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Submission: I am a self-funded retiree and I have worked for 43 years and only retired at the age of 69, and in all that time, I paid tax every year and now the only 'privilege' I receive from the government is my Gold Opal card. I have never received any social security benefits and now do not cost the government any additional expense as I do not receive the pension.

Removing the Gold Opal card from us self-funded seniors seems rather mean! In other countries (whose economies are a lot worse of than ours), seniors get free movies and discounts in restaurants. We are all being encouraged to use public transport, but the proposed concession fare of \$9 a day for non-pensioner Seniors seems excessive. Please re-consider this draconian proposal which will curtail our ability to meet up with friends and family, as well as to run necessary errands.