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Submission: I wish to object to any proposed increases to the Seniors' Opal Card. I am a self-funded retiree and by no means a wealthy one, and apart from 12 years when i was a full time wife and mother, I have worked and paid my taxes, and this modest concession on the Gold card is about the only concession I have had from any government. I use it at least four times week as I live very close to the CBD, and find it extremely convenient. If the federal government wants to raise revenue, how about looking at the tax arrangements of th big multinationals like American Express, Google, Ikea just to name a few.