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Submission: i oppose the abolition or downgrade of the gold Opal card. I'm a self funded retiree and have been for the last 10 years during which time I have managed reasonably well with very little help. However, lately its getting tough and Mr Baird seems intent on making it tougher for seniors since elected. I elected for him, but I don't think I will again. He is in favour of increasing GST by 50% which affects everyone including the poor, low income earners and struggling retirees, while large business corporations are paying very little tax. Now he wants to take away one of our most valuable and useful retirement benefits. This means I will find it more economical to drive, adding to the already congested roads. I travel to the Central Coast once a week to visit my ageing father, and I travel out of peak times. If I drive, I have to travel one way in peak traffic, which adds to a number of already increasing issues for the community. A also visit my doctors in the city by train out of peak times. I will now drive into the city suburbs, drive around and around till I find a park, and then walk to the surgery. Next he'll take away our driving licenses to force back onto expensive transport.