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Date of submission: Wednesday, 3 February 2016

Submission: As self-funded retirees we feel betrayed by the Baird government's expenditure claw-back at our expense. After 40 years contributing to society - paying our own way, we have found ourselves unwanted members of the workforce and so forced to accept 'retirement'. Unlike many, we have fortunately been able to accumulate a modest superannuation retirement fund that means we don't have to immediately draw on the public purse (i.e., 'The Pension'). Having access to discounted public transport fares helps keep our daily expenses down and extends the longevity of our independent self-funded retirement plan. Give us a break! Taking the Gold Opal Card off us and forcing us to cop the paltry benefits of the Concession Opal card is a 'gouge-too-far'. Most concession card holders will be young people at the brink of the working life... short term users. Over 60's self funded retirees are still in it for the long haul... paying (so called) concession fares for 20-30 years more! Like I said, give us a break! Here's a cost saving tip: stop giving free return fare bus rides to trips that are within 60 minutes of each other. Connecting routes.. sure.. continue the practice, but for RETURN routes.. your giving revenue away!