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Question 1:

Easy to understand - and less of - paperwork!

Why should an old age person have to justify their existence to a younger crowd - and then be brushed aside and forgotten until the estate is mentioned.

Question 2:

No. The veterans should be respected for what they have worked for - Australia.

Question 3:

Means test as it stands should be abolished. Replaced with a test for how many years you have actually worked, then being paid on a tiered system of pension for how hard you have worked all your life.

Those that have relied on government payments all their lives will be offered the lowest tier of pension.

Anything you own, you have worked and paid for, and any savings you have been able to accumulate should not belong to anyone else.

Congratulations, you have saved for the last 20 years, you have worked all your life and been taxed the hell out of, you have now made it to the highest level of pension available to you. You will not be tested in any way as we have all your employment records from the tax department. You can now afford to live to a ripe old age in good comfort and peace in the knowledge that what you leave behind for your children is adequate for them to finally get a rung on the housing ladder and compete with peers towards a good retirement for themselves and their children.

....wouldn't it be nice?

Question 4:

I think the main barrier is television advertisements and shows following the American 'perfect person, generally full of cosmetic surgery to appear younger or not including the middle aged altogether unless in a parental mode. Mindsets of people from generated social environments.

There would be no requirement for a bonus scheme if the older person was better portrayed on any ads etc and shown as skilled and useful in many shows - rather than what is shown on tv - mainly young people in mating season or police raids - no fun.

Question 5:

I haven't seen any of this in action.

Question 6:

Tax is so complicated for the aging person.

Even I do not know enough about the tax-transfer system to answer this question.

Not enough information is around for the general public to fully understand.

Why should we have to read tomes from the tax department to even try to work it all out?

We work, therefore we pay taxes to supposedly help with infrastructure - we do not see the infrastructure developing to benefit our futures.

Question 7:

There should be no tax on a worker after the age of 65. Let the person earn what he/she can at that age if they can contribute skills to teach younger employees.

Maybe the older worker can afford a decent holiday before they die.

Question 8:

This question does not need to be answered. Look around, ask people in this predicament what their thoughts are if any offsets that they might receive are removed.

Think if you were earning and working to their conditions, what would you expect?

Question 9:

Respect for the mature age worker, a bit of peace and some help where possible in any way to enable comfort.

Question 10:

What Superannuation?

There is barely enough to live on, we cannot contribute with the cost of living.

Some people were lucky enough to have sold a house and fund their own retirements, but most do not have enough to live on. Any addition to Super - being a house they have sold to live off should not be asset tested. They have paid taxes already and have earned that. Hands off the thrifty savers!

Question 11:

The effect is we face doom in old age. Maybe collect more pills for the finality?

Question 12:

What's wrong with a married couple (over 30 years of marriage) combining their superannuation to try to achieve a higher interest rate and only one administration fee for both persons?

They will share the superannuation at a later date. Why not combine it now?

In the case of divorces the superannuation is attacked anyway.

Question 13:

Question 14:

I have yet to find out, I have just made it to 50.

Because I earn a little too much for some 'bracket' I doubt I will see any concession. Maybe I will see a surprise come tax time in July.

Question 15:

Again I do not understand the tax rulings, not simple. The question should have an example.

Question 16:

Preservation should not be raised. Retirement should be at 60. - take a holiday if you can. Most people then have a few years and then die anyway.

We are lucky to make it to 80.

Question 17:

Work still expects you to perform as you did 20 years ago. If you are male or female. Males are generally still looked upon to lift heavy loads without hurting, females are expected to at least sit all day and at least type, even if sitting in a chair all day is killing them.

We all have to survive.

Question 18:

Yet to find out. I have not seen these rules.

Question 19:

As the superannuation should be a benefit for working, the taxation should lessen as the years lengthen for any amount left in Superannuation. A lower scale of tax over time from 60 years for withdrawals.

Question 20:

We shouldn't have to have a Superannuation. All monies that are currently in Superannuation should be sent to the government to supply a good tiered pension system, good housing and medical costs coverage (including dental) for retirees.

All businesses then should contribute (what is now the superannuation) for employees to the government to fund the retirement pension ongoing. Maybe there could be a business in this.

Question 21:

As I live and work in a regional small town, I go to work, and go home each day.

I am sure there is some information out there, but don't know where to find it. Mostly I look on the web or see from what I can decipher on television. There should be more information easily found to help.

Question 22:

People can change from day to day and perform differently each day according to their age, wellness, stamina & fitness, and the need to try to pay the power bill etc.

People should not ever be facelessly stereotyped.

If a person has worked in an industry for many years, the average expectancy has been noted. You get to know the person.

We should watch closely, those that are forced into retirement, the reasons why. Most have no one to explain or complain to and have to leave. I am watching one such case at the moment in the mine site. I wonder what his outcome will be. He should be kept on to teach younger employees. I guess the employer is not prepared to fund this. A shame on Australia for not seeing this. As a person matures, maybe the incentive should be offered to employers to keep the person on at full pay, or allow pro-rata payment on the days the employee nominates to work at an older age to help train others until the person wants to leave for themselves.

Question 23:

I have no idea of this plan.

Question 24:

I have no idea of any changes to the Disability Support Pension or understanding of the pension itself. Only what I think pensions should be. A disabled person faces so many barriers, but does not realise they are fully welcomed in the workplace and applauded for their contribution more than others because of the barriers they face daily.

