Submission to the Covid-19 Response Inquiry

To Robyn Kruk AO, Professor Catherine Bennett and Dr Angela Jackson

I am a New Zealander married to an Australian. Together, we have aged and under. Additionally, I was an employer and formerly operated a number of businesses in Victoria, Australia, near Melbourne in manufacturing, industrial design, retail and commercial property investment. I ceased employing, closed those businesses, sold the commercial property and in December 2021 took my family and left Australia. This was done in response to Australia's Covid-19 response which had a devastating economic impact on my family.

This submission relates to the governance aspect of the inquiry's terms of reference.

In particular I would like to make some comments with regard to how the Covid-19 response was funded and the need to fund future pandemics differently.

What was the Covid-19 response?

- Many businesses were ordered to stay shut.
- Many individuals were ordered not to work.
- Many customers were ordered to stay home.
- Lockdowns in the Melbourne area exceeded 260 days.
- Most individuals and businesses could not fund such a long time without income from employment or customers.
- So the government paid businesses to close and individuals not to work.

What are the ethics of this Covid-19 response?

- God claims Sovereignty over all His creation. "You shall have no other gods before Me." Exodus 20v3.
- When He created the world He did it in six days and rested on the seventh—an example He set for mankind to follow. "Six days you shall labour and do all your work." Exodus 9v20
- It was wrong for the Australian government to prevent its citizens from working in direct violation of God's command to work.
- The outcry from citizens prevented from earning an income would have been huge except for the payments they received from the government.
- These payments amounted to a bribe.
- The bribe effectively silenced any objection against the Covid-19 response.

Where did the funds come from to fund the Covid-19 response?

- The government does not have any of its own funds.
- All the money the government has comes from its citizens.
- The Federal Government in conjunction with the Reserve Bank of Australia printed money (quantitative easing) to fund the Covid-19 response.
- Printing money inflates the money supply which increases the cost of goods.
- Printing money is theft in that it steals from the purchasing power of the money already in circulation.
- God forbids theft when He says, "You shall not steal." Exodus 20v15

What are the impacts of the Covid-19 response?

- Theft of purchasing power has and will continue to impact everyone.
- An increase in the cost of goods has and will continue to hurt all those who can no longer cover their day-to-day expenses.

- This theft will particularly impact the elderly and the young.
- The elderly will find it more and more difficult to cover their day-to-day expenses as the purchasing power of their savings diminishes.
- Their inability to work to overcome this inflation theft will be devastating.
- The debt Australia has accumulated through printing money will need to be repaid.
- Debt is only ever repaid through denying present pleasure to pay for the past.
- We are asking our children to deny themselves to pay for a debt created because we were unwilling to deny ourselves.
- We are robbing our parents of their retirements and robbing our children of their future.
- In effect, the Covid-19 response was funded by the elderly and by our children.
- I returned to the ATO the Covid-19 payments I received. The amount allotted to me was \$20,000.
- I did this because I didn't want to be party to theft.
- I did this because I wanted to be able to look my elderly friends and relatives in the eye when they could no longer cover their day-to-day expenses and tell them I tried to be part of the solution and not part of the problem.

What is the solution for the next pandemic?

- Repent. "Thus says the Lord of hosts: 'Return to Me,' says the Lord of hosts, 'and I will return to you,' says the Lord of hosts." "Thus says the Lord of hosts: 'Turn now from your evil ways and your evil deeds." Zechariah 1v3, 4
- When the Commonwealth has to respond to a future pandemic, fund it without resorting to bribery and theft. And if that means it can't fund a pandemic response, all the better. Let individuals and businesses respond as they see fit within their financial ability to do so.
- If we do so, the Lord will return to us. And if He does so, many of us who left Australia may once again begin to return.

Australia's Covid-19 response was hugely problematic with long term consequences for the nation and its people. Please conclude your inquiry with a request for a Royal Commission. The Australian people, who have put up with so much, deserve no less.

Thank you for considering this submission.

Kind regards, Genevieve de Deugd