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I write in relation to the present inquiry into the employment or unemployment of over 45s in our community.

A constituent, Mr Roger Patrick (Pat) Tarlinton of 49 Abmmmbic Ave, Seven Hills, 2147 has authorised me to draw to your attention his case which may well be typical of many and may be of assistance to you in your committee's deliberations.

Mr Tarlinton is 57 years old and was retrenched from his job late last year after 15 years service with a company in the bread industry. Two years ago he and his wife recognised that they did not have a great deal of superannuation and decided to purchase a house in Minto as an investment.

The couple took out a loan based on their marital home being paid off and also purchased a new car and a small caravan, Two years later he was retrenched.

A brief stint in employment proved unworkable due to severe knee problems and so then Mr Tarlinton approached Centrelink,

The problem that now emerges is that while the Minto home is tenanted that income goes solely to paying off the mortgage and in a mathematical equation Centrelink allots part of the loan to the Seven Hills marital home and claims it as income.

The bottom line for Mr and Mrs Tarlinton is that he is unemployed, he is virtually unemployable due to his knee problems and has no personal income.

This couple need to eat and they need to live and yet at the moment they are carefully but of necessity adding to their Bankcard to five.

Them appears to be an anomaly that was introduced in 1991 and could never have been envisaged as having the type of effect on this 57 year old that it is having.

Mr Tarlinton would of course be pleased to talk to the committee in person in Sydney if they required that.