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Submission: I would like to express my deep concern over the proposals to limit eligibility of the Gold Opal card as well as a higher daily fare cap. In itself, it may appear to be of minimal impact, but coupled with multiple other actions and proposals impacting seniors, these actions will reduce this senior's quality of life. Facing increasing out-of-pocket health care and pharmaceutical costs, lowered pension eligibility, higher GST and declining Superannuation earnings, I am extremely concerned about maintaining a minimum quality of life here in Australia.