

Dear Treasury

I have great concerns if you remove the Franking Credits from our shares, as a Self Funded Retiree  
That is NOT a burden on the Australian monies, that has done all the right things and paid my taxes.

I have gone with out a lot things in my life .  
Come from poverty, my mother was left with 10 children to feed without any Government support.  
All of us were made to leave school at the ripe age of 14 years old (or earlier) to support the family.

So I was very determined that I wouldn't be in poverty as I reached retirement and I also, not a burden on  
The Australian Government. So, the FRANKING CREDITS are a big help to stay independent and not rely on  
Any Pension.  
It makes me so angry, people hiding their monies and or giving to the kids to do what they want  
And then put their hands out for a Pension. It is a real disappointment to think they get away with being dishonest.

In fact they get rewarded for being dishonest.  
I realise there are a lot of families that do require the Pension from no fault of their own.

But as a Self Funded Retiree I hope you can see where I and others that have saved very hard for their  
FINANCIAL INDEPENDENCE will not be compromised.

Yours Sincerely

Beverley Lord