

IN THE PRIVY COUNCIL

No. 52  
53 of 19 81

26  
/

ON APPEAL FROM THE SUPREME COURT OF NEW SOUTH WALES

COURT OF APPEAL

IN PROCEEDINGS 415 OF 1979 AND 416 OF 1979

BETWEEN:                    GENERAL ACCIDENT FIRE AND LIFE  
ASSURANCE CORPORATION LIMITED

Appellant (Plaintiff)

AND:                            THE COMMISSIONER OF PAY-ROLL TAX

Respondent (Defendant)

AND BETWEEN:            SENTRY LIFE ASSURANCE LIMITED

Appellant (Plaintiff)

AND:                            THE COMMISSIONER OF PAY-ROLL TAX

Respondent (Defendant)

---

TRANSCRIPT RECORD OF PROCEEDINGS

PART I

VOLUME I

Solicitors for the Appellant (Plaintiff)

Dawson Waldron  
60 Martin Place,  
Sydney. N.S.W. Australia.  
Tel. 236 5365

Solicitor for the Respondent (Defendant)

H. K. Roberts  
Crown Solicitor,  
Goodsall Building,  
8-12 Chifley Square,  
Sydney.  
Tel. 238 0555

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Appellant (Plaintiff)

AND:                THE COMMISSIONER OF PAY-ROLL TAX

Respondent (Defendant)

TRANSCRIPT RECORD OF PROCEEDINGS

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No. 1 - Summons

IN THE SUPREME COURT

No. 507 of 1978

OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

SENTRY LIFE ASSURANCE LIMITED

Plaintiff

THE COMMISSIONER OF PAYROLL TAX

Defendant

SUMMONS

The Plaintiff claims:-

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1. An order that the Plaintiff's objection dated 12th April 1977, against the assessment of payroll tax dated 11th February 1977, disallowed by the Defendant, be allowed.

2. Such further or other order as the nature of the case may require.

To the Defendant, St. James Hall, 169 Phillip Street, Sydney.

If there is no attendance before the Court by you or by your Counsel or Solicitor at the time and place specified below, the proceedings may be heard and you will be liable to suffer judgment or an order against you in your absence.

20

Before any attendance at that time you must enter an appearance in the Registry.

Time: 28th February, 1978 at 9.30 a.m.

Place: Supreme Court, Queens Square.

Plaintiff: Sentry Life Assurance Limited,  
61 Lavender Street,  
MILSONS POINT, N.S.W. 2061.

Summons

Solicitor: John Francis McDarra  
of Dawson Waldron,  
60 Martin Place,  
SYDNEY, N.S.W. 2000. 231-0033

Plaintiff's Address  
for Service: Care of Dawson Waldron,  
60 Martin Place,  
SYDNEY, N.S.W. 2000.

Address of Registry: Queens Square,  
SYDNEY, N.S.W. 2000.

10

J. F. McDarra  
by his Partner D. N. Scott  

---

Plaintiff's Solicitor

Filed 1978.

No. 2 - Affidavit of Warren William Fisher

IN THE SUPREME COURT OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

No. 507 of 1978

SENTRY LIFE ASSURANCE LIMITED

Plaintiff

THE COMMISSIONER OF PAYROLL TAX

Defendant

AFFIDAVIT

DAWSON WALDRON,  
SOLICITORS,  
60 MARTIN PLACE,  
SYDNEY, N.S.W. 2000.

DX: 355  
TEL: 231 0033  
REF: WDC

W.W. Fisher C.P. Salter

1. On the Sixth day of  
March 1979, I WARREN  
WILLIAM FISHER of 221  
Spit Road, Mosman in the  
State of New South Wales  
say on oath:

1. During the period 1st 10  
September, 1971, to  
31st December, 1976,  
I was the Secretary  
of Commercial Life  
Assurance Limited,  
which company changed  
its name to Sentry  
Life Assurance  
Limited (hereinafter  
referred to as 20  
"Sentry").

2. Exhibited to me at  
the time of swearing  
this my Affidavit and  
marked "RWHL" is a  
copy of the Agreed  
Statement of Facts

3. Affidavit of Warren William  
Fisher

Affidavit of Warren William  
Fisher

herein. As concerns cases 5 and 6 therein in so far as such statement concerns the dealings between Sentry on the one hand and Employee Benefit Plans Pty. Limited and Sentry Insurance (Australasia) Limited on the other and the procedures adopted by Sentry in its relations with those companies, I say that the same duly sets forth such dealings and procedures.

SWORN at Sydney this )  
Sixth day of )  
March 1979, )  
before me: )

W. W. Fisher

10

C. P. Salter  
.....  
A Justice of the Peace.



No. 3 - Affidavit of Ronald William Hillhouse

IN THE SUPREME COURT OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

No. 507 of 1978

On the 6th day of March

1979, I, RONALD WILLIAM

SENTRY LIFE ASSURANCE LIMITED

HILLHOUSE of 352 The Boule-

Plaintiff

varde, Gynea, in the State

THE COMMISSIONER OF PAYROLL  
TAX

of New South Wales, say on

Defendant

oath:-

1. During the period from 10

18th December, 1972, to 31st

December, 1976, I was Divi-

sional Sales Manager for

Commercial Life Assurance

Limited, which company

changed its name to Sentry

Life Assurance Limited

(hereinafter referred to as

"Sentry").

2. Except as set out in 20

Clause 16 hereof, as Divi-

sional Sales Manager I was

responsible for maintaining

contact with all persons who

acted as insurance agents

for Sentry.

AFFIDAVIT

DAWSON WALDRON,  
SOLICITORS,  
60 MARTIN PLACE,  
SYDNEY, N.S.W. 2000.

DX: 355  
TEL: 231 0033  
REF: WDC

R.W. Hillhouse C.P. Salter

Affidavit of Ronald William

5. Hillhouse

Affidavit of Ronald William Hillhouse

3. Persons who acted as insurance agents for Sentry in the majority of cases were approached in the first instance by the Divisional Sales Manager. Generally, persons approached were persons who were dissatisfied with their existing agency arrangements with other insurance companies or I, or the Sales Managers, had been advised by acquaintances could be interested in becoming an agent of Sentry or otherwise I or the Sales Managers considered would be a desirable person to have as an agent of Sentry. I or the other sales managers contacted the prospective agent and arranged to interview him. After the interview and after obtaining such other information as was considered relevant, a decision was made by me or the other Sales Managers as to the appointment of the person as an agent. Normally, I would arrange for the agent to refer business to Sentry prior to his actual appointment. When the person accepted the appointment, an agency agreement in standard form was then entered into by him. I would usually get to meet prospective agents at seminars, in conferences or through persons I knew at other life insurance companies or by talking to existing agents. Only rarely did a person approach Sentry requesting that he be considered for appointment as an agent.

4. Sentry had the right to reject business provided by the agent and also the right to terminate his appointment. The Agent also could terminate his appointment. Sentry's right

R.W. Hillhouse C.P. Salter

Affidavit of Ronald William Hillhouse  
6.

Affidavit of Ronald William Hillhouse

of termination was usually only exercised when the business provided by the Agent to Sentry dropped to an unprofitable level or on the happening of one of the events set out in the agreement between Sentry and the agent for termination.

5. Apart from the matters referred to in this my Affidavit, Sentry exercised no control at all over the manner in which agents performed their work as insurance agents.

6. Otherwise than as herein set out, there was no obligation on any of Sentry's agents to devote the whole of their time to their agency nor was there an obligation on any of them to perform any work at all for Sentry.

10

7. There was no requirement that any agent attend at Sentry's offices at any particular time. There was no roster for agents to deal with enquiries from the public or to undertake any similar duties.

8. No company training courses were conducted by Sentry. However, I, as Divisional Sales Manager, did conduct a training course for one or two agents engaged by me who had no prior experience as insurance agents. At such training courses, I arranged for the prospective agent to read various insurance industry material. I then discussed with them the various type of policies Sentry had available and the various Sentry documentation to be completed in connection with such policies. I also discussed with them the various methods commonly adopted by agents for the sale of insurance to

20

R.W. Hillhouse C.P. Salter

Affidavit of Ronald William Hillhouse  
7.

different classes of people and answered any questions the agents had concerning these matters. Most insurance agents engaged by Sentry had previous experience and it was, therefore, only necessary to discuss with these agents the various policies Sentry had available, the documentation required to be completed and advanced methods and techniques of selling life and other similar insurance policies to business people usually to particular prospective clients of the agent.

10

9. An agency with Sentry did not automatically mean the agent was granted an agency with a related company. While many agents did have agencies with Sentry and other subsidiaries of Sentry Holdings Limited, separate applications had to be made with respect to each and each application was dealt with quite separately by the relevant companies. As appears from the Agreed Statement of Facts, some agents were individuals, some were partnerships and some were bodies corporate, so that in practice the company did not take any interest in whether its agents were individuals, partnerships or bodies corporate, subject always to its general interest in being satisfied that its agents, or where the agent was a body corporate, the directors of that agent, were responsible and respectable people. In particular, it frequently happened that individuals who were being considered for appointments as agents informed Sentry (either expressly or by implication) that for reasons

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R.W. Hillhouse C.P. Salter

relating to income tax considerations they would wish the appointment to be of a partnership of the individual and his wife or a proprietary company controlled by the individual and his wife. Sentry normally complied with any such request and, on occasions, would suggest to agents that it would be advantageous for the individual and his wife to be the appointed agent rather than the individual alone.

10. Sentry was concerned that its agents produced a reasonable amount of business to justify their agency. Various incentives were offered to agents in order to increase the business produced by them. These included the provision of life insurance cover, sickness and accident insurance cover and in some cases assistance with regard to house and car repayments. The agent was not required to make any contribution towards premiums payable on the life insurance and sickness and accident insurance policies. When an agent did not produce an adequate amount of business, he was informed that these benefits would be withdrawn unless more business was produced. An agency was not usually terminated unless an agent produced no or very little business for a period of approximately three months. 10 20

11. Sales meetings were usually only arranged when a new insurance policy was being introduced or if there was some matter relating to taxation law which I considered agents should be aware of. Each month, however I arranged for

R.W. Hillhouse C.P. Salter

agents who produced a particular quantity of business to attend a luncheon. The agents met in my office at Sentry and for approximately 15-30 minutes I discussed with them any requirements of Sentry with regard to completion of documents or other matters relating to policies and any questions the agents had concerning these matters.

12. It was usually strongly suggested to agents that one of the advantages of being an agent of Sentry was the freedom of action involved in carrying on their own business. This was particularly so where an agent was transferring from an insurance company which did not allow the agency to be with a partnership or proprietary company.

10

13. As Divisional Sales Manager of Sentry I had the authority to allow agents to place business with insurance companies other than Sentry where Sentry was not willing to underwrite the type of business or particular insurance contract a client of an agent required. Agents approached me and informed me of the type of insurance contract required and I then referred the matter to the underwriting department of Sentry. When the underwriting department of Sentry advised me that Sentry would not underwrite the particular insurance contract, I then advised the agent pursuant to Clause 4 of the agency agreement between Sentry and the agent that he was free to arrange the insurance with an insurance company other than Sentry.

20

R.W. Hillhouse C.P. Salter

Affidavit of Ronald William Hillhouse  
10. Hillhouse

Affidavit of Ronald William  
Hillhouse

14. Sentry was aware that many of its agents engaged appointed or employed sub-agents with arrangements whereby commission earned by an agent in respect of business placed by a sub-agent was shared between the agent and the sub-agent. Sentry did not prohibit such arrangements engagements or employments nor did it give any of its agents any express right to appoint sub-agents. As Divisional Sales Manager, when I was aware that an agent had appointed a sub-agent, I endeavoured to ensure that the sub-agent was familiar with the types of policies Sentry had available, Sentry's basic requirements and, in particular, with the premium rates. Apart from my concern with these matters, Sentry at no time dealt with any such sub-agents and, in particular, Sentry accepted no claim for commission from anyone who was himself not an appointed agent of Sentry, leaving that person to arrange with the sub-agent for his remuneration whether that be by way of sub-commission or otherwise.

10

15. Sentry was not concerned that agents carried on other businesses, its only concern being that an agent produced a satisfactory amount of business for Sentry.

20

16. Exhibited to me at the time of swearing this my Affidavit and marked "RWH1" is a copy of the Agreed Statement of Facts herein. Save as concerns cases 5 and 6 in so far as such statement concerns the dealings between Sentry on the one hand and the persons therein referred to as the company,

R.W. Hillhouse C.P. Salter

Affidavit of Ronald William  
11. Hillhouse

Affidavit of Ronald William Hillhouse

the partners and agents on the other and the procedures adopted by Sentry in its relations with such companies, partners and agents and with persons who effected insurance policies, I say that the same duly sets forth such dealings and procedures.

17. As Divisional Sales Manager, I did not have any responsibility for or detailed knowledge of the arrangements between Sentry and Sentry Insurance (Australia) Pty. Limited and Employee Benefit Plans Pty. Limited as set out in cases 5 and 6 of the Agreed Statement of Facts herein.

10

SWORN at Sydney )  
 )  
this 6th day of )  
 )  
March, 1979, )  
 )  
Before me, )

R. W. Hillhouse

C.P. Salter  
A Justice of the Peace.



No. 4 - Affidavit of Warren William Fisher

IN THE SUPREME COURT OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

No. 507 of 1978

SENTRY LIFE ASSURANCE LIMITED

Plaintiff

AND

THE COMMISSIONER OF PAYROLL  
TAX

Defendant

On 17th September 1979 I,  
WARREN WILLIAM FISHER of  
221 Spit Road, Mosman in the  
State of New South Wales say  
on oath:

1. I am Secretary of Sentry  
Life Assurance Limited

10

(hereinafter called "Sentry")  
and am authorised to make  
this affidavit on behalf of  
Sentry.

2. Annexed hereto and marked  
"A" is a copy of the payroll  
tax return dated March 1976  
filed by Sentry in respect  
of the periods:

1 September 1971 to 31

August 1973,

1 September 1973 to 31

August 1974,

1 September 1974 to 31

March 1976,

AFFIDAVIT

Deponent: Warren William Fisher

Sworn: 17th September 1979

DAWSON WALDRON,  
Solicitors,  
60 Martin Place,  
SYDNEY, N.S.W. 2000

Tel: 231 0033

D.X. 355

Ref: MW

140979

JMW304

W.W. Fisher      W.D.M. Cannon

Affidavit of Warren William  
13. Fisher

Affidavit of Warren William  
Fisher

1 April 1976 to 30 June 1976, and 1 July 1976 to 31 December  
1976.

3. Annexed hereto and marked "B" is a copy of the assess-  
ment by the Commissioner of Payroll Tax in respect of the  
said payroll tax return, dated 11 February 1977.

4. Annexed hereto and marked "C" is a copy of the Notice  
of Objection by Sentry dated 7th April, 1977 against the said  
assessment.

10

5. Annexed hereto and marked "D" is a copy of a letter  
from the Commissioner of Payroll Tax dated 17 January 1978  
notifying Sentry of the Commissioner's disallowance of the  
objection referred to in the said Notice of Objection against  
Assessment.

SWORN at Sydney )  
                          )  
before me:          )

W. W. Fisher

W.D.M. Cannon  
.....  
Solicitor

Annexure "A"

COMMERCIAL LIFE ASSURANCE LIMITED

REGISTRATION NUMBER: PN 13741

PAYROLL TAX RETURN - MARCH, 1976

In addition to the amounts included on the Return Form the Company paid \$1,393.65 as commissions to Agents which it is claimed as not liable for Payroll Tax.

(Sgd.) J.C. Swindells  
.....

This is the annexure marked "A" referred to in the affidavit of WARREN WILLIAM FISHER sworn at Sydney on the 17th day of September, 1979 before me:

(Sgd.) W.D.M. Cannon  
.....  
Solicitor

## Annexure "A"

CATEGORY 1 "A":

Payments made to Proprietary Limited Companies there being an exclusive Agency Agreement in standard form between the Proprietary Limited Company and the Company.

Name	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	1.4.76 to 31.5.76	
Acknowledged Insurance Ins. Brokers Pty. Limited	Agent	40,088.29	20,802.17	51,543.42	1,500.00	10
Garrick Hill Insurance Brokers Pty. Limited	"	628.75	4,060.40	778.44	-	
Superannuation Consultants of Australia Limited	"	5,067.33	3,917.54	48.25	-	
Investment & Retirement Advisors Pty. Limited	"	-	1,908.99	-	-	
Jacaranda Blue Pty. Limited	"	5,154.97	-	-	-	
Guildea Insurances Pty. Limited	"	-	10,364.77	64,142.52	7,139.44	20
Dacar Holdings Pty. Limited	"	-	47,646.36	79,843.93	-	
Goldring Insurances Pty. Limited	"	-	17,550.21	49,086.10	2,140.21	
Bowral Brokers Pty. Limited	"	-	3,327.76	19,453.01	-	
Commercial Taxation Consultants Pty. Limited	"	1,684.40	6,838.06	5,534.03	-	30
Australian Assurance Agencies Pty. Limited	"	-	-	15,792.24	3,947.87	
Hertford Financial Planning Pty. Limited	"	-	561.15	-	-	
K.M. Lance Pty. Limited (Previously 29 Macquarie (No. 16) Pty. Limited)	"	-	-	24,589.98	2,878.87	
K.L. Nolan & Associates Pty. Limited	"	-	-	4,497.56	-	

..2./

## Annexure "A"

- 2 -

Name	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	1.4.76 to 31.5.76	
John Sweetman Assurances Pty. Limited	Ins. Agent	-	2,508.33	3,038.66	-	
A.L.F. & B. Insurance Agencies Pty. Limited	"	-	1,898.42	10,283.66	-	
Seventy Seven Holdings Pty. Limited	"	1,084.44	82.55	-	-	10
Bedford Insurances Pty. Limited	"	-	-	24,482.61	-	
Audit Insurance Brokers of Australia Pty. Limited	"	1,279.57	2,712.48	-	-	
Baillie & Cameron & Co. Pty. Limited	"	24,293.11	960.00	-	788.66	
Geoff Plummer & Associates Pty. Limited	"	-	3,635.00	314.28	-	20
Giometti, Whisker & Associates Pty. Limited	"	9,299.18	17,114.92	14,486.71	-	
A.R. Parkins & Associates Pty. Limited	"	-	-	9,556.59	-	
Raymond W. Russell Insurances Pty. Limited	"	-	-	15,884.54	3,330.37	
Jennings Payne & Associates Pty. Limited	"	-	42,371.87	123,694.65	5,401.10	
Eric Phillips & Associates Pty. Limited	"	-	13,346.84	17,674.90	779.26	30
		<u>88,580.04</u>	<u>201,607.82</u>	<u>534,726.08</u>	<u>27,905.78</u>	

Annexure "A"

CATEGORY 1 "B":

Payments made to Proprietary Limited Companies there being no record of an Agency Agreement between the Proprietary Limited Company and the Company.

Name	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	1.4.76 to 31.5.76
------	------------	-------------------------	-------------------------	-------------------------	-------------------------

Manor Insurance  
Credits Pty.  
Limited

Unknown

-

504.75

-

-

10

A.J. Stewart Pty.  
Limited

"

73.90

-

15.00

-

73.90

504.75

15.00

-

## Annexure "A"

CATEGORY 2:

Payments made to Partnerships of Agents operating under an exclusive written Agency Agreement in standard form with the Company.

Name	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	1.4.76 to 31.5.76	
R.F. Blow Insurances Ins. Agent		-	1,904.67	7,953.69	942.10	
Carroll-David Mel- bourne and Margaret "		1,621.00	-	-	-	10
R.E. Du Chesne & Co. "		17,367.92	1,791.73	186.68	-	
Michale Harold Child & Associates "		-	-	6,562.10	-	
Thomas E. Cratchley & Associates "		-	-	6,833.00	-	
A.F. & J.L. Denning "		1,670.00	4,750.11	5,084.75	-	
Holmes & Associates "		-	6,775.39	1,083.00	-	
Grosvenor Insurance Services "		-	-	9,775.05	-	
P.C. & J.S. Faranda "		-	-	751.50	-	20
DeGraff, J. & E.J.B. "		-	4,957.27	41.55	-	
Farrell, R.A. & D.A. "		-	2,680.10	6,822.93	-	
Guthrie, N.W. & F.I. "		-	2,247.84	305.55	-	
P. Hine & Associates "		2,370.50	6,552.55	10,708.11	2,119.21	
D.A.B. "		-	1,932.55	-	-	
C.L. & A.L. Geddes "		-	5,966.77	15,473.92	674.06	
Max Crowley & Associates "		-	-	11,216.05	2,150.75	
Peter J. Mullens & Associates "		-	-	-	2,792.91	30

## Annexure "A"

- 2 -

Name	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	1.4.76 to 31.5.76	
P. Sanlville & Associates	Ins. Agent	-	-	- 2,472.31	-	
Mead, A.J. & G.A.B.	"	-	878.30	1,241.97	-	
S.E. & R. Friedland	"	-	1,965.00	(40.00)	-	
Payne, K.J. & P.A.	"	-	-	9,660.86	694.65	10
Arthur Cook & Associates	"	-	-	-	-	
Warrington Life Insurance Services	"	-	225.00	11,975.66	-	
		<u>23,029.42</u>	<u>42,627.28</u>	<u>108,108.66</u>	<u>9,373.68</u>	



Annexure "A"

CATEGORY 3:

Payments made to Individuals there being no record of an Agency Agreement between the Individual and the Company.

Name	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 29.2.76	1.3.76 to 31.5.76	
Key, V.C.	Unknown	220.00	-	-	-	
Gardner, G.	"	-	-	1,316.77	-	
Davies, N.B.	"	525.60	-	-	-	10
Durmush, B.	"	327.69	-	-	-	
McArley, S.	"	758.30	-	-	-	
Chidley	"	<u>241.24</u>	<u>-</u>	<u>-</u>	<u>-</u>	
		<u>2,072.83</u>	<u>-</u>	<u>1,316.77</u>	<u>-</u>	

Annexure "A"

CATEGORY 4:

Payments made to employees of an Associated Company there being no Agency Agreement between the employee of the Associated Company and the Company.

Name	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 29.2.76	1.3.76 to 31.5.76
Coombs, R.	Accountant	-	-	111.80	-
Johnstone, W.	Underwriter	-	-	70.00	-
Phillips, G.	Inspector	97.20	-	-	-
Clifford, W.	Clerk	17.50	-	-	-
Tabet	Clerk	45.00	-	-	-
Heap, F.	Inspector	5.00	-	-	-
Wilmot, B.	Accountant	61.32	-	-	-
Blecha, W.	Clerk	10.22	-	-	-
Mulligan	Clerk	<u>180.00</u>	<u>-</u>	<u>-</u>	<u>-</u>
		<u>416.24</u>	<u>-</u>	<u>181.80</u>	<u>-</u>

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Annexure "A"

CATEGORY 5:

Payments made to Individuals who as far as the Company is assured do not carry on a business there being no Agency Agreement between the individual and the Company.

Name	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 29.2.76	1.3.76 to 31.5.76	
Whalley, M.	Unknown	107.74	-	-	-	
Bradner, J.	"	462.00	-	-	-	10
Sunderland, A.	"	30.57	-	-	-	
Miranda, T.	"	23.25	-	-	-	
Hargraves, M.	"	15.33	-	-	-	
Broad, D.	"	-	-	-	-	
Tompkins, C.	"	-	-	906.75	-	
Henderson	"	-	-	4.00	-	
Mitchell, M.L.	"	-	-	61.09	-	
Wellings, J.	"	-	-	-	-	
Ridley, M.J.	"	-	-	1,000.00	-	
		<u>638.89</u>	<u>-</u>	<u>1,971.84</u>	<u>-</u>	20

Annexure "A"

CATEGORY 6:

Payments made to Associated Insurance Companies there being no Agency Agreement between the Associated Company and the Company.

Name	Occupation 1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	1.4.76 to 31.5.76	
Employee Benefit Plans Pty. Limited	10,243.41	14,073.13	21,058.91	1,856.17	
Grace Bros. Insurance (Manor Insurances (Australasia) Limited)	-	-	2,426.38	-	10
Manor Insurances (Australasia) Limited re Grace Bros. Insur- ance	-	-	536.00	-	
Manor Insurances (Australasia) Limited	<u>697.96</u>	<u>-</u>	<u>289.92</u>	<u>-</u>	
	10,941.37	14,073.13	24,311.21	1,856.17	20
	<u><u>        </u></u>	<u><u>        </u></u>	<u><u>        </u></u>	<u><u>        </u></u>	

Annexure "A"

CATEGORY 7:

Payments made to individual full-time sales representatives (called agents) pursuant to an exclusive written Agency Agreement in standard form with the company.

Name	Occupation	Amount Paid 1.3.76 to 31.5.76	
J. Bedenski	Insurance Agent	765.00	
E. Chapple	Insurance Agent	1,866.47	
T. Connelly	Insurance Agent	1,769.08	10
I. Rampe	Insurance Agent	34.31	
M. Durmush	Insurance Agent	(2,089.82)	
P. Haines	Insurance Agent	1,216.09	
P. Mullens	Insurance Agent	(897.60)	
L. Ivanins	Insurance Agent	1,314.78	
J. Robinson	Insurance Agent	500.00	
N. Bice	Insurance Agent	1,509.20	
A. Cook	Insurance Agent	<u>600.00</u>	
		<u><u>6,587.51</u></u>	

NOTE

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Prior to March 1, 1976 payments made to this Category of persons has been returned as 'commission' in Payroll Tax Returns.

Annexure "A"

(CLA)

COMMERCIAL LIFE ASSURANCE LIMITED  
Incorporated in N.S.W. 1960

115 PITT STREET SYDNEY 2001 G.P.O. BOX 159 SYDNEY 2001,  
TELEPHONE 232 4911 TELEGRAMS 'CLASSLIFE'

---

COMMERCIAL LIFE ASSURANCE LIMITED (herein called  
"the Company")

In addition to the payments referred to in the Payroll Tax Returns lodged by the Company to date, during the period September 1, 1971 to May 31, 1976, the Company made the payments set out in the attached schedules, which payments it claims are not wages within the meaning of Section 3(1) of the Payroll Tax Act, 1971. 10

In respect of the period March 1, 1976 to May 31, 1976 for Individual Agents with Agreements (Category 7) and April 1, 1976 to May 31, 1976 for Partnerships (Category 2) and Proprietary Companies (Category 1 "A") with Agency Agreements the schedules include the amounts shown on the attachment to the Payroll Tax return for the months of March to May 1976 as a separate column. On the schedule for Category 6 is shown a payment made to a Proprietary Company in April 1976 and on the schedule for Category 5 is shown the individual payment to J. Wellings in May 1976. 20

Since lodgement of the April and May 1976 Payroll Tax Returns it has been established that for each month there was one name included as a Partnership which was in fact a Proprietary Company. For April the amount was \$788.66 and for May \$779.26. On the schedules Partnerships have been reduced accordingly and Proprietary Companies increased.

With regard to the payments referred to in the schedules the Company supplies the following information for those categories where an Agency Agreement exists. 30

It has been the practice of the Company to open a Commission account in respect of each agent. To this account in some cases was credited the amount of commission that would in the normal course be payable to the agent provided the business written by him continued in force for the required period and the account was subsequently debited with advances against commissions and commissions paid to the agents.

The payments referred to in the schedules represent either advances against commission or commissions paid to agents. 40

Annexure "A"

COMMERCIAL LIFE ASSURANCE LIMITED

REGISTRATION NUMBER PN 13741

PAYROLL TAX RETURN - JUNE 1976

In addition to the amount included in this Return form the Company has paid the following amounts which it claims are not liable for Payroll Tax.

** 7 Individual Agents	\$ (7,978.41)	
1A Proprietary Companies as Agents	\$21,054.88	
6 Associated Company	\$ 2,951.19	10
2 Partnerships as Agents	\$ 7,890.01	
	<u>31,896.08</u>	

\*\* When examining in detail the Company records of commission earnings it was discovered that Payroll Tax had been paid in several instances on commission earnings of Proprietary Companies/Partnerships as though they were individual Agents. The effect of the crediting back for Payroll Tax purposes has resulted in a negative balance.

The same examination revealed small amounts of payments (aggregating \$317.18) made to a third party at the request of an individual Agent. As this was not a regular practice the clerk handling the earnings omitted to include the amount correctly as part of earnings. The amounts have now been included for Payroll Tax purposes. 20

Annexure "A"

COMMERCIAL LIFE ASSURANCE LIMITED

REGISTRATION NUMBER PN 13741

PAYROLL TAX RETURN - JULY 1976

In addition to the amount included in this Return form the Company has paid the following amounts which it claims are not liable for Payroll Tax.

7 Individual Agents	\$ 2,226.52	
1A Proprietary Companies as Agent	\$28,713.55	
2 Partnerships as Agents	\$ 7,841.09	10
6 Associated Companies	\$ 2,857.46	
	<u>\$41,638.62</u>	



Annexure "A"

SENTRY LIFE ASSURANCE LIMITED

(formerly known as Commercial Life Assurance Limited)

REGISTRATION NUMBER PN 13741

PAYROLL TAX RETURN - SEPTEMBER 1976

In addition to the amount included in this Return Form the Company has paid the following amounts which it claims are not liable for Payroll Tax.

7	Individual Agents	\$ 2,179.50	
6	Associated Companies	\$ 1,763.43	10
1A	Proprietary Companies as Agents	\$55,616.11	
2	Partnerships as Agents	\$ 6,869.07	
X	Individuals	\$ 205.00	
		<u>\$66,633.11</u>	

Annexure "A"

SENTRY LIFE ASSURANCE LIMITED

REGISTRATION NUMBER PN 13741

PAYROLL TAX RETURN - OCTOBER, 1976

In addition to the amount included in this Return form the Company has paid the following amounts which it claims are not liable for Payroll Tax.

7	Individual Agent	\$ 1,698.36	
6	Associated Companies	\$ 233.19	
x	Brokers	\$ 2,613.98	10
1A	Proprietary Companies as Agents	\$31,929.53	
2	Partnerships as Agents	\$ 4,959.77	
		<hr/>	
		41,434.83	

Annexure "A"

SENTRY LIFE ASSURANCE LIMITED

REGISTRATION NUMBER PN 13741

PAYROLL TAX RETURN - NOVEMBER, 1976

In addition to the amount included in this Return form the Company has paid the following amounts which it claims are not liable for Payroll Tax.

7 Individual Agents	\$ 556.62	
6 Associated Companies	\$ 2,214.74	
x Brokers	\$ 141.96	10
1A Proprietary Companies as Agents	\$25,096.45	
2 Partnerships as Agents	\$ 5,897.05	
	<u>\$33,906.82</u>	

Annexure "A"

SENTRY LIFE ASSURANCE LIMITED

REGISTRATION NUMBER PN 13741

PAYROLL TAX RETURN - DECEMBER, 1976

In addition to the amount included in this Return form the Company has paid the following amounts which it claims are not liable for Payroll Tax.

7 Individual Agents	\$ 1,465.83	
6 Associated Companies	\$ 3,493.15	
x Brokers	\$ 38.73	10
1A Proprietary Companies as Agents	\$23,667.13	
2 Partnerships as Agents	\$ 8,985.09	
	<u>\$37,649.93</u>	

Annexure "A"

COMMERCIAL LIFE ASSURANCE LIMITED

REGISTRATION NUMBER PN 13741

PAYROLL TAX RETURN - AUGUST 1976

In addition to the amount included in the payroll tax return form the Company has paid the following amounts which its claims are not liable for payroll tax.

1A	Proprietary Companies as Agents	\$48,585.89	
2	Partnerships as Agents	\$13,096.89	
6	Associated Companies	\$ 3,856.92	10
x	Brokers	\$ 749.29	
✓	Part-time Agent (Proprietary Company)	\$ 5.00	

Annexure "B"

New South Wales Government  
PAY-ROLL TAX OFFICE

St James Hall,  
169 Phillip Street, Sydney 2000  
Box 5069, G.P.O. Sydney 2001

Our reference: PN4752-2

Your reference: PW:GC

Telephone: 231 4966  
Extension: 3

The Secretary,  
General Accident Fire & Life  
Assurance Corp. Limited,  
10-12 Spring Street,  
SYDNEY. 2000

11 FEB 1977

10

Dear Sir,

Assessment of Pay-roll Tax

In accordance with section 18 of the Pay-roll Tax Act, 1971 take notice of the following assessment for the periods 1st September, 1971 to 30th September, 1976.

Periods 1st September, 1971 to 31st August, 1973

Amount on which further tax is payable \$230,553-90  
Further tax at 3½%. \$8,069-39

Periods 1st September, 1973 to 31st August, 1974

Amount on which further tax is payable \$158,045-15  
Further tax at 4½% \$7,112-03

20

Periods 1st September, 1974 to 31st March, 1976

Amount on which further tax is payable \$354,715-59  
Further tax at 5% \$17,735-78

Periods 1st April, 1976 to 30th June, 1976

Amount on which further tax is payable \$62,144-44  
Further tax at 5% \$3,107-22

Periods 1st July, 1976 to 30th September, 1976

Amount on which further tax is payable \$46,129-30  
Further tax at 5% \$2,306-47

30

Total amount of further tax \$38,330-89

Annexure "B"

Payment of the sum of \$38,330-89 further tax is required within fourteen (14) days of the date of this notice.

Yours faithfully,

(Sgd.) K. T. Wyburn  
K. T. Wyburn  
Commissioner of Pay-roll Tax.

This is the annexure marked "B" referred to in the affidavit of WARREN WILLIAM FISHER sworn at Sydney on the 17th day of September, 1979 before me:

W.D.M. Cannon  
Solicitor

Annexure "C"

SENTRY LIFE ASSURANCE LIMITED  
(Incorporated in N.S.W. 1960)

P.O. Box 119, MILSONS POINT, 2061 PHONE: 922-7055  
61 Lavender Street, MILSONS POINT, 2061 CABLES-TELEGRAMS: SENTRY, SYDNEY

WWF:CPS

April 7, 1977

The Commissioner of Payroll Tax  
169 Phillip Street,  
SYDNEY, N.S.W. 2000

Dear Sir,

10

Payroll Tax Act 1971 (as amended)  
Notice of Objection  
(Sec. 32)

Sentry Life Assurance Limited (herein called "the company") being dissatisfied with an assessment made by the Commissioner of Payroll Tax under Section 18 of the Payroll Tax Act 1971 as amended (herein called "the Act") hereby objects to the assessment of payroll tax for the period 1st September 1971 to 31st December 1976, which assessment was dated 11th February 1977 and served on it on 14th February 1977, and claims that the said assessment should be cancelled and withdrawn or alternatively reduced in whole or in part. The grounds upon which the company relies are:-

20

1. That the said assessment is not authorised by any provision of the Act.
2. That in respect of the amounts shown in the said assessment such amounts were not wages as that expression is defined in Section 3 of the Act paid or payable by the company during the period 1st September 1971 to 31st December 1976 (herein called "the period to which the assessment relates").
3. Without prejudice to the last preceding ground if some

30

This and the next page is the annexure marked "C" referred to in the affidavit of WARREN WILLIAM FISHER sworn at Sydney on the 17th day of September, 1979 before me:

W.D.M. Cannon  
Solicitor



of the amounts referred to in the said assessment were wages paid or payable by the company during the period to which the assessment relates, which is not admitted, the whole of such amounts were not wages as so defined and the Commissioner should reduce the amount of the said assessment by the amount which does not constitute "wages as so defined".

4. Without prejudice to the generality of the last preceding grounds, the amounts included by the Commissioner in the said assessment were not nor were any of them wages, salary, commission, bonuses or allowances paid or payable by the company within the ordinary meaning of those terms nor were such amounts deemed to be "wages" as falling within any of the paragraphs a to e of the definition of "wages" in the Act. 10
5. Without prejudice to the last preceding grounds, if some of the amounts included in the assessment were wages, salary, commission, bonuses or allowances or were deemed to be wages as aforesaid, which is not admitted the whole of such amounts were not wages, salary, commission, bonuses or allowances or deemed to be wages as aforesaid and the Commissioner should reduce the amount of the said assessment by the amount that is not wages, salary, commission, bonuses or allowances or deemed to be. 20
6. None of the amounts included by the Commissioner in the assessment were paid or payable by the company to an "employee as such" as such expression is used in the Act. 30
7. Without prejudice to the last preceding ground if some of the amounts included in the assessment were paid or payable by the company to an "employee as such" which is not admitted the whole of such amounts were not so paid or payable and the Commissioner should reduce the amount of the said assessment by the amount not so paid or payable.
8. The said assessment was erroneous, excessive and contrary to law and fact.

For and on behalf of Sentry 40  
Life Assurance Limited

(Sgd.) W.C. O'Kane  
W.C. O'KANE  
Director

Annexure "D"

New South Wales Government  
PAY-ROLL TAX OFFICE  
St James Hall,  
169 Phillip Street, Sydney 2000  
Box 5069, G.P.O. Sydney. 2001

Our reference: PN 13741-4

your reference:

Telephone: 231 4966  
Extension

The Director,  
Sentry Life Assurance Limited,  
61 Lavender Street,  
MILSONS POINT. 2061

17 JAN 1978 10

Dear Sir,

PAY-ROLL TAX ACT, 1971: SECTION 32  
NOTICE OF OBJECTION AGAINST ASSESSMENT

I Kevin Thomas Wyburn, Commissioner of Pay-roll Tax hereby notify you that having considered your objection against my assessment of further tax dated the 11th February, 1977 I have disallowed the objection.