Question 25:

I can only wish to have a barrier of 25 hours a week work.

I can only assume the limitation is fair as it stands. I have again no information on this.

Question 26:

I think I have already answered this question. People that are skilled in any area should be respected to continue working at their own discretion - not a date of birth.

I am unsure what help or barriers would be lifted. How can the government help?

Question 27:

Concession cards should be given at an age, not a circumstance. Retention should not be an issue. You have worked, you have reached the age, here is your concession card and good luck for the future!

Question 28:

I am unsure of this question without information.

Question 29:

For a start, as Australia is supposed to now be multicultural, Abstudy and Austudy should merge.

If a mature person is to study, there should be no barrier to their eligibility requirements. If they are studying to contribute to the company they are employed, generally the employer should be able to cover the costs of the study and the employer should then recover any supplement to help the person stay employed with a higher skill to offer. Travel and expense costs such as materials and meals and accommodation should be the Employer's cost.

Question 30:

I really need to read that guide to Social Security Law.

The guide should be explained on the television to alert others to what is available.

What help is there? What is free anymore?

Question 31:

I have to understand the Family Assistance Law. Who does? Not enough information for the general worker.

Question 32:

I have a family next door that have to raise three grandchildren. Their mother died a couple of years ago, their father is Aboriginal.

The older couple expecting retirement purchased a caravan. I think they have been on a good holiday once only.

Their whole day is surrounding the care of the children now. The father visits sporadically. The children attend a good school and seem to be thriving. The carer / grandparents are having to do their best. Luckily they were able to sell some land to assist their retirement. I am unsure if they are receiving any government assistance in the form of a pension.

Question 33:

Unsure.

Question 34:

Private recruitment agencies should be able to see fully what any employment entails for any worker being presented with a position.

If the job position has not fully identified the position to the prospector, how is the agency to decide the person for the position.

More clarity on job descriptions advertised.

Question 35:

Flexibility should be an option to all workers, not based upon any age.

If a person wants to work, the pay can be pro-rata to the employee for the position.

I would love to work 3 days per week. I am afraid to ask. Would they slash my pay, but expect the same amount of work in a smaller amount of time to be achieved with no extra benefit?

If I have achieved a good salary rate, and can get the work done in 3 days without having to travel 80kms per day on a bad road, surely I should receive the same amount of salary. Instead of time watching, we should be able to leave once a job is complete, then be accesible via phone if required.

Question 36:

see above.

Question 37:

unknown.

Question 38:

unsure. I think extra help with concessions matters here.

Question 39:

In the mining industry there are retirement ages for working on heavy machinery, and health checks.

Once an age is achieved, the employee should be offered a position in training. That seems to be wasted.

Question 40:

unsure.

Question 41:

In each industry. Coal - Coal Services NSW should have the information for employers and employees. Not enough information is available. That's why we have to then search on subjects as they appear.

Question 42:

Manual Handling, Uneven ground, Car parks, Medications, Respect, Help when needed from others.

Depending on the voluntary position, I am sure that a person would not generally volunteer unless fit for a voluntary position and area.

Question 43:

Both a & b should become active.

Question 44:

Looking for skilled operators.

Making sure that skills matter in the office, not age.

Retaining employees via vehicle leasing.

Passing on any employee benefits from companies such as health funds, Dulux Paints, etc to the employee, and making it easily accessible, and reporting on any benefit taken in the past and experience with the benefit company (discounts etc) that have been offered and how they have helped the employee. Maybe in a monthly new article.

Question 45:

Most employed in the mine site I am in are mature age workers.

Training and education is provided where required, along with travel, accommodation expenses. If a higher level is achieved, the wages rates goes up. Salary is a different story. Salary works longer, has a title, so therefore a set salary, and receives no overtime or bonus as the wages operator - or any work agreement as the force of the operators receive. Salaried workers are lucky to be able to see any raises because of extra education or training once a position has been held for a period of years - titles unchanged.

There seems to be no real barriers until retirement age (65) then the medical barriers come up - unfair because of age, should be based at the employee's discretion. Unless proven unfit for work by the employer and backed by a medical centre.

Question 46:

Unsure.

Question 47:

Yes, as a volunteer is still classed as a working person.

Question 48:

a. a person is a person. A hand is a hand, a foot a foot. Any compensation for injury should not be classed on age at all.

Compensation is usually a set amount for a set injury. Should be accessible to any injured worker.

Question 49:

as above

Question 50:

higher insurance premiums may be the barrier.

Question 51:

Age barriers should be removed. Then a tick box of what we would like to be covered for should be introduced. What we want to be cover for, we pay for.

As in: Hip replacement vs pregnancy in health insurance. I want neither of these, yet my insurance covers me for it.

Life insurance is another matter.

Question 52:

If the employee passes a medical for employment (every 3 years in the Coal Industry), the insurance should align in costs.

Some employees are fitter than others.

Question 53:

Yes. Opportunity for those skilled older migrants would be welcomed.

They may be able to bring in new ways of doing old things - therefore more opportunities open.

If they are willing to retire in Australia, good luck to them. Still the pension should be looked at and assessed in this situation, in case they are receiving overseas pensions.

Question 54:

Yes, Points should be scored on each migrant regardless of age.

Question 55:

Yes, as the current (unfair) age for retirement is 67, then the visa should at least extend to the age of 60.

I would assume the 50 years was an age set when the retirement year was younger. (hasn't been changed to align to new retirement age)

File: