

**Caulfield, Melita (REPS)**

**From:**  
**Sent:** Tuesday, 5 June 2007 12:06 PM  
**To:** Caulfield, Melita (REPS)  
**Subject:** RE: Legal and Constitutional Affairs Committee Inquiry into Older People and the Law

RECEIVED  
 05 JUN 2007

Dear Melita,

Thank you for the email i wish to submit a few suggestions which could be reviewed as urget and relevant

BY: LACA

I am 65 yrs of age my wife ten years younger. If i retire i will not receive a full pension until my wife reaches retirement age by then i will be 75 if not dead before. I worked for a pension and the income stream stops if i should retire and this is the time of my life when i most need assistance financially but government pension rules prevents me from obtaining full pension rights

Further the bonus pension scheme does not operate in my case because i do not qualify for a pension it debars me from this scheme  
 If i choose to work after 65 i will not qualify for this bonus pension I believe the government should provide free education for over 65ers irrespective of the fact that the spouse is employed. I need to upgrade my employable skills like learning MYOB EXCEL WORD but i can not receive government assistance (Financial.) for course studies. This is not available for a person who is unemployed if the spouse is employed. BAD enough they have lost an income stream how could they afford to pay for updating skills.

The tax rebate for educating oneself whilst working is insufficient. small courses can not be claimed for rebates on taxes, Most small courses are theones that help pthe unemployed to get back into the working world. The labour party allowed the tafe funded courses free irrespective of a spouse being employed whilst one was unemployed.

Repeat

full pension rights to a person who reaches pensionable age irrespective of the spouse being employed

the bonus pension scheme be granted to a person who chooses to work after 65 years of age (being debarred from receiving a pension be not the criterion for qualification of the bonus pension) please read centre link publication for bonus pension qualification)

Most migrants come to this country late in life and buy houses cars and get into debt by the time they reach 65 like me are still in debt with mortgages and car loans and numerous other loans and if they do not receive a full pension will have to sell the the only asset ie the house to pay off the loans and will be in poverty and it affects the marriage and they would most likely separate and then the state comes in to help the destitute with assistance and when separate they will get the full pension rights and the wife too receives a single mothers assistance. down right irresponsi ble legislation why not help prevent such an occurance by supporting families who choose to remain together.

More high rise apartment to be constructed for the aged and pensionable persons low cost and located near public transportation.

I hope the above suggestions will become legislated for the welfare of nearly 100% of Australians

It will sure be a voter getter in the next elections. The party which takes this as their platform or implements this right now will secure the grey voter. which is quite powerful.

Yours Sincerely  
 Milroy Martyn