Yours faithfully,

(Sgd.) K. T. Wyburn

K. T. Wyburn  
Commissioner of Pay-roll Tax

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This is the annexure marked "D"  
referred to in the affidavit of  
WARREN WILLIAM FISHER sworn at  
Sydney on the 17th day of  
September, 1979 before me:

W.D.M. Cannon  
Solicitor

No. 5 - Summons

IN THE SUPREME COURT

No. 508 of 1978

OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

GENERAL ACCIDENT FIRE AND LIFE  
ASSURANCE CORPORATION LIMITED

Plaintiff

THE COMMISSIONER OF PAYROLL TAX

Defendant

SUMMONS

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The Plaintiff claims:-

1. An order that the Plaintiff's objection dated 12th April 1977, against the assessment of payroll tax dated 11th February 1977 disallowed by the Defendant, be allowed.
2. Such further or other order as the nature of the case may require.

To the Defendant, St. James Hall, 169 Phillip Street, Sydney.

If there is no attendance before the Court by you or by your Counsel or Solicitor at the time and place specified below, the proceedings may be heard and you will be liable to suffer judgement or an order against you in your absence.

20

Before any attendance at that time you must enter an appearance in the Registry.

Time: 28th February 1978 at 10 a.m.

Place: Supreme Court, Queens Square

Summons

Plaintiff: General Accident Fire and Life  
Assurance Corporation Limited,  
18th Floor,  
175 Pitt Street,  
SYDNEY, N.S.W. 2000.

Solicitor: John Francis McDarra,  
of Dawson Waldron,  
60 Martin Place,  
SYDNEY. N.S.W. 2000. 231 0033 10

Plaintiff's address  
for service: Care of Dawson Waldron,  
60 Martin Place,  
SYDNEY, N.S.W. 2000.

Address of Registry: Queens Square,  
SYDNEY. N.S.W. 2000.

J. F. McDarra  
by his Partner D. N. Scott  
Plaintiff's Solicitor

Filed 1978.

No. 6 - Affidavit of Peter Terence McCann

IN THE SUPREME COURT  
OF NEW SOUTH WALES  
ADMINISTRATIVE LAW  
DIVISION

No. 508 of 1978

GENERAL ACCIDENT FIRE  
AND LIFE ASSURANCE  
CORPORATION LIMITED  
Plaintiff

THE COMMISSIONER OF  
PAYROLL TAX  
Defendant

AFFIDAVIT

DEPONENT: Peter Terence  
McCann

SWORN: 7th March, 1979

DAWSON WALDRON,  
SOLICITORS,  
60 MARTIN PLACE,  
SYDNEY. N.S.W. 2000.

DX: 355  
TEL: 231 0033  
REF: WDC

P.T. McCann G.H. Manton J.P. (N.S.W.)

On 7th March 1979 I, PETER  
TERENCE McCANN of 5 Watson  
Avenue, Wahroonga in the State  
of New South Wales, say on  
oath:-

1. During the period from 1st  
September 1971, to 31st Decem-  
ber, 1976 (hereinafter referred  
to as "the said period"), I 10  
was Assistant Manager for New  
South Wales for General Acci-  
dent Fire and Life Assurance  
Corporation Limited (herein-  
after referred to as "General  
Accident").

2. As Assistant Manager I was  
responsible for maintaining  
contact with all persons who  
acted as insurance agents for 20  
General Accident although in  
practice direct contact with  
the individual agents was nearly  
always left to district mana-  
gers and inspectors of General  
Accident who were in turn res-  
ponsible to me.

Affidavit of Peter Terence  
41. McCann

3. In the majority of cases persons who acted as insurance agents for General Accident approached the company themselves and applied to become insurance agents of the company. When General Accident wished to extend its operations in a particular area, however, it instructed its inspector for that area to approach suitable people in the area inviting them to become insurance agents of General Accident. People approached in these situations were usually insurance brokers who did not already have an agreement with General Accident or local solicitors or accountants or persons who were recommended by an agent in an adjacent area. Initial contact by persons wishing to become agents for General accident was in most cases made to inspectors of General Accident in General Accident's branch offices. The inspector arranged for the applicant to fill out an application for agency form and forwarded this together with a recommendation or otherwise as to the desirability of the appointment. After considering the information supplied by the inspector and after making such other enquiries as I considered necessary, I then notified the inspector or the person direct of my decision. Only in a small number of cases did I actually interview prospective agents.

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4. When a person was appointed as an agent of General Accident, General Accident had the right to reject business provided by him and also the right to terminate his

Affidavit of Peter Terence  
McCann

appointment. He could also terminate his appointment. General Accident's right of termination was usually only exercised in the event that premiums collected by the Agent were not forwarded to the company or when the Agent's account with General Accident ceased to be a profitable one for the company.

5. Apart from the matters referred to in the preceding paragraph of this my affidavit, General Accident exercised 10  
no control at all over the manner in which its agents performed their work as insurance agents.

6. Otherwise than as herein set out, there was no obligation on any of General Accident's agents to devote the whole of their time to their agencies nor was there an obligation on any of them to perform any work at all for General Accident.

7. When an agency was terminated, commission earned by the agent to the date of termination was paid to the agent and no further commission whether in respect of renewal premiums received on policies which were current at the time of termination or otherwise was paid to the agent. On some 20  
occasions agents ceased to provide new business to the company but their agency was not terminated if they had a large account and General Accident continued to pay them commission in respect of renewal premiums.

8. There was no requirement that any agent attend at

General Accident's offices at any particular time. There was no roster for agents to deal with enquiries from the public or to undertake any similar duties.

9. When an agent was appointed by General Accident, a notice was usually forwarded to him advising him of his appointment and dealing with rates of commission, proposal forms, payment of premiums and claims. The agent was also advised orally of the following terms and conditions of his appointment; in most cases agents were prohibited from issuing cover notes of insurance on behalf of General Accident; there were prohibitions on the class of business agents could accept on the company's behalf. Apart from these matters, there were no restrictions or prohibitions at all as to the practices of General Accident's agents. 10

10. No training course for agents was conducted by General Accident. When agents required assistance in the form of advice they sought it from the inspector for their area who was an employee of General Accident. The inspector had responsibility for ensuring that General Accident did not lose business in his area through lack of agents and that agents completed the documentation required by the Company in connection with the issue and renewal of policies. General Accident did not hold sales meetings for its agents for the purpose of instructing them as to any aspects of their insurance agencies or for any other purpose. 20



11. General Accident's only subsidiary company during the said period was Yorkshire-General Life Assurance Company Limited (hereinafter referred to as "Yorkshire-General Life"). An agency with General Accident did not automatically mean the agent was granted an agency with Yorkshire-General Life. While many agents did have agencies with both companies, separate applications had to be made with respect to each and each application was dealt with quite separately by the respective companies. 10

12. As appears from the Agreed Statement of Facts, some agents were individuals, some were partnerships and some bodies corporate. The Company was not concerned as to whether its agents were individuals, partnerships or bodies corporate subject always to its general interest in being satisfied that its agents, or where the agent was a body corporate the directors of the agent, were responsible and respectable people. In particular, it frequently happened that individuals who were being considered for appointments as agents informed the Company (either expressly or by implication) that for reasons relating to income tax considerations they would wish the appointment to be of a partnership of the individual and his wife or a proprietary company controlled by the individual and his wife. The company normally complied with any such request. 20

13. As also appears from the Agreed Statement of Facts,

many agents, in practice the majority, carried on businesses quite unrelated or only incidentally related to the matter of their insurance agencies with General Accident. This was of no concern to General Accident.

14. General Accident was aware that many of its insurance agents engaged appointed or employed sub-agents with arrangements whereby commission earned by an agent in respect of business placed by a sub-agent was shared between the agent and the sub-agent. General Accident did not prohibit such engagements, appointments or employments nor did it give any of its agents any express right to engage, appoint or employ sub-agents. General Accident at no time dealt with any such sub-agents and, in particular, General Accident accepted no claim for commission from anyone who was not himself an appointed agent of General Accident, leaving that person to arrange with the sub-agent for his remuneration whether that be by way of sub-commission or otherwise. 10

15. Apart from the payment of commission, no amount was ever paid by General Accident to an insurance agent by way of an expense allowance or otherwise. 20

16. Exhibited to me at the time of swearing this affidavit and marked "PM1" is a copy of the Agreed Statement of Facts herein. In so far as such statement concerns the dealings between General Accident on one hand and the persons therein referred to as the Company, the Partners and

Affidavit of Peter Terence  
McCann

the Agent on the other and the procedures adopted by General  
Accident in its relations with such companies, partners and  
agents and with persons who effected insurance policies, I  
say that the same sets forth such dealings and procedures.

SWORN at Sydney this )  
seventh day )  
of March )  
1979, before me: )

P. T. McCann

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(Sgd.) G. H. Manton J.P. (N.S.W)  
.....  
A Justice of the Peace

No. 7 - Affidavit of Peter Terence McCann

IN THE SUPREME COURT OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

No. 508 of 1978

GENERAL ACCIDENT FIRE AND LIFE  
ASSURANCE CORPORATION LIMITED

Plaintiff

AND

THE COMMISSIONER OF PAYROLL TAX

Defendant

On 17 September 1979 I,  
PETER TERENCE McCANN of 5  
Watson Avenue, Wahroonga  
in the State of New South  
Wales say on oath:

1. I am Assistant Manager  
for New South Wales for 10  
General Accident Fire and  
Life Assurance Corporation  
Limited (hereinafter called  
"General Accident") and am  
authorised to make this  
affidavit on behalf of  
General Accident.

2. Annexed hereto and mar-  
ked "A" is a copy of the 20  
payroll tax return filed by  
General Accident in respect  
of the periods:

1 September 1971 to 31

August 1973,

1 September 1973 to 31

August 1974,

AFFIDAVIT

Deponent: Peter Terence McCann

Sworn: 17 September 1979

Dawson Waldron,  
Solicitors,  
60 Martin Place,  
SYDNEY, N.S.W. 2000

D.X.: 355  
Tel: 231 0033  
Ref: MW  
140979  
JMW304

M. Walton P.T. McCann

Affidavit of Peter Terence  
McCann

Affidavit of Peter Terence  
McCann

1 September 1974 to 31 March 1976,

1 April 1976 to 30 June 1976, and 1 July 1976 to 31 Decem-  
ber 1976.

3. Annexed hereto and marked "B" is a copy of the assess-  
ment by the Commissioner of Payroll Tax in respect of the  
said payroll tax return, dated 11 February 1977.

4. Annexed hereto and marked "C" is a copy of the Notice  
of Objection by General Accident dated 12th April, 1977  
against the said assessment.

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5. Annexed hereto and marked "D" is a copy of a letter  
from the Commissioner of Payroll Tax dated 17 January 1978  
notifying General Accident of the Commissioner's disallow-  
ance of the objection referred to in the said Notice of  
Objection against Assessment.

SWORN at Sydney )  
                          )  
before me:          )

P. T. McCann

M. Walton  
Solicitor

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## Annexure "A"

CLASS 1 "A"

Payments of commission to individuals whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and who have an agency agreement with the Corporation - e.g., Solicitors, Accountants.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
M.P. Barton	Wollongong	Accountant	53.74	10
C.F. Twomey	Cootamundra	Accountant	8.77	
R. Bruce	Wagga Wagga	Accountant	12.04	
John Dick C/- J. Dick & Co.	Sydney	Solicitor	230.69	
W.H. Dorman	Batlow	Accountant	234.01	
E. Fredericks	Lidcombe	Solicitor	22.65	
T.D. Fisher	Annandale	Solicitor	62.98	
D.J. Chandler	Earlwood	Solicitor	200.00	
Est. Late C. Hansfield C/- J. Pedin	East Lindfield	Accountant	6.92	
Mrs. Z. Latimer	Chatswood	Solicitor	11.25	20
F.S. Raymond	Sydney	Accountant	15.71	
Est. S.E. Wynn C/- D.E. Wynn & Company	Sydney	Accountant	10.00	
R.L. Jenkins	Pennant Hills	Accountant	113.25	
G.P. Schlenker	Kingsgrove	Accountant	23.95	
C.F. Murray	Coffs Harbour	Solicitor	108.93	
M. Bartlett	Lismore	Accountant	7.37	
B.W. Graham	Lyneham	Accountant	482.05	
This is the annexure marked "A" referred to in the affidavit of Peter Terence McCann sworn at Sydney on the 17 day of September, 1979 before me:			TOTAL	\$1,604.31

M. Walton  
Solicitor

## Annexure "A"

CLASS 1 "B"

Payments of commissions to partnerships whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and who have an agency agreement with the Corporation - e.g., Solicitors, Accountants.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
H.G. Cooper & J.B.C. Hughes	Young	Solicitor	12.51	10
James Costigan & Company	Wollongong	Accountant	94.79	
Creach & Lisle	Wagga Wagga	Solicitor	7.51	
R.J. Green Jenkins & Company	Penrith	Accountant	10.50	
Hardwicke & Whigham	Canberra	Accountant	15.63	
J.H. Stamell & Company	Sydney	Solicitor	521.03	
Wakeley Gitz & Company	Sydney	Accountants	2.97	
Mooney & Kennedy	Sydney	Solicitors	113.81	
Nyngan Secretarial Service	Nyngan	Solicitor	169.64	20
Nyngan Secretarial Service Cobar	Cobar	Solicitor	12.75	
R. Hackelton & D.R. Cameron	Wollongong	Accountants	103.89	
Casino Buss. Services	Casino	Accountant	20.38	
McAlary & Morton	Lismore	Solicitors	306.68	
		TOTAL	<u>\$1,392.09</u>	

Annexure "A"

CLASS 1 "C"

Payments of commissions to corporate bodies whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and who have an agency agreement with the Corporation - e.g., Solicitors, Accountants.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
Joshua Co. Pty. Limited	Ryde	Accountant	5.41	10
Anson Secretarial Service	Orange	Accountants	544.91	
		TOTAL	<u>\$550.32</u>	



Annexure "A"

CLASS 2 "A"

Payments of commissions to individuals whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and where there is no record of an agency agreement with the Corporation - e.g., Solicitors, Accountants.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76
M/s M. Carr	Sydney	Accountant	13.13
O.R. Adar	Sydney	Accountant	153.01
A.G. Dennis	Leeton	Accountants	4.50
TOTAL			<u>\$170.64</u>

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## Annexure "A"

CLASS 2 "B"

Payments of commissions to partnerships whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and where there is no record of an agency agreement with the Corporation - e.g., Solicitors, Accountants.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
Aitken and Pluck	Sydney	Solicitor	6.00	10
Elliott Tuthill MPL	Cronulla	Solicitors	46.52	
M.A. Cornellis & Company	Sydney	Solicitors	49.26	
D.J. Murphy Reeve & Company	Forbes	Accountants	37.25	
Thos. Davis and Company	Sydney	Accountant	3.75	
Whatmore & Company	Sydney	Solicitor	4.50	
Giovanelli & Burgess	Sydney	Solicitors	19.15	
		TOTAL	<u>\$166.43</u>	

Annexure "A"

CLASS 2 "C"

Payments of commissions to corporate bodies whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and where there is no record of an agency agreement with the Corporation - e.g., Solicitors, Accountants.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76
M.C. Davidson Pty. Ltd. Treweweke	Sydney	Chartered Accountants	\$13.50

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## Annexure "A"

CLASS 3 "A"

Payments of commissions to individuals who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact, and who have an agency agreement with the Corporation, e.g., country store-keeper, garage proprietor, farmer, real estate agents, etc.

NAME	PLACE	OCCUPATION	1.4.76 to 31/5/76	10
R.W. Adams	Springwood	Builder	9.49	
Est. Late G.A. Allum C/- J. Par	Sydney	Clerk	7.50	
P.H. Callaghan	Narooma	Retailer	107.04	
Mrs. P. Andronious	Sydney	Secretary	62.04	
Mrs. I.V. Bailey	Narromine	Clerk	25.80	
R.J. Basto	Wahroonga	Prop. Invest.	40.47	
A.S. Bennett	Penrith	Business Prop.	28.59	
J.B. Boyle	Kanahooka	Financier	9.00	20
Mrs. T.P. Browne	Molong	General Storekeeper	3.00	
J. Buckmaster	Woden City A.C.T.	Property Owner	3.59	
A.M. Burrows	Narooma	Motel Manager	1.95	
G. Catchlove	Sydney	Merchant	14.15	
A.F. Chatman	Bomaderry	Shop Prop.	133.82	
W.A. Coburn	Bowral	Prop. Owner	19.55	
R. Crossman	Roseville	Prop. Owner	72.58	
County Real Estate	Canberra City	Estate Agent	22.34	
Mrs. E.N. Crass	Collie	Grazier	4.30	
Reg Daly Real Estate	Canberra	Estate Agent	1.95	30
B.J. Dawson	Northmead	Chicken Sexer	3.00	
Dores Foodland	Yerong Creek	Storekeeper	53.25	
Mrs. B.V. Edwards	Dulwich Hill	Typist	8.25	
M.J. Elson	Gilgandra	P.M.G. Employee	14.40	
Mrs. F.B. Evans	Kirribilli	Co Director	9.03	
K.T. Evans	North Richmond	Newsagent	19.41	
A.E. Randall	Kingsford	Clerk	34.82	

Annexure "A"  
CLASS 3 "A"

- 2 -

NAME	PLACE	OCCUPATION	1.4.76 to 31.5.76	
L.H. Gown	Port Macquarie	Motor Mech.	15.96	
Mrs. M. Gray	Hornsby Heights	Clerk	13.46	
Estate A.E. Green	Willoughby	Deceased (Pre Partner Green Bros.)	4.00	10
A. Greenhedge	Corrimal	Plumber	5.64	
K.G. Hesketh	Neutral Bay	Wholesale Merchants	10.39	
C.G. Gulliver	Eastwood	Theatre Prop.	3.75	
D. Hammond	Faulconbridge	Manuf. Agent	77.81	
F.C. Harrod	Mendooran	Builder	27.18	
R.C. Hawkins	Cumnock	Grazier	51.61	
I.N. Heggation	Rosewood	Farmer	16.86	
Hobby Centre	Wagga Wagga	Retail Shop	79.03	
L.W. Jackson	Bondi Junction	Estate Agent	69.25	
P.B. King	Cronulla	Builder	3.00	20
F.D. Kirby	Windsor	School Teacher	25.69	
L.B. Lappan	Griffith	Panel Beater	36.43	
C. Patterson	Coolamon	Shopkeeper	22.72	
J. Magoulas	Balmain	Hotel Keeper	53.89	
B. Manchester	Orange	Comm. Agent	442.18	
D.P. May	Wollongong	Carrier	5.00	
C.O. Menck	St. Peters	Co Director	15.24	
Mrs. B.M. Nunn	Ulladulla	Garage Prop.	11.00	
McIvor Selios	Surry Hills	Importer & Exporter	14.77	
Mrs. J.M. Newham	Cowra	Graziers and Comm. Agent	209.68	30
M. Palmer	Bathurst	Stock Station Agent	24.55	
P.K. Pangas	Sydney	Restaurant and Prop. Owner	253.09	
N.W. Penrose	Rockdale	Glass Merchant	53.37	
Mrs. T. Perry	Dubbo	Estate Agent	18.90	
J. Power	Haberfield	Steward	25.14	
B.J. Preston	Wellington	Club. Sec.	3.75	

## Annexure "A"

CLASS 3 "A"

- 3 -

NAME	PLACE	OCCUPATION	1.4.76 to 31.5.76	
D.W. Purdie	Marrickville	Garage Prop.	8.25	
N.A. Rhodes	Allambie Heights	Gen. Super.	427.30	
A.R. Ridgeway	Quakers Hill	Estate Agent	12.00	
Mrs. H.J. Mockler	Artarmon	Manuf. Agent	13.32	10
B. Ross	Sydney	Printer	21.15	
L.A. Scutts	Summer Hill	Estate Agent	14.93	
A. Simmons	Cowra	Restaurant Prop. & Prop. Owner	6.67	
D.J. Simpson	Wagga Wagga	Shopkeeper	5.53	
W. Stanford	Bankstown	Real Estate	4.50	
W.C. Taylor	Kurmond	Deceased (Storeman Clerk)	11.25	
K.J. Tinsley	Wagga Wagga	Stock Broker	13.16	
J. Teaoucis	Dubbo	Prop. Owner	77.86	
G.A. Watson	Oatley	Golf Pro.	33.99	20
Mrs. M. Webb	Figtree	Housewife & Bus. Woman	17.64	
L.W.E. Wheatley	North Springwood	Builder	16.21	
A.R. Wilson	Warren	Garage Prop.	10.16	
E.N. Worster	Canberra	Real Estate Agent	6.75	
Donram Invest.	Greystanes	Private Company	7.74	
J.J. Spango	Wollongong	Engineer	22.70	
K.L. Collier	Wagga Wagga	Clerk	9.51	
Mrs. J. Davidson	Epping	Secretary	10.53	
R.A.E. Waugh	Wombarra	Shop Prop.	3.56	
T.A. Reid	Wagga Wagga	Clerk	12.15	30
L.F. Shoritis	Condobolin	Chemist	16.44	
D. McMillan	Canberra City	Clerk	34.66	
Alexander Evans	Queanbeyan	Estate Agent	21.61	
G.G. Show	Bellevue Hill	Retail Bus. Manager	18.00	
Mrs. F. Taylor	Griffith	Storekeeper	11.44	
A. Chanem	Bankstown	Real Estate	13.23	
Wilfred Johnson	Yeoval	Storekeeper	35.09	

Annexure "A"  
CLASS 3 "A"

- 4 -

NAME	PLACE	OCCUPATION	1.4.76 to 31.5.76	
M/S K.E. Avery	Woolgoolga	Shop Asst.	74.06	
C.R. Cowling	Maclean	Estate Agent	326.53	
L. Gilbert	Coffs Harbour	Grazier	15.82	
O.C. Godfrey	Coffs Harbour	Sewing Mach. Sales & Service	11.70	10
R.W. Provost	Nambucca Heads	Retail Grocery & Nurseryman	1,465.91	
G.U. Maher	Maclean	Grazier	6.09	
C. Menzies	Coffs Harbour	Estate Agent	600.07	
J.C. Noonan	Coffs Harbour	Co. Director Real Estate	65.36	
E.G. Powell	Grafton	Furniture Retailer	68.86	
A.L. Redaelli	Nambucca Heads	Retailer	5.31	
A. Robinson	Grafton	Estate Agent	238.25	20
Mrs. T.K. Robinson	Grafton	Prop. Owner	34.09	
N.A. Royal	Corindi Clarence	Storekeeper	87.62	
I.W. Scrivener	Bowraville	Liquid Fuel Agent	202.81	
W. Stamford	Speers Point	Co. Director	162.36	
J.J. Garnor	Yamba	Storekeeper	21.02	
Miss L.M. Thompson	South Grafton	Grazier and Stud	44.43	
R.D. Sutherland	Grafton	Builder	22.81	
W.H. Blakeway	Bellingen	Co. Director	18.23	
M/S E.J. Windley	Dorrigo	Retail Shoe Shop Prop.	44.47	
A.C. Bray	Coffs Harbour	Licensed Bottle Shop	7.50	30
K.H. Apps	Campsie	Real Estate	11.84	
D.J. Canty	Port Kembla	Golf Pro.	3.00	
K.W. Halfhide	Canterbury	Gen. Manager	12.47	
R.J. Richards	Blaney	Concrete Block Manuf.	14.32	
C.R. Bilston	Ballina	Builder	18.40	
F. Birkbeck	Kyogle	Storekeeper	27.55	
G.C. Browne	Lismore	Builder	11.39	
A.J. Clark	Caniaba	Farmer	28.12	

## Annexure "A"

## CLASS 3 "A"

- 5 -

NAME	PLACE	OCCUPATION	1.4.76 to 31.5.76	
J. Hay	Alstonville	Builder	39.62	
N. J. Lavelle	Bangalow	Newsagent	12.87	
W.J. McMorack	Woodburn	Farmer-Stock & Station Agent	234.41	10
E.O. Driscoll	Tabulam	Stock Agent & Farmer	85.93	
H.D. Pearce	Coraki	Garage Prop.	4.34	
K.W. & J.A. Soward	Nimbin	Garage Prop.	2.05	
D.H. Smith	Nimbin	Farmer & Spec.	50.38	
E.R. Taylor	Woodenbong	Storekeeper	179.03	
K. Taylor	Ballina	Real Estate	81.04	
Urbenville (Enslope)	Urbenville	Newsagent	18.38	
R. Wilkinson	Eureka	Garage Prop.	99.88	
A. Wright	Tralarah	Farmer	14.20	
B.M. Perkins	Tintenbar	Farmer	4.30	20
R. Taylor	Port Macquarie	Estate Agent	21.49	
N.S. Steele	Earlwood	Property Owner	43.34	
P.J. Shearman	Lismore	Ex Inspector	4.15	
Business Insurance Specialists (Mrs. B.E. Doyle T/AS)	West Ryde	Property Investor	193.42	
Totals			\$7,959.22	



## Annexure "A"

## CLASS 3 "B"

Payments of commissions to partnerships who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact, and who have an agency agreement with the Corporation, e.g., country store-keeper, garage proprietor, farmer, real estate agents, etc.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
Belbank Invest.	Belmore	Motel Owner	205.81	
B. & N. Childs	Kirrawee	Real Estate	7.02	
R.H. Dean & Company	Fairfield	Estate Agent	99.42	
F.H. & T. Franke	Temora	Engineer	102.14	
S.F. Fraser & Company	Burrill Lake	Estate Agent	94.47	
Gowlands Body Works	Wagga Wagga	Prop. Owner	10.17	
Gregory's Real Estate	Canberra ACT	Estate Agent	2.50	
K. & J. Langdale	Yagoona	Nurseryman	75.78	
Lewisham Exchange	Lewisham	Real Estate	532.42	
M.L. McLuckie & M.J. Brown	Sydney	Management Company	137.98	20
E.W. & E. Skinner	Trangie	Holden Dealer	20.40	
Sommerville & Company	Eastwood	Real Estate Agent	30.27	
Walsh and Company	Potts Point	Estate Agent	121.25	
Whiteman's Garage	Gilgandra	Holden Dealer	902.81	
G.A. Williams & Company	Earlwood	Real Estate Agent	7.50	
Town and Country Real Estate	Blayney	Real Estate Agents	96.77	
C.F. & J.M. Parry	Coffs Harbour	Jeweller	284.06	
R.J. & J.K. Cavanagh	Hernani	Farmer	30.28	
Hahne Jewellers	Macksville	Jewellers	700.54	
Southgate Agency C/- D.I. Grainge	Grafton	Farmer	14.00	30
J.A. & M.C. Statham	Lowanna	Storekeeper	33.76	
Dovedale Agency	Grafton	Mechanic	7.02	
Thos. Pidcock & Sons	Grafton	Hardware Dealer	4.97	
John Deegan & Company	Lismore	Real Estate	274.98	
		TOTAL	<u>\$3,796.32</u>	

## Annexure "A"

CLASS 3 "C"

Payments of commissions to corporate bodies who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact, and who have an agency agreement with the Corporation, e.g., country store-keeper, garage proprietor, farmer, real estate agents, etc.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
Auto Ignition Company	Surry Hills	Elect. Eng.	23.36	
Bradley Bros. Pty. Limited	Sydney	Motor Vehicle Dist.	5.98	
R.M. Campbell Pty. Limited	Bankstown	Motor Pt. Sales	520.23	
Christian Enterp.	Caringbah	Investors & Builders	134.73	
Clayton Bros. Pty. Limited	Wollongong	Manuf. Agents	13.73	
Culmulla Co-op Building Soc.	Sydney	Building Society	88.31	20
A.M. Dixon Pty. Limited	Narrandera	Timber Merchant	128.80	
G.U. Members	Campsie	Benevolent Society	71.07	
G.U. Members Cash Prem.	Sydney	Benevolent Society	64.00	
W.M. Haughton and Company	Sydney	Importer	67.51	
Hillsdons	Parramatta	Motor Dealer	15.83	
Incisive No. 4 Pty. Limited	Sydney	Investments Company	43.80	
Killen & Thomas Pty. Limited	North Sydney	Estate Agent	3.00	30
Midwest Woods Pty. Limited	Condobolin	Wool Buyer	242.64	
North Canberra Credit Un. Corp.	Dickson A.C.T.	Co-Op Society	10.00	
Shannon Brick Tile & Pottery	Stanmore	Brick & Tile Fact.	56.08	
Shannon's Roof Tile Company	Wentworthville	Roof Tiling	8.33	
Southern Building Society	Wollongong	Building Society	16.00	40
G.U. Members Cash Prem.	Sydney	Benevolent Society	27.60	
Huntley Colliery Limited	Dapto	Credit Union	5.00	
Lane & Cadwallader Pty. Limited	Sydney	Investment Advisors	116.10	

## Annexure "A"

Class 3 "C"

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
Frank Ramsay & Company	Dubbo	Stock & Station Agents	37.26	
M.C. Croker Pty. Limited	Wagga Wagga	Grain Merchant	86.69	
Leopold Prop. Pty. Limited	Dover Heights	Prop. Owner	164.72	
Cowpe Finance Pty. Limited	Grafton	Financier	20.38	10
Mutual Acceptance Limited	Sydney	Finance Company	13.28	
Northern Star Chapel	Lismore	Newspaper Union	12.76	
Mayfair Real Estate Pty. Ltd.	Woollahra	Estate Agent	106.61	
Burraneer Bay Sailing Club	Caringbah	Sailing Club	28.34	
Direct Acceptance Corp.	Sydney	Finance Company	17.00	
			<u>\$2,149.13</u>	20

Annexure "A"  
CLASS 4 "A"

Payments of commissions to individuals who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact there being no record of an agency agreement with the Corporation, e.g. country store-keeper, garage proprietor, farmer, real estate agents.

NAME	PLACE	OCCUPATION	1.4.76 to 31.5.76	
R. Annis Brown	Carlingford	Real Estate Agent	32.80	
R. Burns	Fisher A.C.T.	Public Servant	3.75	
NSW Branch A.B.C. Staff Assn.	N.S.W.	Staff Assoc.	3.00	
A.R. Attenborough	Miranda	Motor Mechanic	34.41	
E. Baker	Wagga Wagga	Retail Shop Owner	100.21	
H. Lashwood	North Bondi	Radio & T.V.	16.16	
K.G. Barnes	Toongabbie	Jeweller	17.67	
A.L. Barton	Fisher A.C.T.	Builder	2.97	
L.W. Baum	Marrickville	Property Owner	44.18	20
J.E. Bray	Peak Hill	Buss. Prop.	62.10	
P. Bringolf	Tempe	Finance Co.	42.31	
Mrs. D.G.H. Brookfield	Minto	Post Mistress	12.88	
E. Clarke	Parkes	Building Inspector	444.61	
H.A. Crafter	Wellington	Co. Representative	17.96	
R.J. Eassie	Millthorpe	Comm. Agent	9.58	
C.V. Firkin	Gerringong	Builder	8.25	
L.H. Fisher	Lake Cargelligo	Farmer	32.54	
A. Fristap	Yarralumba	Carpenter	6.14	
L. Graham	Randwick	School Canteen	54.27	30
L.T. Hall	Fairfield	Jeweller	13.68	
Mrs. E. Hargraves	Ungarie	Storekeeper	7.75	
N. Heathcote	Grenfell	Grazier	351.81	
G.E. Henrich	Berry	Shop Proprietor	6.83	
W.H. Hodge	Tullamore	Stock & Station Agents	204.38	
D.G. Hunter	Brighton-Le-Sands	Co. Director	34.83	
G. Lanno	Leeton	Estate Agent	264.10	

## Annexure "A"

CLASS 4 "A"

- 2 -

NAME	PLACE	OCCUPATION	1.4.76 to 31.5.76	
F.J. Lewis	Merriwagga	Farmer	3.52	
G. Marks	Sydney	Proprietor	6.00	
Mrs. N.W. Martin	Geurie	Garage Proprietor	115.41	
B.A. Mayo	Basin View	Builder	27.55	10
J.N. McLarty	Wagga	Farmer	5.55	
G. Nicholls	Crookwell	Jeweller	30.47	
R.W. Porra	Bondi	Estate Agent	217.64	
J.N. Savage	Kempsey	Property Owner	19.76	
M.I. Smith	Orange	Butcher	3.00	
Mrs. J.M. Sobb	Lakemba	Shirt Manufacturers	19.18	
R.W. Spencer	Mollymook	Tailor	62.19	
W.H.M. Thwaite	Goulburn	Real Estate Agent	170.42	
J. Vernados	Griffith	Investor	3.45	
W.D. Yip	Haymarket	Fish & Chip Shop Owner	12.47	20
Q. Bordignon	Lake Wyangan	Storekeeper	32.43	
A. McP. Stewart	Forbes	Comm. Agent/Grazier	816.49	
D.R. McLennan	Miranda	Real Estate	24.01	
L.T. Berg	Chester Hill	Retail Shop	20.95	
F. Chaney	Endfield	Master Builder	36.46	
T.G. McEvoy	Kingsgrove	Builders	10.52	
P.J. Norman	Forestville	Shopkeeper	7.50	
Leo Unwin	Rodd Point	Garage Proprietor	3.31	
J.H. Pollock	Moonooka	Interstate Agency	7.50	
Total			\$3,484.93	30

## Annexure "A"

CLASS 4 "B"

Payments of commissions to partnerships who carry on a business not being insurance, and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact there being no record of an agency agreement with the Corporation, e.g. country store-keeper, garage proprietor, farmer, real estate agents.

NAME	PLACE	OCCUPATION	1.4.76 to 31.5.76	10
W.L. Visser & Sons	Oaklands	Garage	5.27	
K. & N. Shean	Manildra	Milk Bar Prop.	5.05	
Cleona Devel	Hurstville	Pro. Devel	3.00	
Y.M. Jack & Co.	Broadway	Cane Furniture Importers/Wholesaler	39.57	
Knaur & Knaur C/- A.H. Street	West Kempsey	Estate Agents	5.63	
Magillum Enterprises	Campsie	Greengrocer	22.38	
Chas. Pengilly & Co.	Cowra	Hardware Merchants	3.75	
K. & D. Selwood	Orange	Bus. Proprietor	3.62	20
Elna Sewing Machine Staff A/C	Sydney	Importer (Staff & Co.)	2.44	
Martins Agencies	Norfolk Island	Estate Agents	22.93	
		Total	<u>\$113.64</u>	

## Annexure "A"

CLASS 4 "C"

Payments of commissions to corporations who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact, there being no record of an agency agreement with the Corporation, e.g., Country store-keeper, garage proprietor, farmer, real estate agents.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	10
Modern Homes Building Society No. 7	Sydney	Building Society	11.25	
Modern Homes Building Society No. 10	Sydney	Building Society	14.65	
Modern Homes Building Society No. 12	Sydney	Building Society	22.50	
D.A. Bock	Narrandera	Retail Shop	4.54	
Coastwide Building Society Limited No. 1	Wollongong	Building Society	51.75	20
Coastwide Building Society Limited No. 4	Wollongong	Building Society	4.50	
Morthorpe and William-son Pty. Limited	Connells Point	Real Estate	25.28	
Permewan Wright	Bombala	Gen. Store	99.35	
C.N. Phillips & Co. Pty. Ltd.	Sydney	Manuf. Agents	2.76	
Pitt & Sons and Badgery Pty. Limited	Nyngan	Stock and Station Agents	17.65	
Pitt & Sons and Badgery Pty. Limited	Trangie	Stock and Station Agents	5.20	30
Seaside Agencies	Cronulla	Co-Op Building Society	94.81	
		TOTAL	<u>\$354.24</u>	

Annexure "A"  
CLASS 5 "A"

Payments of commissions to individual life agents with a life assurance agency agreement with a related or non-related company and with an agency agreement with the Corporation.

