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Submission: The simplest way to improve efficiency (part of your brief) is to drop the need to tap off with cards that have a fixed price structure such as the seniors Gold card.

As to changing the price I can live with the proposal to shift it upward from the present \$2.50 but I am not happy with the suggestion that only pensioners and war widows should have access to a Gold Card and the rest of us poor silly seniors have to shift to a Concession card at a significantly higher price.

I spent a lifetime paying full fares, rates and taxes and just managed to accumulate enough funds so that I do not draw on a Commonwealth pension. The State has seen fit to reward me for living so long and supporting so many public servants with a few small concessions of which I most appreciate the Gold Opal Card. If I have to shift to a Concession card It will inevitably mean that I will make fewer trips and your income from me will drop.

OK so there are some rich seniors out there who could afford to pay more. I am not one of them. Surely there is an intermediate position such as for self-funded seniors who are eligible for a Commonwealth health card. That would knock out the rich but be fairer to those of us on the margin.

TKU

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