Author name: Anonymous

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Submission: The proposal by Clarence Valley Council to raise rates by 8% per annum for the next five years will place severe financial strain on a primarily rural population already suffering fimancial stress. With a high elderly population, many relying on pensions for income and many farmers struggling already, the extra pressure of this sort of increase would have adverse affects on the mental health of many and may ultimatly lead to imcreases in depression and suicide rates within an already pressured community.