Dear Sir, Madam.

At present the allowable income a couple can have above the pension is \$240 a fortnight or \$120 a week. I would like to suggest the government increases the amount of allowable income to at least \$400 a week or \$800 a fortnight.

In Australia we have an acute shortage of skilled people, and to employ a skilled person at present the minimum I have to pay is around \$25 an hour or \$200 a day, 2 days a week would be \$400, income could come from physical work or investments.

This would allow a pensioner a more reasonable income, which when combined with the pension would afford medical insurance, give pensioners more spending power, and a better lifestyle.

Medical insurance should be tax deductable.

Allowing a pensioner to have an improved income would cost the government nothing and would actually increase the tax income.

There are other benefits such as ongoing mental activity, and self esteem, what can a person do with his or her life after retirement without money except stay around home and vegetate?

The option is to drop means testing altogether.

Regards John Broughton