NAME	TOWN	OCCUPATION	1.4.76 to 31.5.76	
D.L. Bray	Nowra	Life Rep.	\$ 385.30	
C.A. Campbell	Nth. Wahrenonga	Life Ass. Rep.	\$ 9.90	
Mrs. C.A. Craze	Bowral	Life Rep.	\$ 17.41	
C.G. Favalaro	Northbridge	Life Agent	\$ 3.26	10
Milnan Insurances	Frenchs Forest	AMP Life Agent	\$ 145.19	
H.G. Denison	Mount Pleasant	Life Rep.	\$ 253.27	
D.J. Haley	Sydney	Life Agent	\$ 10.46	
G.O.J. Loftis	Sydney	Life Consultant	\$ 9.00	
J.R. Miley	Lakemba	Life Ass. Rep.	\$ 1.50	
Mrs. D.J.L. Moulton	Caringbah	Life Ass. Rep.	\$ 24.75	
Exor. Est. R.B. Ollis	Killarney Heights	Life Agent Deceased	\$ 3.75	
Mrs. M.M. Palmer	Kingsgrove	Life Rep.	\$ 470.06	
G.T. Read	Roseville	Life Agent	\$ 15.00	
A. Rechberger	Mt. Pritchard	Life Agent	\$ 20.04	20
W.A. Sponberg	Lugarno	Life Rep.	\$ 53.41	
O.K. Strange	Turramurra	Life Agent	\$ 64.09	
H.A. Sturgeon	West Pennant Hills	Life Rep.	\$ 51.60	
C.N. Swift	Peakhurst	Life Rep.	\$ 38.71	
J.R. Thomson	Sydney	Life Agent	\$ 3.96	
C/- M.L.C.A.X. Co. Ltd.				
D. Clark	Beecroft	Life Ass. Rep.	\$ 41.25	
F.W. Ireland	West Denistone	Life Rep.	\$ 25.33	
J.T. Weaver	Panania	Ins. Life Rep.	\$ 60.67	30
T.H. Baillie	Carlingford	Life Ins. Rep.	\$ 53.40	
T.J. Daley	Kingsford	Life Agent	\$ 14.41	
David Rees	Wollongong	Life Rep.	\$ 26.66	
W.S. Bailey	Killara	Life Agent	\$2,037.65	
P.C. Woodrick	Kingsgrove	Life Ass. Rep.	\$ 115.97	



## Annexure "A"

CLASS 5 "A"

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NAME	TOWN	OCCUPATION	1.4.76 to 31.5.76	
J.G. Nott	St. Ives	Life Ass. Consult.	\$ 16.00	
N.S. Conroy	Dubbo	National Mutual Rep.	\$ 43.11	
R.C. Woolcock	Orange	A.M.P. Rep.	\$ 31.85	
Assurance Advisory Consult.	Caringbah	Insurance Brokers	\$ 29.25	
R.P. Budd	Beverly Hills	Ins. Agent	\$ 316.36	10
		Total	<u>\$4,392.57</u>	

## Annexure "A"

CLASS 5 "B"

Payments of commissions to partnerships of life assurance agents with life assurance agency agreements with a related or non-related company and with an agency agreement with the Corporation.

NAME	TOWN	OCCUPATION	1.4.76 to 31.5.76	
B. Doust & M.L. Warburton	Beecroft	A.M.P. Agents	\$ 68.37	
Kirribilli Trading Co.	Kirribilli	A.M.P. Life	\$ 57.21	
Westlawn Agency	Grafton	Life Ass. Rep.	\$ 6.76	10
Deep Creek Agency	Casino	Life Rep. C.M.L.	\$ 17.66	
May Agency	Kyogle	Life Rep. C.M.L.	\$ 322.34	
		Total	\$ 472.34	

Annexure "A"

CLASS 6 "A"

Payments of commissions to individual life assurance agents having life assurance agency agreements with a related or non-related company and where there is no record of an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
H. HOLDEN	Wollongong	Life Rep.	190.56	
		TOTAL	<u>\$190.56</u>	10

## Annexure "A"

CLASS 7 "A"

Payments of commission to brokers being individuals and having an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
David Ward	Drummoyne	Insurance Agent	692.87	
R.S. Corkery	French's Forest	Re Insurance	10.50	
R.W. Davie	Clontarf	Insurance Agent	19.50	10
W. Macdonald	Strathfield	Insurance Clerk	7.61	
S.R. Hillston	Sydney	Insurance Agent	613.71	
K.R. Leckie	Riverwood	Insurance Agent	3.20	
Mrs. H. Cohen	Vaucluse	Insurances	74.47	
J. Tassell	Coonabarabran	Insurance Agent	1,228.50	
S.E. Milligan	Padstow	Insurance Clerk	53.46	
P.J. Moutzouris	Sydney	Gen. Ins. Agent	557.94	
Mrs. S.A. King	Sydney	Insurance Agent	114.18	
N. Matthews	Kingsford	Gen. Ins. Agent	475.19	
J.B. Newton	Wyrallah	Insurance Broker	86.16	20
Yorklea	Casino	Ins. Consultant	10.08	
S.J. Windram	Belair S.A.	Interstate Agent	6.83	
		TOTAL	<u>\$3,954.20</u>	

## Annexure "A"

CLASS 7 "B"

Payments of commissions to brokers operating as partnerships and having an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
FAIRFIELD INSURANCE CENTRE	Fairfield	Insurance Agent	168.02	
L.R. & C.N. Friar	South Grafton	Insurance Agent	744.79	10
		TOTAL	<u>\$912.81</u>	

## Annexure "A"

CLASS 7 "C"

Payments of commissions to brokers operating as corporate bodies and having an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
K. & E. Mason Pty. Limited	Gordon	Ins. Consultant	9,707.48	
W.G. & C. Nominees Pty. Ltd.	Sydney	Ins. Broker	123.99	10
Maurice Zukerman Pty. Limited	Sydney	Ins. Agent	834.91	
Dumas C/- Willis Faber Johnson & Higgins	Sydney	Ins. Broker	15.00	
		TOTAL	<u>\$10,681.38</u>	

## Annexure "A"

CLASS 8 "A"

Commissions retained by brokers, being individuals, and where there is an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76
R. Wilson	Lord Howe Island Insurance Agent		<u>108.22</u>
		TOTAL	<u>\$108.22</u>

Annexure "A"

CLASS 9 "A"

Payments of commission to employees of a related company (Yorkshire-General) there being no agency agreement between the Corporation and the employee of the related company (Yorkshire-General).

NAME	TOWN	OCCUPATION	1.4.76 to 31.5.76	
M.D. Maxwell	Eastwood	Y.G.L. Staff	\$ 53.90	
		Total:	\$ 53.90	10



## Annexure "A"

CLASS 10 "A"

Payments of commission to individuals who are not employed and who do not carry on business but who come into contact with people who ask them to arrange insurance and who have an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
Mrs. B.J. Bow	Kogarah	Housewife	6.25	
J.A. Brightwell	Erskineville	Not known	124.40	10
Miss D. Brown	West Ryde	Housewife	8.97	
Mrs. R. Brown	Concord	Housewife	4.50	
M/S W.E. Burt	Forrest A.C.T.	Housewife	876.82	
L.R. Monterfiore	Blacktown	Retired	3.75	
Mrs. M.D. Quinn	Punchbowl	Housewife	9.00	
Estate Late J.C.G. Carson	Gilgandra	Retired	36.29	
Mrs. M.B. Cave	Turrumurra	Housewife	3.00	
Mrs. M.I. Christison	Miranda	Housewife	28.86	
W.E. Jones	Warilla	Retired	5.18	
Mrs. A.M. Collins	Padstow	Housewife	3.75	20
Mrs. H.E. Connell	Dee Why	Housewife	9.00	
Mrs. M.J. Davies	Ingleburn	Housewife	191.10	
J.N. Doe	Teloopa	Not known	26.50	
Mrs. N.M. Dunn	Deakin A.C.T	Housewife	202.65	
K.A.C. Edmonds	Port Macquarie	Retired	8.25	
Mrs. I.M. Emery	Fisher A.C.T.	Housewife	3.00	
Mrs. J. Frappell	Bardwell Park	Housewife	25.50	
Mrs. N. Goodman	Darling Point	Housewife	9.00	
Mrs. C.A. Gosper	Newcastle	Housewife	80.14	
G. Hill	Warrimoo	Pensioner	111.14	30
Mrs. J. Holland	Blacktown	Housewife	3.00	
Mrs. G.A. Jefferies	Katoomba	Housewife	19.84	
Mrs. C.H. Jones	Bowral	Housewife	66.04	
Mrs. S.F. Jones	Concord	Housewife	6.75	
Mrs. B. Katon	Bass Hill	Housewife	18.79	
Mrs. S.M. Kidd	Engadine	Housewife	3.75	
Mrs. E. King	Beverly Hills	Housewife	4.67	

## Annexure "A"

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## CLASS 10 "A"

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
W.L. Lee	Arcadia	Not known	6.75	
J.R. Linscott	Kenthurst	Not known	27.53	
Mrs. L. Davis	Kensington	Housewife	74.83	
Mrs. S. Lowther	Dover Heights	Housewife	16.11	10
Mrs. P. Maitland	French's Forest	Housewife	6.58	
Mrs. C.M. Minahan	St. Ives	Housewife	220.23	
Mrs. J.A. McCann	Sydney	Housewife	1,350.00	
S.F. Macdonald	Wyoming	Retired	6.00	
Mrs. O.D. Macfarland	Asquith	Housewife	300.00	
F. McLennan	Burrill Lake	Retired	31.98	
F.J. Newman	Mudgee	Retired	2.50	
Mrs. G.S. Oatley	Turrumurra	Housewife	17.74	
Mrs. M.J. O'Neill	Pymble	Housewife	104.53	
E.R. Raiss	Darling Point	Clerk	3.75	
Mrs. V.G. Reid	Blacktown	Retired	11.25	20
Mrs. P. Rich	Artarmon	Clerk	328.10	
S.M. Rowe	Pymble	Housewife	7.80	
J.G. Secombe	Oatley	Retired	35.30	
Mrs. B.A. Stark	Bexley	Housewife	23.88	
Mrs. B. Steinbeck	Bardwell Park	Housewife	14.75	
Mrs. D.B. Stephen	Wahroonga	Housewife	7.36	
M/S A.J. Stevens	Maroubra	Housewife	45.63	
Mrs. E.F. Tayles	Tamworth	Housewife	10.79	
Mrs. I.O. Wade	North Manly	Housewife	61.36	
Mrs. J. Ward	Kogarah	Housewife	3.32	30
C. Warne	Cremorne	Not known	74.75	
Mrs. M.V. Watkins	Caringbah	Housewife	1.05	
Mrs. H.M. Wenk	Maroubra	Housewife	43.13	
Mrs. A.K.N. Yorr	Castle Hill	Housewife	10.75	
Mrs. M.F. Atkins	Carlingford	<del>Housewife</del> <del>Left Country</del>	13.84	
Mrs. J. Perrin	Walgett	Housewife	237.18	

## Annexure "A"

CLASS 10 "A"

NAME	PLACE	OCCUPATION	1/4/76 to 31/5/76	
Mrs. J. Pendlebury	Canberra	Housewife	9.09	
Mrs. H.E. Bowditch	Huskisson	Housewife	12.70	
Mrs. R.E. Bunyan	Engadine	Housewife	11.55	
V. Keleher	Wahroonga	Housewife	7.88	
J.F. Flaherty	Grafton	Retired	35.89	10
W.G. Hughes	Ballina	Retired	130.62	
R.G. Cullen	Wardell	Retired	3.00	
I.M. Felsch	Ballina	Housewife	618.86	
M. Hubert	Southport	Retired	6.00	
Lider Agency (Mrs. Savage)	Ballina	Housewife	18.53	
Mrs. D.I. Lowe	Casino	Housewife	12.00	
J. McCabe	Lennox Head	Retired	3.00	
Mrs. U. McPhee	Casino	Housewife	80.91	
Mrs. Tomki	Casino	Housewife	352.71	
Mrs. M.L. Wright	Byron Bay	Housewife	129.20	20
Mrs. M.J. Davies	Inverell	Housewife	118.25	
Mrs. J.F. Badger	Brisbane	Housewife	5.38	
Mrs. P.I.M. Barlow	Florida Gardens	Housewife	8.25	
Mrs. D. Noble	French's Forest	Housewife	7.00	
		TOTAL	<u>\$6,569.48</u>	

Annexure "A"

CLASS 10 "B"

Payments of commission to individuals who are not employed and who do not carry on business but who come into contact with people who ask them to arrange insurance and who have no agency agreement with the Corporation.

NAME	TOWN	OCCUPATION	1.4.76 to 31.5.76	
J.J. Tomkins	Gilgandra	Retired	\$ 3.46	
Carrs Creek Agency	Grafton	Housewife	\$ 3.75	
C.P. Agnew	Ulmarra	Retired Farmer	\$ 87.46	10
Richmond Agency	Lismore	Retired Life Rep.	\$ 174.39	
		Total	\$ 269.06	

## Annexure "A"

CLASS 11 "A"

Payment of commission to individuals who are not employed and who do not carry on business but who come in contact with people who ask them to arrange insurance and where there is no record of an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.4.76 to 31.5.76	
Mrs. K.A. Acason	Blakehurst	Housewife	22.50	10
C.T. Andronico	Sydney	Not known	3.00	
Mrs. C.E. Baker	Strathfield	Housewife	107.14	
E.J. Barton	Coledale	Housewife	109.90	
Mrs. G.M. Bent	Caringbah	Housewife	15.75	
C.E. Brown	Cronulla	Not known	9.75	
J.B. Caeill	West Ryde	Not known	8.24	
Mrs. E.I. Chittick	Kangaroo Valley	Housewife	21.68	
E.G. Coleman	Yarralumla	Retired	24.44	
Mrs. E. Cordato	Kogarah	Housewife	47.57	
N.N. Davis	Port Macquarie	Housewife	12.00	20
D. Doust	Paddington	Housewife	11.73	
G.R. Ewing	Cremorne	Not known	19.68	
Est. Late W.V.O. Fencker	Temora	Housewife	14.23	
Mrs. D.B. Gardner	Lugarno	Housewife	23.13	
Mrs. K. Garrett	Ulladulla	Housewife	6.09	
J.P. Harmeworth	Oatley	Housewife	6.75	
Mrs. D. Hart	Cronulla	Housewife	17.78	
Mrs. M. Heapy	Rockdale	Housewife	4.50	
P.G. Hodge	Bankstown	Housewife	6.75	
Mrs. B. Hough	Wollongong	Housewife	7.50	30
G. Howard	Sutherland	Housewife	16.50	
Mrs. E.W. Hutton	Five Dock	Housewife	4.50	
E.H. King	Parramatta	Retired	17.95	
Mrs. L.P. Kingston	Riverwood	Housewife	20.40	

## Annexure "A"

CLASS 11 "A"

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NAME	PLACE	OCCUPATION	1.4.76	
			to 31.5.76	
Mrs. J.M. Lehry	Drummoyne	Housewife	3.84	
Mrs. C. Lee	Gladstone	Housewife	84.71	
J.J. Martin	Katoomba	Housewife	6.00	
P.M. McGregor	Dee Why	Retired Farmer	12.39	10
G.K. Parrish	Broulee	Housewife	12.50	
K.E. Muirhead	Beverly Hills	Housewife	5.26	
Mrs. M. Neaves	Albion Park	Housewife	4.16	
J.E. O'Brien	Penshurst	Not known	4.50	
S.J. Penberthy & Co.	Narromine	Retired	42.46	
Mrs. C.R. Wood	St. Ives	Housewife	96.68	
K. Pooley	Vaucluse	Not known	11.90	
T. Spencer	Caringbah	Not known	8.46	
A.W. Stiff	Burrill Lake	Retired	17.37	
Mrs. E. Tavorsky	Croydon	Housewife	74.29	20
Mrs. E.S. Taylor	Gynea	Housewife	3.75	
A.C. Galstaun	Northbridge	Unknown	3.46	
Mrs. J. Wood	Lakemba	Housewife	3.75	
S. Goodwin	Kenthurst	Housewife	19.32	
J.S. Willcox	Sydney	Not known	3.00	
G.E. Crane	Scarborough	Retired	8.72	
B.W. Beattie	North Sydney	Not known	3.75	
N. Anstey	Kirrawee	Unknown	5.07	
Total			\$994.80	

Annexure "A"

GENERAL ACCIDENT FIRE & LIFE ASSURANCE  
CORPORATION LIMITED (herein called "the  
Company")

In addition to the payments referred to in the Pay-roll Tax Returns lodged by the Company to date, during the period 1st September, 1971 to 31st March, 1976, the Company made the payments set out in the attached schedules, which payments it claims are not wages within the meaning of Section 3 (1) of the Pay-Roll Tax Act, 1971.

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## Annexure "A"

<u>CLASS</u>	1/9/71 to 31/8/73	1/9/73 to 31/8/74	1/9/74 to 31/3/76	
1A	8,276.43	5,759.03	10,299.18	
1B	10,454.64	7,792.99	15,818.39	
1C	59.13	36.62	-	
2A	7,728.15	3,280.58	9,180.67	
2B	6,314.51	2,783.93	4,452.86	
2C	-	-	-	
3A	30,411.16	20,223.93	60,432.82	10
3B	18,409.71	8,273.49	35,806.46	
3C	30,742.57	16,524.92	26,079.87	
4A	24,011.53	10,029.00	19,215.07	
4B	7,531.84	3,423.08	10,672.52	
4C	19,253.18	6,937.00	13,201.02	
5A	32,327.64	23,050.56	43,490.34	
6A	574.71	908.59	1,383.66	
6B	-	-	-	
6C	-	-	-	
7A	13,558.90	8,924.84	32,511.63	20
7B	2,461.99	2,558.22	7,648.25	
7C	43,487.57	27,937.18	63,050.49	
8A	1,015.38	239.46	274.88	
8B	216.05	32.49	6.73	
8C	57.19	15.87	-	
9A	592.50	46.08	59.98	
10A	43,438.55	38,977.78	63,607.67	
11A	18,795.68	7,636.23	9,066.15	



## Annexure "A"

## CLASS 1 "A"

Payments of commissions to individuals whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and who have an agency agreement with the Corporation - e.g. Solicitors, Accountants.

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
M.P. Barton	Wollongong	Accountant	197.94	80.87	127.51	
J.F. Beach	Dolans Bay	Accountant	90.52	56.39	148.09	
G.F. Twomey	Cootamundra	Accountant	160.39	33.16	164.74	
Mrs. U.G. Brown	Sydney	Solicitor	357.00	320.39	143.41	
R. Bruce	Wagga Wagga	Accountant	10.19	31.92	11.18	
H. Meischke	North Sydney	Accountant	129.12	13.74	-	
R.J. Mulcahy	Koorringal	Solicitor	88.61	149.16	170.20	
R.N. Davie	Maitland	Accountant	56.20	44.07	40.01	
John Dick	Sydney	Solicitor	353.51	217.46	351.19	
W.H. Dorman	Batlow	Accountant	215.73	77.64	-	20
H.G. Edleston	Warrawee	Accountant	76.10	29.60	118.80	
E. Fredericks	Lidcombe	Solicitor	32.63	59.44	58.34	
T.D. Fisher	Annandale	Solicitor	187.12	529.75	508.62	
R.C. Fulker	Dover Heights	Accountant	11.26	6.16	-	
D.J. Chandler	Earlwood	Tax Agent Solicitor	659.00	900.00	400.00	
K.J. Hallett	Singleton	Accountant	247.95	59.18	440.23	
Est. Late C. Hans-						
ford C/- J. Peden	Lindfield	Accountant	92.79	5.65	353.04	
R.A.C. Hart	Maitland	Accountant	82.31	40.00	166.54	
F.H. Hawkey	Bowral	Accountant	9.05	-	-	30
J.E. Hazelton	East Lindfield	Accountant	-	1.57	11.12	
Mrs. Z. Latimer	Chatswood	Solicitor	60.31	34.74	44.54	
C.J. Mahar	Ettalong	Accountant	85.93	84.86	179.85	
N.B. Moore	Beverly Hills	Accountant	142.70	77.86	27.30	
A.A. McClelland	Murrurundi	Solicitor	60.00	31.89	34.42	
A.L. Pederson	Lane Cove	Accountant	55.16	74.27	125.32	
N.C. Ongley	Sydney	Accountant	1,512.24	682.46	1,535.34	
F.S. Raymond	Sydney	Accountant	155.77	329.29	83.00	
G.A. Rogers	Kanahooka Pt.	Accountant	1,637.44	1,168.49	138.95	
S.G. Rogers	Mosman	Accountant	36.41	38.71	37.74	40
C.M. Sheddan	Tumut	Accountant	52.94	22.13	27.77	
A.D. Stenmark	Bankstown	Solicitor	155.52	84.54	78.96	
G.B. Thompson	Manly	Accountant	705.93	17.67	63.57	
T.H. Walker	Forrestville	Solicitor	15.97	6.16	12.90	
S.R. Worrall	Forrestville	Accountant	49.97	7.92	-	
R.L. Jenkins	Pennant Hills	Accountant	4.43	20.18	50.82	
B.S. Worsley						
Tendi House	North Ryde	Accountant	18.12	-	-	

## Annexure "A"

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
G.S. Lander	Woollahra	Accountant	-	3.13	15.38	
S.J. Taylor C/- McCouley Taylor	Mona Vale	Solicitor	-	36.61	103.33	
G.P. Schlenker	Kingsgrove	Accountant	-	-	212.17	
R.A. Prince	Wollongong	Accountant	-	60.40	187.77	10
J.C. Hiam	Castle Cove	Accountant	-	4.97	-	
S.W. Gulliver	Grafton	Accountant	-	-	916.47	
G.F. Murray	Coffs Harbour	Solicitor	-	-	838.24	
B.P. Johnston	Wollongong	Accountant	-	-	113.05	
M. Bartlett	Lismore	Accountant	-	-	1,320.41	
C.D. Winter	Casino	Accountant	-	-	188.61	
D.S. Eggins	Pymble	Accountant	-	-	397.93	
D.F. Jameson	Chatswood	Accountant	-	-	10.86	
Est. S.E. Wynn C/- D.E. Wynn & Co.	Sydney	Accountant	32.66	24.68	28.38	20
P.G. Adams	Newcastle	Accountant	163.24	24.34	22.84	
H.A.H. Sutton	Rose Bay	Solicitor	251.32	-	-	
S. King Consul- tants	Sydney	Accountants	-	259.37	241.70	
M.L. Page	Sydney	Accountants	22.95	8.21	51.64	

## Annexure "A"

## CLASS 1 "B"

Payments of commissions to partnerships whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and who have an agency agreement with the Corporation - e.g. Solicitors, Accountants.

Name	Town	Occupation	Amount			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Clareville						
F.T. & M.G. Barnes	Beach	Accountants	182.18	125.92	167.47	
Bowie Wilson Miles	Sydney	Accountants	72.01	123.02	25.70	
Coghlan & Allen	Wollongong	Accountants	633.83	230.99	475.18	
H.G. Cooper & J.B.C. Hughes	Young	Solicitors	-	63.71	163.38	
James Costigan & Co.	Wollongong	Accountant	233.15	167.05	419.30	
Creach & Lisle	Wagga Wagga	Solicitor	397.40	39.12	74.44	
Credits & Investments	Stanmore	Accountant	22.49	5.42	-	20
Davis Batty & Co.	Katoomba	Accountant	339.95	886.96	1,948.56	
Earl & Wilson	Hurstville	Accountant	3.62	-	-	
Fitzgerald White Talbot & Co.	Muswell- brook	Solicitor	3,290.97	1,861.84	2,164.20	
Gordon M. Fountain & Company	Sydney	Accountant	7.75	-	14.05	
A.P. & E.J. Gilmour	Barraba	Accountant	174.14	100.78	503.94	
R.J. Green Jenkins & Company	Penrith	Accountant	241.63	74.27	83.88	
Hardwicke & Whigham	Canberra	Accountants	91.33	35.58	70.99	30
Melba Agency	Rose Bay	Accountant	246.09	14.90	300.85	
K. & A. McMullen	Oatley	Accountant	399.31	348.63	-	
J.H. Stamell & Co.	Sydney	Solicitor	1,621.68	914.20	1,931.35	
Wakeley Gitz & Co.	Sydney	Accountants	215.99	14.49	17.04	
Willmott Security & Company	Griffith	Accountant	925.88	486.45	1,019.02	
Mooney & Kennedy	Sydney	Solicitors	480.24	689.01	1,414.27	
Nyngan Secretarial Service	Nyngan Cobar	Solicitor Solicitor	532.77 223.93	495.05 90.09	713.58 76.73	
Merity Colquhon & & Co.	Canberra City	Solicitors	71.10	-	-	40
R. Hackelton & D.R. Cameron	Wollongong	Accountants	40.57	608.14	1,622.87	
Everingham Solo- mons & Company	Tamworth	Solicitors	6.63	4.60	81.80	
G.S. Carr & Co.	Double Bay	Accountant	-	294.35	773.14	
Alan Rich & Co.	Chatswood	Accountant	-	-	103.18	
Brian Maguire & Associates	Leeton	Accountants	-	63.21	330.12	
Casino Business Services	Casino	Accountants	-	-	148.03	50
McAlary & Morton	Lismore	Solicitors	-	-	960.10	
A.R. Armstrong & Co.	Bellevue Hill	Accountant	-	55.21	215.22	

Annexure "A"

CLASS 1 "C"

Payments of commissions to corporate bodies whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and who have an agency agreement with the Corporation - e.g. Solicitors, Accountants.

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71	1.9.73	1.9.74	
			to	to	to	
			31.8.73	31.8.74	31.3.76	10
<hr/>						
JOSHUA CO. PTY. LTD.	Ryde	Accountant	15.79	35.04	-	
WESTERN SUBURBS FINANCES PTY. LTD.	Bondi Junction	Accountant	43.34	1.58	-	

## Annexure "A"

CLASS 2 "A"

Payments of commissions to individuals whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and where there is no record of an agency agreement with the Corporation - e.g. Solicitors, Accountants.

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
M/S. M. Carr	Sydney	Accountant	43.01	31.29	16.70	
P.W. Packham	Panania	Solicitor	2.07	8.46	12.68	
Mrs. S.M. Conet	Coolah	Accountant	1,573.66	551.64	2,127.31	
K.C. Junius	Newcastle	Accountant	83.11	58.51	65.45	
A.G. Brown	Terrigal	Accountant	277.23	89.63	518.23	
I.B. McKenzie	Hillston	Accountant	201.49	361.74	449.05	
R.V. Musgrave	Gunnedah	Accountant	3,953.16	1,680.41	5,003.26	
W.A. Peck	Sydney	Solicitor	40.36	7.15	9.98	
C.G. Staples	Cronulla	Accountant	290.28	-	69.67	
G.H.J. Street	Chatswood	Accountant	62.25	14.43	59.81	20
M.B. Thurgate	Nowra	Accountant	-	36.16	-	
M.D. Tobin	Bathurst	Accountant	568.94	31.95	219.36	
M. Wagstaff	Sydney	Accountant	7.06	-	-	
R.R. Willard	Wollongong	Accountant	128.75	7.67	10.42	
C.S. Fairburn	Terrigal	Accountant	315.36	77.94	129.75	
O.R. Adar	Sydney	Accountant	-	124.92	409.81	
L. Barto	Blacktown	Accountant	4.34	2.07	2.07	
A.G. Dennis	Leeton	Accountant	101.62	33.27	69.27	
Mrs. M. Grogan	Chatswood	Solicitor	48.55	155.07	7.85	
C.H. Le Tet	Kensington	Accountant	22.54	8.27	-	30
R.R. Norcott	Marrick- ville	Accountant	4.37	-	-	

## Annexure "A"

CLASS 2 "B"

Payments of commissions to partnerships whose business is such that from time to time they are asked to arrange insurance for their clients as part of their service for such clients and where there is no record of an agency agreement with the Corporation - e.g. Solicitors, Accountants.

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
D. & B.A. Daniel	Orange	Accountants	1,282.29	900.62	1,219.49	
Aitken & Pluck	Sydney	Solicitors	46.64	26.80	51.66	
S.E. Cook & Son	Surrey Hills	Solicitors	957.05	724.69	480.25	
Elliott Tuthill M.P.L.	Cronulla	Solicitors	762.13	-	221.50	
M.A. Cornellis & Co.	Sydney	Solicitors	94.89	-	344.63	
Lamb & Boa	Newcastle	Accountants	1,977.19	483.95	1,536.43	
D.J. Murphy Reeve & Co.	Forbes	Accountants	183.77	113.02	29.10	20
Moroney Rutter & Mantach	Newcastle	Solicitors	15.28	16.10	28.95	
Thos. Davis & Co.	Sydney	Accountants	370.41	153.00	58.65	
Thew & Browne	West Wyalong	Accountants	46.64	8.90	36.32	
Whatmore & Co.	Sydney	Solicitor	125.71	8.39	28.30	
H.C. & P.M. Woods	Griffith	Accountants	13.20	9.23	34.39	
Agosco, Frank & King	Sydney	Solicitors	2.48	2.48	-	
Harold Fitch & Co.	Rose Bay	Accountants	122.76	16.44	32.20	
Giovanelli & Burgess	Sydney	Solicitors	50.82	233.42	158.59	30
Hillside Business Services	Carling- ford	Accountant	-	-	6.90	
Primrose & Dunn	North Sydney	Solicitors	100.25	48.60	121.36	
Summers, Moss & Murdoch	Sydney	Solicitors	163.00	38.29	64.14	

## Annexure "A"

CLASS 3 "A"

Payments of commissions to individuals who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact, and who have an agency agreement with the Corporation, e.g. country store-keeper, garage proprietor, farmer, real estate agents, etc.

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
R.W. Adams	Springwood	Builder	256.78	146.76	110.06	
R. Adlard	Terrigal	Builder	-	30.00	-	
R.B. Adlington	Keiraville	Builder	23.01	51.54	45.28	
E.W. Allen	Strath- field	Service Stn Proprietor	21.43	105.00	8.78	
F.G. Allen	Sylvania	Money Lender	-	-	67.41	
Est. Late G.A. Allun						
C/S J. Par	Sydney	Clerk	10.25	10.89	12.11	
P.M. Callaghan	Narooma	Retailer	17.24	11.86	1.12	20
L. Anderson	Urangline	Storekeeper	9.80	9.80	12.84	
Mrs. P. Andronicus	Sydney	Secretary	420.50	274.84	388.87	
B.R. Kelly	Wee Waa	Fuel Agent	93.76	37.78	53.76	
Mrs. J.V. Bailey	Narromine	Clerk	-	12.47	38.17	
F.C. Baker-Turley	Sylvania	Cake Shop Prop.	17.08	5.64	265.83	
R. Keshishian	Willoughby	Prop. Invest.	16.02	3.55	3.49	
R.J. Basto	Wahroonga	Prop. Invest.	515.12	248.50	946.10	
Bateman	Bankstown	Motor Pt. Sales	-	1.86	3.75	
E.E. Battaglioni	Walcha	Contract Shearing	7.05	1.88	9.78	30
G.G. Beer	Wagga	Salesman	-	11.40	12.55	
A.S. Bennett	Penrith	Business Prop.	-	59.01	127.48	
W.T. Bennett	Jamison Town	Builder	38.59	-	50.11	
M.J. Berger	Arncliffe	Financier	-	11.15	14.54	
A.W. Boulton	Northmead	Builder	-	6.28	-	
J.S. Bown	Bexley	Fruiterer	14.52	11.38	26.98	
K.M. Kanior	Bellevue Hill	Manufacturer (Ex life Agent)	108.63	56.03	258.50	
J.G. Boyle	Kanahooka	Financier	59.21	20.28	50.54	40
Gordon-Brandon	Mortlake	Molasses Merchant	-	-	227.11	
P. Brazier	Crows Nest	Dental Surgeon	1.41	-	-	
R.H. Bridge	Wollongong	Taxi Operator	4.15	2.33	-	
F.W. Brinshead	Bankstown	Co. Directors	-	16.67	-	
M/S H.R. Brown	Bowral	Meat Inspector	-	55.10	17.64	
Mrs. T.A. Browne	Molong	General Storekeeper	-	-	1.50	

## Annexure "A"

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
H.W. Brown	Wingham	Farmer	34.71	6.33	9.77	
J. Buckmaster	Woden City					
	ACT	Property Owner	33.59	20.21	23.03	
Mr. Buggy	Higgins ACT	Builder	174.98	-	-	
H.B. Burgess	Guyra	Garage Prop.	-	128.49	64.07	10
W. Burgess	Armidale	General Store	338.59	39.08	433.16	
A.M. Burrows	Narooma	Hotel Manager	11.47	9.16	-	
J.E. Byfield	Haymarket	Manager	15.59	35.14	72.16	
L.F. Callanan	Oxley via Hay	Farmer	25.19	38.91	56.40	
E.M. Carr	Tumut	Electrician	13.81	3.30	6.60	
W.A. Carr	Parkes	Plumber & Horse Breeder	-	5.58	2.00	
P.J. Cassidy	Wahroonga	Business Prop.	2317.33	1295.08	1532.82	
FRS Catchlove	Mosman	Doctor	138.94	46.34	56.39	20
G. Catchlove	Sydney	Merchant	129.78	97.92	135.91	
W.R. Charles	Camden	Panel Beater	5.60	7.50	-	
A.F. Chatman	Bomaderry	Shop Prop.	404.77	190.22	70.22	
D. Constantinou	Enmore	Printer	-	-	219.95	
K.G. Chisholm	Dee Why	Investigator	41.91	29.62	23.85	
K.W. Bull	Lakemba	Panel Beater	6.21	-	-	
A.W. Clarke	Trundle	Garage Prop.	-	87.15	93.16	
M.B. Clarke	Balgowlah	Law Clerk	14.87	2.33	13.96	
A.E. Clothier	Tumbarumba	Stock Stn. Agents	621.89	172.45	485.47	30
W.A. Coburn	Bowral	Prop. Owner	96.40	51.63	42.01	
B.T. Colditz	New Lambton Hts.	University Lecturer	19.95	13.75	182.32	
Colvan Bus & Car Repairs	Norah Head	Motor Eng.	12.17	-	-	
C.J. Conlan	Lockhart	Butcher	19.64	8.36	30.46	
Conomos	Paddington	Prop. Owner	158.83	245.28	292.22	
W. Cornish	Gunnedah	Agric Dist.	-	-	968.21	
R. Crossman	Roseville	Prop. Owner	173.93	46.39	108.63	
County Real Estate	Canberra City	Estate Agent	376.77	190.14	206.29	40
A.E. Cox	Dungog	Retired Grazier	61.21	22.61	46.29	
G.W. Craig	Woollooware	Builder	29.48	-	11.70	
Mrs. E.N. Crass	Collie	Grazier	14.56	3.44	3.44	
J. Creith	Parkes	Furn. Retail	20.24	21.97	3.20	
G.T.P. Grilly	Cremorne	Manager	113.46	42.20	98.61	
G. Cullen	Wollongong	Ships Provider	11.07	2.46	-	
Reg-Daly Real Est.	Canberra	Estate Agent	103.20	51.65	76.35	
David L. Dalziell	Bondi Junction	Estate Agent	7.16	-	-	50
J. Da Vanzo	Greenacre	Motor Body Repairs	184.30	-	186.88	



## Annexure "A"

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
W.A. Davidson	West Pymble	Business Prop.	-	74.86	87.15	
S.C. Davies	Thirroul	Steel Worker	-	2.18	6.85	
G.M. Davis	Sth. Coogee	Jeweller	28.47	10.40	26.27	
B.J. Dawson	Northmead	Chicken Sexer	26.43	5.28	14.36	
W.J. De Corsie	Rockdale	Builder	-	-	11.35	10
J.M.E. Derrin	Moss Vale	Co. Director	-	-	9.24	
A. Dilley Jnr.	Campbells Hills	Hospital Maintenance	169.44	94.88	231.14	
A.C. Docker	Hunters Hill	Public Serv. Officer	49.75	-	16.05	
Dores Foodland	Yerong Ck	Store keeper	196.33	119.39	114.78	
Dr. B.T.T. Dowd	Vaucluse	Doctor	2.88	-	-	
M.T. Doyle	Toukley	Estate Agent	255.27	132.02	138.54	
M/S C.E. Drady	Grenfell	Florist	165.64	79.38	80.22	
M.A. Duffy	Grose Vale	Bus Line Prop.	229.84	88.01	309.69	20
A.H. Donchei	Seaforth	Oil Co. Employee	62.39	44.64	42.24	
L.L.S. Dyer	Killarney	Manager	13.54	9.16	26.62	
J. Eastham	New Hebrides	Builder	213.05	225.59	757.08	
Mrs. B.V. Edward	Dulwich Hill	Typist	16.82	10.98	14.25	
R.W. Eldred	Warragamba	Electrician	-	14.06	16.09	
R.B. Elliott	Manning Park	Builder	45.77	5.33	4.29	
M.J. Elsom	Gilgandra	PMG Employee	-	123.20	3.64	30
Mrs. F.B. Evans	Kirribilli	Co. Director	476.29	514.75	65.79	
K.T. Evans	Nth Richmond	Newsagent	31.70	34.12	116.46	
D.S. Ezer	Bondi	Co. Director	8.11	-	-	
G.E. Farrell	Forestville	Loss Assessor	142.81	67.34	155.67	
Mrs. G.M. Newman	Yarramalong	Farmer	81.09	112.37	84.75	
G.A. Fenton	Balgowlah	Floor Coverings	1.24	1.50	1.50	
J.T. Feros	Bexley	Estate Agent	18.49	28.91	65.34	
K. Walmsley	Wagga Wagga	Clerk	69.59	7.04	13.95	
C. Flack	Goulburn	Motor Garage Prop.	50.74	-	-	40
Mrs. B.E. Kearin	Narrabri	Storekeeper	31.20	-	11.79	
F.M. Forster	Sydney	Chiropractor	139.55	57.23	-	
Mrs. L. Frisina	Bankstown	Prop. Owner	71.82	1.50	252.97	
A. Froulop	Lewisham	Engineer	55.48	107.59	203.82	
J.R. Gillogly	Cooperbrook	Shopkeeper	12.02	6.07	8.80	
B.A. Gilmour	Hackett	Estate Agent	-	70.42	-	
E. Gorban	Sydney	Importer of Dental Equip.	305.09	82.85	75.11	
P.B. Gosper	Frenchs Forest	Clerk	100.15	33.12	41.62	50
A.E. Randall	Kingsford	Clerk	179.50	212.70	213.96	

