

Sean Allwood - CEC South Australia Senate Candidate

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As a practising South Australian Chiropractor for the last 34 years, I graduated from Melbourne's RMIT University in 1985, and I am a member of the Chiropractic and Osteopathic Associations of Australia. With many years of diverse clinical practice behind me, I have witnessed firsthand the profound results chiropractic care can have in the lives of thousands of my patients. Recently I have joined the Citizens Electoral Council's senate team for South Australia for the May federal election because, as a health professional, and father I am frustrated with what is happening in Australian politics. I am passionate about the CEC's policies, as we need them to rebuild our state of South Australia and our country.

Our private health insurance infrastructure is expensive and hard to understand. The large for-profit Health Insurance companies (e.g. BUPA) are out of control. In 2012 I spoke up against the health fund BUPA and its preferred provider policies, and I was thrown out of their "preferred providers" system. This means that BUPA won't pay the full co-payment amount to their members when they choose me, as a fully qualified Chiropractor, as their provider. This reduced reimbursement by BUPA is Third Line forcing and it is illegal. And the fund managers never visit practitioners to see how they work.

Please see [My Battle with BUPA](#).

My fight with BUPA led me to look at issues politically and legally. I thought how can BUPA get away with this! I now view the practices of these huge health insurance funds, as similar to the banks, where we have seen shocking banking criminality through the recent Banking Royal Commission. I realised, I can't fight the corruption of these corporations without the help of a party like the CEC to help me enter the Australian Senate. My intention was to be Independent, and this works with the CEC as it is an independent party. The CEC's policies are designed to protect Australians from a new financial crash and build a future for all.



In Cyprus 2013, thousands of people and businesses had their savings stolen through their government's "bail-in" policy.

- **[No "bail-in"](#)**— I find it alarming that a law was passed in our parliament in February 2018, that allows our banking regulators to authorise the seizure of our deposits to prop up failing banks. This stealing is called a "bail-in", and it means the government will allow the banks to take your money/savings/deposits to bail themselves out after their speculative gambling has caused a financial crash.
- **[Break up the banks](#)**—The CEC is leading the fight to break up the banks and has drafted "Glass-Steagall" legislation called the [Banking System Reform \(Separation of Banks\) Bill 2019](#). This Bill was tabled in the Senate on February 12, 2019 and has been referred to the Senate Economic Legislative Committee. It will separate commercial banking from speculation and regulate banking in order to protect our deposits. Banks are no longer the traditional banks they used to be: they are giant conglomerates like the health funds.
- **[We need a moratorium on home and farm foreclosures](#)**. Young people today now becoming scared of their debts, whether they be debts from going to university, debts from trying to buy a house, debts from job insecurity. Everything is just debt! One thing for certain, is we must keep families in their homes, family

farmers on their farms, while the banks are restructured and mortgage debts are written down.

- **A national bank**— We need a national bank to rebuild our nation! Restoring a people's bank like the original Commonwealth Bank so it can invest public credit in crucial infrastructure, industries and other productive projects is imperative.



The 1975 Lima Agreement, organised out of the United



The Commonwealth Bank, Martin Street Sydney, 1919

Nations, was a plan to shift 25% of industry away from developed countries. Today, in Australia we have shut down at least 80% of our manufacturing and this has hit South Australia very hard. Here are some examples of this shutdown in manufacturing, which have led to the exporting of high paying jobs:

- Holden and Chrysler which later became Mitsubishi. Monroe Whyllie, ROH mag wheels all shut down because of cheap imports and free trade.
- Kelvinator and Simpson Pope, Lightburn, Carrier manufactured white goods and air conditioners. Hills, as in the famous Australian backyard "Hills hoist" clothesline manufacturer, Clipsal all gone because of free trade.
- The Onka Paringa Woollen Mill has gone. The mill purchased the wool from local wool growers to make the yarn, then all the blankets; we've lost employment and we've lost the skills
- Card Services are now handled overseas. Even Centrelink SA has lost some workers due to outsourcing.
- While the UN probably had the best intentions for Australia, we can see that over time losing these industries and their secondary associated supply companies for "free-trade" has been disastrous and costly for our country and in particular for South Australia. There has been nothing "free" or helpful about it at all. As a result, we have bogus unemployment figures, where the newly-created jobs are probably in the part time two to ten hour range.
- **Infrastructure jobs and development**—We must have a major program for public water, transportation, energy, communications and infrastructure projects to develop Australia for the future. This infrastructure should be funded by a national bank and kept in public ownership. The key here is to have a government-owned national bank which the other major parties do not support.
- **International cooperation**—We do need to work with other countries, but on a mutually beneficial basis for infrastructure projects and to develop a new, fairer global framework for finance and trade. Australia has been extremely generous with its neighbouring island countries. But, "charity has to now start at home".
- **Fair taxes**—Many of the large international companies like BHP, BUPA, Amazon and Google syphon their profits off to their over-seas parent companies through highly creative accounting procedures. So much so, that it is Australian workers on \$70,000 to \$90,000.00 range who can't hide their tax and collectively pay up 80% of the tax burden in Australia. I believe we need to apply a 20% turnover tax to these international companies.

For more detail on all of these policies, please download a PDF copy of the [CEC's five-point program for Australia to survive the new global crash](#).

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