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Submission: On my weekly walk January 12, we were informed by our Leader of changes recommended by IPART to changes for Opal Card for Seniors not in receipt of Pension or War Widow/Widower's Pension. To bring in, or even suggest a tiered system of charges is a disgrace. How discriminatory against the many self funded retirees, many of whom are Volunteers and receive no benefits or concessions for anything from the Government. It would be cheaper for a couple not in receipt of the Pensions mentioned to use their car rather than Public Transport with the increase of the daily cap to \$9.00 each.

There should be not move to introduce a two-tier system for GOLD OPAL card eligibility - it is discriminatory to penalise former tax payers who for various reasons due to their own previous budgetary efforts (like salary sacrifice), etc to cater independently for their retirement needs. Therefore saving both State & Federal Governments a huge amount of money as many 'self funded' retirees receive little or NO government grants, subsidies, pensions or benefits.