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Submission: Regarding the changes to the Opal Gold Card I have not objection to the fare increase but object to the card being taken from those that do not have a pension, I am a self funded retiree and the only and I repeat only concession I get from the Government is the Opal Gold Card you are punishing me and other self funded retirees just because we are able to look after ourselves and not drain on the government. Please reconsider this proposal as it seems to me that only those that piss their money away get rewarded by the Government with more concessions those that make and invest in this country get screwed.