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**The Secretary**

House of Representatives Standing  
Committee on Employment , Education and  
Workplace Relations  
Suite R1 116 , Parliament House  
CANBERRA ACT 2600

Sir , Madam , Ms. ,

In reply to your request for submissions on issues specific to workers over 45 years of age seeking employment , or establishing a business following unemployment , I make the following points. I am 57 years of age and was made redundant three years ago . I obtained contract work for a period of fifteen months and then have had to eke out a living on “commission only “ work. To obtain this work I have had to establish a Pty. Ltd. company.

1. In general employers are not willing to employ over 45's as it is a costly appointment vis a vis a younger , lesser paid person.

It would be of advantage if some form of tax relief were allowable if the employee was not on the Jobstart Programme . The Jobsearch Programme is not available to some seekers as they have received payouts from their previous employers which preclude them for some months . All these people have paid tax and feel alienated when assistance is given in preference to them.

2. In the setting up of a business fees for registration and Government charges restrict the cash flow of the new business . As well as the registration charges etc. the Income Tax Department do not allow any concessions to those who are establishing themselves .

Some form of deferred payment of registration fees for the age group would be of advantage as well as taxation concession. When a business is established , most of the cash reserves of the over 45 is placed into the business . Payment of Government charges and tax places a large burden on the remaining cash position.

I trust the above falls within the guide lines of the inquiry.

Yours faithfully ,

C.R.WOOD