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Submission: I am a self-funded retiree on a very modest income. Since my retirement and the availability of the Gold Opal Card which coincided, I have found the card to be invaluable in allowing my wife and I to get about using public transport that is plentiful in our area. We now make very little use of our car, which is good for the environment and for our personal safety considering the abysmal standard of driving in Sydney. We had even considered whether we needed to keep the car. Therefore I must protest very strenuously against the proposal to remove self-funded retirees from eligibility for the Gold Opal Card. It really is an attack on our standard of living. Even the proposal to increase the daily charge on the "new" Gold Opal Card from \$2.50 to \$4.00 is excessive and will put travel on public transport beyond the means of many pensioners.