## Annexure "A"

Name	Town	Occupation	1.9.71	1.9.73	1.9.74	
			to	to	to	
			31.8.73	31.8.74	31.3.76	
R. Williamson	Towradgi	Co. Director	104.06	170.79	780.28	
Mrs. E.M. Gotts	Wilberforce	Post Mistress	92.13	64.48	88.60	
D.F. Gow	Sydney	Dentist	10.07	6.21	110.63	
L.H. Gown	Port					
	Macquarie	Motor Mech.	22.70	15.30	20.81	10
Mrs. M. Gray	Hornsby					
	Heights	Clerk	89.48	36.48	70.29	
Est. A.E. Green	Willoughby	Deceased (Pre-Partner- Green Bros.)	40.08	31.39	137.03	
A. Greenhedge	Corrimal	Plumber	65.78	32.14	71.41	
K.G. Hesketh	Neutral Bay	Wholesale Merchants	-	1.90	56.49	
R.K. Guignon	Drummoyne	Manager	19.95	150.95	22.63	
Ellis Gulliver	Darling Pt	Grazier	-	55.72	84.90	20
C.G. Gulliver	Eastwood	Theatre Prop.	-	40.04	1.86	
J.H. Hacker	Nth Sydney	Salesman	199.79	-	-	
D. Hammond	Faulcon- bridge	Manuf. Agent	214.96	-	191.71	
H.G. Hansen	Burwood	Real Estate	249.92	36.12	7.24	
F.C. Harrod	Mendooran	Builder	9.25	157.86	85.21	
J.D. Hassall	Rose Bay	Manager	21.35	6.99	7.45	
A.A. Hawke	Asquith	Boot Shop Prop.	95.41	-	10.33	
R.C. Hawkins	Cumnock	Grazier	60.39	51.61	42.98	30
S. Haynes	Sydney	Clerk	11.82	14.15	33.54	
I.N. Heggation	Rosewood	Farmer	14.81	8.34	-	
A. Henderson	Young	Stock & Stn. Agents	7.48	11.36	-	
P.M.C. Hessey	East Lindfield	Airline Pilot	12.16	-	-	
L.P.G. Higman	Wagga Wagga	Farmer	13.95	5.15	5.15	
Hobby Centre	Wagga Wagga	Retail Shop	131.11	51.28	55.93	
N.L. Hodgetts	Hamilton	Council Off.	3.14	7.68	4.65	
Mrs. E.M. Holden	Westmead	Clerk	60.14	37.83	13.81	40
F.V. Howarth	Lithgow	Train Guard	-	1.50	11.98	
C.H. Howdin	Bringelly	Builder	-	6.10	-	
C.E. Hughes	Figtree	Storekeeper	125.56	23.36	54.64	
D.R. Huxley	Caringbah	Taxi Driver	65.59	45.51	18.33	
R.A. Irvine	Curtin ACT	Car Salesman	-	2.20	-	
L.W. Jackson	Bondi Junction	Estate Agent	19.92	122.75	-	
A.A. James	Davistown	Post Mistress	51.95	2.28	4.40	
B.C. Jeffree	Stanmore	Guest House Prop.	66.40	-	-	
J.J. Jenkins	Newcastle	Travel Agent	85.20	17.10	-	50
M.M. Jensen	Campbell- town	Builder	234.76	226.38	654.90	
C. Katsands	Campsie	Shop Prop.	-	33.59	-	

## Annexure "A"

Name	Town	Occupation	Amount			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
C.J. Kelly	Kogarah	Tailor	213.42	4.24	5.87	
W.J. Kelly	Lake Illawarra	Retired Businessman	5.21	1.12	30.30	
C.R. King	Picton	Service Stn.	284.80	78.25	39.82	
P.B. King	Cronulla	Builder	85.17	24.17	41.97	10
Keith King	Cumnock	Co. Director	27.58	-	-	
K.D. Kirby	Windsor	School Teacher	21.68	31.76	20.51	
M.H. Kirk	Artarmon	Printer	109.68	224.94	293.48	
H.J. Lang	Nth Avoca Beach	Clerk	7.75	-	-	
L.B. Lappan	Griffith	Panel Beater	32.01	-	11.73	
D.B. Lawson	Blakehurst	Electrical Contractor	7.23	-	3.75	
D.D. Leathem	Warren	Builder	-	60.59	63.68	
S.J.L. Patourel	Fingal Head	Clerk	48.95	37.03	28.67	20
W. Levett	Lane Cove	Co. Director	176.03	36.14	8.79	
B. Levitt	Maroubra	Shop Prop.	115.11	-	19.17	
C.I. Levy	Pymble	Sales Asst.	162.55	141.96	1,322.25	
B.C. Lister	Narromine	Garage Prop.	17.04	8.16	4.33	
Lonsdale Ser- vice Stn.	Braddon ACT	Motor Dealer	90.93	-	55.04	
J.W. Lovell	Merewether	Builder	77.00	14.84	100.45	
A.W. Lugg	Booragul	Patrol Officer	37.54	30.28	30.43	
C. Patterson	Coolamon	Shopkeeper	182.21	30.05	36.95	
Mrs. S.M. Mace- field	Hornsby	Typist	6.41	3.00	6.00	30
Macs Shoe Store	Tumut	Shopkeeper	37.93	-	19.53	
Rossmanni Ins.	Five Dock	Tax Consultant	33.30	-	13.96	
F.J. Manning	Anna Bay	Arm Fitter (RAAF)	33.18	3.16	-	
D.H. Marks	Sydney	Importer & Manufacturer	1,007.34	823.46	-	
J.C. Marsh	Davistown	Retail Butcher	12.72	7.14	-	
L.J. Ware	Parkes	Grazier	-	4.37	5.49	
A.R. Mason	Carlton	Grocer	11.52	-	-	40
G. Mathes	Delegate	Builder	30.12	228.22	372.95	
J.A. Matto	Rosewood	Garage & Service Stn.	27.23	-	-	
K.W. Knight	Wagga Wagga	Architect	-	-	11.29	
D.P. May	Wollongong	Carrier	29.39	73.49	183.58	
C.O. Menck	St. Peters	Co. Director	57.18	53.90	19.24	
L.P. Mitchell	Epping	Real Estate Agent	59.91	5.93	6.17	
H.J. Moore	East Gosford	Shop Asst.	149.88	61.61	80.41	50
R. Morgan Jones	Moree	Grazier	143.65	15.87	90.95	

## Annexure "A"

Name	Town	Occupation	Amount			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
J.C. Morrison	Willoughby	Prop. Ladies & Girls	101.02	-	-	
I.K. Morrison	Wamberal	Builder	60.71	14.08	59.64	
Ulah Station	Four Mile Creek	Stock Raising	13.79	9.00	24.03	10
McAndrew	Russell Vale	Florist	3.00	21.59	46.98	
J.B. McClelland	Goulburn	Electrical Engineering	7.88	2.25	-	
Mrs. B.M. Nunn	Ulladulla	Garage Prop.	-	26.09	65.02	
M.R. MacDiarmid	Bathurst	Hotel Prop.	113.45	19.90	147.65	
D.A. Stewart	Avoca Beach	Postmaster	9.41	-	-	
Mrs. N. McGrath	Wahroonga	Saleswoman	13.53	10.07	27.11	
Mrs. C. McIlveen	West Tamworth	Garage	-	-	17.60	20
McIvor Selious	Surry Hills	Importers & Exporter	-	-	14.91	
J. McKenzie	Tinonee	Farmer & Grazier	31.09	-	-	
K.E. McNeil	Adamstown Heights	Wholesale Agent	11.84	2.25	-	
R.M. Nash	Chatswood	Shop Prop.	85.18	82.25	96.44	
W.E. Lemin	Bingara	Grazier	4.57	-	5.84	
P.A. McDonald	Cardiff	Co. Director	139.52	39.67	15.53	
Mrs. J.M. Newham	Cowra	Graziers & Comm. Agents	703.21	131.32	626.89	30
H.G. O'Brien	Sth Gundagai	Garage	8.01	1.50	18.12	
L. O'Donnell	Kotara	Storekeeper	23.65	5.63	-	
Olive Branch	Young	Restaurant	2.02	-	-	
M. Palmer	Bathurst	Stock Stn. Agents	264.68	36.51	71.91	
P.K. Pangas	Sydney	Restaurant & Prop. Owners	754.29	307.97	539.85	
Mrs. M. Parisotto	Kempsey	Prop. Owner	109.14	61.98	155.91	
C.E. Parrish	Keiraville	Master Butcher	10.47	15.60	12.53	40
L.S. Patterson	Elandra	Bookshop Prop.	-	-	2.08	
W. Patty	Tamworth	Cafe Prop.	15.89	-	-	
G.C. Pearce	East Hills	Paper Supplier	128.32	35.15	25.64	
Penrith Premiums	Penrith	Gov. Hosp. Chief Off.	946.50	677.75	1,386.98	
A.V. Penrose	Pymble	Prop. Owner	-	134.46	89.62	
N.W. Penrose	Rockdale	Glass Merchant	481.29	76.83	40.00	
E.V. Perefremment	Bankstown	Hotel Manager	1.38	3.62	-	
Mrs. T. Perry	Dubbo	Estate Agent	164.45	76.84	43.17	
N.E. Peterson	Kempsey	Garage Prop.	-	36.72	30.75	50
W.E. Podger	Merimbula	Airline Agent	19.97	27.68	-	
E.A. Penrose	Rockdale	Grazier	7.96	5.80	-	

## Annexure "A"

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	<u>Amount</u>			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
H.W. Powell	Pymble	Co. Director	141.36	55.58	82.85	
J. Power	Haberfield	Steward	298.74	9.04	270.97	
I. Pratt	Waverly	Prop. Owner	73.19	8.77	31.45	
B.J. Preston	Wellington	Club Sec.	31.90	13.40	8.30	
L.D. Price	Frenchs Forest	Jeweller	47.02	17.14	35.62	10
D. Priest	Fairy Meadow	Building Soc. Director	9.22	7.35	-	
Est. Late A.F. Proudman	Lindfield	Deceased (Garage Prop.)	-	21.74	30.47	
J.L. Neale	Croydon Park	Field Rep.	5.75	4.43	4.43	
D.W. Purdie	Marrick- ville	Garage Prop.	91.38	22.54	51.06	
Mrs. S. Raggi	Sydney	Clerk	29.55	-	-	20
I.N. Reardon	Manly	Commercial Traveller	152.23	66.76	145.34	
E.M. Reeves	Yagoona	Real Estate	62.41	8.17	47.34	
D.E. Rendell	Glen Innes	Dealer	-	-	3.75	
N.A. Rhodes	Allambie Heights	Gen. Super	834.36	142.59	1,092.82	
A.R. Ridgway	Quakers Hill	Estate Agent	-	144.79	74.71	
Mrs. H.J. Mockler	Artarmon	Manuf. Agent	-	9.75	13.91	
Dr. H.M. Rivett	St. Leonards	Medical Prac.	18.27	-	3.52	30
F. Rimmer	Emu Plains	Deceased (Storekeeper)	39.73	37.51	12.99	
M.A. Roberts	Cooranbong	Builder	115.84	46.22	52.39	
K.J. Roberts	Sydney	Estate Agent	67.86	-	-	
L.G. Rodgers	Narrabeen	Real Estate Agent	123.27	62.07	129.45	
F.W. Rogers	Strathfield	Director	67.99	33.81	31.13	
Rej Rolfe	Glen Innes	Service Stn.	45.92	28.68	74.08	
B. Ross	Sydney	Printer	1,272.44	420.75	55.53	40
D.K. Rossiter	Oak Flats	Chemist	45.59	2.10	9.30	
C.A. Ryman	Killara	Co. Director	53.30	39.71	-	
J.F. Saville	Long Jetty	Builder	11.96	-	-	
J.J. Scrider	Leeton	Engineer	4.09	16.26	81.37	
L.A. Scutts	Summer Hill	Estate Agent	-	1.50	-	
H.H. Segrave	Sydney	Business Manager	77.67	33.50	142.35	
R.E. Sewell	Fairy Meadow	Caterer	33.28	14.66	16.33	
K.R.W. Shannon	Stanmore	Co. Director	87.41	-	165.78	
Est. W.R. Shannon	Wentworth- ville	Manufacturer	229.40	85.61	5.00	50

## Annexure "A"

Name	Town	Occupation	1.9.71	Amount	1.9.74	
			to 31.8.73	1.9.73 to 31.8.74	to 31.3.76	
A. Simmons	Cowra	Restaurant Prop. & Prop. Owner	196.08	205.49	25.19	
D.J. Simpson	Wagga Wagga	Shopkeeper	90.64	12.81	29.40	
C.J. Smith	Harden	Farmer	29.77	35.85	8.64	10
F.H. Smith	Armidale	Builder	25.10	-	-	
L.V. Smith	Oatley	Chemist	-	1.98	-	
Solomonson	Sydney	Restaurant Prop.	3.73	-	-	
G.G. Spencer	Epping	Sales Mgr.	60.47	4.74	50.78	
N. Stafford	Woonona	Grocer	5.27	-	-	
Stahlhut	Heathcote	Service Stn. Prop.	-	-	67.19	
W. Stanford	Bankstown	Real Estate	79.75	162.67	681.73	
H.J. Steele	Guyra	Service Stn.	-	-	7.01	20
C.T. Stewart	West Wollongong	Builder	-	-	5.42	
H. Surjan	Hamilton	Prop. Owner	3.65	29.48	-	
Dan Sutherland	Bondi Beach	Estate Agent	472.80	78.24	79.27	
Suttie Auto	Wickham	Motor Pts. Retailer	59.85	-	9.28	
R.J. Swinbourne	Epping	Golf Pro.	63.97	33.31	12.36	
E. Symonds	Parkes	General Engineer	35.16	-	-	
S.F. Taylor	Wentworth- ville	Garage Prop.	33.52	-	-	30
W.C. Taylor	Kurmond	Deceased (Storeman Clerk)	92.92	54.95	90.82	
J.H. Tebbutt	Windsor	Farmer	73.28	78.95	155.52	
D.W.K. Thomas	Tamworth	Hosp. Fund Agent	110.02	185.95	255.91	
W.G. Tindale	Wilber- force	Tyre Firm Employee	83.01	68.27	122.21	
H. Tolhurst	Blaxland	Builder	46.85	8.10	-	
Mrs. M.M. Tonkin	Oak Flats	Shop. Prop.	25.36	8.43	-	
J. Tsaoucis	Dubbo	Prop. Owner	117.09	135.68	160.14	40
W.J. Tuddendham	Robertson	Farmer	-	60.30	-	
N.E. Tynan	Toukley	Estate Agent	8.10	25.30	82.17	
N. Valtas	St. Marys	Shop Prop.	-	3.74	-	
Wagga Boat Centre	Wagga Wagga	Shop & Marine Centre	-	8.71	3.91	
A. Walker	Bellevue Hill	Prop. Owner	14.31	127.78	-	
D.A.B. Walker	Tamworth	Clerk	32.44	-	46.51	
P. Ward	Bobundara via Cooma	Grazier	10.13	-	-	50
G.A. Watson	Oatley	Golf Pro.	98.38	60.62	128.59	
B. Wearne	Merewether Heights	Co. Executive	11.66	8.52	1.17	
Mrs. M. Webb	Figtree	Housewife & Business Woman	23.05	65.03	96.56	
S.A. Welch	Yagoona	Real Estate Agent	40.38	66.14	68.89	

Annexure "A"						
Name	Town	Occupation	Amount			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
J.O. Welsh	Bondi					
	Junction	Estate Agent	13.47	15.35	6.57	
E.C. West	Auburn	Garage Prop.	72.50	161.68	235.20	
L.W.E. Wheatley	Nth.					
	Springwood	Builder	117.08	61.26	159.19	10
J.M. White	Eastwood	Motor Sales	35.99	9.75	41.96	
L.M. White	Hornsby	Builder	230.00	385.25	251.73	
C.F. Williams	Bundaberg	Service Stn. Prop	-	9.06	-	
G.E. Williams	Wagga Wagga	Garage	19.30	24.62	12.73	
V.C. Williams	Hamilton	Printing Contractor	87.95	16.48	35.80	
A.R. Wilson	Warren	Garage Prop.	177.00	25.85	102.99	
R.G. Wilson	Jingellic	Shopkeeper	196.64	-	-	
R.J. Wilson	Sans Souci	Salesman	79.00	-	-	
J. Woolaston	Tamworth	Builder	-	-	4.40	20
E.N. Worster	Canberra	Real Estate Agent	27.36	25.70	24.28	
J.F. Wright	Strathfield	Wine Sal. Prop.	23.86	1.85	-	
C.W. Young	Heathcote	Garage Prop.	14.62	-	-	
Mrs. M. Tuckwell	Glen Innes	Clerk	-	12.63	12.84	
R.C. Trotter	Bowral	Farmer	11.86	-	-	
W.T. Western	Gilgandra	Garage Prop.	12.34	-	-	
D.R. Cristensen	Mittagong	Fencing Con- tractor	2.59	7.50	-	
R.J. Brook	Blacktown	Deep Freeze Salesman	36.10	-	63.60	30
M. Fox	Tamworth	Housing Comm.	6.82	-	-	
N.J. McEwan	Corrimal	Engineer	27.18	27.18	-	
R. Reeve	Yass	Service Stn. Prop	26.40	-	21.59	
K.L. Collien	Wagga Wagga	Clerk	5.10	-	6.81	
N. Simpson	Castle Hill	Horse Breeder	13.75	4.87	-	
Mrs. E. Stewart	Lyons ACT	Manageress	35.11	64.59	-	
G.W. Brodie	Wollongong	Cleaning Prop.	71.31	12.83	12.11	
N.D. Lynch	Milsons Point	Manager	76.99	24.32	33.62	
J.D. French	Kiama	Co. Director	158.06	146.06	394.87	40
L.A. Cramp	Sth. Tamworth	Motor Spare Pts. Salesman	26.33	5.40	28.45	
Mrs. J. Davidson	Epping	Secretary	16.58	13.11	16.33	
R.A.E. Waugh	Wombarra	Shop Prop.	2.50	3.88	5.99	
I.A. Reid	Wagga Wagga	Clerk	10.03	-	9.31	
J.R. White	Mt. Keira	Plumber	-	49.85	70.07	
A. Papagiana- kopoulos	St. Ives	Shop Prop.	-	-	26.70	
G.R. Cumming						
C/- Narta	Crows Nest	Co. Sec.	14.92	-	34.37	50
Wowagin Arabian Stud	Golspie	Stud Owner	85.97	98.41	72.01	

Annexure "A"						
<u>Name</u>	<u>Town</u>	<u>Occupation</u>	1.9.71 to 31.8.73	<u>Amount</u> 1.9.73 to 31.8.74	1.9.74 to 31.3.76	
L.F. Shorits	Condobolin	Chemist	0.83	9.32	78.38	
W.R. Townsend	Parkes	Railway Employee	24.87	-	-	
Water Roots	Lane Cove	Marine Sales	41.80	-	-	
Patricia Ann Johnstone	Turrumurra	Co. Director	55.61	64.58	120.94	10
P.A. Bennett	Merumbla	Shop Prop.	11.29	-	-	
K.R. James	Newcastle	Estate Agent	82.00	84.52	12.03	
Basil Rourke	Brookvale	Real Estate Agent	5.87	11.83	30.22	
D. McMillan	Canberra City	Clerk	59.97	6.22	44.31	
G. Lillyman	Civic Sq. ACT	Estate Agent	25.31	32.33	-	
Alan Lincoln Bedkober	Bondi	Real Estate & Property Man	134.12	-	36.68	20
Alexander Evans	Queanbeyan	Estate Agent	-	139.58	248.96	
S.R. Ali	Raymond Terrace	Laundromat Prop.	11.87	42.32	177.65	
C.E. Waldon	Sanctuary Pt.	Farmer	-	21.31	104.66	
B.C. Baverstock	Charlestown	Co. Director	9.06	20.52	15.82	
R. Huggett	Goulburn	Man. Director	-	18.97	-	
D.J. Simpson	Collaroy Plateau	Concrete Truck Driver	52.39	-	65.47	
A.L. Ticehurst	Crows Nest	Cleaner	-	12.59	38.18	30
J.A. Harwood	Guildford	Butcher	-	75.51	72.63	
K.D. Winning	Shoal Bay	Estate Agent	26.35	177.60	535.91	
L.J. Tooley	Wattara	Importer	-	148.76	33.15	
A.D. Entwistle	Chatswood	Clerk	20.10	19.93	24.45	
G.G. Show	Bellevue Hill	Retail Bus. Manager	19.86	18.63	37.86	
Mrs. F. Taylor	Griffith	Storekeeper	-	34.62	67.52	
A. Ghanem	Bankstown	Real Estate	7.04	-	71.20	
G.B. Lamont	Queanbeyan	Vet. Surgeon	-	19.80	57.26	
W.H. Heath	Narrabri	Fuel Agent	-	-	12.00	40
J.G. Whalan	White- bridge	Paint & Wall Paper Ret.	-	56.91	315.46	
P.J. Adams	Adamstown	Vet. Surgeon	-	40.18	274.24	
P.J. McNamara	Northbridge	Salesman	-	184.87	321.25	
H. Schacher	Blakehurst	Prop. Owner	-	3.05	-	
F.G. Ford	Blighty	Garage	-	70.09	75.35	
Mrs. C.L. Williams	Scone	Studmaster	-	30.12	-	
Beal Prop. Dev.	Mayfield	Property Deve- lopers	-	5.84	-	50
A.J. Tovey	Windale	Storekeeper	-	22.61	31.66	
N.H. Rossiter	Boggabri	Cordial Manuf.	-	-	158.92	



Annexure "A"						
Name	Town	Occupation	Amount			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
C. Tagaroulis	Hamilton	Prop. Owner	-	31.09	29.53	
W.F. Billington	Wollongong	Plumber	-	62.60	268.48	
Wilfred Johnson	Yeoval	Storekeeper	-	-	3.82	
M/S K.E. Avery	Woolgoolga	Shop Assist.	-	-	451.31	
A.P. Bernard	Grafton	Prop. Owner	-	-	51.63	10
C.R. Cowling	Maclean	Estate Agents	-	-	1,387.87	
L. Gilbert	Coffs Har-	Grazier	-	-	65.56	
	bour					
O.C. Godfrey	Coffs Har-	Sewing Machine	-	-	108.10	
	bour	Sales & Service				
D. Graham	Grafton	Earth Moving	-	-	284.60	
		Contractor				
R.E. Griffiths	Repton	Clerk	-	-	668.95	
C.L. Hackwood	Nambour QLD	Business Prop.	-	-	64.55	
R.W. Provost	Nambucca	Retail Grocery	-	-	6,255.40	20
	Heads	& Nursery Man.				
C.U. Maher	Maclean	Grazier	-	-	60.76	
Mrs. E.H. McLennan	Sth Grafton	Prop. Owner	-	-	63.28	
J.C. Noonan	Coffs	Co. Director	-	-	560.40	
	Harbour	Real Estate				
E.G. Powell	Grafton	Furniture	-	-	159.28	
		Retailer				
A.L. Redaelli	Nambucca	Retailer	-	-	68.80	
	Heads					
A. Robinson	Grafton	Estate Agent	-	-	1,162.38	30
Mrs. T.K. Robinson	Grafton	Prop. Owner	-	-	85.66	
N.A. Royal	Corindi	Storekeeper	-	-	153.23	
	Clarence					
I.W. Scrivener	Bowraville	Liquid Fuel Agent	-	-	1,032.47	
B. Small	Stuarts Pt.	Storekeeper	-	-	55.33	
W. Stamford	Speers Pt.	Co. Director	10.29	-	325.31	
J.J. Gaynor	Yamba	Storekeeper	-	-	133.41	
M. Straton	Grafton	Co. Director	-	-	859.88	
Miss L.M.	South	Grazier &	-	-	171.02	40
Thompson	Grafton	Stud	-	-	23.97	
R.D. Sutherland	Grafton	Builder	-	-	32.68	
T. Wall	Macksville	Sales Rep.	-	-	82.20	
V. Penn	Boambee	Builder	-	-	169.17	
W.H. Blakeway	Belligen	Co. Director	-	-	11.56	
E. Bushell	Coffs	Real Estate	-	-	121.41	
	Harbour					
M/S E.J. Windley	Dorrigo	Retail Shoe	-	-	62.46	50
		Shop Prop.				
A.C. Bray	Coffs	Licensed Bottle	-	-	103.47	
	Harbour	Shop				
A.V. O'Keefe	Grafton	Builder	-	-	22.60	
K.H. Apps	Campsie	Real Estate	-	-		

## Annexure "A"

Name	Town	Occupation	Amount			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
R.I. Braby	Woolbrook	Grazier	-	-	31.35	
R.J. Walker	Collaroy					
	Plateau	Co. Director	-	-	5.91	
L.C. Macmillan	Willoughby	Co. Director	-	-	9.77	
C.R. Wilson	Tamworth	Horse Breeder	-	-	12.57	10
D.J. Canty	Port Kembla	Golf Pro.	-	-	7.18	
A. MacPherson	Forestville	Real Estate Agent	-	-	41.95	
B.J. Smith	Allawah	Home Units	-	-	114.36	
R.J. Richards	Blayney	Concrete Block Manufac.	-	-	8.92	
C.R. Bilston	Ballina	Builder	-	-	128.18	
F. Birkbeck	Kyogle	Storekeeper	-	-	177.02	
G.C. Browne	Lismore	Builder	-	-	338.26	
E.I. Chilton	East					
	Ballina	Cane Farmer	-	-	72.71	20
A.J. Clark	Caniaba	Farmer	-	-	152.02	
K. Dufficy	Wollongbar	Storekeeper	-	-	11.80	
J.S. Easter	East					
	Ballina	Petrol Dist.	-	-	140.80	
J. Hay	Alstonville	Builder	-	-	133.57	
D.L. Hogan	Sth Lismore	Publican	-	-	144.27	
N.J. Lavelle	Bangalow	Newsagent	-	-	106.44	
A.F. Lickiss	Riley's					
	Hill	Cane Farmer	-	-	101.21	
G. Lomath	Mullumbimby	Saddler	-	-	25.79	30
W.J. McMorack	Woodburn	Farmer - Stock & Stn. Agent	-	-	1,537.78	
J. McDonald	Ballina	Clerk	-	-	189.49	
J. McMahon	Lismore	Advert. Sales Manager	-	-	69.49	
C.M. North	Byron Bay	Electrical Ret. & Repairs	-	-	51.03	
E.O. Driscoll	Tabulam	Stock Agent & Farmer	-	-	362.64	
H.D. Pearce	Coraki	Garage Prop.	-	-	57.64	40
K.W. & J.A. Soward	Nimbin	Garage Prop.	-	-	33.58	
D.H. Smith	Nimbin	Farmer & Spec.	-	-	153.95	
E.R. Taylor	Woddenbong	Storekeeper	1.65	-	1,490.10	
K. Taylor	Ballina	Real Estate	-	-	123.64	
Urbenville (Enslope)	Urbenville	Newsagent	-	-	185.72	
R. Wilkinson	Eureka	Garage Prop.	-	-	81.75	
A. Wright	Traharah	Farmer	-	-	89.64	
K.V. Gibbon	Lennox	Builder & Fisherman	-	-	18.25	50
W.J. Greedy	Lismore	Storekeeper	-	-	235.56	
E.B. Shirley	Kyogle	Storekeeper	-	-	27.38	
R. Taylor	Port Macquarie	Estate Agent	-	-	7.15	

Annexure "A"						
Name	Town	Occupation	1.9.71	1.9.73	1.9.74	
			to	to	to	
			31.8.73	31.8.74	31.3.76	
W.K. Quantrill	Moree	Teacher	-	-	142.93	
Nexus Invest.	Randwick	Investment Co.	-	-	326.73	
W.R. McInnes	Goonellabah	Builder	-	-	33.74	
G. Fazekas	Wollongong	Club Manager	-	-	15.59	
G.S. Strudwick	Tamworth	Real Estate Agent	-	-	234.59	10
R.W. Lord	Warren	Prop. Owner/ Storekeeper	198.51	-	-	
E. Kalnins	Crows Nest	Business & Real Estate	-	-	140.19	
L. Klein	Lismore	Blood Stock Salesman	-	-	24.76	
G.E. Tyrell	Sydney	Textiles Wholesaler	19.11	-	-	
R.W. Anderson	Granville	Real Estate Agent	37.27	57.53	29.18	20
L.W. Tiche	Wollongong	Printer	-	10.03	-	
A.C. Baxter	Penrith	Motel Prop.	2.65	-	-	
G.G.D. Bean	Girraween	Bank Clerk	14.82	5.70	3.11	
A.P. Payne	St. Ives	Real Estate Agent	3.31	14.73	4.93	
J. Watson	Holder ACT	Royal Globe Rep.	24.37	17.79	52.99	
F.V. Howarth	Lithgow	Train Guard	5.28	1.50	11.98	
A.C. Baxter	Penrith	Motel Prop.	2.65	-	-	
R. Kingsley	St. Ives	Importer	1.70	-	-	
A.E. Randall	Kingsford	Squash Crt. Prop.	142.75	-	-	30
H.J. Ridley	Sydney	Importer	9.77	-	-	
W.T. Keys	Sydney	Builder	8.23	-	-	
S.A. Dalton	Sydney	Control Operator	29.29	1.24	-	
Simplicity Dress Materials	Sydney	Wholesalers	32.80	-	-	
B.A. Cheesman	Greenacre	Motor Veh. Repair	3.68	-	-	
R.S.W. Green	Lakemba	Builder	3.25	-	-	
G.E. MacDonald	Narrabri	Mens Wear Retailer	11.12	-	-	40
B. Manchester	Orange	Comm. Agent	1,094.85	2,721.87	7,202.37	
E.G. Mayhew	Waverley	Investor	14.09	-	-	
K.J. Tinsley	Wagga Wagga	Stockbroker	4.68	-	9.69	
C. Menzies	Coffs Harbour	Estate Agent	-	-	284.70	

## Annexure "A"

CLASS 3 "B"

Payments of commissions to partnerships who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact, and who have an agency agreement with the Corporation, e.g. country store-keeper, garage proprietor, farmer, real estate agents, etc.

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Bankstown Motors	Bankstown	Motor Sales	80.95	-	16.31	
B.C.H. Erections	Wollongong	Builders	379.91	2.25	-	
Belbank Invest.	Belmore	Motel Owner	11.62	-	8.32	
Bells Service Stn.	Wentworthville	Garage Prop.	355.75	64.97	206.39	
Bowman's Interstate Agency	Wagga Wagga	Estate Agency	85.80	62.48	150.17	
Bryden Invest.	Rockdale	Investors	31.01	-	7.45	
Cheers Real Estate	Toukley	Estate Agent	384.54	138.46	140.88	10
B. & N. Childs	Kirrawee	Real Estate	193.07	252.08	251.37	
Clements & Co.	Liverpool	Estate Agents	18.29	19.88	400.00	
R.H. Dean & Co.	Fairfield	Estate Agent	225.20	365.75	231.94	
R.E. Dunshea & Son Parramatta P/L	Guildford	Estate Agent	2.30	-	-	
R.M. Elder & Rose	Rockdale	Real Estate Agent	304.01	87.64	26.29	
Septimus-Faulkner	Narrabri	Cordial Manu.	6.31	8.80	29.51	
F.H. & T. Franke	Temora	Engineer	621.43	169.94	232.92	
S.F. Fraser & Co	Burrill Lake	Estate Agent	253.90	173.03	309.73	20
Gates Real Estate	The Entrance	Real Estate	180.92	125.41	114.61	30
Hardwicke & Whigham	Kingswood	Garage Prop.	127.02	33.58	32.49	
Golden West Motors	Parkes	Ford Dealers	83.53	52.78	44.77	
Gowlands Body Works	Wagga Wagga	Prop. Owner	-	47.81	38.49	
Gregory's Real Estate	Canberra ACT	Estate Agent	61.16	27.61	10.36	
I.C. & M.A.	Tullamore	Storekeeper	24.98	-	-	40
Nornsburgh	Kogarah	Real Estate	429.71	166.74	331.04	
Hunter & Co.	Armidale	Real Estate Agent	2,461.00	1,932.30	5,100.08	
Hutchinson Sewell & Assoc.	Armidale	Real Estate Agent	2,461.00	1,932.30	5,100.08	
A.C. Kelly & Mrs	Corrimal	Clerk	8.64	34.89	92.26	
M.E. Williams	Corrimal	Clerk	8.64	34.89	92.26	
F.S. & J.A. King	Parkes	Service Stn. Prop.	54.00	9.61	1.58	
G.M. & L.R.	Parkes	Garage Foreman	10.80	189.26	-	50
Lancaster	Parkes	Garage Foreman	10.80	189.26	-	
K. & J. Langdale	Yagoona	Nurseryman	345.90	150.60	250.56	
Lewisham Prop.	Lewisham	Real Estate	3,027.66	661.06	2,703.98	
Exchange Lewisham	Lewisham	Real Estate	3,027.66	661.06	2,703.98	
J.A. McKenzie & Co	Junee	Estate Agents	183.99	-	-	
M.L. McLuckie & M.J. Brown	Sydney	Management Co.	2,555.54	515.96	2,213.51	

## Annexure "A"

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	1.9.71	1.9.73	1.9.74	
			to	to	to	
			31.8.73	31.8.74	31.3.76	
Parker & Son	Warren	Garage Prop.	21.46	30.09	5.45	
W.E. & S.M. Payne	Newcastle	Farmer	17.16	5.67	11.34	
F. Peach & Ruwald	Sydney	Estate Agent	-	4.58	-	
L.G. Penfold & Co.	Lane Cove	Real Estate Agent	13.81	77.35	15.92	
B. & A. Phillips	Kingston	Real Estate Agt.	216.18	48.04	418.01	10
E.W. & E. Skinner	Trangie	Holden Dealer	88.19	70.79	62.14	
Purnell Bros.	Bankstown	Motor Sales	82.33	32.90	77.77	
Rothwell Pastor Co.	Narrabri	Graziers	-	-	27.12	
Saunders & Clysdale	Scone	Motor Car Dealers	23.81	-	4.89	
Sevil & Co.	Narrabri	Stock & Stn. Agents	320.98	62.37	402.87	
J.M. & J.E. Smeeth	Long Jetty	Mixed Bus. Prop.	24.74	-	12.68	
Somerville & Co.	Eastwood	Real Est. Agent	-	198.99	151.73	20
A.L. Stewart & Co.	Tamworth	Stock & Stn. Agents	1,079.92	684.91	1,841.59	
S.A. Toolin, John & Andres	Sydney	Hairdressers	37.86	-	6.80	
Tooling Serv.	Dee Why	Light Eng.	15.75	47.71	62.67	
Town Hall Garage	Narrabri	Garage	162.05	-	197.52	
Walshe & Co.	Potts Point	Estate Agent	191.97	32.75	584.21	
Wee Waa Property & Agency Co.	Wee Waa	Agency - Real Estate	20.02	-	41.68	
Whiteman's Garage	Gilgandra	Holden Dealer	906.25	171.81	665.23	30
G.Q. Williams & Co	Earlwood	Real Est. Agent	163.52	57.61	45.32	
Percy Woods & Co.	Cremorne	Real Estate	374.47	202.68	640.89	
B. & S. Yetman	Condobolin	Fuel Merchant	25.14	-	-	
Hubbard & Wilkin- son	Caringbah	Builder	62.44	44.35	34.77	
Leo's Real Estate	The Entrance	Real Estate Agents -	76.22	102.83	64.49	
J. & J. Williamson & Company	Leeton	Stock & Stn.	92.91	39.06	45.66	
Beachcomber Real Est.	Toukley	Real Estate	43.37	18.25	-	40
Mr. & Mrs B. Smith	Condobolin	Graziers	-	12.96	18.33	
Peter McCoullough Real Estate	Wagga Wagga	Estate Agent	4.73	13.93	9.23	
J. & H. Duval	Narrabeen	Estate Agent	70.00	1.50	49.47	
H.G. Denison & F. Hibble	Picton	Newspaper Prop.	25.69	-	22.60	
Pell Mell Typing & Copying Serv.	Bondi Junction	Typist Serv.	-	1.82	104.69	
D.G. Wicks & Co.	Tamworth	Real Est. Agents	10.49	22.80	98.04	50
Town & Country Real Estate	Blayney	Real Est. Agents	-	88.81	134.24	

## Annexure "A"

Name	Town	Occupation	Amount			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
I. Steer & Co.	Parramatta	Auctioneer	-	25.05	83.57	
C.F. & J.M. Parry	Coffs Harbour	Jeweller	-	-	840.58	
R.J. & J.K. Cavanagh	Hernani	Farmer	-	-	188.85	10
Clarence River Dry Cleaners	South Grafton	Dry Cleaner	-	-	79.83	
Hahns Jewellers	Macksville	Jewellers	-	-	8,358.48	
Iluka Tourist Serv	Ilkua	Storekeeper	-	-	263.06	
Karsales Korner	Grafton	Motor Dealers	-	-	156.06	
Langley's Cafe	Grafton	Cafe Owners	-	-	9.16	
Popular Cafe	Grafton	Motel Prop.	-	-	6.29	
Southgate Agency C/- D.I. Grainage	Grafton	Farmer	-	-	266.14	
J.A. & M.C. Statham	Lowanna	Storekeeper	-	-	111.79	20
Dovedale Agency	Grafton	Mechanic	-	-	25.71	
Maclean Builders	Maclean	Builders	-	-	138.94	
P.G. & J.G. Heatley	Maclean	Storekeeper	-	-	77.65	
Beautizone		Real Estate				
Reality	Grafton	Agency	-	-	191.47	
R.T. & A.M. Fry	Grafton	Second Hand Dealer	-	-	103.03	
Thos. Pidcock & Sons	Grafton	Hardware Dealer	-	-	30.61	30
James Hain & Co.	Warialda	Stock & Stn Agents	-	-	47.63	
Brunswick Motor Wreckers	Tyagarah	Motor Wrecker	-	-	8.41	
John Deegan & Co.	Lismore	Real Estate	-	-	3,964.62	
W.B. Hepburn & Sons	Lismore	Earthmoving Contractors	-	-	12.91	
Plaza Real Estate	Ballina	Real Est. Agency	-	-	3.68	
Rural Enterprises	Backmeade	Cooperative Store	-	-	102.33	
United Builders	Brunswick Heads	Builder	-	-	185.77	40
John Deegan & Co.	Ballina	Real Estate	-	-	60.98	
Patch & Taylor	Ballina	Estate Agents	-	-	23.99	
B. & I.D. Willocks	Port Macquarie	Prop. Owner	-	-	48.93	
Coffs Realty	Coffs Harbour	Estate Agents	-	-	135.49	
Swansea Cycle & Elec Store	Swansea	Elec. Store	-	-	65.69	
H.G. Cooper & J. Hughes	Young	Storekeeper	-	-	29.22	50
Roderick S. McIntosh	Belmont	Estate Agt.	1,694.56	860.38	1,254.70	
Steer & Co.	Parramatta	Real Est. Agt.	-	20.61	-	
John J. Cinsidine & Co.	Canberra	Real Estate	19.79	-	-	
P.E. Dunshea & Son	Ingleburn	Estate Agents	14.96	-	-	
D.G. Millan & Asso	Dubbo	Comm. Agents	-	-	128.53	

## Annexure "A"

CLASS 3 "C"

Payments of commissions to corporate bodies who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact, and who have an agency agreement with the Corporation, e.g. country storekeeper, garage proprietor, farmer, real estate agents, etc.

