
From: [REDACTED]
Sent: [REDACTED]
To: OMSBB Public Consultation
Subject: Franking Credits

I am an 85 year old self funded retiree, my wife is 82 years old. We manage to survive without accessing the old age pension with great difficulty on an income of \$36,000pa.

Without franking credits we will have to apply for the pension in order to continue to live a very frugal life.

George Gray

Sent from my iPad