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Date of submission: Monday, 25 January 2016

Submission: As self funded retirees our income will be far less than the pension given that electricity, telephone, water, car registration subsidy and now the opal card to rise from \$2.50 to \$9.00 per day (\$18.00 for 2 people) will cost us thousands of dollars more each year. If GST is to rise to 15 pc we will be forced to live on less again. We have no super and every rise in living costs causes our standard of living to decline.

Without subsidy for the Opal card, we will be unable to travel and will be virtually housebound.

We strongly disagree with any rise to the costs associated with pensioner travel using the Opal card.