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Submission: I strongly object to the proposed increase of \$9 per day for the Gold Opal Card for self funded retirees such as myself for the following reasons:

- I prefer to travel by public transport where practical rather than use my private vehicle. - If the amount increases to \$9pd then I would certainly consider using my car;
- the increase would force more retirees onto the already congested road system;
- the increase could restrict those on low incomes from outings thus isolating them from much needed social interaction.

I personally planned for my retirement over my working life (15 - 61 years of age) paying superannuation whilst paying off a mortgage on my own. I improved my income by obtaining a Bachelor Degree as a mature aged student whilst working full-time.

Having retired in 2010 interest rates on my savings & allocated pension plan have not been profitable to say the least. I was one of those who paid 17.3% interest on a mortgage for many a year (late 1980s/early 1990s!

I meet regularly with friends who come from different parts of Sydney - all of us enjoying the Gold Opal concession card. We are all self fund retirees. Such an increase as proposed will definitely impact on our regular outings.

Governments must keep travel affordable for the self funded retirees as it truly does play "a vital role in improving our later years of life".

Thank you for the opportunity to comment on this important matter.

Julie Conlon