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Submission: Dear Sir/Madam,

As a "self-funded retiree", as a result of paying into my superannuation for over the 45 years of my working life and as a PAYE worker all during this time, I believe I have fully contributed the required levels of taxation (of all types) into the Australian economy and believe I have paid my fair share of taxation - unlike many "high income individuals" and large multi-national companies who engage in taxation minimisation.

I feel it is only fair and just that in my retirement years, I (and my wife) are able to use the "seniors concessional opal card". Why should we be disadvantaged for being organised and for planning for our old age - all senior citizens need access to good and relatively cheaper public transport -