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Date of submission: Wednesday, 3 February 2016

Submission: Not all self funded retirees have a high or medium income, many are not financially well off just because they are not on the pension. I have two friends who have constant stress over their quarterly body corporate fees. One is a keen volunteer at the Sydney Botanic Gardens and would feel the extra cost on public transport, enough to cut some volunteer work. There is no doubt that the Liberal Government always hits the least well off in our society. Efficiency is important but so is compassion and a reasonable life style.