<u>Name</u>	<u>Town</u>	<u>Occupation</u>	1.9.71 to 31.8.73	<u>Amount</u> 1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Agricult. Dist. Pty. Ltd.	Wee Waa	Agric. Mach. Distributors	1,785.87	416.06	970.91	
Auto Ignition Co.	Surry Hills	Elect. Eng.	101.39	33.98	613.40	
H. Booth & Sons Pty. Ltd.	Darlinghurst	Painters	18.40	17.69	31.58	
Bradley Bros. P/L	Sydney	Motor Vehicle Distributors	17.88	82.68	17.50	
H. Brightwell & Sons	Erskineville	Carriers	-	33.68	-	20
R.M. Campbell P/L	Bankstown	Motor Pt Sales	1,534.60	-	2,936.13	
Canns Pty. Ltd.	Sydney	Retail Shop	17.36	139.59	3.58	
Car Club 1817	Sydney	Staff Benefits				
Cawsey Mench Pty. Ltd.	St. Peters	Wine & Spirit Merchants	-	-	56.77	
Christian Enterp.	Caringbah	Investors & Builders	615.51	503.27	1,323.47	
C. of E. Diocess of Newcastle	Newcastle	Ecclesiast Church Mission	6,127.94	2,556.54	4,743.44	30
Clayton Bros. P/L	Wollongong	Manuf. Agents	-	84.05	43.43	
Colonial Const. Pty. Ltd.	Canberra City	Builder	61.70	126.45	115.93	
W.E. Crossman Pty. Ltd.	Spit Junction	Printer	150.90	78.57	102.46	
Culmulla Co-op Building Society	Sydney	Building Soc.	578.77	483.62	302.19	
M.J. Davis P/L	Yagoona	Real Est. Agent	54.94	59.79	108.20	
A.M. Dixon P/L	Narrandera	Timber Merch.	348.58	127.86	50.04	
E. & A. Pty. Ltd.	Clovelly	Chemist	7.83	-	-	40
Employee Benefit Plans	Sydney	Superannuation	52.65	2.40	143.78	
W. Fox & Co. P/L	Narrabri	General Store	-	66.40	7.12	
Ingleburn RSL	Ingleburn	R.S.L. Club	-	142.98	140.75	
General Rubber Co	Camperdown	Tyre Dist.	-	-	8.43	
Goodwin Kenny Pty. Ltd.	West Tamworth	Agric. Mach Distributors	6.08	-	-	
G.U. Members	Campsie	Benevolent Soc	504.96	83.86	172.37	
G.U.O.O.F.	Sydney	Ben. Society	10,137.52	4,526.29	6,096.91	
G.U. Members		Benevolent				50
Cash Prem.	Sydney	Society	606.06	121.66	122.57	
G.U. Members		Benevolent				
Cash Prem.	Wagga	Society	160.71	12.14	2.65	
G.U. Members		Lodge Friendly				
Cash Prem.	Wollongong	Society	36.02	-	-	
G.U. Members		Benevolent				
Cash Prem.	Parramatta	Society	-	16.05	90.23	

## Annexure "A"

Name	Town	Occupation	Amount			
			1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
G.U. Members Cash Prem.	Sydney	Benevolent Society	-	-	363.54	
G.U. Members Cash Prem.	Chatswood	Benevolent Society	-	35.90	32.01	
Gundagai Aspara- gus Co-op	Gundagai	Farmers	7.01	7.01	14.54	10
W.M. Haughton & Co	Sydney	Importers	-	62.38	58.29	
Hillsdons P/L	Parramatta	Motor Dealer	-	521.21	134.84	
Killen & Thomas Pty. Ltd.	North Sydney	Estate Agent	24.59	9.22	7.15	
Leeton Co-op Building Society	Leeton	Building Society	90.24	95.77	83.53	
Ransomes P/L	Liverpool	Grass Cutting Equip Supplies	7.45	7.45	7.45	
Main Garage P/L	Katoomba	Garage Prop.	29.48	-	17.77	20
Midwest Wools P/L	Condobolin	Wool Buyer	-	113.86	-	
Mirow & Son P/L	Gunnedah	Garage	18.12	-	-	
3rd Mosman Boy Scout Group	Mosman	Boy Scout Organization	239.63	1,816.97	35.98	
Newcastle Angli- can Clergy	Newcastle	Ecc. Mission	173.60	169.11	177.40	
Mountain Maids Foods Coop	Batlow	Food Processor	148.68	231.31	18.96	
North Canberra Credit Un. Corp.	Dickson ACT	Coop Soc.	149.21	33.83	51.25	30
Osborne & Oliver P/L	Narrabeen	Estate Agency	47.50	17.63	15.46	
Piper Woodward & Co.	Alexandria	Manufacturers	-	29.55	-	
Printers P/L	Rosebery	Printers	6.75	37.86	21.57	
J.J. Roberts P/L	Rydalmere	Smash Repair Factory -	-	164.19	-	
Shannon Brick Tile & Pottery	Stanmore	Brick & Tile	78.51	-	87.85	
Shannon's P/L	Stanmore	Prop. Owner	24.67	-	49.34	
Shannon's Roof Tile Co.	Wentworth- ville	Roof Tiling	21.41	-	-	40
Singleton Coop	Sth. Singleton	Building Society	41.55	16.36	70.60	
Singleton Coop	Singleton	Building Soc.	17.24	-	-	
Singleton Coop	Singleton	Building Soc.	30.28	20.61	79.00	
Southern Coop	Wollongong	Building Soc.	716.68	330.26	679.03	
Southern Build- ing Society	Wollongong	Building Soc.	365.49	164.80	289.59	
J. Turner & Son Turtle & Calder P/L	Goulburn Newtown	Motor Dealer Real Estate	51.65 296.61	50.47 2.64	126.52 208.28	50
Tuscan Invest.	Bondi Junction	Public Scrr & Property Owner	13.26	3.15	-	
Young & Green P/L	Newcastle	Motor Dealer	2.11	5.18	-	
Donram Invest	Greystanes	Private Co.	28.61	5.48	83.15	
Maytime Dist.	Wollongong	Distributors	-	6.26	-	
Fairline Const Super Scheme	Campbell ACT	Superannuation Scheme	59.73	53.34	67.99	



Annexure "A"						
<u>Name</u>	<u>Town</u>	<u>Occupation</u>		<u>Amount</u>		
			1.9.71	1.9.73	1.9.74	
			to	to	to	
			31.8.73	31.8.74	31.3.76	
Frigid Cab.	Thornleigh	Cabinet Maker	7.44	-	256.55	
Searfim Pty. Ltd.	Curtin ACT	Builder	112.34	-	-	
G.U.O.O.F.	Canberra	Benevolent Soc.	74.01	3.94	-	
G.U. Members		Benevolent				
Cash Premiums	Sydney	Society	472.92	-	-	10
R.M. Tyson P/L	Nth Sydney	Home Unit Mgr.	172.03	92.10	1,241.94	
G.U. Members						
Cash Prem.	Sydney	Benevolent Soc.	202.34	125.28	172.03	
Huntley Colliety						
Ltd.	Dapto	Credit Union	55.44	54.95	44.39	
Robinson &						
Saddington P/L	Newcastle	Estate Agents	11.03	4.97	4.97	
Glencoe Dist. P/L	Wee Waa	Farmers	2.98	-	56.24	
L.J. Hooker Ltd.	Canberra	Estate Agent	-	45.68	28.70	
Manly Holiday						20
Centre Pty. Ltd.	Manly	Estate Agent	5.16	5.16	73.33	
J.M. Gorton Real	Baulkham	Real Estate				
Estate Pty. Ltd.	Hills	Agents	-	101.67	-	
Stanton Gdns. P/L	Sydney	Prop. Owners	-	-	111.15	
Gainsborough Dev.		Real Estate				
Pty. Ltd.	Kingswood	Agents	12.67	1.50	-	
Singleton Coop		Building				
No. 5	Singleton	Society	-	8.18	18.46	
V.J. Byrnes P/L	Manilla	Stock & Stn. Agt.	19.95	-	27.23	
Joseph Leeds P/L	Dubbo	Stock & Stn. Agt.	7.82	7.82	-	30
M.C. Croker P/L	Wagga Wagga	Grain Merchant	-	49.01	58.64	
Leopold Prop.	Dover					
Pty. Ltd.	Heights	Prop. Owner	7.27	4.51	53.29	
Rinder Delemege		Real Estate				
Pty. Ltd.	Narrabeen	Agent	-	-	54.36	
Samanda Property						
Improvements P/L	Leichhardt	Plumbing Business	-	-	46.20	
Leeton Coop No. 9		Building				
Pty. Ltd.	Leeton	Society	-	90.20	132.68	
I.F. Boulton P/L	Walcha	Stock & Stn. Agt.	-	-	5.85	40
Cowpe Finance P/L	Grafton	Financier	-	-	67.08	
Maclean Motors	Maclean	Motor Dealers	-	-	211.78	
Pitt Son & Badgery		Stock & Stn.				
Branch Pty. Ltd.	Warren	Agents	-	-	280.05	
Gas & Allied		Building				
Building Soc No. 9	Mosman	Society	9.62	-	82.98	
R.J. Morrison	The					
Pty. Ltd.	Entrance	Co. Speculator	-	-	142.02	
Mutual Accept-						
ance Ltd.	Sydney	Finance Co.	-	-	174.02	50
Northern Star						
Chapel	Lismore	Newspaper Union	-	-	8.44	
Craig & Littley	Spit	Real Estate				
Pty. Ltd.	Junction	Agent	-	-	156.56	

Annexure "A"						
Name	Town	Occupation	1.9.71	Amount	1.9.74	
			to	1.9.73	to	
			31.8.73	31.8.74	31.3.76	
Direct Accept-						
ance Corporation	Sydney	Finance Co.	67.20	6.37	73.91	
Gas & Building						
Soc. No. 2	Mosman	Building Soc.	37.52	-	27.78	10
Gas & Building						
Soc. No. 3	Mosman	Building Soc.	96.01	-	47.32	
Gas & Allied						
Building Soc No. 4	Mosman	Building Soc.	78.94	-	40.10	
Gas & Allied						
Building	Mosman	Building Soc.	70.04	3.45	52.67	
Gas & Allied						
Building Soc No. 6	Mosman	Building Soc.	138.84	6.40	113.90	
Gas & Allied						
Building Soc No. 7	Mosman	Building Soc.	144.73	19.17	113.74	20
Irymple Packing		Interstate				
Co. Pty. Ltd.	Mildura	Packing Co.	12.26	-	20.68	
Gas & Allied Inc.						
Co. Building						
Soc. No. 8	Mosman	Building Soc.	110.60	7.46	74.26	
Enterprise Assoc.	Forest-	Sailing				
N.S.W.	ville	Association	-	23.23	-	
Gwen 12 Assoc.		Sailing				
of N.S.W.	Sydney	Association	-	68.69	-	
Chris Hansens Lab	Crows Nest	Wholesalers	-	-	25.58	
Lazy E Aust. Assoc	Glenelg Nth	Sailing				
		Association	-	35.93	-	30
Frank G. O'Brien						
Pty. Ltd.	Padstow	Glazier	-	8.70	-	
Y.W.S.H.A. C/-		Sailing				
Mrs. N. Clarke	Balgowlah	Association	198.69	154.48	-	
Church of England	Mayfield	Church	73.65	-	-	
Piercy & Nott P/L	Grafton	Wholesale Mer.	-	-	39.63	
Rural Bank		Travel				
Travel Service	Sydney	Service	381.52	53.80	-	
McIlwraith Ind.	Beacons-	Sheet Metal				
	field	Manuf.	22.82	-	11.77	40
Arrow Class Assoc	Sydney	Yachting				
		Association	-	8.34	-	
Incisive No. 4						
Pty. Ltd.	Sydney	Investment Co.	-	520.93	143.73	
Maritime Services		Public				
Board C. & G. Assoc	Sydney	Services	29.53	23.75	43.06	
Charmis Invest-						
ments Pty. Ltd.	Alexandria	Investment Co.	2,408.10	1,261.84	757.87	

## Annexure "A"

CLASS 4 "A"

Payments of commissions to individuals who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact there being no record of an agency agreement with the Corporation, e.g. country storekeeper, garage proprietor, farmer, real estate agents.

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
R. Annis Brown	Carlingford	Real Estate Agt.	125.98	130.20	165.06	
Harry N. Simpson	Newport	Grazier	14.28	-	14.82	
David Stanton	Baulkham Hills	Builder	6.74	6.21	-	
R.D. Trinder C/- Trinder Delmere	Avalon	Estate Agent	641.39	-	28.93	
Ross McLennan	Miranda	Real Estate Agt.	57.75	17.57	52.95	
G.H. ALL. Press	Strathfield	Business Prop.	105.59	-	62.49	
P.L. Matchlock	West Ryde	Real Estate Agt.	4.36	16.33	-	
R. Anthony	Baulkham Hills	Ambulance Emplo- yee Prop. Owner	71.21	51.81	16.79	20
J. Azar	Belmore	Property Owner	4.62	-	-	
E. Baker	Wagga Wagga	Retail Shop	106.34	28.75	55.77	
Dr. V.C. Balmer	Mosman	Med. Dr.	36.05	-	37.75	
B.S. Borden	Tamworth	Office Machine Retailers	2.11	2.19	-	
R.M. Barlow	Lyneham	Co-Directors	15.12	2.48	26.21	
K.G. Barnes	Toongabbie	Jeweller	41.76	28.17	34.94	
Miss R. Bartlett	Balranald	Secretary	12.20	6.53	14.31	
L.W. Baum	Marrickville	Property Owner	3.53	-	-	30
R.G. Bean	Curlewis	Grazier	-	-	8.66	
D.H. Beattie	Adelong	Oil Co-Rep	10.40	1.99	-	
V. & J. Bell	Mendooran	Graziers	263.17	-	997.41	
G.B. Black	Bowral	Farmer	11.99	-	-	
F.C. Bracey	Castlecrag	Importers of cloth	54.56	35.13	117.50	
J.E. Bray	Peak Hill	Bus Proprietor	122.09	30.20	60.70	
Mrs. D.G.H. Brookfield	Minto	Post Mistress	45.57	22.97	130.19	
M.J. Brophy	Collie	Store keeper	144.73	21.48	-	40

## Annexure "A"

## CLASS 4 "A"

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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Dr. A.B. Brown	Croydon	Doctor	4.42	-	-	
C. Brown	Milton	Farmer	.85	-	-	
J.C.E. Brown	Sydney	Real Estate	11.14	3.46	-	
C.R. Caldwell	Dalgety	Motor Dealer	2.02	-	-	10
A.B. Cambell	Gloucester	Motor Car Sales- man	-	4.87	17.36	
L.S. Chapman	Singleton	Newsagent	217.00	45.20	-	
J.H. Chittick	Gerrongong	Farmer	156.07	22.14	214.80	
C.C. Cini	Eastern Crk.	Pig Farmer	658.42	70.32	12.79	
E. Clarke	Parkes	Building Insp.	930.60	513.60	920.24	
R.R. Collins	Raymond Terrace	Shopkeeping	16.78	3.25	36.11	
H.A. Crafter	Wellington	Co. Representa- tive	-	-	5.95	20
K.H. Crooke	Broadway	Importers of Cloth	4.05	24.84	-	
W.M. Cutler	Jerilderie	Grazier	18.24	2.72	-	
J. Pyc	Temora	Photographer	113.62	39.29	67.31	
I.O. Dawson	Bathurst	Life Under- writer	110.19	103.74	198.81	
C.W. Day	Braidwood	Grazier	18.24	5.71	12.57	
H. Deitch	Sefton	Shop Proprietor	49.49	20.32	14.70	
Mrs. E.M. Douglas	Junee	Newsagent	-	-	4.50	
R.J. Eassie	Millthorpe	Commission Agt.	-	1.62	39.85	30
I.B. Frankenmire	Tamworth	Musical Instru- ment Retailer	11.78	11.78	5.89	
C.V. Firkin	Gerringong	Builder	19.02	37.62	102.93	
C. Firth	Coonamble	General Store	-	-	7.40	
L.H. Fisher	Lake Cargelligo	Farmer	54.11	206.38	104.22	
M.E. Wood	Gladesville	Shopkeeper	81.35	-	-	
A. Fristap	Yarralumba	Carpenter	56.19	8.12	66.97	
C. Fry	Broadmeadow	Prop. Speculator	62.88	22.49	161.97	
Geof Griffiths	Orange	Builder	-	8.60	11.03	40
Mrs. G. Guthrie	Camden	Dry Cleaner	4.71	-	31.89	

## Annexure "A"

## CLASS 4 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
H.W.H. Haar	The Rocks	Mail Contractor	-	24.32	-	
L.T. Hall	Fairfield	Jeweller	45.50	20.88	72.01	
A.H. Hamer	Cowra	Grazier	23.35	-	8.60	
Mrs. B. Hargraves	Ungarie	Storekeeper	101.59	6.43	25.19	10
H. Harold	Bimbi	Storekeeper	615.69	94.68	598.94	
E. Hattley	East Gosford	Storekeeper	56.86	3.58	24.32	
N. Heathcote	Grenfell	Grazier	542.55	777.63	316.00	
P.J. Heffernan	Tamworth	Builder	-	53.41	-	
G.E. Henrich	Berry	Shop Proprietor	9.52	4.67	9.93	
W. Hodges	Mudgee	Caravan Park Prop.	55.91	-	-	
A.R. Hooper	Tamworth	Builder	8.60	-	53.13	
Mrs. S.M. Hughes	Oberon	Grazier	6.87	9.58	33.64	
D.G. Hunter	Brighton-le- Sands	Co. Director	-	35.33	84.69	20
C.R. Inglis	The Oaks	Farmer	2.77	-	41.12	
T.R. Ivery	Gumnock	Grazier	2.23	11.98	26.12	
E.M. Smith	Kootingal	Clerk	133.10	67.68	198.08	
B.R.C. Jones	East Moree	Builder	-	-	13.70	
R.H. Kendall	Tumbarumba	Farmer	.46	-	3.52	
C.S. Kerr	Avalon Beach	Medical Practitioner	97.77	22.23	42.76	
V.E. King	Canberra	Public Servant	8.80	-	-	
G. Lahood	Yagoona	Retail Grocer	9.49	3.99	23.09	30
T.J. Lear	Moss Vale	Builder	4.97	6.12	-	
H.I. Legood	The Oaks	Accommodation Prop.	-	34.69	36.94	
F.J. Lewis	Merriwagga	Farmer	65.13	11.00	32.84	
L.S. Long	Wagga	Farmer	5.47	-	15.43	
J.E. Lowe	Muswellbrook	Dairy Farmer	6.81	-	27.80	
W.F. Lynch	Blacksmiths	Storekeeper	6.06	8.57	2.67	

## Annexure "A"

## CLASS 4 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Mrs. O.M. Maddock	Canley Vale	Property Owner	-	16.22	-	
J. Maddrell	Braidwood	Grazier	155.43	5.15	1.88	
G. Mahar	Gosford	Property Owner	164.51	47.15	42.94	
Mrs. N.W. Martin	Geurie	Garage Prop.	16.11	110.14	15.99	10
J. Masters	Caringbah	Engineers	108.64	-	-	
R.R. Masterton	Croydon Park	Grazier	9.75	6.94	-	
T.H. May	Blayney	Electrician	26.70	-	-	
P.S. Maybury	Kootingal	Farmer & Grazier	18.74	9.32	-	
B.A. Mayo	Basin View	Builder	60.70	55.83	116.87	
K.G. McBride	Dee Why	Shop Asst.	-	153.00	28.32	
Miss C.M. McDonald	Boggabri	General Storekeeper	136.95	66.97	252.88	
A.C. McKay	Currarong	Retired Busi- nessman	38.43	-	-	20
J.N. McLarty	Wagga	Farmer	16.55	4.54	4.38	
J.B. Mendham	Tenterfield	Motel Prop.	-	6.60	-	
A.B. Meppem	Bellata	Stock & station Agents	2.47	-	7.61	
T.A. Meredith	Darling Pt.	Property Owner	88.65	15.44	41.88	
L.A. Monk	Killara	Veterinary Surg.	35.41	82.72	-	
C.F. Mott	Yenda	Grain Agent	-	30.99	-	
M. Myers	Bellevue Hill	Property Owner	4.75	-	9.67	
Dyers Building Supplies	Sydney	Wholesalers	30.07	-	-	30
L.G.C. Neill	Rose Bay	Jewellery Shop	307.20	27.91	-	
F.J. Nelson	Maude	Farmer	28.61	53.26	9.82	
J.J. Newton	Manly	Contract Cleaner	42.30	8.60	-	
G. Nicholls	Crookwell	Jeweller	74.16	26.40	101.73	
S.J. Nixon Avonmore	Finley	Farmer	33.71	-	-	
J. Notaras	Griffith	Manager/Investor	-	-	397.88	
C.W. O'Connor	Tamworth	Refrigeration Contractor	2,828.99	-	9.62	40

Annexure "A"  
CLASS 4 "A"  
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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Omara Bros.	Yass	Bus Line Proprietors	22.55	-	-	
T.H. Odillomaher	Double Bay	Property Owner	14.18	-	-	
H.L. Olsen	Sans Souci	Funeral Director	49.35	15.08	43.50	10
A.N. Oxley	Temora	Garage	16.35	15.59	2.07	
C. Peacock	Vaucluse	Qantas Pilot & Property Owner	29.73	-	-	
S.J. Penberthy	Narromine	Stock & Station Agent	395.14	-	-	
D.R. Phillips	Kingston	Merchant	-	2.82	4.50	
W.H. Pickering	Granville	Doctor	6.88	-	-	
E.K.T. Platt	Pymble	Shearer	24.58	16.63	-	
R.F. Poate	West Batlow	Farmer	5.29	9.07	-	
P.P. Quinn	Narrandera	Farmer	5.93	8.16	9.18	20
M. Riseborough	Nelsons Bay	Accommodation Proprietor	162.26	-	38.06	
Mrs. V.M. Robsin	Crows Nest	Carriers	159.69	41.25	29.63	
The Rural Centre	Orange	Rural Supplies Shop	12.06	19.88	7.53	
J.N. Savage	Kempsey	Property Owner	4.42	-	43.23	
W. Schade	Farrer ACT	Builder	8.39	32.15	-	
Mrs. E.M. Scott	Cowra	Builders	7.64	13.88	51.93	
J.L. Scott	Glen Innes	Electrical Retailer	127.05	13.88	30.29	30
A.B. Sheahan	Wagga	Crown Land Consultants	247.53	155.93	213.89	
D. Young	Hamilton	Restaurant Owner	86.34	155.91	205.06	
T.E. & P. Shilson Josling	Griffith	Architects	-	-	25.88	
M.I. Smith	Orange	Butcher	3.54	3.92	-	
Mrs. J.M. Sobb	Lakemba	Shirt Manuf.	-	213.27	111.66	
I. Sorenson	Lyneham	Carpenter	8.51	-	12.54	
R.W. Spencer	Mollymook	Tailor	80.50	17.85	45.89	

## Annexure "A"

CLASS 4 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
A. Sternhell	Double Bay	Veterinary Products	7.44	-	-	
Dr. M.P. Susman	Woollahra	Medical Practitioner	3.36	-	-	10
P.L. Sutton	Sth. Tamworth	Clerk	226.77	69.20	242.18	
Mr. R. Swan	Eastwood	Pastoral Co.	10.18	10.83	128.40	
W. Tannenbaum	Sydney	Co. Director	5.48	2.48	2.48	
G. Tesoriero C/- V. Gennusa	Riverwood	Property Owner	-	-	12.70	
A.R.C. Thomas	Parramatta	Removalists	39.15	51.82	32.63	
H.R. Thomas	Woolwich	Investment Co.	313.03	149.94	552.86	
R. Thurling	Gulgong	Electrician	-	3.18	-	
E.R. Todd	Windsor	Farmer	21.84	-	8.25	
D.R. Tollis	Mascot	Cycle Retailer	78.65	44.29	71.52	20
Mrs. L.M. Topham	Darling Pt.	Property Owner	11.21	6.11	58.58	
Mrs. M. Topham	Bondi Beach	Property Owner	92.26	-	53.61	
J. Vernados	Griffith	Investor	5.76	7.34	-	
S.P. Vernados	Randwick	Retailer/Pro- perty Owner	5.67	-	-	
A.A. Vile	Brocklesby	Farmer	91.06	21.89	21.89	
D.E. Wade	Dungog	Electrical Contractor	60.28	-	4.05	
W.J. Walsh	Peakhurst	Monumental Mason	97.94	53.90	178.16	
Mrs. G. Wells	Killara	Property Owner	30.55	10.21	20.21	30
West Ryde News- agency	Beecroft	News Agents	27.33	11.68	24.74	
W.R. White	Killarney Vale	Builder	31.60	8.45	43.07	
W.D. Yip	Haymarket	Fish & Chip Shop	41.07	16.59	20.70	
B.P. Shleibs	Dapto	Jeweller	-	3.51	-	
Sam Epstathiou	Kensington	Barber Inactive	-	44.20	34.39	
G.H. James	Wyong Creek	Farmer	33.07	7.20	18.08	



## Annexure "A"

CLASS 4 "A"  
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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
T.M. Wagstaff	Maroubra	Clothing Retailer	39.66	19.07	-	
Wagstaff Style Centre	Maroubra	Clothing Retailer	-	28.67	-	10
P.J. Mooney	Tamworth	Fuel Agent	43.45	-	6.86	
G.H. Prince	Bowral	Farmer	42.80	-	70.10	
A. McP. Stewart	Forbes	Commission Agent/ Grazier	1,560.73	542.28	1,761.33	
R.R. Farrard	Warrawee	Industrial Chemist	14.12	10.18	46.92	
Mrs. R. Turner	Cook	Stenographer	17.34	4.45	-	
J.D. Thane	Double Bay	Property Owner	-	81.49	638.35	
F.H. Macheledt	Sydney	Architects	53.13	4.39	-	
L.T. Barg	Chester Hill	Retail Shop	-	-	13.03	20
F. Chaney	Enfield	Master Builder	28.37	92.43	68.77	
R.N. Danks	Randwick	Property Owner	5.65	-	-	
F.C. Elsworth	Palm Beach	Director Marcad P/L	6.76	-	57.77	
R.A. Finley	Frenchs Forest	Boy Scouts Correspondence	140.40	157.45	296.20	
A.G. Hawkins	Vaucluse	Gallery Prop.	96.55	23.27	33.27	
G.W. Hawkshaw	Eastwood	School Teacher	43.30	21.69	45.81	
J. Huston	Newport	Master Builder	25.13	-	10.78	
Mrs. E.M. King	Newcastle	Dress Shop Owner	26.78	11.91	-	30
A.H. Macneil	Boggabilla	Grazier	5.10	-	-	
K.J. May	Julkorn	Farmer	15.76	-	16.56	
F.S. McEvoy	Kingsgrove	Builders	16.05	15.46	8.15	
T.G. McEvoy	Kingsgrove	Builders	2.52	4.02	-	
C.S. McPhee	Campsie	Retailer	1.65	-	33.35	
P.J. Norman	Forestville	Shopkeeper	32.29	11.99	18.23	
A.J. Quinnell	Yetman	Grazier	22.02	-	30.49	
N. Roberts	Newport	Master Painter	40.27	13.99	42.91	

## Annexure "A"

CLASS 4 "A"

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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
F. Sarlas	Hornsby	Property Owner	307.56	402.84	-	
J.R. Seton	Casula	Builder	39.66	30.14	19.92	
Leo Unwin	Rodd Point	Garage Prop.	3.63	6.08	9.23	
J.A. Gammon	Illabo	Carrier	63.62	2.93	210.92	10
E.V. Lawson	Solomon Islands	Property Owner	84.71	32.92	13.81	
J.H. Pollock	Moonooka	Interstate Agency	19.00	8.26	16.96	
H.J. Draper	Sydney	Security Officer	7.50	-	-	
J.W.N. Lindsay	Sth. Yarra	Property Owner	5.55	-	-	
Apolloni Drury	Griffith	Real Estate	2.73	-	-	
P. Bringolf	Tempe	Finance Co.	773.80	24.28	261.57	20
J. Covani	Cremorne	Medical Pract.	63.53	-	3.67	
I.W. Cassimatis	Petersham	Milk Bar Prop.	-	-	18.65	
C. Dyason	Roseville	Property Owner	-	14.07	24.14	
A.J. Gover	Alexandria	French Polisher	77.99	15.43	70.38	
L. Graham	Randwick	School Canteen	99.74	52.06	130.44	
J.L. Guest	Balmoral Beach	Property Owner	86.18	65.48	112.62	
J.M. Hislop	Double Bay	Proprietor	21.68	-	35.12	
S.R. Holcombe	Maroubra	Med. Pract.	29.43	22.33	107.29	
S.T. Hopkins	Mt. Colah	Property Owner	-	-	31.13	30
B.D. Hookway	Narrabunda	Florist	-	-	13.67	
R.E. Hyland	Bermagui	Retail Baker	4.12	3.47	8.53	
C.M. Inglis	Artarmon	Plastics Manuf.	-	29.98	-	
N. Lahood	Marrickville	Greengrocer	-	7.94	-	
F. Langwell	Pymble	Wool Buyer	-	3.17	4.34	
P.W. Loftus	Adelaide	Property Owner	279.94	94.94	243.01	
J. Maree	Campsie	Greengrocer	-	208.14	118.62	
G. Marks	Sydney	Proprietor	6.33	6.33	6.84	
C.E. Thiesson	Yerrinbool	Orchardist	77.36	25.41	62.39	
P.H. Treasure	Balgowlah	Not known	4.12	-	-	40

## Annexure "A"

## GLASS 4 "A"

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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
R.C. Johnstone	Tenterfield	Farmer	15.15	-	-	
A.R. Attenborough	Miranda	Motor Mechanic	90.84	60.28	45.47	
H. Lashwood	Nth. Bondi	Radio & Television	338.12	53.02	102.14	10
A.L. Barton	Fisher ACT	Builder	14.87	9.60	27.37	
D.C. Mann	Rose Bay	Real Est. Agt.	6.88	-	-	
James & Grahame	Sydney	Estate Agents	2.25	-	-	
Mrs. K.S.A. Roe	Kogarah	Newspaper Vendor	16.06	6.29	25.10	
N.S. Chittick	Gerringong	Farmer	-	6.56	-	
T.E. Dolahenty	West Tamworth	Horse Breeder	6.48	-	-	
R.O. Bailey	Peakhurst	Real Estate	13.28	12.07	-	
Jennett's Estate Agency	Long Jetty	Estate Agent	13.93	9.61	5.22	20
E.N. Copas	Uralla	Stock & Station Agent	241.61	50.99	86.70	
Harold Curry	Tenterfield	Stock & Station Agents	111.40	21.32	143.36	
J.H. Fitzhardinge	Canberra	Real Est. Agt.	-	97.70	-	
K.J. Hawes	Epping	Real Est. Agt.	105.40	121.58	25.47	
W.H. Hodge	Tullamore	Stock & Station Agent	518.96	661.35	334.22	
G. Ianno	Leeton	Estate Agent	972.67	587.04	1,349.05	
C. Kimmorely	Inverell	Stock Dealer	1,181.37	204.58	560.41	30
J. Leeds & Co.	Flemington Markets	Stock & Station Agents	14.02	17.14	16.88	
Ron Loiterton	Cootamundra	Estate Agent	99.13	-	-	
C.H. Norrie	Maitland	Estate Agents	1,333.62	719.11	1,528.87	
R.W. Porra	Bondi	Estate Agent	393.99	170.81	86.36	
L.F. Short	Mayfield	Estate Agents	84.31	28.68	139.00	
W.H.N. Thwaite	Goulburn	Real Est. Agt.	382.90	201.70	627.30	
Est. R. Watson Baker	Newcastle	Estate Agent	185.61	47.06	353.15	

## Annexure "A"

CLASS 4 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74
			to	to	to
			31.8.73	31.8.74	31.3.76
I.W. Jamieson	Tumut	Stock & Station Agent	3.46	3.46	7.79
D.R. McLennan	Miranda	Real Estate	212.99	74.52	125.15
A.B.L. Staff Assn.					
N.S.W. Board	Sydney	Staff Assoc.	55.02	10.46	6.83
M.C. Mourookis	Belmore	Greengrocer	7.35	15.01	-
			<u>24,011.53</u>	<u>10,029.00</u>	<u>19,215.07</u>

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Annexure "A"  
CLASS 4 "B"

Payments of commissions to partnerships who carry on a business not being insurance, and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact there being no record of an agency agreement with the Corporation, e.g. country store-keeper, garage proprietor, farmer, real estate agents.

