I am a self-funded retiree. My super is negligible and is going down at an alarming rate daily because of the current world financial situation. I am living on modest dividends from a modest parcel of shares, also going down in value at an alarming rate. I do not have a health card or part-pension and so do not get the benefits of reduced council rates, reduced car registration, reduced utility bills that pensioners enjoy. Utilities are going up, doctors' fees, especially those of specialists, are very expensive.

Gladys Berejiklian has crowed that N.S.W. is in the black and not the red, because of the stamp duty gathered in because of the over-inflated costs of buying a home, costs that are preventing young people, including my tertiary educated daughter in her thirties, of ever being able to buy a property.

We self-funded retirees are too old or too weak to work and often cannot afford a holiday or a meal out, but at \$2.50 a transport ticket we can make ourselves a sandwich and go into the city to feel part of the action, or go to see friends and family, or even take a train to the country for a day out.

To contemplate putting this cost up to \$9 is unconscionable when we have paid taxes all our lives and have never been a burden to society. In London, transport is free for older people. In N.S.W. (and in Australia as a whole) we are punished for being old.

I hope the government will show some gratitude for the way we have served N.S.W. by being hard-working and law-abiding citizens and never being a burden on N.S.W. (or Australia).