

Dear Sir

I've worked hard all my life and paid taxes. I haven't relied on social security payments at any time.
At the moment I rely on franking credits to maintain my independence in retirement and not require a part pension or discount on medicines etc.

Please reconsider changing the present franking credit system and the negative flow on effects on Australian companies as well as the many individual Australians who are also wanting to be self funded in retirement.

Sincerely

Roslyn Davidson