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
W.L. Visser & Sons	Oaklands	Garage	7.08	2.83	7.38	
Bellevue Hill Service Station	Bellevue Hill	Service Station	29.34	1.44	-	
Lindsay Engineering	Wagga	Engineering Work	1.87	-	-	
Fenwick Bros	Glendonbrook	Grazier	68.43	-	-	
Four Way Motors	Culcairn	Garage	33.22	-	-	
Hagen Bros	Yerong Creek	Garage	14.64	14.64	-	
Hanks & Lindsay	Wagga	Foundry	61.84	-	-	
Peter R. Harris & Co.	Lakemba	Storekeeper	35.36	-	-	20
Gordon Pilbeam & Co.	Orange	Grazier	206.38	-	2.47	
A.V. Hodges & Co.	Young	Farmer	34.34	-	-	
Y.M. Jack & Co.	Broadway	Cane Furniture Importer/Wholesaler	22.63	-	-	
K. Hourri Bros.	Kirrawee	Milk Bar Props.	3.54	-	-	
W. Latham & Co.	Annandale	Engineers and Merchants	60.99	14.83	14.83	30
Loomeah Pastoral Co.	Parkes	Pastoral Co.	3.18	6.23	-	
A.M. & P.J. McCoullough	Wagga	Builder	-	28.30	-	
McKenzie Electrical	Parramatta	Electrical Contractors	-	2.73	9.90	
McKid & Company	Barraba	Stock & Stn. Agt.	-	26.32	52.20	
Mitchell & Gray	Sydney	Estate Agents	10.18	-	-	
Parramatta Prod.	Parramatta	Produce	-	2.99	2.48	
J.L. & P.L. Paul	Erowal Bay	Estate Agents	1.89	-	-	40
Penberthy & Donnelly	Goulburn	Coach Builders	103.39	34.07	56.23	
Chas Pengilly & Co	Cowra	Hardware Merch.	138.29	9.75	3.00	
Thos. Pidcock and Son	Grafton	Estate Agent	13.38	-	-	

## Annexure "A"

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## CLASS 4 "B"

Name	Place	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
C. & Mrs. J. Powell	Aberdeen	Stud Masters	90.56	351.08	510.91	
S.J. Pratt & Son	Ganmain	Barman	-	-	4.65	
Pullins of Dubbo	Dubbo	Furniture Retailers	31.36	-	1.50	10
Red Shadow Stud B.K. Howell, M. Nolan Trading as D & MSC	Canowindra Merimbula	Farmer Motor Garage Proprietor	7.91 - -	60.29 32.98	- 319.19	
Rockleer Stud	Bathurst	Farmer	6.01	122.78	274.76	
K. & D. Selwood	Orange	Bus Proprietor	1.34	16.65	10.12	
Selwoods Bus Service	Orange	Bus Services	40.76	-	-	
W. Small and Company	Sans Souci	Farm Produce Stores	-	26.86	-	20
Sterling Business Brokers	Sydney	Business Brokers	21.11	4.48	-	
G. and J. Vandyk	Weethalle	Farmer	155.56	104.82	88.77	
Manhattan Dry Cleaning	Maroubra	Dry Cleaner	37.99	-	-	
Willettt O'Connor & Co.	Yarralonga	Garage	37.59	-	-	
Williamson Herps & Co.	Sydney	Proprietary Company	5.47	2.68	10.18	30
County Building Co.	Newcastle	Lending Company	94.35	37.41	78.53	
Ware and Company	Werris Creek	General Store	56.93	12.98	54.39	
Martins Agencies	Norfolk Island	Estate Agents	-	-	115.98	
A.J. & P.A. McBride	Adelaide	Pastoralist	26.35	-	2.55	
Moore & Moore Holdings	Liverpool	Property Owners	25.98	13.43	21.23	40
P. & B. Trading	Killarney Heights	Retailer	1.38	-	-	
Acme Paper Box Company	Sydney	Manufacturers	81.15	4.80	-	
K. and N. Shean	Manildra	Milk Bar Prop.	3.83	10.92	5.36	
Cleona Devel.	Hurstville	Pro. Devel.	28.93	4.02	-	
Melville Orton & Lewis	Sydney	Retailer	10.57	-	-	
Buxton Leather Goods	Sydney	Wholesaler	45.71	-	-	
Aitkin & Company	Randwick	Estate Agent	362.96	-	-	50
Lindsay and Kent	Burwood	Property Owner	65.10	3.23	23.87	
Knaur & Knaur	West					
C/- A.H. Street	Kempsey	Estate Agents	12.91	17.79	25.92	

- 3 - Annexure "A"  
CLASS 4 "B"

Name	Place	Occupation	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Magillam Enterprises	Campsie	Property Developers	15.25	54.15	96.11	
Milton Archer & Sons	Bankstown	Real Estate Agent	2.48	-	-	
B.A. Bodgery & Sons	Mona Vale	Grazier	-	25.42	-	10
Apollon's Real Estate	Griffith	Real Estate Agent	432.31	68.94	151.34	
Deller Real Estate	Hurstville	Real Estate	6.80	-	-	
Griffith Real Estate	Griffith	Real Estate Agents	3,144.16	746.84	5,041.46	
J. Harvison Real Estate	Rockdale	Real Estate	40.50	9.23	15.89	
Raine & Horne Real Estate Emporium	Sydney	Estate Agent	8.83	-	44.63	
	Newcastle	Estate Agent	2.78	22.51	55.98	20
Riordan & Conden	Tamworth	Estate Agents	67.97	-	122.67	
Upcroft & Murphy	Newcastle	Estate Agents	1,332.14	1,120.63	3,132.22	
Wills Bros.	Waverley	Estate Agent	165.59	24.80	164.95	
Pitt Son & Montague	Cooma	Stock & Station Agents	184.90	133.59	90.67	
Newhall Real Estate	Pennant Hills	Real Estate Agent	-	235.99	108.63	
Elna Sewing Machine Staff A/C	Sydney	Importer	11.18	9.65	3.00	30
Macree Bros.	Seaforth	Retailer	11.57	-	-	
A.W. Miles & BKNS Assoc.	Sydney	Not known	3.60	-	-	
			7,531.84	3,423.08	10,672.52	

Annexure "A"  
CLASS 4 "C"

Payments of commissions to corporations who carry on a business not being insurance and come into contact with people who ask them to arrange insurance not necessarily related to the principal matter of business contact, there being no record of an agency agreement with the Corporation, e.g. Country store-keeper, garage proprietor, farmer, real estate agents.

NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74		
			to 31.8.73	to 31.8.74	to 31.3.76		
W.R. Grace Australia Pty. Ltd.	North Sydney	Flexible Packing Wholesaler	29.70	-	-	10	
M.F.S. Pty. Ltd.	Sydney	Building Soc.	1091.32	-	228.19		
Modern Homes Building Society No. 6	Sydney	Building Soc.	795.70	205.87	274.00		
Modern Homes Building Society No. 7	Sydney	Building Soc.	891.28	395.00	784.48		
Modern Homes Building Society No. 8	Sydney	Building Soc.	373.35	236.90	442.23		
Modern Homes Building Society No. 9	Sydney	Building Soc.	1030.67	230.06	251.19		20
Modern Homes Building Society No. 10	Sydney	Building Soc.	214.61	183.88	400.55		
Modern Homes Building Society No. 11	Sydney	Building Soc.	517.96	379.84	886.69		30
Modern Homes Building Society No. 12	Sydney	Building Soc.	336.67	172.40	357.83		
NSW Co-op Building Society No. 41	Sydney	Building Soc.	101.10	67.42	27.71		
NSW Co-op Building Society No. 42	Sydney	Building Soc.	216.77	131.86	223.12		
NSW Co-op Building Society No. 56	Sydney	Building Soc.	188.95	-	-		
NSW Co-op Building Society Staff	Sydney	Building Soc.	26.96	36.66	-	40	
Project Building Co-op Society No. 3	Sydney	Building Soc.	136.17	77.90	162.28		
Automatic Totalisators Ltd. No. 1	Ryde	T.A.B.	-	3.17	-		
Automatic Totalisators Ltd. No. 3	Ryde	T.A.B.	-	27.74	84.78		
A.M.L. & F. Co. Ltd.	Sydney	Stock Agents	462.55	199.35	160.43		
Backs Pty. Ltd.	Newcastle	Butchers	33.03	3.14	8.25		



Annexure "A"  
CLASS 4 "C"  
- 2 -

NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
D.A. Bock	Narrandera	Retail Shop	163.48	39.97	80.74	
Bradfield Invest- ments	Newcastle	Home Loans Investment Co.	379.72	118.18	180.84	
Brett Construc- tion	East Sydney	Building Contractors	8.60	6.87	1.50	10
Bryce & Duncan P/L	Homebush West	Wholesaler	48.11	26.69	66.61	
W. Calman Pty. Ltd.	Kingsgrove	Parking Station	-	3.38	33.37	
Christie Bros. P/L	Gilgandra	Storekeeper	5.64	2.66	-	
Coastwide Building Society Ltd. No. 1	Wollongong	Building Soc.	201.37	72.42	97.26	
Coastwide Building Society No. 2	Wollongong	Building Soc.	100.55	39.35	98.91	
Coastwide Building Society No. 4	Wollongong	Building Soc.	232.88	359.93	142.19	20
Diocesan Reg	Reid	Anglican Register	26.54	-	-	
Elna Sewing Mac- hines Pty. Ltd.	Sydney	Sewing Machine Importer/ Wholesaler	181.27	20.23	-	
Fifes Produce	Wagga	Produce Merc.	680.35	67.84	852.78	
Fry & Eade Whole- sale Pty. Ltd.	Hamilton	Wholesaler	67.13	8.24	14.95	
Ganassie Invest- ment Pty. Ltd.	Pt. Piper	Property Owner	54.18	107.45	273.57	30
Baerami House Stud	Griffith	Stud Farmer	4.43	-	-	
I.C.S. Aust.	Sydney	Correspondence School	27.93	-	-	
Keystone Permanent Building Society	Sydney	Building Soc.	224.82	131.15	21.53	
L & D Motors P/L	Campsie	Motor Sales	2.24	-	-	
Meth & Co Aust P/L	Sydney	Importers/ Exporters	-	25.20	-	
Moxon Bros. P/L	Dolans Bay	Builders	2.19	-	-	40
Nathan & Wyeth P/L	Broadway	Wine & Spirit Merchant	-	-	9.84	
Pacific Building Supplies P/L	Orange	Building Supplies -	-	1.69	2.05	

Annexure "A"  
CLASS 4 "C"  
- 3 -

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Permewan Wright Ltd	Baradine	General Store	-	-	3.56	
Permewan Wright	Bombala	General Store	300.95	323.20	246.07	
Permewan Wright Ltd	Coonabara- bran	General Store	-	2.55	-	10
G.N. Phillips & Co. Pty. Ltd.	Sydney	Manufacturers Agents	5.16	3.05	3.78	
Pinnacle Press P/L	Chippen- dale	Printer	-	-	1.86	
Pitt & Sons & Badgery Pty. Ltd.	Boorona	Stock & Sta- tion Agents	437.71	89.33	-	
Pitt & Sons & Badgery Pty. Ltd.	Goulburn	Stock & Sta- tion Agents	94.53	6.60	-	
Pitt & Sons & Badgery Pty. Ltd.	Nyngan	Stock & Sta- tion Agents	7.20	89.11	32.73	20
Pitt & Sons & Badgery Pty. Ltd.	Sydney	Stock & Sta- tion Agents	8.50	-	-	
Pitt & Sons & Badgery Pty. Ltd.	Trangie	Stock & Sta- tion Agents	417.63	200.58	57.34	
Pitt & Sons & Bender P/L	Yass	Stock & Sta- tion Agents	40.59	25.50	52.66	
Pitt & Son & Keene P/L	Scone	Stock & Sta- tion Agents	445.39	441.23	552.80	
Pitt & Son & Lord P/L	Dubbo	Stock & Sta- tion Agents	51.68	39.92	40.45	30
Seaside Agencies	Cronulla	Co-op Building Society	1620.95	4.83	604.17	
W.A. Sims & Co P/L	Redfern	Wholesaler	25.40	10.95	3.75	
S.H. Stakes P/L	West Pen- nant Hills	Upholsterer	-	50.70	38.33	
Sydney Banana Co.	Sydney	Fruit Wholesalers	-	2.20	-	
Wagga Rural Stock- feeds	Wagga	Stockfeed Producers	10.48	-	-	
Arthur Wright P/L	Connells Point	Builders	46.74	19.27	34.35	40
Yenda Producers Co. P/L	Yenda	Produce Store	415.46	-	-	
John D. Thane P/L	Edgecliff	Estate Agents	1600.02	1584.22	1512.76	

Annexure "A"  
CLASS 4 "C"  
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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Peter Scott P/L	Vaucluse	Pest Control	-	-	34.21	
Felix Finance P/L	Blacktown	Finance Co.	30.33	16.57	1.99	
Homans P/L	Chatswood	Proprietary Co.	21.96	1.11	-	
Martin & Pedriau P/L	Sydney	Property Co.	19.23	3.15	41.64	10
Lyn-Lee P/L	Bondi Junction	Business Consultant	39.77	-	-	
NSW Co-op Building Society No. 18	Sydney	Building Society	10.60	-	5.30	
Arcola Shoe Works P/L	Sydney	Shoe Manuf.	1.38	-	-	
Australia Board of Missions	Stanmore	Mission Board	1.13	-	-	
Cement & Concrete Assoc.	North Sydney	Manufacturing Assoc.	3.13	-	-	
L.G. & H. Chin P/L	Balgowlah	Cafe Prop.	-	-	18.04	20
Brown & Dureau P/L	Sydney	Manu. Rep.	587.06	-	-	
R.B. Bruce P/L	Glades- ville	Prop. Co.	58.74	201.72	4.71	
F. Cleary Schweppes P/L	Sydney	Soft Drink Manuf.	18.37	-	-	
Besley Pike P/L	Sydney	Envelope Manuf.	32.09	-	-	
A.J. Campbell & Sons P/L	Gerrin- gong	Estate & Stock Agents	895.78	6.28	59.70	
Bruce-Carne P/L	Blacktown	Real Est. Agt.	382.22	210.97	344.74	30
A.J. Campbell & Sons Nowra P/L	Nowra	Estate & Stock Agents	7.80	-	13.62	
W.M. Inglis & Son P/L	Sydney	Livestock Agt.	91.41	-	-	
W. Inglis & Son P/L Livestock	Sydney	Livestock Agt.	13.40	-	-	
Morthorpe & Williamson P/L	Connells Point	Real Estate	148.61	76.39	101.71	
Ronald Newbury P/L	Newcastle	Estate Agents	30.81	-	4.95	
Rudder & Dyer P/L	Bondi	Estate Agent	1345.34	660	1269.78	
A.H. Taylor P/L	Petersham	Estate Agents	289.03	96.92	138.82	40

## Annexure "A"

CLASS 4 "C"

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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76
Life Savers P/L	Lane Cove	Manufacturers	2.37	-	-
Royal Inst. D & B Child. Staff A/C	Sydney	Benefit Soc.	54.13	9.71	27.06
Royal N.S.W. Inst. D & B Children	Sydney	Benefit Soc.	1030.99	-	1747.15
P. Leahy P/L	Mosman	Not known	21.35	16.75	38.87
Trans Aust. Hold- ings P/L	Pymble	Not known	106.94	15.15	-
Edwards, Higgins & Parkinson	Not known	Not known	2.31	-	-
			<u>19,253.18</u>	<u>6937.00</u>	<u>13,201.02</u>

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Annexure "A"  
CLASS 5 "A"

Payments of commissions to individual life agents with a life assurance agency agreement with a related or non-related company and with an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
L.R. Barker	Gordon	Life Ins. Rep.	736.61	291.81	646.87	
O.C. Bastian	Edgecliff	Life Assurances	55.04	5.34	8.18	10
P.K. Billings	Randwick	Life Agent	29.38	4.61	12.98	
D.L. Bray	Nowra	Life Rep.	783.02	619.37	934.68	
J.M. Byrnes	North Sydney	Life Consultant	481.05	90.99	114.37	
C.A. Campbell	Nth. Wahroonga	Life Ass. Rep.	116.81	19.44	16.50	
Mrs. C.A. Craze	Bowral	Life Rep.	155.46	80.65	131.58	
C.G. Favalaro	North- bridge	Life Agent	119.93	37.67	1538.86	
W.J. Braiding	Kirrawee	Life Agent	1473.03	77.39	112.44	20
Milnan Insurances	Frenchs Forest	Life Agent A.M.P.	127.75	1284.90	3636.12	
W.A. Gillian	Macquarie Fields	Life Ass. Rep.	26.36	-	-	
M.M. Gillies	Manly	A.M.P. Rep.	10.56	10.56	21.12	
H.G. Denison	Mt. Pleasant	Life Rep.	1718.82	1233.61	1665.14	
H.M. Brown	Sydney	Life Ass. Rep.	125.69	176.17	-	
Estate Late A. Gossevisky	Greenwich	Life Ass. Agent	395.67	162.41	313.23	30
H.G. Greenwood	Longue- ville	Life Ass. Rep. A.M.P.	102.88	37.28	56.86	
R. Russell	Winston Hills	Life Ass. Rep.	10.00	-	1.50	
J.C. Haddock	Sydney	Life Ass. Agts.	2.08	-	-	
D.J. Haley	Sydney	Life Agent	265.08	204.39	231.90	
J. Halliwell	Hornsby	Life Agt. Rep.	135.18	52.83	89.50	
J.C. Haywood	Sydney	Life Agent	103.27	85.69	130.39	
R.N. Heather	Drummoyne	Life Ass. Rep.	65.00	37.02	35.04	
C.W. Byrne	Farrer	Life Ass. Rep.	56.11	62.26	11.64	40

Annexure "A"  
 CLASS 5 "A"  
 - 2 -

NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
L. Howard Bath	Sydney	Life Agent	-	132.00	-	
R.R. Kerr	Neutral Bay	Life Ass. Rep.	283.99	62.01	246.13	
R.L. Knight	Beverly Hills	Life Ass. Rep.	20.90	-	-	10
E.W. Lawler	South Coogee	Loss Assessor	125.09	38.00	261.76	
G.O.J. Loftis	Sydney	Life Consul.	21.91	18.28	29.53	
D.A. Mann	Rockdale	Life Ass. Agt.	28.08	-	-	
J.W. Melville	Darling Point	Life Ass. Consultant	3459.16	1852.12	3063.46	
J.W. Melville No. 2 A/C	Darling Point	Life Ass. Consultant	2924.37	170.73	2874.84	
P.G. Mendelsohn	Woollahra	Life Agent	1593.67	6557.10	2941.06	20
J.R. Miley	Lakemba	Life Ass. Rep.	35.07	1.50	-	
R.G. Mitchell	Eastwood	Life Ass. Rep.	1387.73	77.32	303.38	
Mrs. D.J.L. Moulton	Caringbah	Life Ass. Rep.	343.35	109.99	186.39	
F.E. Murray	Caringbah	Life Ass. Insp.	41.97	51.54	-	
R.E. Nelson	Charles-town	Insurance Officer	91.12	44.83	-	
Exor. Est. R.B. Ollis	Killarney Heights	Life Agent Deceased	24.81	10.35	23.32	
Mrs. M.M. Palmer	Kingsgrove	Life Rep.	1015.44	107.85	691.77	
R. Pindar	Sydney	Life Ass. Rep.	84.38	29.55	-	30
A.E. Ramsay	Vaucluse	Life Ass. Insp.	5.61	1.49	-	
G.T. Read	Roseville	Life Agent	324.05	188.15	244.22	
A. Rechberger	Mt. Pritchard	Life Agent	224.13	126.05	144.16	
R. Rischin	Randwick	Life Ass. Agt.	22.50	3.42	-	
J.W. Ryder	Coorparoo	Life Agent	88.47	99.61	238.74	
J.D. Williams	Stanmore	Life Agent	106.58	24.55	30.55	
A.S. Smith	Paddington	Life Ass. Rep.	59.07	13.97	-	
W.A. Sponberg	Lugarno	Life Rep.	256.30	-	109.61	

Annexure "A"  
CLASS 5 "A"  
- 3 -

NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
A.G. Staples	Windsor	Life Rep.	24.34	3.00	6.00	
O.K. Strange	Turrumurra	Life Agent	-	80.02	396.19	
H.A. Sturgeon	West Pen- nant Hills	Life Rep.	55.99	70.04	106.29	10
C.N. Swift	Peakhurst	Life Rep.	7.97	14.61	46.54	
J.R. Thomson, C/- MLC Ass. Co. Ltd.	Sydney	Life Agent	52.60	3.96	3.96	
N. Warburton	Bondi Junction	Life Agent	205.13	27.19	33.89	
R.L. Willis	Beverly Hills	Life Agent	75.91	-	-	
D.K. Wren	Beverly Hills	Life Agent	18.40	-	-	
F.M.G.A. Boggs	Sydney	Life Agent	14.19	140.53	332.25	20
V. Pailagian	Milsons Point	B.M.A. Life Agent	25.57	74.69	-	
B. Whitfield	Frenchs Forest	Life Ins. Rep.	61.21	90.69	211.10	
D. Clark	Beecroft	Life Ass. Rep.	92.40	75.51	145.61	
D.G. Moore	Beverly Hills	Life Ass. Rep.	48.19	-	-	
B.N. Arnott	Cammeray	Life Rep.	17.28	-	-	
L.D. Willison	Chatswood	Life Agent	19.07	15.52	59.05	30
C/- B.M.A.	Dolans Bay	Life Ass. Rep.	54.71	49.23	82.50	
J.R. Richards	Surry Hills	Life Ass. Agt.	51.15	-	-	
H.M. Raper	Shell Harbour	Life Rep.	31.87	5.02	17.83	
K.C. McCollim	Lane Cove	Life Rep.	30.00	18.57	-	
H.J. Green	Lakemba	Life Rep.	64.48	-	-	
C.R. Hardy	West Pymble	AMP Life Agent	19.84	42.63	47.22	
A. Ellis	W. Deni- stone	Life Rep.	41.76	56.85	58.50	40
F.W. Ireland	Darling Point	Life Ass. Rep.	36.42	10.32	14.52	
R.G. Wharton C/- Bus Men Assoc.	Bilgola Plateau	Life Agent	15.03	18.15	65.53	
J. Trench	Moonbi	Life Ass. Rep.	5.77	108.68	69.51	
F.I. McCormack	Elanora Heights	Life Agent	18.94	21.08	28.77	
F.R. Suthern	Wagga Wagga	Life Ass. Rep.	30.20	13.20	10.64	50
H.R. Philpot						

Annexure "A"  
CLASS 5 "A"  
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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
E.G. Stanley	Parramatta	Life Rep.	-	72.20	18.26	
Jack Bellamy	Bondi Junction	Life Agent	4.96	11.07	37.30	
R.K. Lumby	Frenchs Forest	Life Agent	256.66	306.53	870.17	10
J.T. Weaver	Panania	Ins. Life Rep.	15.96	79.68	248.27	
J.G. Watson	Canberra	Life & Gen. Ins. Agent	92.21	4.82	-	
K.J. Hobday	Narrabri	Life Ass. Rep.	-	31.20	141.87	
J.P. Delaney	Milsons Point	Life Agent	-	13.92	3.16	
T.H. Baillie	Carlingford	Life Ins. Rep.	23.92	127.31	282.23	
D. Bucknell	Tamworth	Life Ass. Rep.	-	4.85	4.95	20
W.J. Forrest	Tamworth	Life Ass. Rep.	-	2.47	4.13	
T.J. Daley	Kingsford Lake	Life Agent	-	114.46	219.31	
P.A. Throne	Illawarra	Life Rep.	-	46.67	168.05	
David Rees	Wollongong	Life Rep.	3.65	-	87.79	
R. Reddington	Coffs Harbour	Life Rep. National Mutual	-	-	947.17	
B. Taylor	Watsons Bay	Life Agent	-	-	87.48	
D.G.H. Alock	Manly	Life Agent	-	-	45.53	30
J.W. Miller	Roseville	Life Agent	-	-	295.78	
K.P. Doran	Leeton	Life Ass. Inspector	5347.03	4969.17	7194.14	
W.S. Bailey	Killara	Life Agent	-	-	7557.23	
E. Huber	Rose Bay	Life Agent	-	-	130.08	
U.J. Giometti	Sydney	Life Agent	-	-	23.79	
C. Neil	Orange	AMP Rep.	-	-	37.13	
J.G. Nott	St. Ives	Life Ass. Consultants	-	-	186.78	
N.S. Conroy	Dubbo	National Mutual Rep.	-	-	19.45	40
P.G. Mendelsohn	Woollahra	Life Agent	269.79	-	2.00	
R.R. Riches	Milsons Point	Life Agent	257.62	153.73	7.56	
M.A. Burke	Beverly Hills	Life Ins. Agents	396.48	471.94	307.88	
R.C. Woolcock	Orange	A.M.P. Rep.	-	-	21.62	



Annexure "A"  
CLASS 5 "A"  
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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
P.L. Smith	Wagga Wagga	Life Ass. Agt.	-	-	33.21	
R.J. Nickalls	Lane Cove	Life Agent	-	-	54.04	
K.W. Barrington	Wattle Park	Life Agent	105.18	24.92	5.56	
J.T. Evans	Sunny Bank	Life Agent	84.93	42.65	26.40	10
W.E.M. Holgate	Sydney	Life Ass. Rep.	-	38.33	-	
K.M. Blakeney	Narwee	Life Ins. Rep.	698.17	64.27	37.84	
K.M. Beck	GyMEA Bay	Ins. Agent	412.59	59.20	-	
R.P. Budd	Beverly Hills	Ins. Agent	20.67	-	-	
D.G.M. Kilgour	Lane Cove	Life Agent	214.41	215.58	192.04	
D.G.A. Alcock	Lane Cove	Life Agent	139.76	19.97	-	
B.C. Brown	Sylvania Waters	Ins. Agent	120.20	282.52	336.17	
J.C. Geikie	Frenchs Forest	Life Agent	53.37	-	69.80	20
John E. Jones	Lane Cove	Life Agent	37.28	43.13	22.72	
M.E. Ricker	Cromer	Life Agent	-	88.96	84.62	
K.J. Matheson	Lane Cove	Life Agent	-	44.23	-	
R.W. Henderson	Lane Cove	Life Agent	-	7.95	9.19	
R. Fernley	Beverly Hills	Ins. Agent	-	35.63	-	
T. Danos	Lane Cove	Life Agent	-	-	17.15	
L.E. Ellis C/- YGL	Bondi	Life Agent	-	-	115.26	
W.J. Tunbridge	Elanora Hgts.	Life Agent	116.85	-	-	
F. Mastroianni	Earlwood	Ins. Broker	-	-	-	30
P.C. Woodrick	Kingsgrove	Life Ass. Rep.	160.59	321.73	359.66	
P. Billingham	Rivett	Life Ass.	22.23	-	-	
K.Y. Matheson	Neutral Bay	Life Agent	-	-	4.14	
J. Watson	Holder ACT	Life Ass.	24.37	17.79	52.99	
N. Young	Loftus	Life U/Writer	15.30	-	-	
G. Khashadorian	Lane Cove	Life Ass. U/W	-	-	13.50	
W. Henderson	Lane Cove	Life Rep. Deceased	60.00	-	-	

## Annexure "A"

CLASS 5 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74
			to	to	to
			31.8.73	31.8.74	31.3.76
W.F. Ralstan	Sydney	Life Ass. Rep.	18.67	-	-
J.M. Taylor	Sydney	Life Ass. Rep.	-	-	254.47
H.E. Court	Sydney	Life Ass. Agency	6.18	-	-
P.J. Hagenus	Bankstown	Life Ass. Rep.	2357.09	-	-
R.R. Gordon	Sydney	Life Ass. Rep.	2.48	11.39	-
Adian Mickey Le Gras	Beverly Hills	Life Ass. Rep.	-	18.75	18.75
R.S. White	Farrer ACT	Life Ass. Rep.	-	5.67	-
M.J. McCormack	St. Ives	Life Ass. Rep.	-	63.58	-
R.S. Copeland	Lane Cove	Life Ass. Agt.	8.49	-	-
A.G. Prendegast	Lakemba	Life Ass. Rep.	200.00	-	-
			<u>\$32327.64</u>	<u>\$23050.56</u>	<u>\$43490.34</u>

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## Annexure "A"

## CLASS 6 "A"

Payments of commissions to individual life assurance agents having life assurance agency agreements with a related or non-related company and where there is no record of an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
K.G. Lee	Newport	Life Ass. Rep.	65.03	-	-	
A.W. Kernahan	Turrumurra	Life Agent	229.80	127.08	268.44	10
H. Holden	Wollongong	Life Rep.	179.61	724.74	1051.62	
S.R. Maher	Mortdale	Life Ins. Agt.	-	3.44	1.86	
J.H. Snow	Keiraville	Life Rep.	14.84	4.11	15.13	
D. Joyce	Albion Park	Life Rep.	5.30	34.29	27.79	
R. Demarigny	Beverly Hills	Life Ass. Rep.	20.68	14.93	18.82	
K.O. Lumby	Sydney	Life Co. Rep-	59.45	-	-	
			<u>574.71</u>	<u>908.59</u>	<u>1383.66</u>	

Annexure "A"  
CLASS 7 "A"

Payments of commission to Brokers, being individuals and having an agency agreement with the Corporation

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
C.E. Bailey	Pendle Hill	Ins. Broker	14.82	-	-	
David Ward	Drummoyne	Ins. Agent	334.41	584.08	834.04	
S.G. Whiteham	Dee Why	Ins. Agent	115.10	59.22	84.46	10
R.S. Corkery	Frenchs Forest	Re Insurance	20.65	10.40	8.80	
R.W. Davis	Clontarf	Ins. Agent	37.98	72.32	71.22	
J. Graham	Cremorne Pt.	Ins. Manager	2.48	4.98	5.98	
N.B. Harris	Saratoga	Ins. Agent	286.22	177.32	308.46	
W. Macdonald	Strathfield	Ins. Clerk	15.69	30.95	37.95	
D.B. Higgins	W. Pennant Hills	Employee Ins. Co.	30.46	-	17.69	
S.R. Hillston	Sydney	Ins. Agent	3,227.81	3,080.07	7,555.57	
R.H. Hopkins	Parramatta	Ins. Agent	-	2.64	-	20
K. Hunt C/- B.C. Brown	Sylvania Waters	Ins. Agent	23.83	49.56	52.99	
A.B. Iverach	Gynea	Ins. Clerk	27.06	6.53	-	
A. Jacusiel	Sydney	Ins. Consult.	1,497.15	416.42	-	
W.E. Jones	Marrickville	Sub-Agent Norman Peach P/L	55.58	-	16.01	
G. Keeping	Brisbane	Ins. Employee	12.34	-	9.91	
K.R. Leckie	Riverwood	Ins. Agent	96.78	92.46	7.06	
Mrs. H. Cohen	Vaucluse	Insurances	294.27	225.01	429.23	30
N.C.B. Levy (Dec'd)	Pymble	Ins. Broker	3,483.03	500.00	1,428.62	
Mrs. B.M. MacKinnon	Caringbah	Ins. Agent	379.56	75.34	397.72	
N.J. Mays	Kingsgrove	Ins. Rep.	25.77	36.48	755.98	
E.A. Moncur	Kingsgrove	Ins. Agent	14.50	29.23	26.25	
H. Niemeyer	Sydney	Ins. Consult.	54.75	-	-	
Estate R.A. Pedlingham	Pymble	Ass. Executives	81.25	1.96	6.59	
D.P. Shute	Dundas	Ins. Consult.	-	7.51	7.86	40
J.A. Stean	Ashfield	Ins. Agent	51.84	36.15	83.10	

## Annexure "A"

Class 7 "A"

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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
J.C. Steggall	Newcastle	Ins. Consult.	58.08	114.05	-	
J. Tassell	Coonabarabran	Ins. Agent	2,182.61	2,156.56	7,771.85	
J.M. Trayer	Darling Pt.	Ins. Consult.	9.79	-	-	
D.M. Turnbull	Arncliffe	Ass. Clerk	19.86	15.30	31.59	10
A.G. Uther	Turramurra	Stock Broker Operator	67.02	25.70	59.97	
R.J. Williamson	Bankstown	Ins. Clerk	4.52	4.52	-	
D.D. Merrilees	Charlestown	Ins. Consult.	300.45	156.23	170.04	
G.K. Manefield	Stroud	Ins. Broker	11.14	-	-	
F. Nichols	Torrens ACT	Ins. Manager	25.59	2.20	-	
R.W. Paton	Kogarah	Ins. Brokers	7.84	-	7.84	
R. Kinglsey	St. Ives	Employee of Brokers	8.21	20.29	-	
S.E. Milligan	Padstow	Ins. Clerk	-	-	65.49	20
J. Newton	Bardwell Pk.	Ins. Manager	22.65	-	29.71	
A.J. Hayes	Milsons Pt.	Ins. Agent	6.91	-	26.27	
Mrs. E.A. Clem- mett	Manly	Ins. Rep.	-	4.69	-	
P.J. Moutzouris	Sydney	Gen. Ins. Agent	-	-	4,147.39	
Mrs. S.A. King	Sydney	Ins. Agent	-	-	2,249.11	
N. Mathews	Kingsford	Gen. Ins. Agent	-	-	4,316.71	
J.B. Newton	Wyrallah	Ins. Brokers	-	-	561.59	
W.A. Burnell	Beverly Hills	Ins. Agent	-	18.67	10.45	
L.H. Sutton	Tamworth	Ins. Agent	-	-	13.59	30
C.J. Lappin	Chiltern	Intersate Ins. Agent	7.70	-	-	
R.G. Quarterman	C/- Vic. Office	Interstate Ins. Agent	5.67	3.12	11.37	
L.J. Gummerson	Katoomba	Ins. Broker	-	-	33.76	
J. Melville	Darling Pt.	Ins. Consult.	-	677.55	779.31	
Graeme John Reid	Burwood	Ass. Consult.	4.13	36.07	48.50	
P.W. Hogan	Mosman	Ins. Agent	4.05	8.67	-	

## Annexure "A"

CLASS 7 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
G. Binstadt	Canberra City	Ins. Consult.	62.80	25.66	20.00	
S.J. Windram	South Aust. Belair S.A.	Interstate Agent	11.05	2.92	11.60	
Victorian Agents	Melbourne Vic.	Interstate Agents (various)	312.63	152.15	-	10
C.N. Barker	Not known	Insur. Agent	8.94	-	-	
J. Clements	Not known	Ins. Agent	2.31	1.86	-	
J.I. Bangford	Not known	Ins. Agent	2.48	-	-	
E. Cropley	Not known	Ins. Agency	2.74	-	-	
J.R. Roberts	Not known	Ins. Agency	3.10	-	-	
J.L. Downie	Not known	Ins. Agency	18.06	-	-	
K. Mamason	Sydney	Ins. Consult.	205.24	-	-	
TOTALS			<u>13,558.90</u>	<u>8,924.84</u>	<u>32,511.63</u>	

Annexure "A"  
CLASS 7 "B"

Payments of commissions to brokers operating as partnerships and having an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Baillie Cameron & Co.	Carlingford	Ins. Broker	264.00	46.38	-	
Mannik & Co.	Newport	Ins. Rep.	-	50.38	43.05	10
Fairfield Ins. Centre	Fairfield	Ins. Agents	491.40	1,000.09	1,424.09	
Peninsula Ins. Broker	Avalon	Ins. Brokers	16.77	1.74	-	
Gye Insurance Consultants	Bondi Junction	Insurance Consultant	-	39.60	8.52	
Martin Ins.	Mona Vale	Ins. Agent	3.68	-	-	
Max Warner Ins.	Gordon	Ins. Consult.	1,267.24	909.45	1,606.18	
Warren N.J. Hunter Ins.	Katoomba	Ins. Agent	5.61	-	-	20
Ken Arther & Assoc.	Caringbah	Ins. Brokers	2.48	-	-	
A.C. Ferguson & A.L. Donelan	Glen Innes	Ins. Agent	-	79.36	159.18	
Dick Lavallee Ass. RLE Broker- age	East Corrimal	Broker	-	17.34	-	
L.R. & C.M. Friar	Sth. Grafton	Ins. Agent	-	-	4,072.48	
Yorklea (G. Winter & M. Miller)	Casino	Ins. Consult	-	-	140.69	30
Waringah Insur.	Nth. Sydney	Ins. Agent	-	-	27.32	
Charles Feldman Insur.	Sydney	Ins. Broker	385.10	408.37	54.86	
Warners Bay Ins.	Warners Bay	Ins. Agent	-	-	108.62	
Manning Ins. Service	Taree	Ins. Consult.	11.01	5.51	-	
Norfolk Island Insur.	Norfolk Island	Ins. Broker	-	-	3.26	
Bradshaw Ins.	Sydney	Ins. Broker	14.70	-	-	40
			2,461.99	2,558.22	7,648.25	

Annexure "A"  
CLASS 7 "C"

Payments of commissions to brokers operating as corporate bodies and having an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Australian Life Consultants Ltd	Nth Sydney	Ass. Brokers	57.30	27.10	72.66	
Bradshaw Ins. P/L.	Sydney	Ins. Broker	321.20	31.69	36.58	10
N.G. Delaney Ins. P/L	Sydney	Ins. Brokers	17.13	11.24	-	
Don Lockhard Insurances	Brookvale	Ins. Broker	-	43.68	-	
E.M.I. Assoc.	Sydney	Ins. Co.	-	465.49	-	
Forum Ins. P/L	Parramatta	Ins. Broker	-	-	16.97	
Garrard Bell P/L	Palm Beach	Ins. Broker	308.02	95.04	84.48	
Cartwright Ins. P/L	Newtown	Ins. Broker	33.82	1.52	-	20
Lachlan Management Service P/L	Sylvania Waters	Ins. Broker	7.43	-	-	
K. & E. Mason P/L	Gordon	Insurance Consultant	34,056.40	22,746.29	54,990.90	
Medical Assoc. Ins. of N.S.W.	St. Leonards	Ins. Company	3,460.55	1,935.78	3,331.05	
Macnamara Ins. P/L	Bondi Junction	Ins. Broker	12.81	38.52	-	
Martin & Assoc.	Sydney	Ins. Broker	35.04	-	-	30
Norman Peach P/L	Sydney	Ins. Consult.	156.18	27.93	-	
Andeson Ins. Service	Killara	Ins. Consult.	29.08	14.96	104.68	
D.J. Richardson Stenhouse & Co.	Sydney	Broker	2.84	-	-	
W.G. & C. Nominées P/L	Sydney	Ins. Brokers	655.41	662.73	619.94	
Young & Green Ins. P/L A/C	Newcastle					
No. 2	West	Ins. Agent	67.39	33.49	-	40
Young & Green Ins. P/L	Newcastle	Ins. Broker	30.85	10.00	-	
Maurice Zukerman P/L	Sydney	Ins. Agent	1,753.96	1,178.26	1,778.26	
Damons Aust Ins.	Merrylands	Ins. Agent	-	2.67	-	
N.G. Delaney Insurance	Randwick	Ins. Broker	1,352.19	-	-	
Denyar Faulkner P/L	Burwood	Ins. Broker	-	180.78	-	
Dumas C/- Willis Faba Jhnsn. & Hgns.	Sydney	Ins. Brokers	105.09	43.65	57.37	
Burnell Timmins & Assoc. Ins P/L	Sydney	Ins. Broker	153.25	4.48	-	50



CLASS 7 "C" Annexure "A"

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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Greater Pacific Gen. Ins. Ltd	Canberra	Insurance Co.	-	9.08	-	
Wallington Estate P/L	Walcha	Ins. Agent	-	-	779.21	
John Garbett & Son P/L	Melbourne	Interstate Ins. Broker	24.70	-	-	10
Gerard Indus- tries	Bowden	Interstate Ins. Broker	-	80.78	78.46	
Qld. Agents	Sydney	Ins. Agent	446.34	70.08	337.47	
Tasmanian Agent	Hobart	Interstate Ins. Agencies	51.85	62.37	62.43	
Western Aust. Agents	Perth W.A.	Interstate Agent (various)	17.33	7.42	315.55	
Victorian Agents	Melbourne Vic.	Interstate Agents (various)	312.63	152.15	-	20
W.R. Wilcon P/L	Not known	Agency	2.81	-	-	
Weston & Heath P/L	Not known	Ins. Agency	15.97	-	-	
John N. Honey- well & Jackson P/L	Forestville	Ins. Broker	-	-	384.48	
TOTALS			43,487.57	27,937.18	63,050.99	

## Annexure "A"

CLASS 8 "A"

Commissions retained by brokers, being individuals, and where there is an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
W.E. Sharpeid	Sydney	Ins. Broker	3.11	-	3.11	
A.H. Cooke	Muswellbrook	Ins. Agent	50.90	34.18	-	
L.L. Donnelly	Wodonga	Victorian Ins. Agent	56.74	-	-	10
W.J. Lee	Cherry Gar- dens S.A.	Interstate Ins. Agency	35.24	10.56	30.88	
S.H. Sanky	Sydney	Ins. Consult.	20.06	-	-	
H.J.L. Tryment	Subiaco West. Aust.	Ins. Agents	44.07	8.47	15.31	
P. Hadland	Pymont	Ins. Agent	21.44	7.98	-	
R. Wilson	Lord Howe Is.	Ins. Agency	743.95	149.54	208.05	
L. Froggart	East Ivanhoe Vic.	Interstate Ins. Agent	32.42	20.61	9.41	20
B. Dietch	Doncaster	Interstate Ins. Agent	7.45	8.12	8.12	
TOTALS			1,015.38	239.46	274.88	

## Annexure "A"

CLASS 8 "B"

Commissions retained by brokers, being partnerships and where there is an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
G.W. Hill and Associates	Double Bay	Ins. Brokers	148.73	-	-	
Australloyd Ins.	Sydney	Ins. Co. Broker	33.55	3.21	6.73	10
Nationwide Ins.	Rydalmere	Ins. Broker	14.96	11.51	-	
Atkins & O'Brien	Narrabeen	Ins. Broker	-	7.84	-	
Aitkins & O'Brien	Narrabeen	Ins. Broker	11.74	-	-	
R.B. Bell & Assoc.	Lane Cove	Ins. Brokers	7.07	9.93	-	
TOTALS			216.05	32.49	6.73	

Annexure "A"

CLASS 8 "C"

Commissions retained by brokers being corporations and where there is an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74
			to	to	to
			31.8.73	31.8.74	31.3.76
Ins. Brokers of N.S.W. P/L	Blacktown	Ins. Broker	57.19	7.59	-
Tradex Ins. Brokers P/L	Mascot	Ins. Brokers	-	3.10	-
R.G. Logan Ins. P/L	Neutral Bay	Ins. Broker	-	5.18	-
TOTALS			57.19	15.87	-

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Annexure "A"  
CLASS 9 "A"

Payments of commission to employees of a related company (Yorkshire-General) there being no agency agreement between the Corporation and the employee of the related company (Yorkshire-General).

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76
R.R. Elder	Sydney	Yorkshire General Life Staff	231.33	-	-
M.D. Maxwell	Eastwood	Y.G.L. Staff	24.05	22.82	15.75
Y.G.L. Co. Staff	Sydney	Various Y.G.L. Staff	337.12	23.26	44.23
TOTALS			592.50	46.08	59.98

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Annexure "A"  
CLASS 10 "A"

Payments of commission to individuals who are not employed and who do not carry on business but who come into contact with people who ask them to arrange insurance and who have an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
Mrs. W. Allen	Wentworth Falls	Housewife	401.78	141.71	190.97	10
Mrs. G.E. Astill	Mt. Ousley	Housewife	476.63	151.39	-	
Mrs. G.R. Bagnall	Lindfield	Housewife	18.16	-	-	
Mrs. E.C. Barber	Parkes	Housewife	50.79	9.42	-	
W. Barker	Bateau Bay	Retired	22.65	4.22	3.00	
Mrs. B. Barripp	Darling Pt.	Housewife	4.40	-	5.00	
Mrs. A. Beavis	Newport Beach	Housewife	48.91	3.16	14.57	
Mrs. A.M. Black	North Wollongong	Housewife	229.56	74.52	67.42	
Mrs. B.J. Bow	Kogarah	Housewife	54.49	15.12	4.77	
Mrs. J.C. Boyan	Tregera	Housewife	14.57	30.48	47.53	20
W.A. Bradshaw	Coogee	Retired Director	8.52	-	-	
J.H. Brennan	Wagstaff Pt.	Retired	8.40	-	-	
Mrs. D.M. Bridgen	Tamworth	Housewife	7.06	12.95	30.64	
Mrs. M. Brodie	Wahroonga	Housewife	214.16	87.56	61.44	
Miss D. Brown	West Ryde	Housewife	293.67	108.61	217.45	
Mrs. M. Brown	Kirribilli	Housewife	12.95	6.75	33.38	
Mrs. R. Brown	Concord	Housewife	6.92	6.21	3.11	
Mrs. M.E. Brydon	Charlestown	Housewife	109.61	107.17	122.82	
Mrs. M.F. Bullock	Manly	Housewife	306.13	61.49	114.51	
Mrs. G.M. Burgin	Dapto	Housewife	13.81	-	-	30
M/S W.E. Burt	Forrest ACT	Housewife	1,434.34	669.85	1,669.44	
Mrs. R. Callaghan	Balgowlah Nth	Housewife	-	7.43	-	
Mrs. J.I. Camp	Gladesville	Housewife	133.39	37.71	74.62	
Mrs. M.D. Quinn	Punchbowl	Housewife	110.50	9.17	93.04	
Mrs. S.M. Carroll	Wahroonga	Housewife	214.09	109.56	141.18	
Mrs. J. Evans	Punchbowl	Housewife	10.84	14.21	-	
Mrs. M.B. Cave	Turrumurra	Housewife	11.60	14.37	16.95	
Mrs. M.S. Chapman	Waverton	Housewife	78.44	32.37	57.11	

Annexure "A"  
CLASS 10 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Mrs. M.I. Christison	Miranda	Housewife	331.90	299.90	214.57	
Mrs. S.V. Church	West Ryde	Housewife	143.44	12.73	15.31	
Mrs. C.C. Cleary	Tamworth	Housewife	4.52	-	99.33	10
Mrs. A.E. Connell	Dee Why	Housewife	-	24.16	-	
Mrs. M.J. Davies	Ingleburn	Housewife	353.34	545.22	809.70	
Mrs. D.V. Dawson	Dee Why	Housewife	127.26	58.52	902.77	
Mrs. E. Day	Nowra	Housewife	44.31	9.26	-	
Mrs. N.G. Delaney	Randwick	Housewife	670.56	554.12	143.31	
B. Dent	Cremorne	Housewife	-	16.55	16.51	
Mrs. E. Diggins	Bexley	Housewife	72.33	25.61	29.36	
D.M. Donoghue	Roseville	Housewife	766.55	1,437.17	1,431.50	
Mrs. N.R. Draper	Como West	Housewife	62.53	24.81	37.64	
Mrs. B.E. Dunn	Kingsford	Housewife	135.48	57.49	248.25	20
Mrs. N.M. Dunn	Deakin A.C.T.	Housewife	1,188.09	520.53	1,147.09	
Mrs. D. Earl	Bondi	Housewife	312.24	15.26	35.37	
M/- Bull	Sydney	Housewife	4.26	-	-	
Mrs. I.M. Emery	Fisher A.C.T.	Housewife	-	-	66.29	
Mrs. M. Evernden	Burleigh Heads	Housewife	8.06	-	-	
Mrs. M. Fitzpatrick	Randwick	Housewife	11.48	34.78	35.09	
Mrs. E.A. Foo	Northbridge	Housewife	15.71	30.50	11.38	
Mrs. J. Frappell	Bardwell Park	Housewife	65.43	13.39	20.05	
Mrs. E.M. Gardner	Ramsgate	Housewife	13.96	1.50	-	
Mrs. E.M.C. Gee	Wahroonga	Housewife	123.76	48.11	98.79	30
Mrs. N. Goodman	Darling Point	Housewife	135.64	19.43	151.94	
Mrs. B. Northey	Cobbitty	Housewife	145.23	190.00	239.53	
Mrs. C.A. Gosper	Newcastle	Housewife	680.87	195.49	324.76	
K. Graham	Woollahra	Housewife	41.45	-	-	
Mrs. L.J. Herford	Sydney	Housewife	99.09	33.66	93.66	
J.E. Hibbard	Brightwaters	Retired	-	3.00	-	

## Annexure "A"

## CLASS 10 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Mrs. N.E. Hillsdon	Parramatta	Housewife	6.08	4.87	4.72	
Mrs. B.A. Hoare	Moorebank	Housewife	28.62	3.40	1.78	
Mrs. J. Holland	Blacktown	Housewife	23.45	11.13	14.96	
Mrs. L. Holmes	Milsons Point	Housewife	-	89.76	255.20	10
Mrs. M.R. Hughes	Wahroonga	Housewife	6.24	18.66	34.33	
H.E. Hungerford	Shortland	Housewife	25.98	36.85	41.74	
Mrs. E.M. Hunter	East Kangaloon	Housewife	-	2.34	-	
Mrs. C.K. Hutchings	Penshurst	Housewife	56.54	3.36	23.65	
V.J. Ivey	Sans Souci	Housewife	247.26	81.37	96.06	
Mrs. G.A. Jefferies	Katoomba	Housewife	132.16	51.92	55.92	
Mrs. G.H. Jones	Bowral	Housewife	345.79	396.73	438.98	
Mrs. S.F. Jones	Concord	Housewife	282.12	148.78	71.64	20
Mrs. J. McHatton	Kirribilli	Housewife	82.98	25.64	68.02	
Mrs. B. Katon	Bass Hill	Housewife	25.30	32.65	9.12	
Mrs. S.M. Kidd	Engadine	Housewife	8.02	4.84	24.54	
Miss I.M. Keogh	Punchbowl	Housewife	11.44	4.50	32.64	
Mrs. L.I. King	Mosman	Housewife	112.25	53.14	118.50	
Mrs. E. King	Beverly Hills	Housewife	69.35	24.59	71.11	
Mrs. T.T. Kugel	Bellevue Hill	Housewife	9.09	-	-	
J.M. Lavender	Burril Lake	Housewife	2.38	2.92	4.86	
R. Lawrence	Bexley	Not known	201.27	-	-	
Mrs. E. Lewis	Cremorne Jctn	Housewife	21.96	9.28	-	30
Mrs. P.L. Lewelyn	Sydney	Housewife	1.48	-	-	
Mrs. L. Davis	Kensington	Housewife	983.54	401.29	848.37	
Mrs. S. Lowther	Dover Heights	Housewife	51.29	34.65	54.00	
Mrs. N. Lupton	Mosman	Housewife	29.72	4.35	5.14	
I. Lyell	The Entrance	Housewife	2.73	-	-	
Mrs. F. MacDonald	Roseville	Housewife	-	13.82	60.32	
Mrs. M. MacDonald	Long Jetty	Housewife	42.81	13.70	29.81	
Mrs. C.Y. Mackel	Hunters Hill	Housewife	411.58	147.91	155.58	



Annexure "A"  
CLASS 10 "A"  
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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Mrs. D.E. MacKenzie	Sydney	Housewife	7.71	-	-	
M.M. Mackie	Henty	Housewife	-	-	3.00	
Mrs. L.F. Maclean	Bondi	Housewife	98.75	25.53	-	
Mrs. S. MacQueen	Blaxland	Housewife	9.91	4.14	4.14	10
R.N. Maidment	Ashfield	Housewife	3.40	-	-	
M/S F.M. Middleton	Grafton	Housewife	9.73	2.07	3.05	
Mrs. C.M. Minahan	St. Ives	Housewife	2,144.40	9,861.12	1,697.71	
Mrs. N.E. Mirow	Gunnedah	Housewife	44.52	10.54	39.77	
Mrs. S.E. Monaghan	Greenacre	Housewife	12.54	2.23	-	
Mrs. J.A. MacLann	Sydney	Housewife	3,471.56	3,870.00	6,378.25	
Mrs. O.D. MacFarland	Asquith	Housewife	3,332.70	1,900.31	6,824.39	
Mrs. H. MacLaughlin	Wyong	Housewife	4.74	3.90	3.45	
Mrs. V. McMullen	Brighton-le-Sands	Housewife	37.59	-	-	20
D.J. Laird	Sydney	Not known	3.60	-	-	
Mrs. D.E. Noble	Parkes	Housewife	135.00	-	3.00	
Mrs. G.S. Oatley	Turrumurra	Housewife	95.29	52.85	71.69	
Mrs. M.J. O'Neill	Pymble	Housewife	445.37	629.98	319.46	
Mrs. J.H. Parker	Springwood	Housewife	-	28.36	27.98	
J.M. Parker	Lake Conjola	Retired	27.96	29.82	39.29	
Mrs. D.P. Pendergast	Lakemba	Housewife	989.92	500.10	816.82	
Mrs. A. Penfold	Pennant Hills	Housewife	12.49	5.23	13.48	
Mrs. F. Plitz	Wagga	Housewife	4.31	5.44	4.50	30
A.J. Pope	Blaxland	Housewife	10.51	11.28	9.51	
Mrs. D.H. Bower	Keiraville	Housewife	41.07	19.92	22.69	
Mrs. M.C. Pullman	Tamworth	Housewife	20.77	42.10	43.59	
Mrs. E. Rayner	Ermington	Housewife	9.89	8.31	24.60	
Mrs. M.A. Redman	Bolwarra	Housewife	207.30	48.11	160.61	
J. Ring	Sydney	Retired	53.42	-	-	
R.L. Robinson	Clareville	Housewife	17.25	11.87	37.17	

## Annexure "A"

## CLASS 10 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Mrs. B.A. Rose	Engadine	Housewife	29.32	7.32	7.33	
S.M. Rowe	Pymble	Housewife	1.51	3.50	32.43	
R.S.C. Premiums	Chatswood	Retired	1,046.14	1,064.21	1,618.41	
Mrs. J.D. Sadler	Narrabri	Housewife	35.41	3.86	39.29	10
Mrs. B.A. Sando	Forestville	Housewife	108.92	34.43	66.19	
Mrs. M.M. Shannon	Forbes	Housewife	283.41	328.65	-	
Mrs. M.W. Shaw	West Wollongong	Housewife	33.58	14.85	37.02	
Mrs. M.J. Simms	Chester Hill	Housewife	205.67	223.40	128.81	
Mrs. J.M. Soper	Sylvania Heights	Housewife	10.75	-	231.65	
Mrs. M.M. Spanswick	Towradgi	Housewife	36.71	-	-	
B. Spence	Bourke	Housewife	10.82	2.66	2.39	
Est. E.M. Allan	Normanhurst	Deceased Est.	14.85	12.20	4.72	20
T.C. Bakoss	Sydney	Ins. Officer	12.21	-	-	
J.A. Brightwell	Erskineville	Not known	265.48	198.31	106.32	
W. Brown	Cessnock	Retired	71.22	21.65	18.20	
A.G. Bull	Bowral	Retired Co. Director	141.09	5.39	166.85	
L.G. Brown	Vaucluse	Retired Co. Director	37.71	69.97	238.07	
L.R. Monterfiore	Blacktown	Retired	-	35.23	57.36	
Est. Late J.C.G. Carson	Gilgandra	Retired	-	36.23	63.23	30
H.G. Chambers	Bowral	Retired	32.04	20.59	28.28	
W. Charlesworth	Narromine	Not known	63.43	-	-	
W.E. Jones	Warilla	Retired	7.64	-	7.16	
S. Cocks	Rose Bay	Retired	-	-	4.70	
H.W. Grimston	Longueville	Not known	63.63	33.83	28.83	
S.C. Dark	Springwood	Retired	73.27	64.05	54.96	
J.D. Davis	Soldiers Pt.	Retired Farmer	149.39	44.74	126.45	
W.C. Ditchfield	Point Piper	Not known	15.69	-	-	
J.N. Doe	Teloepa	Not known	16.19	-	19.27	40
K.A.C. Edmonds	Port Macquarie	Retired	67.94	26.28	63.69	

Annexure "A"  
CLASS 10 "A"  
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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
R.J. Foster	Newcastle	Not known	47.99	-	-	
C.L. Franklin	Moorbank	Retired	-	11.61	43.16	
N.F. Gayland	Toronto	Retired Motor Mechanic	122.72	41.79	70.39	10
A.F. Gleed	Wyong	Retired	52.42	27.74	42.81	
A.W. Green	Sussex Inlet	Retired	39.05	18.79	-	
Green & Linder	Fairy Meadow	Retired	-	4.69	-	
V.F. Greentree	Fairfield	Retired	81.81	37.08	46.48	
F. Haddock	Leumeah	Retired	34.32	8.95	32.66	
A.W. Hamilton	Lane Cove	Retired	19.41	20.19	34.89	
G. Hill	Warrimoo	Pensioner	235.74	448.92	406.36	
H.E. Jackson	Nth. Ulladulla	Retired	45.06	-	-	
E.C. Johns	Wyong	Housewife	32.42	23.88	12.11	20
R.W. Kelloway	Blakehurst	Not known	40.03	-	-	
H.C. King	Barmedman	Retired	9.41	9.57	111.42	
C.G. Lay	Balmain	Retired Co. Director	61.59	70.34	-	
W.L. Lee	Arcadia	Not known	96.65	166.52	84.42	
J.R. Linscott	Kenthurst	Not known	256.78	79.41	126.35	
R.F. Luke	Blakehurst	Retired	19.47	15.46	8.79	
N.R. Markham	Ramsgate	Retired Taxa- tion Insp.	47.80	-	-	
C.B. Matthews	Double Bay	Not known	9.44	-	-	30
H.C.O. Milne	Warners Bay	Retired	26.36	3.66	25.37	
F. McLennan	Burrill Lake	Retired	160.94	74.72	109.28	
R.J. McNiven	Seaforth	Not known	38.83	-	-	
F.J. Newman	Mudgee	Retired	40.65	23.31	33.83	
Mrs. G. Perkiss	Wombarra	Retired	13.00	-	-	
F.H. Perry	Fairy Meadow	Retired	6.14	3.15	-	
B. Phillips	Neutral Bay	Retired	48.56	4.92	38.85	
G.W. Phillips	Corrimal	Retired	4.61	5.04	5.04	

Annexure "A"  
CLASS 10 "A"  
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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
J.D. Parker	Charlestown	Not known	47.41	42.12	64.09	
T.W. Plackett	East Rose- ville	Not known	72.34	13.48	92.48	
A.B. Radford	Bowral	Retired	-	10.50	-	10
Mrs. V.G. Reid	Blacktown	Retired	52.37	13.40	43.35	
C.S. Rochlin	Bondi	Retired Life Ass. Rep.	49.95	-	52.71	
H. Ross	Lambton	Retired	168.51	17.70	34.93	
K.P. Ryan	Cowra	Not known	14.92	24.08	-	
J.J. Tomkins	Gilgandra	Retired	-	-	8.29	
W.C.T. Row	Katoomba	Retired	-	26.43	16.19	
J.A. Vickery	Strathfield	Not known	46.69	23.14	23.73	
Estate Late E. Wallace	Turrumurra	Not known	251.19	157.02	229.99	20
C. Warne	Cremorne	Not known	348.09	247.18	442.40	
A.S. Williams	Oatley	Not known	38.99	-	-	
C. Nicholls	Adamstown	Retired	19.85	11.56	5.37	
J.P. Campbell	Belmont Nth	Retired	-	2.63	-	
N.A. Halliday	Muswell- brook	Retired Solicitor	15.58	18.61	83.62	
Miss J.F. Stewart	Glebe	Not known	110.73	22.12	-	
R.M. Andrews	Dunolly	Retired Grazier	-	62.32	82.26	
E. Blenkins	Coffs Harbour	Not known	-	-	17.87	30
A.J. Cox	Urunga	Retired	-	-	47.44	
R.G. Craft	Grafton	Not known	-	-	6.57	
J.F. Flaherty	Grafton	Retired	-	-	101.93	
J.J. Pritchard	Grafton	Not known	-	-	5.05	
C.C. Smith	Emerald Beach	Retired	-	-	147.67	
W.R. Stitt	Maclean	Not known	-	-	26.12	
T.J. McPhee	Ulmarra	Retired Farmer-	-	-	296 28	
H.C. Weymouth	Redrock	Retired	-	-	14.31	40
G.C. Towner	Maclean	Not known	-	-	34.26	

## Annexure "A"

## CLASS 10 "A"

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NAME	PLACE	OCCUPATION	1.9.71 to 31.8.73	1.9.73 to 31.8.74	1.9.74 to 31.3.76	
W.G. Hughes	Ballina	Retired	-	-	1,021.65	
J.V. Hart	Broomes Head	Not known	-	-	44.51	
W.A. Chidley	Sawtell	Not known	-	-	30.51	
T. Gillon	Nambucca Heads	Not known	-	-	11.75	10
H.C. Ivory	Iluka	Not known	-	-	38.57	
R.G. Cullen	Wardell	Retired	-	-	20.89	
M. Hulbert	Southport	Retired	-	-	63.74	
J. McCabe	Lennox Head	Retired	-	-	102.64	
Richmond	Lismore	Retired Life Rep.	-	-	719.75	
E.A. Sheather	Ballina	Retired	-	-	19.24	
M. South	North Lismore	Retired	-	-	20.47	20
C.N. Swift	Peakhurst	Not known	-	-	54.52	
R.M. Rodgers	Sth Casino	Not known	-	-	12.08	
A.W. Pescud	East Ballina	Retired Chiropractor	-	-	24.68	
Mrs. R.L. Stapleton	Hunters Hill	Housewife	25.67	16.17	31.68	
Mrs. B.A. Stark	Bexley	Housewife	91.57	82.65	51.27	
Mrs. B. Steinbeck	Bardwell Pk	Housewife	171.89	47.23	49.77	
Mrs. D.B. Stephen	Wahroonga	Housewife	147.18	39.11	45.13	
N.W. Stettaford	Morriset	Not known	65.82	10.44	-	
M/S A.J. Stevens	Maroubra	Housewife	742.52	468.68	451.75	30
Mrs. E.D. Stevens	Enfield	Housewife	263.44	38.58	-	
Mrs. G. Stribley	St. Ives	Housewife	40.43	72.96	-	
M. Surmon	Gorokan	Retired	17.96	8.59	-	
P. Sutton	Lane Cove	Housewife	139.89	454.51	1,461.42	
Mrs. E.P. Sutton	Lane Cove	Housewife	738.28	422.90	744.54	
Mrs. M. Swift	Oatley	Housewife	9.00	5.22	-	
Mrs. E.F. Tayles	Tamworth	Housewife	392.41	88.91	209.81	
Mrs. E. Taylor	Matrville	Housewife	15.87	25.27	73.49	

## Annexure "A"

## CLASS 10 "A"

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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Mrs. N.P. Thomas	Beacon Hill	Housewife	35.08	6.33	10.39	
D.J. Wood	Caringbah	Housewife	27.66	6.55	-	
G.P. Tunbridge	Elanora Heights	Housewife	151.05	298.80	-	10
Mrs. M. Vernon	Bondi Juntn	Housewife	40.39	7.76	35.56	
Mrs. I.O. Wade	Nth. Manly	Housewife	359.32	125.06	356.60	
Mrs. J. Ward	Kogarah	Housewife	10.85	2.94	2.90	
Mrs. A.M. Wenk	Maroubra	Housewife	502.19	-	232.06	
Mrs. J. Whisker	Lane Cove	Housewife	99.91	18.82	58.01	
Mrs. C.M. Willding	Georges Hall	Housewife	12.40	455.17	-	
Mrs. F.I. Williams	Lindfield	Housewife	209.51	189.60	462.94	
R. Williams	Sydney	Housewife	91.31	53.70	91.37	
Mrs. A. Wilson	Balgowlah	Housewife	10.31	-	-	
Mrs. M. Wilson	Tamworth	Housewife	1,713.83	646.19	2,258.67	20
N.B. Wishart	Dee Why	Housewife	14.32	4.33	18.37	
Mrs. J.A. Wright	Wagga	Housewife	29.30	22.97	-	
Mrs. L.F. Wright	Fairy Meadow	Housewife	-	23.57	-	
Mrs. A.K.N. Yorr	Castle Hill	Housewife	102.22	32.37	95.12	
Mrs. M.O. Dedman	Moree	Housewife	118.61	188.55	703.59	
Mrs. L.E. Brown	Georges Hall	Housewife	29.02	30.72	58.73	
S.C. Carvan	Penrith	Housewife	38.60	16.65	10.18	
Mrs. J. Perrin	Walgett	Housewife	729.97	887.47	3,487.78	
Mrs. J. Pendlebury	Canberra	Housewife	3.43	8.65	6.79	
Mrs. C.C. Morley	Bondi	Housewife	48.93	98.25	175.40	30
Mrs. J.A. McBride	Erina	Housewife	39.20	12.21	-	
Mrs. M. Noonan	Dee Why	Housewife	2.34	8.16	1.84	
Mrs. W. Moriarty	Revesby	Housewife	-	4.14	-	
Mrs. V.B. Williamson	Lane Cove	Housewife	67.90	59.42	201.88	
Mrs. B.A. Legge	Strathfield	Housewife	4.13	9.71	76.96	

Annexure "A"  
CLASS 10 "A"  
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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Mrs. H.E. Bowditch	Huskisson	Housewife	10.05	29.93	28.72	
J.R.E. Trout	Pymble	Not known	-	87.45	-	
Mrs. J.J. Brown	West Tamworth	Housewife	6.57	19.94	86.72	10
Mrs. A.E. Henry	Charlestown	Housewife	-	5.90	7.75	
V. Keleher	Wahroonga	Housewife	-	5.77	103.49	
N. Scarcella	Liverpool	Housewife	-	230.54	348.39	
Mrs. M. Davis	Colyton	Housewife	-	-	27.32	
P. Nicholas	Grays Point	Not known	2.95	-	-	
Carrs Creek	Grafton	Housewife	-	-	18.90	
Mrs. E.P. Malcolm	Kempsey	Housewife	-	-	23.13	
I.M. Felsch	Ballina	Housewife	-	-	2,368.95	
Mrs. Savage	Ballina	Housewife	-	-	79.28	
Mrs. D.I. Lowe	Casino	Housewife	-	-	92.23	20
Mrs. U. McPhee	Casino	Housewife	-	-	726.59	
Mrs. Tomki	Casino	Housewife	-	-	2,411.24	
Mrs. M.L. Wright	Byron Bay	Housewife	-	-	1,298.43	
J.S. Joblin	Grafton	Not known	-	-	36.33	
Mrs. M.J. Davies	Inverell	Housewife	82.95	-	678.89	
B.W. Graham	Lyneham	Accountant	1,816.40	1,393.26	2,604.22	
Mrs. J.F. Badger	Brisbane	Housewife	76.30	7.31	75.30	
Mrs. P.I.M. Barlow	Florida Gardens	Housewife	26.46	-	17.17	
Medhurst Taylor	Not known	Not known	530.90	-	-	30
Mrs. D. Noble	Frenchs Forest	Housewife	217.94	74.85	185.78	
Mrs. H.M.D. Williams	Katanning	Housewife	75.60	20.19	51.61	
J. Jordon	Cronulla	Not known	4.00	11.23	-	
S.R. Bellamy	Epping	Deceased	40.09	-	-	
E.A. Bridson	Mawson	Housewife	220.17	31.99	-	
E.J. Crossman	Wallacia	Not known	-	21.59	-	

Annexure "A"  
CLASS 10 "A"  
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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
A.J. Cutcher	Sydney	Not known	5.73	4.65	-	
Mrs. N. Donald	Kooringal	Housewife	-	1.80	4.71	
R.S.F. Dunning	Newcastle	Not known	35.57	11.30	-	
F.E. Edwards	Punchbowl	Retired	161.59	-	-	10
I.E. Eddworthy	Dundas	Not known	10.81	7.54	-	
J.C. Fawcett	Campsie	Not known	146.39	85.01	-	
Mrs. A.R. Cummings	Warragamba	Housewife	8.33	5.78	10.18	
A.C. Fitzjohn	Balcolyn	Not known	-	11.46	-	
J. Forsyth	Willoughby	Housewife	66.18	11.27	-	
F.A. Gerrie	Sydney	Deceased	73.21	44.29	-	
B. Grennan	Strathfield	Deceased	100.00	44.55	4.84	
H.A. Hanbler	Sydney	Not known	89.67	-	-	
G. Faugiana	Sydney	Not known	50.13	-	-	
F.M. Jeffries	Sydney	Housewife	27.81	67.63	-	20
G.M. Hogg	Greenwell Point	Not known	10.23	-	-	
C.M. Johnston	Sydney	Not known	13.70	-	-	
A. Jones	Sydney	Not known	35.50	-	-	
C.R. Knight	Terrigal	Not known	9.49	1.67	-	
Mrs. J. Henderson	St. Ives	Housewife	313.77	240.90	766.76	
R.J. Beckenridge	Not known	Not known	81.74	-	-	
J.J.R. Dawson	Balgowlah Heights	Retired	11.70	-	-	
P.M. Donoghue	Roseville	Housewife	958.01	1,437.17	1,431.50	
V.F. Greentree	Fairfield	Retired	118.73	37.08	46.48	30



Annexure "A"  
 CLASS 10 "A"  
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NAME	PLACE	OCCUPATION	1.9.71	1.9.73	1.9.74	
			to 31.8.73	to 31.8.74	to 31.3.76	
Mrs. P. Rich	Artarmon	Clerk	150.00	1,083.71	1,445.35	
Miss V. Biggers	Neutral Bay	Clerk	9.56	6.31	11.54	
R.L. Cole	Cremorne	Clerk	26.73	7.39	10.50	
Mrs. A.M. Collins	Padstow	Home Duties	57.08	22.91	19.00	10
B.W. Crane	Lindfield	Clerk	-	13.00	18.96	
C.N.S. Cree	Hunters Hill	Clerk	-	20.35	4.51	
C.W. Huxtable	Lindfield	Retired	29.23	15.21	38.70	
Mrs. P. Maitland	Frenchs Forest	Home Duties	-	1.50	-	
S.F. MacDonald	Wyoming	Retired	-	-	64.55	
A.R. Parkes	West Como	Clerk	78.57	20.85	93.65	
E.R. Raiss	Darling Pt.	Clerk	46.68	26.86	9.31	
J.G. Secombe	Oatley	Retired	14.00	75.54	21.04	
Mrs. M.V. Watkins	Caringbah	Home Duties	36.17	-	6.64	20
R.A. White	Heathcote	Clerk	25.61	-	-	
G.R. Whitworth	Jannali	Clerk	27.31	-	-	
Mrs. M.F. Atkins	Carlingford	Left Country	-	48.56	43.87	
J. Glover	Burradoo	Clerk	-	-	4.50	
Mrs. R.E. Bunyan	Engadine	Home Duties	-	-	14.68	
B. Warburton	North Ryde	Clerk	-	-	6.71	
D.E. Summerson	Asquith	Left Country	-	-	52.84	
J. Verhagen	Narara	Clerk	-	6.58	48.11	
D.G. Scarfe	Chelsea	Retired	6.11	2.35	-	
Mrs. B.V. Sproule	Indooroopilly	Housewife	150.29	49.54	38.68	30
			43,438.55	38,977.78	63,607.67	

Annexure "A"  
CLASS 11 "A"

Payments of commission to individuals who are not employed and who do not carry on business but who come in contact with people who ask them to arrange insurance and where there is no record of an agency agreement with the Corporation.

