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**From:** [REDACTED]  
**Sent:** [REDACTED]  
**To:** OMSBB Public Consultation  
**Subject:** franking credits

Sent from [Mail](#) for Windows

I am a self-funded retiree and oppose your removal franking credit buybacks policy as these help me get by on my dividends money another way the middle class gets it in the neck, is I will sell the shares I live on and spend on travel then apply for the age pension and get a pension health card another burden on the taxpayer regards Terry McCoy PS I know you probably won't read or reply on my email it's expected