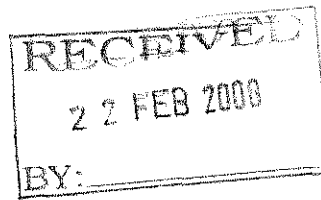


Tuesday 19 February 2008

Senator Gary Humphries
Parliament House
PO Box 6100
CANBERRA, A.C.T. 2600



Dear Senator

I read with delight the article in the Sunday Mail of 10 February to see that somebody in Canberra is interested in helping single pensioners. I wrote to Kevin Rudd concerning this matter well before he was elected as Prime Minister however have never received a reply.

I am not your typical single female pensioner. I have lived a very active life including many years spent in three Middle Eastern countries working for local VIP'S including the Chief of Mission of The US Embassy in Jeddah, Saudi Arabia. Unfortunately in 1994 I went into business with friends and leased a licensed Restaurant in Mooloolaba and in four and a half years we lost well over \$500,000. This has changed my life forever. I had to sell my canal fronted townhouse in Mooloolaba and move into a Retirement Village since this was all I could afford.

I still consider myself very active, have had osteo-arthritis for over 35 years, degenerative in the spine, knees and very active in the hands. I exercise regularly including swimming 1600 metres three times weekly, eat healthy meals cooked by myself daily with plenty of vegetables and fruit. In fact my starter for breakfast now costs me around \$30 per week and consists of a smoothie of natural organic youghurt, a splash of milk, blueberries, canteloupe and banana washed down with my vitamins – glucosamine sulfate/condroitin, fish oil, vitamin E and a low dose aspirin. I do not take prescription medicines, since the cortisone prescribed many years ago has spread my complaint all over my body. Occasionally I also have to have cortisone injected into my bursar in my hip under ultrasound, but this is when the pain becomes unbearable, and Medicare does not cover all these costs. My vitamins cost me just over \$60 per month.

The current single pension is running at well below subsistence level, particularly if you live in a house and have to run and maintain a car. I am also paying off a large slice of debt in credit cards since four years ago I had ulcerated gums (had not been able to obtain free dental care – takes 6 yrs up here) and it was too late, my four bottom teeth had to be removed and because I had already had my gums cut with pyorrhoea in the early 1970's in Brisbane did not have sufficient gum to support a plate, so was forced to have two implants and crowns costing \$11,000 – all on Visa. Similarly six months later I had a medical condition, was referred to the Nambour Hospital (Cat. 2) only to learn a month later that it would take 2-3 years before I could be treated, so went to a Specialist and ten days later had day surgery in Nambour Hospital as a Private patient – costing \$1500 – again on Visa. I have also used my credit card to eat since I refuse to eat junk food or alter my diet since I have never been obese, had heart problems or high blood pressure or cholesterol.

After that I decided to take on some casual work as a Cooking Demonstrator working for a Melbourne based firm called "Demonstration Plus". My Accountant advised me not to advise Centrelink since my gross pay and deductions were within the levels that I was allowed to earn. Last year Centrelink picked up my records from the Taxation Department and went through me like a packet of salts. They then sent me a bill for just under \$4000 stating that I had earned in excess of what I should have. They do not allow any deductions and only base amounts of my gross wage. This is really unfair since I have to provide all petrol and maintenance costs for my car, a home office since everything is done from home, we pay \$100 deposit for our demonstration table, plus all uniform costs, and many, many extras. We travel all over the Sunshine Coast to a different location each day. Sometimes it is one shift per week, sometimes two and sometimes three mainly on Thursdays, Fridays and Saturdays. We get paid for 4 hours, no travel time which adds up to an extra two hours..

I ceased this work in February 2007 since my feet were playing up but started again in December when my Refrigerator of 19 plus years gave up the ghost and I simply had to buy a new good one. I have since had another five weeks off over Christmas and have just returned, but made enough money to purchase the Refrigerator on 3rd January 2008.

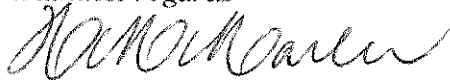
All of this has been very stressful as you can imagine. Did you know that Centrelink only allows us to earn around \$68 per week without affecting our payments. This is not enough to even give you some quality of life and pay for essential items. Many pensioners are driving around in faulty cars, bald tyres simply because they cannot afford the costs. I have just paid \$250 for a service and new front brake pads.

The list goes on, not to mention keeping up appearances as a Woman cost much more than a man, I know I won't win on this one but I will always keep looking my best and trying to remain positive.

Anything you can do to help will be much appreciated.

I have done some good things for the Country in my life and remain a very proud Australian. Years ago my friends all said that I should have been a 'diplomat'. I enclose a small story from Amman, Jordan of which I am very proud.

With kindest regards



Helen Margaret Marler

Encl: