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Date of submission: Friday, 5 February 2016

Submission: While I am a holder of the GOLD OPAL card, I belong to an organisation of Seniors - The University of the Third Age (U3A) where everyone is a volunteer and many are modestly superannuated or pension dependant. The idea of removing the benefit of the OPAL card as it now stands will affect every one of us. It is also counter-productive to increase the cost of Public Transport if you are wanting to limit the use of private vehicles. For Pensioners, one would hope that any increase in travel costs would be reimbursed by an increase in the Pension since there is very little 'fat' in the pension and any increase limits the ability of pensioners to live a decent life. I hope this move on the part of the NSW Liberal Government will activate, in particular, the 'older' vote and be defeated, either by many submissions, or at the next election. We have long memories.