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Submission: As a self-funded retiree who has contributed financially to society by way of taxation for the past 43 years, I would like to suggest to you that the response of my wife and I to the proposed changes in Senior's Opal Card concessions will most likely mean that we will opt to travel by car when necessary or walk where possible.

If many of my contemporaries also share this view, as I suspect they will, there will be more cars on the road (congestion, pollution) and a significant decrease in public transport usage. People who struggle to maintain a reasonable standard of living, threatened by declining health and increasing medical issues and costs, by necessity have to make wise financial decisions. It astounds me that your government proposes to raise revenue in the best financially performing state in Australia by penalising those who can least afford it.