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Submission: The Gold Opal card represents one of the state's few concessions based on age that is universally available. The proposed changes to the card are in contradiction to the statement on the Seniors Card: "The holder is a valued member of our community. Please extend every courtesy and assistance."

For self-funded retirees, such as my husband and myself, who have been paying taxes for decades, this is a significant change and will make us reconsider taking public transport. When a government has to make money out of old people, it is a poor government indeed.