an illustration of our absolute commitment to accountability through binding referenda). Currently, there are approximately 800 billion dollars in financial transactions each year. We anticipate that this amount may be reduced by up to 25%, as it will no longer be profitable for speculators and financial manipulators to move large sums of money on small margins. Consequently, receipts from the Transfer Tax are expected to be in the

Transfer Tax — Expected Receipts = \$15 billion To be used constructively for New Zealand by:

Eliminated Revenue	New Expenditure	Millions
Elimination of GST		7,500
Elimination of Company Tax		2,000
Reduction of Income Tax		1,000
Abolition of Superannuation surcharge		300
	Introduction of Home Pay	2,500
	Earlier Retirement Income cost	200
	Tax Concessions private superannuation	50
	New Zealand Service	250
	Kiwis Care Service	100
	Employment Training and Transition	100
	Balance to fund future New Zealand Coalition policies and contingencies	1,000
	Total	\$15,000

region of 15 billion dollars. Any additional receipts will be used to reduce the deficit and for further reductions in personal income tax.

When GST is abolished, the price of all goods and services should be reduced from 6 to 8 percent. Those people who opted to close all their bank accounts, put all their money under the mattress, and make all their payments in cash could, of course, avoid paying the relatively small tax levied. But they would also lose all the interest on their cancelled accounts, not to mention causing themselves a great deal of extra work and worry. Opportunities to do this will be limited as it will be mandatory for all wages, rents, dividends, and interest to be paid into a levied financial account. It is important to note that the Transfer Tax is only levied when money is withdrawn from an account, and NOT when it is saved! Consistent with our policy of assisting (rather than abusing) business, the cost of collecting the Transfer Tax through financial institutions will be paid by government.

ADVANTAGES OF THE TRANSFER TAX SYSTEM

1. It will have none of the costly, clumsy, and time-wasting disadvantages of GST accounting.
2. Businesses will not have to keep any tax records at all!
3. It will not involve employing an army of tax inspectors to police the system, as is currently the case, requiring only sufficient personnel to check on inter-company credits and transfers. The cost of administering the Inland Revenue Department will be greatly reduced.
4. Transfer Tax will catch virtually every financial transaction, at least to the same degree as GST.
5. Transfer Tax will provide a much more frequent and regular revenue stream for government, enabling much better fiscal management and dramatically reducing Governments' need for short term loans.
6. Because collection costs are vastly reduced, a higher proportion of tax collected can go directly to relieve income tax, reduce the deficit, or assist our other innovative policies.
7. The tax burden will be shared more fairly

8. Individuals, companies and institutions will find that tax avoidance is difficult and not worth the trouble and inconvenience. Those who deliberately attempt to evade the tax will be heavily penalised.
9. The Transfer Tax is a simple, effective, and cost-efficient system. The accounting can easily be done by the financial institution's computers, which will automatically transfer receipts to the Reserve Bank.

FOR A RECONSTRUCTED ECONOMY

A dynamic economy is critical to the provision of employment opportunities and to funding The New Zealand Coalition's social objectives. But to achieve a dynamic economy in a time of world recession, political instability, and fragile and volatile financial and trading markets, will require far more than just platitudes and hope.

The domestic economy will be stimulated by our employment, taxation, and other policies, as well as by a change in attitude as we recognise the need to work together, smarter than in the past, to prosper in the future. The abolition of Company Tax will immediately provide more money for employment-creating investment.

Many international marketing opportunities have been lost in the past through poor presentation, promotion and follow-up. As a nation, we simply cannot afford to lose any opportunity to sell our goods and services overseas. With greater professionalism, funding, and clear marketing goals, our international trade should be increased by up to 20% each year by a direct partnership between the government and the private sector through the Trade Development and Tourism Boards. We will also recognise the importance of developing countertrading opportunities as a part of our total trade development programme. The private sector must realise, however, that Government can only open the door and set the scene. It will always be up to the vendor to walk through, close the deal and then deliver the goods or service.

