

Dear Sirs,

My name is John Kenneth Wardley Ellis,

[removed for privacy reasons]

I am single and working full time in the [removed for privacy reasons].

SUBMISSION

I would like to propose responses to two of the questions in the Consultation Paper, with reference to Personal Taxation.

Consultation questions

Q4.1 How might the personal tax system be changed to better achieve the goals of greater simplicity, transparency, equity and efficiency?

Abolish income tax for all persons over 65 years of age. It could perhaps cut in at a high level of income, say \$100,000p.a.if working and \$50,000 if not working. The effect of abolishing tax for older people would be to scrap superannuation and all the ridiculous complexity, discrimination and rake-offs that go with it.

Why should older people be faced with increasing financial complexity at a time of life when surely they have earned the right to a simple system?

By abolishing tax for over 65's, those who have not provided for their retirement, or have lost their savings through no fault of their own, could accumulate a small nest-egg by continuing to work for as long as they are able to.

Q4.11 Should payments for retired people remain linked to payments for people of working age?

Not necessarily, there is no logical reason that the payments should be linked.

Additional Submission

There is no question to cover this following point that I would like to make, point which is related in a loose way to Q. 4.11.

Age concessions should apply to all, whether they are working or not.

I am working at [removed for privacy reasons] years of age. I cannot get senior's concessions. Other people much younger than me, with more money than me, get these concessions, even though they are not working and can often spend their life on permanent holiday.

Why should I not get the same age concessions as these people I am working to subsidise, (via tax).

Yours sincerely,

John Ellis

16 March 2009

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