Firstly I want to say I am thankful for the independent careful scrutiny and concern of the Government through the Productivity Commission to ensure philanthropic funds are adequate for the well being of all who are struggling to honestly provide for their family and others throughout the many hardships faced. The increasing costs of living, lack of affordable rental housing and providing for children in a socially complex and costly world with family breakdown, weigh heavily upon us all. I am glad that the Commission is examining and identifying with integrity, ways that can both help or thwart the funds of philanthropic giving by the Government.

I am concerned, however, with the proposal that the **Future foundations for Giving** will remove tax benefits for the advancement or religious education in schools. I know how important this teaching was to myself growing up, for my family and now for grandchildren. In this increasingly secular present world there is very little awareness of a right way and a wrong way to think and act. The Christian faith in our history as a nation has enabled many social and economic benefits to be shared for the well being of the larger community. The fundamental moral basis of not only loving God but loving your neighbour means the other must always be considered not just self. Please consider how in our history and in our democracy Christianity has provided foundational stepping stones. Generally there is an awareness that people of faith in our land give more in time and money towards the needs of others without financial return. Please enable the advancement of religious education for our children in public schooling and allow the financial giving towards teaching materials for SRE and term activities that Scripture Union or other teams provide, to retain the benefit of a taxable rebate. **Any tax benefits enable more giving to be given**. I remember those who provided this care and teaching so many years ago and I urge you to please allow this benefit to continue.

I’m also concerned for the effect of not allowing taxable benefits for building funds of Religious Schools. This will have an impact on the Christian Schools being able to grow and continue. The community at large benefits by the opportunity for parental choice of schooling as well as the reality that such schools are providing for large numbers of children than the government schools could not provide for if the sector collapses. The taxable benefit for building funds are not for personal profit of school shareholders but necessary, ready for the needs of an expanding population of students. Some reporting of how such funds are used should be required but not impossibly onerous. The many smaller Christian Schools are wanting to provide schooling at a cost that enables parents to afford and this requires a big commitment of school staff and parents.

As a family of faith we have over many many years contributed financially to many organisations providing help in these ways. Often we have needed to give accommodation for months or even years to family groups or individuals and assist them to find and gain affordable rental accommodation. Many of my friends of faith, give sacrificially, and quietly for philanthropic aid here and overseas. Many provide costly care and time for women and men in prison, encouraging others to write to many who never get a letter from anyone whilst there. Others serve preparing and teaching SRE out of care and commitment to children over many years. Others, as young leaders pay their own fees to attend and provide Youth Camp activities. Many serve as volunteers and chaplains supporting and caring without salary. There is much more. None of this is said to boast but to bear testimony to the reality of how people of faith genuinely provide benefits back into the social and economic situation of others in the community. Hence my concern for children at schools to grow to know and live out loving God firstly, and their neighbour, as they would love themselves.