Our full economic and financial policy, to be released over the next few months, will continue to demonstrate how the economy can be stimulated to new growth, even in difficult times.

TOTAL EMPLOYMENT PROGRAMME

The New Zealand Coalition believes in the inherent dignity of work, and the need for each individual or family to be self-sustaining. Policies and attitudes which accept the concept of able-bodied people continuing to receive payment from society, without providing some service in return, are totally unacceptable to us. We also believe, however, that in a technologically advanced society, full employment in the traditional sense of a 40-hour, 5-day week is no longer possible, or desirable.

The depressed world economy, fragile financial systems, and the continuing battles for trading advantages have all had a negative impact on New Zealand. To blindly hope that our highly touted "export led recovery" will provide enough jobs for all our citizens and economic security for our future is, at best, naive, and at worst, a deliberate lie. It will not happen.

Bold new initiatives and definitions of work are needed if we are to resolve the unemployment problem while ensuring that all our citizens can both sustain themselves and also make a contribution to society. The integrated policies of The New Zealand Coalition offer just such initiatives. Young people must recognise their worth by training to make their contribution to society. After leaving formal education, each adult must accept his or her responsibility to the wider community.

Employment cannot be addressed in isolation from the other policies of government as ALL government policies affect employment in some way. Implementation of The New Zealand Coalition's key employment policies will mean that the number of people awaiting employment will be dramatically reduced. The Coalition is absolutely determined to tackle this problem head-on and achieve this highly desirable goal.

EDUCATION LEAVING AGE

The minimum age for leaving formal education will be 16, (except for apprenticeships or other approved training schemes, lasting at least 1 year, which may be entered at age 15.)

NEW ZEALAND SERVICE

Every young New Zealander will have the opportunity, and be encouraged, to undertake one year's "New Zealand Service" with either the Army, Navy, Air Force, Police Force, Civil Defence, or other specified community service organisations. The time of entry may be at any age between 16 and 26 to minimise any clash with educational or personal plans. The rate-of-pay will be at our age-related minimum wage. New Zealand Service will contribute to the character-building of the individual and to the acquisition of skills needed for defence, survival and support work. Employers will be required to re-employ participants in New Zealand Service at the end of their term, with no reduction in pay or seniority. New Zealand service participants will act as cadets in the various services, receiving basic training and leadership skills which will be advantageous to employers.

No one between the ages of 16 and 26 will be eligible for Employment Training, Employment Transition, First Home Allowance, or any other taxpayer-funded income until such time as they have completed their New Zealand Service. (An exception will be made when this policy is first implemented to allow those already in Tertiary studies to complete their course of education.

The net effect of this policy will be to reduce unemployment by 40,000 while also making a vital contribution to the character-building of the individual and the life of the nation.

The cost of setting up New Zealand Service, and in wages (after deducting the present unemployment benefit) will be \$250 million which will be met from a portion of the Transfer Tax receipts.

FOR A NATION THAT NURTURES — HOME PAY

Domestic Remuneration or HOME PAY is a key policy of The New Zealand Coalition. This policy will release those parents, who prefer to nurture their children full-time, from the current necessity to work outside the home. This should have important beneficial effects for our society as the quality of child-care increases, and as the jobs now held by these parents become available for others in the workforce. Home Pay will be paid to the primary caregiver in any one family who is staying at home full-time, caring for dependent children, and not engaged in any fulltime work or remunerated business involvement.

Home Pay will be set at a level of \$10 per week above our age-related minimum wage. The present systems of Family Support and the Domestic Purposes Benefit will be abolished, although Home Pay may be supplemented by maintenance orders or emergency allowances when necessary.

Every recipient of Home Pay will be encouraged to attend childcare support groups and to voluntarily assist at a preschool creche, daycare centre, or a local school.

The Employment Transition Income will not be available to the spouse or partner of a caregiver already receiving Home Pay.

We believe that the effect of this policy will be to free up to 100,000 jobs now held by young parents in the current workforce.

