

Good afternoon,.

As we have both worked all our married lives in the belief that being self funded retirees will be better than relying on government pension.

We are not rich, not much better than a pensioner. But not draining the country.

If the Franking Credits are changed that will cut us back in finances. It will affect our living standard and I will be better off spending our savings on holidays - overseas. Then we will apply for a pension. I can't see the country having more living on benefits will help with the debt it is already in.

Thankyou for reading my objection.

Don and Pamela Macfarlane