

22<sup>nd</sup> October, 2015

**Submission**

To whom it may concern,

The structure of superannuation has changed considerably in the last ten to fifteen years, my superannuation funds will run out very soon and I will be forced to survive on just the pension. I have contributed to the workforce since the age of 15 years, have worked hard all of my life and this Taxi License provides an invaluable source of income as well as being an asset should the day ever come when I need medical assistance or have to go into a nursing home. I have seen extreme poverty and worked at physically strenuous jobs rather than succumb to poverty, to be faced with this as a possibility now that I can no longer work in the way that I used to work is terrifying to say the least. This license is the crutch that my entire retirement was leaning upon. Uber and the like are having a big effect on this, with drivers not wanting to continue (we have already lost one) as they just are not making the money that they used to make.

Yours Sincerely,

Lubov Volkoff