Home Pay will provide a greater lift to the status of caregivers, and especially women, than any other single policy could achieve. It will enhance the caregiver's sense of personal security and worth through the contribution they can now make to the wellbeing of their family. It will remove the sense of powerlessness that caregivers may feel in respect of their children's upbringing, when financial necessity requires that both parents work outside the home. Home Pay recognises the enormous contribution that good parenting skills can make towards the development of socially responsible, law-abiding youngsters and eventually productive citizens. We believe Home

Pay to be an investment in the nation's future which should ultimately result in huge savings in Justice and Social Welfare spending.

Men or women caring for children at home will be given a considerable degree of financial independence, thereby increasing their sense of worth to themselves, their families, society and the economy. Home Pay will permit the primary caregiver the choice of giving up work outside the home, if this is their choice, and of returning to the workforce when they feel confident that their children's development is secure without their immediate care and supervision.

Home Pay will be available until the youngest child in the family leaves school. Unlike situations that arise with the Domestic Purposes Benefit, the spouses or partners of those receiving Home Pay will be actively encouraged to work in order to raise the family's income as the Unemployment Benefit will no longer be paid. The income of spouses or partners will NOT affect the eligibility of the caregiver to receive Home Pay.

We estimate that up to 300,000 caregivers would be likely to choose Home Pay. The total cost will therefore be in the order of \$3.9 billion, a cost approximating to National Superannuation. It will be met through savings achieved by the abolition of the Domestic Purposes Benefit, Family Support, and related welfare programmes (\$1.4 billion) and by a portion of the revenue from the Transfer Tax (\$2.5 billion).

Home Pay will represent a massive social change and a major progressive shift in the way the family is assisted and supported in New Zealand. It will eliminate many abuses, anomalies, and injustices of the Social Welfare system, without penalising parents, while at the same time lifting the status and dignity of caregivers to previously unknown heights. In the anniversary year of women's suffrage, we can and should release the primary caregiver from the financial necessity of combining full-time work outside the home with the full-time job of homemaking itself.

FOR A NATION EMPLOYED

EMPLOYMENT TRAINING

The unemployment benefit (or "dole") will be abolished! No one who is physically and mentally able will in the future receive any payment from the State without making some contribution to the nation. We accept, however, that although the number of those not actively engaged in useful work will be drastically reduced by our policies, the number of those able to work will still exceed the number of jobs available for some time to come. The upgrading of workforce skills is a vital necessity for the future development of our nation. Consequently, an Employment Training Income will be available for those in specified work-related training programmes. These will be operated under very strict guidelines, controls and criteria in order to avoid abuse of the system, and will, in the main, be directed at specific employment goals. The Employment Training Income will cover the cost of such training as well as a living allowance.

EMPLOYMENT TRANSITION

Any person available for work, and not involved in an Employment Training programme, will be eligible for an Employment Transition Income of \$150 per week for a single person, or \$210 per week for a married person in cases where the spouse has no other income. The Employment Transition Income will only be paid on completion of 3 days (8 hour day) of government-specified work per week, (or 6 days one week and none the next).

Those who have completed expensive taxpayer-funded training, such as nurses and teachers, for example, currently unable to find employment, would be required to fulfill their 3-days work in a medical or educational institution respectively, providing beneficial effects for these taxpayer-supported establishments as well as greater opportunities for the person concerned to gain fulltime employment.

Many others receiving the Employment Transition Income will be able to make a major contribution to the nation through involvement

in our TASK FORCE GREEN or TASK FORCE HERITAGE.

The net effect of our Employment Training and Employment Transition schemes will be to reduce unemployment by 25,000. The cost, after deducting present unemployment benefits no longer paid, will be \$100 million to be met by a portion of the Transfer Tax revenue.

