

  
Wednesday 19<sup>th</sup> June 2019

Dear Secretary

**I wish to have confidentiality in that my name, address and phone number be withheld from public scrutiny.**

I am writing on behalf of my husband and myself.

My husband and I drew large loans to invest in **Perpetual Victorian Taxi Licences** (Plate) in 2006 and again in 2014 after complying with **State regulations** by completing the Taxicare Taxi Operator Training Course and maintaining ongoing accreditation. **We still owe around \$200,000.** If it wasn't for my husband and my frugal family budgeting whereby we made extra loan payments **we would still be owing well over \$350,000.**

Our intention was to have the Licences paid off before retirement and have a rental income so that we would continue paying taxes and not be a burden on social welfare as pensioners.

The rental income from our Licences ceased in October 2017 due to the State Government changes in "legislature". We are still making loan payments so that we don't lose our family home. The Transition payment and the (UN)fairness fund payout went straight onto our loans. The State Government stole our two **Perpetual Victorian Taxi Licences and half our home by leaving us in debt.**

The (UN)fairness fund application was demeaning and degrading, we had to disclose full financials of both my husband and myself, it should have only been about our Taxi business.

People say that we should have sold in early 2015, this would not have solved anything because the purchaser would have been in strife and we would have had to sell at a loss.

The last four and a half years have been emotionally and financially draining for my husband, myself and our four children, it has had a detrimental effect on our family's health and well-being.

We are still waiting on compensation for our two **Perpetual Victorian Taxi Licences**, valued at \$500,000 each! (The value of the Perpetual Victorian Taxi Licence was always on par with a standard three bedroom house).

Yours sincerely

