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Submission: As a Self-Funded Retiree, I am extremely disappointed at the proposed changes to public transport fares on the Opal Card.

I wish to request re-consideration of excluding non-pensioners from full concessions.

We have worked hard all our lives, paying taxes, living modestly and "doing without" in lots of situations, to enable us to provide for our family and to save.

Now we are pleased to be able to fund our own retirement.

We do not cost the country money in pensions, because of the way we have worked and managed our finances over our lifetimes, whereas lots of those claiming and receiving pensions qualify because of an ongoing pattern of carefree spending, or re-organizing their finances upon retirement in such a way as to meet requirements.

In recent years, since becoming Seniors, we have enjoyed the concession fares on Public Transport as a (small) but enjoyable pleasure. We have appreciated the respect implied in the policy.

This extra restriction with our exclusion from being eligible even for cheap travel, under this new proposal, now makes us wonder at the wisdom of our choices earlier.

We could have just spent and enjoyed our money, and relied on hand-outs now : pension - health care - assistance with home costs - holiday journeys - etc.

We are being punished for trying to do the right thing for ourselves & family and our country !

So, as stated above, I'd like to request that all Seniors continue to receive full concessions on Opal public transport travel.

(Mrs) Margaret Dudeney.

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