EMPLOYMENT CONTRACTS

The New Zealand Coalition supports the principles of Employment Contracts. We accept however, that inequities may occur during an economic downturn. To avoid the exploitation of workers, we will strengthen the minimum provisions of the Act as follows:

1. No employee may be required to work more than 64 hours in any 14 day period, unless the additional hours (over 64) are paid at a minimum of 150% (or "time-and-a-half") of the employee's ordinary time rate. An average working week of 32 hours (or 4 x 8-hour days) will help to compensate for the reduction or abolition of penalty payments. It will also encourage employers to take on more staff, rather than expecting current staff to work longer hours.
2. Minimum wage rates (in 1993 dollars) will be:

Age 16-19	\$4.50 per hour	\$144 per week
Age 20	\$5.50 per hour	\$176 per week
Age 21	\$6.50 per hour	\$208 per week
Age 22+	\$7.50 per hour	\$240 per week

The New Zealand Coalition believes in a high-wage economy, with our "international competitiveness" being obtained and enhanced by a reduction in every cost to business OTHER THAN wages. This principle applies especially to those costs imposed by government and is the complete opposite of the current practice of increasing government-imposed costs on the productive sector while, at the same time, driving wages down to an unacceptably low level.

KIWIS CARE SERVICE

People who are over 45 years of age and not employed, including parents no longer eligible to receive Home Pay, may elect to voluntarily join the Kiwis Care programme, providing community service through a wide range of social support organisations, business assistance projects, and specified overseas aid programmes, as an alternative to the Employment Transition Income. The most under-utilised resource in our country is the wisdom and experience of our more mature citizens. Payment will be made at the rate of \$230 per 32-hour week for a couple when the spouse is not receiving any other income.

Persons aged 55 and over who wish to continue their work with Kiwis Care Service (and we will encourage them to do so), will be paid at the same rate as National Superannuation. People working overseas on Government-approved aid projects will no longer have to return home at frequent intervals to retain their Kiwis Care or National Superannuation entitlements.

We envisage this policy will reduce unemployment by at least 25,000. The net cost, after deducting unemployment benefits no longer paid, will be \$100 million and be met by a portion of the Transfer Tax receipts.

Current Real Unemployment — approximately 290,000

The New Zealand Coalition will enable people to constructively utilise their talents through engaging them in:

New Zealand Service	40,000
Employment Training	10,000
Employment Transition	15,000
Home Pay	100,000
Kiwis Care Service	25,000
Early Retirement	60,000
More jobs through shorter working week	40,000
Total	290,000

The Unemployment Benefit as currently known will no longer be paid to anyone.

We now invite the people of New Zealand to accept the challenge to be involved in the united development of this nation — to decide the shape and style of the community we want and to demand of our politicians that it be implemented without delay.

**THE TIME FOR ACTION — THE TIME FOR BETTER
GOVERNMENT IS NOW!**

We invite you to join with us and help provide the leadership needed for OUR nation

**YOUR PARTICIPATION WITH TIME, DONATIONS,
AND SUPPORT CAN MAKE ALL THE DIFFERENCE**

**PROMOTING PARTNERSHIPS OF
ENTERPRISE AND RESPONSIBILITY
JUSTICE AND SECURITY
VALUES AND VISION
GOVERNMENT AND THE PEOPLE**

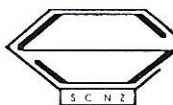
FOR A JUST AND DYNAMIC SOCIETY



For all the people of New Zealand

Telephone 0-9-303 3211 Facsimile 0-9-377 3735
P.O. BOX 6069 WELLESLEY STREET AUCKLAND

YOUR COALITION PARTNERS



SOCIAL CREDIT NEW ZEALAND
'Lindenhall'
14 Skerman St, Marton
Phone 0-6-327 7899
Fax 0-6-327 7899



NEW ZEALAND UNITED PARTY
P.O. Box 45212 Te Atatu North
Phone 0-9-832 2174
Fax 0-9-832 2174



THE NEW ZEALAND PARTY
P.O. Box 6145
Phone 0-9-303 3211
Fax 0-9-377 3735