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Submission: "This is a complete package of reform delivering the most benefits to the majority of passengers and society as a whole," the tribunal's chairman Dr Peter Boxall said.

This may or may not be an accurate statement, but it is extremely unfair to senior card holders! The proposed changes could have a negative effect on their daily and weekly activities, including family and community responsibilities. The cost increase proposed to the Gold Opal Card may put public transport out of reach of some seniors as it is not reflected in the incremental increases in the aged pension and war widow/ers pension. Furthermore, many self-funded retirees may not qualify for the pension despite living on modest incomes not too dissimilar to the amount to the pension.