NAME	PLACE	OCCUPATION	1/9/71	1/9/73	1/9/74	
			to 31/8/73	to 31/8/74	to 31/3/76	
T.S. Baines	Sydney	Not known	0.81	-	-	10
F.G. Bennett	Sydney	Deceased Est.	8.82	-	-	
J. Brusnan	Rodd Point	Not known	15.42	12.88	-	
J.C. Buchanan	Willoughby	Housewife	5.88	-	-	
R.W. Carter	Kingsgrove	Not known	18.35	-	-	
N.D. Humphery	Sydney	Not known	57.07	-	-	
R.G. Davey	Sydney	Not known	13.67	-	-	
Mrs. E.C. Davis	Woollahra	Housewife	2.52	-	-	
C.J. McKenzie	Hillston	Not known	78.33	-	-	
R.S. Feans	Sydney	Not known	4.08	-	-	
C.C.J. Gearin	Sydney	Not known	2.58	2.58	-	20
E.L. Gell	Warriewood	Housewife	6.94	-	-	
H.J. Barter	Eastern Creek	Not known	75.17	-	-	
R.G. Green	Cronulla	Not known	55.94	-	-	
F.R. & M.J. Dill	Sydney	Not known	200.03	-	-	
A.P. Hasham	Sydney	Not known	9.62	-	-	
L.R. Lea	Sydney	Not known	13.11	-	-	
E.D. Hanley	Sydney	Not known	25.09	-	-	
M.E. Hibbert	Bankstown	Not known	13.20	-	-	
E. & G. Mihas	Sydney	Not known	7.20	-	-	
A. Hughes	Sydney	Not known	2.37	-	-	30
B.J. Dwyer	Sydney	Not known	2.89	-	-	
H.L. McFarlane	Crows Nest	Not known	0.75	-	-	
Y.F. McKenzie	Sydney	Not known	11.10	-	-	
Mrs. R.E. Potts	Cammeray	Housewife	22.14	4.22	25.30	
G.M. Bloch	Sydney	Not known	144.53	-	-	
R. Pedlon	Cronulla	Not known	20.76	-	-	

## Annexure "A"

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## CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71	1/9/73	1/9/74	
			to 31/8/73	to 31/8/74	to 31/3/76	
G.L. Bosiler	Wahroonga	Housewife	20.19	-	-	
Est. R.C.D. Cormack	Sydney	Deceased Est.	6.03	-	-	
R.L. Reynolds	Yagoona	Not known	157.00	1.48	-	
H.O. Tarrant	Sydney	Not known	2.73	2.73	9.96	10
Mrs. S. Van Aalst	Bondi	Housewife	16.18	-	-	
A.K. Woodhouse	Merrylands	Not known	5.40	-	-	
B. Dietch	Sydney	Not known	4.14	-	-	
F.H. Meyer	East Lakes	Housewife	9.80	-	-	
B.A. Tonge	Sydney	Not known	27.93	-	-	
Mrs. K.A. Acaon	Blakehurst	Housewife	45.57	19.53	31.41	
A.T. Adams	North Epping	Housewife	1.16	-	-	
X. Alexander	Palm Beach	Not known	184.03	19.50	84.54	
D. Allen	Sydney	Not known	15.57	-	-	20
Mrs. M.A. Anderson	Trundle	Housewife	3.22	3.22	-	
J.C. Andrews	Corrimal	Housewife	9.18	-	-	
C.T. Andronico	Sydney	Not known	0.77	-	1.50	
V.M. Bailey	Peakhurst	Housewife	-	2.70	4.79	
Mrs. C.E. Baker	Strathfield	Housewife	998.98	948.66	735.62	
E.T. Baker	Wentworth- ville	Not known	4.02	1.62	1.62	
L.L. Barnes	Toongabbie	Not known	11.10	-	-	
E.J. Barton	Coledale	Housewife	291.58	181.56	55.31	
D.E. Bell	Not known	Not known	19.43	-	-	30
Mrs. R.D. Bell	Grenfell	Housewife	8.50	-	-	
W. Dennie	Penrith	Not known	7.04	9.00	1.50	
Mrs. G.M. Bent	Caringbah	Housewife	193.27	61.51	102.25	
Mrs. H.H. Bentley	Ashfield	Housewife	18.54	1.23	-	
Mrs. F. Bernstein	Strathfield	Housewife	4.19	2.81	-	

## Annexure "A"

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## CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71 to 31/8/73	1/9/73 to 31/8/74	1/9/74 to 31/3/76	
Mrs. O. Boa	Mosman	Housewife	-	15.97	-	
L. Bonaventure	Petersham	Not known	16.39	-	4.36	
J.L. Bourke	Not known	Not known	44.32	3.68	-	
C.A. Britton	Eastwood	Not known	2.98	2.98	2.98	10
D.B. Brooker	Not known	Not known	1.94	-	-	
C.S. Brown	Penshurst	Not known	101.16	58.34	66.51	
C.E. Brown	Cronulla	Not known	147.68	50.40	34.58	
Mrs. L.V. Brown	Milsons Point	Housewife	8.13	9.32	-	
P. Brown	Newport Beach	Not known	11.88	1.50	1.50	
R.S. Brown	Balmoral	Housewife	1.48	-	-	
Mrs. E. Browne	Sydney	Housewife	1.95	-	-	
Mrs. D.M. Bruce	St. Ives	Housewife	16.86	-	-	20
G.B. Beattie	Lane Cove	Not known	7.05	-	-	
Est. Late E.M. Brice	Not known	Not known	8.62	-	-	
A.L. Burgess	Bathurst	Not known	1.02	-	-	
Mrs. W.G. Cadman	Lane Cove	Housewife	5.61	-	-	
R.K. Carlyon	Kootingal	Not known	4.62	-	-	
T. Carr	Coogee	Not known	4.17	3.72	-	
Gassar Johnstone	Not known	Not known	14.61	-	-	
M. Cassell	Not known	Not known	5.74	-	-	
Mrs. M. Challenger	Georges Hall	Housewife	92.80	-	254.20	
Mrs. E.I. Chittick	Kangaroo Valley	Housewife	275.19	61.12	174.12	30
R.J. Clement	Homebush	Not known	35.33	29.92	44.63	
E.G. Coleman	Yarralumla	Retired	299.80	66.76	100.09	
W.J. Comerford	Not known	Not known	40.29	-	-	
Mrs. P.E. Compion	Arncliffe	Housewife	3.25	-	-	
C.C. Cook	Caringbah	Not known	6.86	3.05	-	
A.D. Cooper	Lane Cove	Not known	3.46	3.62	6.03	

## Annexure "A"

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CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71 to 31/8/73	1/9/73 to 31/8/74	1/9/74 to 31/3/76	
Mrs. Cooper	Bexley Nth.	Housewife	12.52	1.93	-	
Mrs. E. Cordato	Kogarah	Housewife	290.85	170.68	123.61	
S.E. Costelloe	Sydney	Not known	24.11	9.03	13.53	
H.G. Costin	Narooma	Retired	37.76	12.64	8.47	10
H.G. Crawford	Corowa	Not known	17.83	-	-	
A.J. Crisp	Holts Flat	Not known	42.46	9.78	-	
Mrs. N.C. Croker	Wagga	Housewife	42.60	48.07	65.18	
Mrs. G. Fitzgerald	French's Forest	Housewife	-	1.86	-	
C.N. Dabi	Not known	Not known	2.70	-	-	
L. Davies	Coogee	Not known	41.72	22.94	31.63	
N.N. Davis	Port Macquarie	Housewife	52.09	20.78	13.96	
A.I. Dawkins	Burwood	Not known	8.50	4.10	-	20
R.F. Dawkins	Pymble	Not known	-	-	1.25	
H.B. & Mrs. B Dawson	Potts Point	Not known	12.80	-	-	
P.J. Warral	Not known	Not known	64.18	-	-	
M. Donnan	Bronte	Not known	3.97	-	-	
D. Doust	Paddington	Housewife	221.44	87.78	95.72	
B. Drew	Not known	Not known	3.72	-	-	
R.J. Dunn	Not known	Not known	7.92	-	-	
D.W. Dye	Lugarno	Not known	20.26	6.36	-	
Mrs. J. Newby	Orange	Housewife	177.22	437.54	174.86	
R. Emanuel	Not known	Not known	2.57	-	-	30
Mrs. G.E.M. Evering- ham	Gordon	Housewife	73.20	65.27	51.40	
G.R. Ewing	Cremorne	Not known	22.89	-	5.44	
Estate Late W.V.O. Fencker	Temora	Housewife	38.62	16.86	38.02	
Mrs. F.E. Finn	Bega	Housewife	5.58	5.58	-	
C.A. Fletcher	Moree	Not known	57.76	-	-	
Mrs. F.L. Fletcher	Ingleburn	Housewife	7.28	-	-	

## Annexure "A"

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## CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71	1/9/73	1/9/74	
			to 31/8/73	to 31/8/74	to 31/3/76	
H.G. Forbes	Not known	Not known	4.74	-	-	
M/S M.A. Forwood	North Nowra	Housewife	117.24	218.60	92.14	
R.B. Francis	Ryde	Not known	12.53	4.78	1.50	
J.J. Franklin	Gundagai	Not known	7.31	-	-	10
Mrs. H.M. Daniel	Mosman	Housewife	11.36	5.97	16.78	
Mrs. D.B. Gardner	Lugarno	Housewife	160.52	68.58	65.65	
Mrs. L.M. Garnsey	Concord	Housewife	16.35	11.42	22.46	
Mrs. K. Garrett	Ulladulla	Housewife	101.32	35.01	51.65	
Mrs. S.D.E. Geist	Bellevue Hill	Housewife	54.57	-	5.61	
J. George	Sylvania	Not known	8.97	-	-	
G.C. Gibbon	Blackheath	Retired	45.92	-	-	
J.C. Willey	Not known	Not known	11.86	-	-	
T. Gillon	Nambucca Heads	Not known	0.87	-	-	20
J.A. Gleeson	Coogee	Not known	20.38	1.11	-	
S.A. Goddard	Springwood	Not known	7.33	2.30	3.00	
A.R. Goding	Killara	Not known	4.04	-	8.38	
C.G. Golding	Forbes	Not known	4.85	2.50	-	
G. Gorrie	Mudgee	Not known	4.16	-	-	
Est. Late D.A. Granger	Campsie	Deceased Est.	3.11	-	-	
P. Greenish	Sydney	Housewife	41.27	-	-	
C.E. Greethead	Burrill Lake	Retired	41.56	14.11	21.90	30
J.A. Grounds	East Lakes	Not known	7.39	-	-	
Mrs. D. Hamilton	Croydon	Housewife	1.01	-	5.92	
Est. M.S. Hanna	Ashfield	Deceased Est.	-	14.45	37.15	
H. Hanson	Parkes	Retired	493.80	263.64	201.71	
B.J. Hardman	Mosman	Not known	6.30	-	-	
J.P. Harmsworth	Oatley	Housewife	40.07	20.68	32.16	
Mrs. D. Hart	Cronulla	Housewife	10.42	4.31	16.28	
A.H. Hartridge	Potts Point	Not known	14.56	-	-	

## Annexure "A"

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## CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71 to 31/8/73	1/9/73 to 31/8/74	1/9/74 to 31/3/76	
Mrs. E.M. Harvey	Warrawee	Housewife	1.07	18.07	132.07	
F.C.M. Hayes	Balgowlah	Retired	4.73	-	3.65	
N.G. Hays	Woollahra	Housewife	0.53	-	-	
Mrs. M. Heapy	Rockdale	Housewife	13.02	6.90	10.41	10
R.G. Heather	Pennant Hills	Housewife	29.20	-	-	
F.A. Henderson	Dee Why	Not known	36.30	33.83	18.08	
G.J. Hinks	Sydney	Not known	0.52	-	-	
P.C. Hirst	Balmoral Head	Not known	48.71	16.51	26.66	
A.G. Hodge	Rose Bay	Retired	-	1.92	-	
P.G. Hodge	Bankstown	Housewife	3.23	19.04	16.59	
C.B. Holdship	Springwood	Not known	13.27	-	-	
Mrs. B. Hough	Wollongong	Housewife	31.09	13.43	12.31	20
G. Howard	Sutherland	Housewife	27.23	10.70	6.82	
G.E. Hughes	Guildford	Not known	7.85	3.16	18.67	
J.J. Hunter	Brighton-le- Sands	Not known	9.72	-	-	
W.H. Hurditch	Bowral	Retired	-	-	6.96	
M.G. Hutchinson	Parramatta	Housewife	-	1.88	-	
Mrs. E.W. Hutton	Five Dock	Housewife	8.44	5.46	9.19	
A.G. Innes	Castle Hill	Retired	20.40	8.58	25.60	
G.A. James	Dee Why	Not known	26.18	125.34	-	
Mrs. V.D. Jefferies	Orange	Housewife	33.21	13.92	20.15	30
Mrs. E. Johnstone	Sydney	Housewife	-	2.12	1.50	
A. Jones	Tamworth	Housewife	18.26	3.03	-	
L.V. Jones	Guildford	Not known	0.40	5.88	24.38	
Mrs. B. Kaufman	Cooma	Housewife	1.14	1.50	5.71	
F. Kaye	Brighton-le- sands	Not known	42.72	4.47	7.00	
Mrs. E. Keleghan	Randwick	Housewife	11.10	-	-	
J.A. Kelly	Sydney	Not known	21.69	-	-	

## Annexure "A"

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CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71 to 31/8/73	1/9/73 to 31/8/74	1/9/74 to 31/3/76	
E.D. Kenny	Sydney	Housewife	15.96	-	-	
W. Kessler	Windsor	Housewife	5.61	-	6.45	
E.H. King	Parramatta	Retired	253.22	101.18	151.62	
Mrs. L.P. Kingston	Riverwood	Housewife	330.16	42.91	136.97	10
Mrs. B.M. Kinsella	Dover Heights	Housewife	4.60	2.60	-	
Mrs. P. Kirkpatrick	Not known	Housewife	44.65	30.64	-	
M.B. Kirwan	Rockdale	Housewife	2.00	-	-	
H. Kent	Eastwood	Not known	142.50	-	9.51	
Mrs. J.E. Knauer	Mortdale	Housewife	15.61	-	1.50	
L.F. Knock	Umina Beach	Retired	201.08	52.95	117.99	
Mrs. I.M. Leary	Drummoyne	Housewife	30.01	11.72	107.70	
Mrs. C. Lee	Gladstone	Housewife	668.66	350.52	429.10	
Mrs. Lemon	Croydon	Housewife	32.99	-	-	20
R. Lenton	Como	Not known	49.99	10.77	5.46	
Est. Late M.C. Lewis C/M Thomas	Gilgandra	Deceased Est	-	7.78	-	
E. Lidell	Sydney	Not known	0.97	-	-	
C.F. Liebrand	Liverpool	Retired	-	10.62	80.59	
J.L. Livett	Sydney	Not known	16.91	-	-	
A. Lloyd	Sydney	Not known	4.54	-	-	
Mrs. E. Long	Cremorne	Housewife	197.80	89.15	116.63	
H.C. Love	Sydney	Housewife	1.02	-	-	
J. Lutman	Bellevue Hill	Not known	26.19	-	-	30
Mrs. F.D. Maltman	West Pen- nant Hills	Housewife	2.75	6.77	-	
G.E. Mahon	Liverpool	Housewife	-	4.62	1.18	
C.E. Malouf	Coogee	Not known	0.62	-	-	
K.C. Manion	Gynea	Not known	7.47	-	-	
N.M. Manns	Surry Hills	Housewife	12.75	8.88	9.94	
J.D. Mansfield	Shoalhaven	Not known	7.22	6.14	-	



## Annexure "A"

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CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71	1/9/73	1/9/74	
			to 31/8/73	to 31/8/74	to 31/3/76	
G.J. Martin	Campbell	ACT Housewife	107.34	32.25	35.28	
J.A. Martin	Campbell	ACT Not known	4.17	-	-	
J.J. Martin	Katoomba	Housewife	9.71	17.43	21.80	
Mrs. P.K. Wheeler	Sylvania Waters	Housewife	6.83	6.51	-	10
Mrs. D. Mason	Longueville	Housewife	24.44	14.19	45.06	
N.J. Masters	Katoomba	Housewife	6.00	-	-	
A.E. Matts	Springwood	Retired	57.18	19.13	-	
I.J. McAlpine	Pymble	Housewife	-	7.08	2.32	
Mrs. C.L. McCluskey	Ashfield	Housewife	3.54	7.08	3.54	
J. MacDonald	Sydney	Not known	1.82	-	-	
P.M. McGregor	Dee Why	Retired Farmer	55.60	13.58	41.48	
K.A. McIntosh	Coogee	Not known	1.98	1.98	-	20
Mrs. T.E. McKenzie	Sans Souci	Housewife	29.33	4.86	7.87	
Mrs. M.E. McKinnon	Albion Park	Housewife	69.45	33.88	34.36	
D. McMillan	Albury	Not known	16.22	-	-	
Mrs. J. McVeity	Beecroft	Housewife	0.52	3.95	-	
Mrs. P.A. Mead	Hurstville	Housewife	3.91	3.72	1.86	
T.C. Miles	Sylvania	Housewife	20.07	-	-	
G.K. Parrish	Broulee	Housewife	44.42	8.42	13.64	
M. Mitchell	Eastwood	Housewife	1.91	-	-	
O.E. Morris	Brighton-le- Sands	Not known	71.90	18.89	6.90	30
Mrs. E.A. Mosely	Cobar	Housewife	17.09	9.08	-	
Est. R. Moss P. Goldman Co.	Sydney	Deceased Est.	0.97	-	-	
J.C.G. Moulleston	Caringbah	Housewife	5.77	-	-	
K.E. Muirhead	Beverly Hills	Housewife	6.21	7.85	6.21	
A.M. Muston	Sylvania	Housewife	61.14	15.67	-	
K.G. Mutkins	Artarmon	Not known	1.86	1.86	6.21	
Mrs. M. Neaves	Albion Park	Housewife	224.34	73.05	42.67	

## Annexure "A"

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CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71 to 31/8/73	1/9/73 to 31/8/74	1/9/74 to 31/3/76	
Mrs. J.M. New	West Dubbo	Housewife	-	2.67	-	
J. Nicholson	Bombala	Farmer	6.99	-	-	
E.W. Morris	Sussex Inlet	Retired	5.37	2.57	13.88	
W.S. Hosworthy	Strathfield	Housewife	3.06	-	-	10
F.E. O'Brien	Nelson Bay	Retired Clerk	199.21	67.88	67.40	
J.E. O'Brien	Penshurst	Not known	25.26	11.04	8.65	
W. O'Brien	Narrabundah ACT	Not known	159.22	17.82	-	
N. O'toole	Sans Souci	Not known	30.88	14.88	31.49	
J.R. Owers	Merrylands	Not known	13.14	1.65	-	
S.M. Oxley	Temora	Housewife	6.02	-	-	
R. Palmer	Wyong	Retired	213.30	112.88	137.86	
S. Parfitt	Sydney	Not known	4.89	-	-	20
Mrs. S. Park	Windsor	Housewife	39.97	6.78	8.28	
F.A. Parry	Sydney	Not known	8.20	5.52	-	
David Paul	Warren	Not known	854.88	293.39	893.19	
W.E. Paul	French's Forest	Not known	125.58	21.20	45.55	
C.S. Pearce	Liverpool	Not known	10.50	-	-	
S.J. Penberthy & Company	Narromine	Retired	110.72	246.06	109.30	
M. Perks	Spit Junction	Housewife	2.50	-	-	30
Mrs. M.K. Garrity	Lane Cove	Housewife	-	26.23	12.54	
Mrs. C.R. Wood	St. Ives	Housewife	598.09	368.88	490.36	
K. Pooley	Vaucluse	Not known	23.93	16.32	10.79	
S.H. Rabbits	Cremorne	Housewife	-	-	15.47	
I.V. Ratcliff	Sydney	Not known	3.20	-	-	
A. Renshaw	Croydon Pk.	Housewife	11.46	1.77	-	
G.J. Richardson	Patonga Beach	Not known	32.17	4.44	11.79	
Mrs. D. Roach	Manly	Housewife	54.98	11.30	38.46	

## Annexure "A"

- 10 -

## CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71 to 31/8/73	1/9/73 to 31/8/74	1/9/74 to 31/3/76	
F.E. Robinson	Earlwood	Not known	-	-	9.23	
Mrs. K. Rose	Castle Hill	Housewife	3.33	-	4.46	
G. Rouse	West Ryde	Not known	1.96	3.00	1.60	
R.N. Roux	Huskisson	Retired Shop Prop.	2.83	1.65	20.95	10
R. Royburgh	Sydney	Not known	6.90	-	-	
R.J. Runn	Gunning	Not known	20.19	-	-	
B.J. Russell	Cook ACT	Housewife	19.64	9.69	3.10	
V.L. Ryan	Wellington	Not known	3.90	1.51	-	
J.E. Bray	Nowra	Housewife	-	12.40	-	
N.G. Sackar	Waterloo	Housewife	20.34	-	-	
A. Sadlier	Moree	Not known	11.10	-	-	
L. Salmons	Padstow	Not known	-	3.76	-	
Mrs. M. Samuels	Beverly Hills	Housewife	35.48	13.13	-	20
J. Sands	Cheltenham	Housewife	35.35	-	-	
Mrs. P.B. Saul	Narwee	Housewife	13.55	9.69	13.81	
J.O.A. Saunders	Murwillumbah	Not known	6.30	-	-	
L. Schebeck	Auburn	Not known	47.56	17.55	25.27	
Est. Late R. Schrot- ter C/- Whiteman	Sydney	Retired (Deceased)	700.47	407.59	169.73	
A.E. Schwebel	Glenorie	Housewife	7.04	3.52	-	
J.F. Scott	Glen Innes	Not known	21.41	-	-	
J.R. Sealey	Sydney	Not known	398.61	-	-	30
Mrs. M. Sewell	Lavender Bay	Housewife	59.44	3.78	10.07	
A. Sharp	Eastwood	Housewife	-	4.37	-	
Est. Late A.N. Sharp	Abbottsford	Deceased Est	2.14	-	-	
R.V. Sheavey	Collaroy	Not known	2.15	-	-	
M.W. Shorter	Waverton	Retired Grazier	4.51	-	-	
R.E. Shute	St. Marys	Retired	7.79	1.73	7.99	
A.L.M. Simpson	Dee Why	Retired	2.38	-	-	

## Annexure "A"

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## CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71	1/9/73	1/9/74	
			to 31/8/73	to 31/8/74	to 31/3/76	
C.R. Simpson	Oak Flats	Retired	13.80	3.77	-	
H.D. Smeaton	Caringbah	Not known	57.13	27.44	2.86	
J.C. Smith	Durras	Not known	-	-	7.50	
W. & R.E. Smith	Katoomba	Not known	17.65	-	-	10
J.H. Feigan	Glenreach	Not known	4.32	-	-	
T. Spencer	Caringbah	Not known	3.04	4.58	6.46	
R. Spithill	Beaconsfield	Retired	1.50	4.50	-	
H.T. Stein	Bondi Junction	Not known	24.42	-	-	
S.A. Stevens	Sydney	Not known	1.94	-	-	
A.W. Stiff	Burrill Lake	Retired	23.46	63.90	30.44	
D.R. Strange	Turrumurra	Not known	1.90	-	-	
A. Strauss	Lidsdale	Housewife	4.01	-	-	
Mrs. M. Swires	Eden	Housewife	112.40	70.84	112.43	20
Mrs. E. Tavorsky	Croydon	Housewife	213.65	247.92	244.27	
Mrs. E. Taylor	Gymea	Housewife	21.19	13.83	17.85	
Mrs. P. Terpstra	Caringbah	Housewife	2.26	2.26	14.87	
N. Thackray	Carramar	Not known	14.51	12.74	12.12	
A.G.P. Thatcher	Miranda	Doctor (Retired)	42.59	25.93	17.09	
P.E. Thomas	Parramatta	Not known	4.15	-	-	
W. Tombleson	Lithgow	Not known	19.77	-	-	
G.L. Trounson	South Corowa	Retired	34.11	41.82	21.78	
A.J. Truscott	South Corowa	Not known	20.04	-	-	30
F.B. Twomey	Harden	Not known	20.25	-	-	
T.R. Vagg	Little Bay	Retired	46.11	11.19	-	
Miss L.H. Velsey	Gosford	Retired	75.46	34.49	32.70	
Victor George	Balmain	Not known	77.39	13.05	-	
J. Wall	Meadowbank	Not known	9.93	-	-	
F.J. Waite	Sydney	Not known	0.53	-	-	

## Annexure "A"

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## CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71	1/9/73	1/9/74	
			to 31/8/73	to 31/8/74	to 31/3/76	
Mrs. M.V. Webb	Taralga	Housewife	50.13	52.39	78.18	
Mrs. G. Westbury	Mosman	Housewife	3.40	-	-	
R.E. White	Glenbrook	Housewife	17.78	-	-	
Mrs. I.L. Wiggins	Mullumbimby	Housewife	40.79	7.38	16.93	10
Mrs. E.A. Wilkinson	Carlton	Housewife	2.04	1.26	-	
Mrs. N.J. Wimhurst	Brighton-le-Sands	Housewife	84.19	15.69	17.35	
J.H. Winn	Mudgee	Retired	7.66	8.54	-	
Mrs. D. Wood	Canterbury	Housewife	20.40	8.39	22.39	
Mrs. J.W. Wood	Lakemba	Housewife	6.48	-	-	
H.R. Woolley	Balgowlah	Not known	7.26	-	1.50	
Mrs. V. Wright	Gladesville	Housewife	-	46.60	66.69	
A.E. Young	Berala	Not known	14.62	12.26	10.50	
D.G. Young	Kareela	Not known	58.94	33.96	61.15	20
Mrs. M.E. Young	Camden	Housewife	863.32	96.34	695.02	
Mrs. V.F. Zacka	Allawah	Housewife	1.32	-	-	
E. Appel	Bannister	Retired	11.86	-	-	
Estate Late L.B. Chalmers	Ainslie A.C.T.	Deceased Estate	71.20	18.08	20.95	
G. Diamond	Cabramatta	Retired	22.97	83.62	96.49	
R.E. Frogley	Sydney	Not known	58.59	-	-	
C. Gallagher	Ainslie A.C.T.	Not known	8.91	-	-	
J.N. Campbell	Haymarket	Not known	551.21	-	-	30
R.A. Emerson	Sydney	Not known	2.45	-	-	
F.T. Hatherell	Sydney	Not known	370.00	-	-	
R. Ferguson	Sydney	Not known	196.65	-	-	
M.J. Davies	Ingleburn	Housewife	62.59	-	-	
A.J. Hayes	Waramanga	Not known	7.44	-	-	
A.S.J. Middleton	Kellyville	Retired	4.61	13.44	13.44	

## Annexure "A"

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CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71	1/9/73	1/9/74	
			to 31/8/73	to 31/8/74	to 31/3/76	
J. Arantz	Epping	Not known	20.37	3.38	-	
Mrs. E. Benjamin	Mosman	Housewife	54.08	25.67	10.60	
V.E. Bennett	Homebush	Housewife	4.78	-	-	
P.A. Catley	Mosman	Not known	3.73	7.46	3.73	10
E. Creed	West Epping	Not known	5.83	-	-	
P.G. Davey	New South Wales	Not known	1.99	-	-	
N.C. Gazzard	Collaroy	Not known	2.66	-	-	
D.L. Guslett	Avalon Beach	Not known	18.63	-	-	
Mrs. J.R. Hackett	Annandale	Housewife	7.23	-	-	
S. Goodwin	Kenthurst	Housewife	62.33	26.25	28.69	
R.G. Green	Cronulla	Not known	39.11	19.44	-	
P.R. Harding	Kareela	Not known	8.48	4.48	12.73	
A.D. Hasham	Sydney	Not known	10.79	-	-	20
J.K. Henson	Kenthurst	Not known	9.92	2.90	2.90	
P. Hicks	Carlingford	Not known	16.87	5.89	4.14	
D.J. Hislop	Strathfield	Not known	8.16	8.27	-	
J. Grantmarsh	Sydney	Not known	8.05	8.20	8.40	
E.A. Nethery	Wollongong	Housewife	-	-	19.36	
L.F. Nix	Potts Point	Retired	46.00	1.50	6.56	
W.J. Palmer	Cootamundra	Retired	2.69	-	-	
C. Patterson	Glenbrook	Not known	0.50	2.00	9.03	
J.J. Peschar	Seven Hills	Retired	2.61	-	-	
Mrs. A.L. Ryrie	Point Piper	Housewife	13.70	1.60	42.01	30
W.A. Saville	Taren Point	Retired	3.86	-	-	
C.G. Taylor	Lane Cove	Not known	21.34	6.14	17.90	
A.R. Tickner	Penrith	Retired	55.49	18.25	16.37	
R.D. Topham	Lane Cove	Not known	6.81	8.61	15.75	
D.P. Trickett	Cremorne Pt.	Retired	2.27	-	-	
A.R. Turner	Bankstown	Not known	-	18.80	-	
D. Underwood	Wollongong	Retired	83.96	84.90	62.12	

## Annexure "A"

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## CLASS 11 "A"

NAME	PLACE	OCCUPATION	1/9/71 to 31/8/73	1/9/73 to 31/8/74	1/9/74 to 31/3/76	
G. Warner	Dover Hghts.	Not known	0.52	-	-	
B. Weedon	Patonga Beach	Housewife	2.98	-	-	
J.S. Willcox	Sydney	Not known	6.51	2.17	5.98	10
E. Dorn	Enfield	Not known	-	26.46	26.05	
A.K. Woodhouse	Castle Hill	Not known	9.48	-	-	
J.K. Gerry	St. Ives	Not known	-	-	0.88	
J.I. Worthington	Scarborough	Not known	54.65	-	1.74	
G.E. Crane	Scarborough	Retired	34.22	6.75	8.35	
B.W. Beattie	Nth Sydney	Not known	6.73	5.17	1.50	
L.T. Butcher	Sydney	Not known	2.80	-	-	
G.W.A. Reid	Greenwich	Not known	60.68	2.17	76.40	
P.S. Baldwin	Sydney	Not known	46.20	-	-	
G. Barnett	Sydney	Not known	89.92	-	-	20
E.V.M. Weston	Sydney	Not known	10.32	-	-	
Mrs. R. Belfer	Five Dock	Housewife	7.71	5.28	7.73	
A.E. Aldwinckle	Rozelle	Not known	242.53	10.19	9.94	
G.T. Baker	Murwillumbah	Not known	4.16	-	-	
G. Bennett	Clareville	Not known	9.11	-	4.77	
H.R. Bennett	Redfern	Not known	52.00	-	-	
Mrs. C. Berriman	Corrimal	Housewife	10.80	-	-	
R.S. Bisset	Cronulla	Not known	7.56	3.71	-	
D. Borzi	Nth Manly	Not known	4.13	-	-	
Mrs. E. Branch	Sherwood Qld	Housewife	48.68	4.36	28.73	30
A. Bray	Wilton	Farmer	18.12	46.09	23.76	
Mrs. E. Brennan	Nth Bondi	Housewife	59.74	-	-	
B.H. Brainbridge	Not known	Retired	27.16	-	-	
M. Markham	Cessnock	Retired	113.29	61.86	103.24	
			<u>18,795.68</u>	<u>7,636.23</u>	<u>9,066.15</u>	

Annexure "B"

New South Wales Government  
Pay-Roll Tax Office

St James Hall,  
169 Phillip Street, Sydney 2000  
Box 5069, G.P.O. Sydney 2001

Our Reference: PN4752-2

Your Reference: PW:GC

Telephone: 231 4966  
Extension: 3

The Secretary,  
General Accident Fire & Life  
Assurance Corp. Limited,  
10-12 Spring Street,  
SYDNEY. 2000

10

11 FEB 1977

Dear Sir,

Assessment of Pay-roll Tax

In accordance with section 18 of the Pay-roll Tax Act, 1971 take notice of the following assessment for the periods 1st September, 1971 to 30th September, 1976.

Periods 1st September, 1971 to 31st August, 1973

Amount on which further tax is payable \$230,553-90  
Further tax at 3½% \$8,069-39

Periods 1st September, 1973 to 31st August, 1974

20

Amount on which further tax is payable \$158,045-15  
Further tax at 4½% \$7,112-03

Periods 1st September, 1974 to 31st March, 1976

Amount on which further tax is payable \$354,715-59  
Further tax at 5% \$17,735-78

Periods 1st April, 1976 to 30th June, 1976

Amount on which further tax is payable \$62,144-44  
Further tax at 5% \$3,107-22

Periods 1st July, 1976 to 30th September, 1976

Amount on which further tax is payable \$46,129-30  
Further tax at 5% \$2,306-47  
Total amount of further tax \$38,330-89

30



Annexure "B"

Payment of the sum of \$38,330-89 further tax is required within fourteen (14) days of the date of this notice.

Yours faithfully,

(Sgd.) K. T. Wyburn

K. T. WYBURN

Commissioner of Pay-roll Tax.

This is the annexure marked "B" referred to in the affidavit of PETER TERENCE McCANN sworn at Sydney on the 17 day of September, 1979 before me:

M. Walton  
Solicitor

PAYROLL TAX ACT 1971 (AS AMENDED)

NOTICE OF OBJECTION

(SEC. 32)

General Accident Fire & Life Assurance Corporation Limited (herein called "the company") being dissatisfied with an assessment made by the Commissioner of Payroll Tax under Section 18 of the Payroll Tax Act 1971 as amended (herein called "the Act") hereby objects to the assessment of payroll tax for the period 1st September, 1971 to 30th September 1976, which assessment was dated 11th February 1977, and served on it on 14th February, 1977 and claims that the said assessment should be cancelled and withdrawn or alternatively reduced in whole or in part. The grounds upon which the company relies are:

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1. That the said assessment is not authorised by any provision of the Act.
2. That in respect of the amounts shown in the said assessment such amounts were not wages as that expression is defined in Section 3 of the Act paid or payable by the company during the period 1st September, 1971 to 30th September, 1976 (herein called "the period to which the assessment relates").
3. Without prejudice to the last preceding ground if some of the amounts referred to in the said assessment were wages paid or payable by the company

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Annexure "C"

during the period to which the assessment relates, which is not admitted, the whole of such amounts were not wages as so defined and the Commissioner should reduce the amount of the said assessment by the amount which does not constitute "wages as so defined".

4. Without prejudice to the generality of the last preceding grounds, the amounts included by the Commissioner in the said assessment were not nor were any 10 of them wages, salary, commission, bonuses or allowances paid or payable by the company within the ordinary meaning of those terms nor were such amounts deemed to be "wages" as falling within any of the paragraphs a to e of the definition of "wages" in the Act.
5. Without prejudice to the last preceding grounds, if some of the amounts included in the assessment were wages, salary, commission, bonuses or allowances or were deemed to be wages as aforesaid, which is not admitted, the whole of such amounts were not wages, 20 salary, commission, bonuses or allowances or deemed to be wages as aforesaid and the Commissioner should reduce the amount of the said assessment by the amount that is not wages, salary, commission, bonuses or allowances or deemed to be.
6. None of the amounts included by the Commission in the assessment were paid or payable by the Company

Annexure "C"

to any "employee as such" as such expression is used in the Act.

7. Without prejudice to the last preceding ground if some of the amounts included in the assessment were paid or payable by the company to an "employee as such" which is not admitted the whole of such amounts were not so paid or payable and the Commissioner should reduce the amount of said assessment by the amount not so paid or payable.

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8. Without prejudice to the preceding grounds if any amount is payable by the company in respect of payroll tax, which is not admitted, the Commissioner has made an error in the calculation of the amount of such payroll tax.

9. The said assessment was erroneous, excessive and contrary to law and fact.

DATED THE 12th DAY OF APRIL, 1977.

General Accident Fire & Life Assurance Corporation Limited.

(Sgd.) J. Adam

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TO "The Commissioner of Payroll Tax",  
169 Phillip Street,  
SYDNEY. N.S.W. 2000.

This and the preceding 2 pages is the annexure marked "C" referred to in the affidavit of PETER TERENCE McCANN sworn at Sydney on 17 September 1979 before me:

M. Walton  
Solicitor

Annexure "D"

New South Wales Government  
Pay-Roll Tax Office

St James Hall,  
169 Phillip Street, Sydney 2000  
Box 5069, G.P.O. Sydney 2001

The Secretary,  
General Accident Fire & Life  
Assurance Corporation  
Limited,  
10-12 Spring Street,  
SYDNEY N.S.W. 2000

Our Reference: PN4752-2

Your Reference:

Telephone: 231 4966  
Extension:

10

17 JAN 1978

Dear Sir,

PAY-ROLL TAX ACT, 1971: SECTION 32  
NOTICE OF OBJECTION AGAINST  
ASSESSMENT.

I Kevin Thomas Wyburn, Commissioner of Pay-Roll Tax,  
hereby notify you that having considered your objection  
against my assessment of further tax dated the 11th  
February, 1977, I have disallowed the objection.

Yours faithfully,

20

(Sgd) K.T. Wyburn

K. T. Wyburn

Commissioner of Pay-Roll Tax.

This is the annexure marked "D"  
referred to in the affidavit of  
PETER TERENCE McCANN sworn at  
Sydney on the 17 day of  
September, 1979 before me:

M. Walton  
Solicitor

No. 8 - Affidavit of Arthur Clarence Gray

IN THE SUPREME COURT OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

No. 508 of 1978

GENERAL ACCIDENT FIRE AND LIFE  
ASSURANCE CORPORATION LIMITED

Plaintiff

AND

THE COMMISSIONER OF PAYROLL TAX

Defendant

On 14th September 1979 I,  
ARTHUR CLARENCE GRAY of 4  
Clissold Road, Wahroonga in  
the State of New South Wales  
say on oath:-

1. Since 1928 and until 31  
December 1971 I was full-  
time employed in the insur-  
ance industry. I joined  
The Mutual Life and Citizens'  
Assurance Company Limited  
(hereinafter called "M.L.C.")  
as a clerical officer and,  
subject as hereinafter set  
out, I worked for that com-  
pany until my retirement on  
31 December 1971 at which  
time I was assistant general  
manager of M.L.C., a direc-  
tor of M.L.C. Fire and  
General Insurance Co. Pty.  
Limited and a director of  
M.L.C. Fire and General

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AFFIDAVIT

Deponent: A.C. Gray

Sworn: 14 September 1979

DAWSON WALDRON,  
Solicitors,  
60 Martin Place,  
SYDNEY, N.S.W. 2000

Tel: 231 0033  
D.X.: 355  
Ref: MW  
130979  
IMW607

R.J. Foat J.P.

A.C. Gray

Affidavit of Arthur Clarence  
178. Gray

Affidavit of Arthur Clarence Gray

Insurance Co. (N.Z.) Limited. During that period I worked for M.L.C. in New Zealand from 1931 to 1935 inclusive and in Canada during 1937 and 1938. In the period from 1961 to 1962 I was seconded to the Federal Government under a Colombo Plan arrangement to advise on insurance legislation (both life and fire and general) and to establish the office of Insurance Commissioner in the Federation of Malaysia, which office I held as the first Commissioner. I am the author of the work Life Insurance in Australia which is an historical and descriptive account of the life insurance industry in Australia from approximately 1820 to the date of publication of the book in 1977.

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2. There is a well-known distinction in the insurance industry between ordinary insurance and industrial insurance. The essential characteristic of industrial life insurance is that premiums are usually paid at the house of the policy owner to the collector in the employment of a life insurance company and that the premiums shown in the policy are weekly premiums, or in more recent times in Australia monthly premiums. Industrial insurance was first written in 1852 and was first written by the British Industry Life Assurance Company. Because it was the class of business carried on by this company, it came to be known as industrial insurance.

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3. In the two decades before the Second World War industrial life insurance had expanded in Australia at a faster

R.J. Foat J.P.

A.C. Gray

Affidavit of Arthur Clarence  
179. Gray

Affidavit of Arthur Clarence  
Gray

rate than ordinary insurance. In the post war period the rate of growth of industrial life insurance declined, and in the insurance industry the business written, for which premiums were collected at the homes of policy owners, which had previously been called industrial insurance, came to be called collector insurance, although under the Commonwealth Life Insurance Act such insurance is still described as industrial insurance. Annexed hereto and marked "A" is a 10  
table prepared by me from the annual reports of the Australian Life Insurance Commissioner, the Commonwealth Year Book and Life Insurance Statistics issued monthly by the Australian Bureau of Statistics showing a comparison of the growth of ordinary insurance and industrial insurance in the period from 1947 to 1976 inclusive.

4. In 1941 the words "canvasser" and "collector" were words well-understood in the insurance industry as applying solely to persons who were concerned primarily with industrial life insurance. The words referred to the canvasser and collector 20  
who went from house to house collecting the premiums on industrial policies. Each such canvasser and collector was allocated by the insurance company for whom he collected a clearly defined area in which he had the exclusive right and obligation to collect the industrial premiums for the company concerned. In addition, he was required to canvass for new business, mainly for new industrial insurance business, but R.J. Foat J.P. A.C. Gray



Affidavit of Arthur Clarence  
Gray

not limited to that. In practice, most of the canvassing took place within the allocated territory. These persons were at that time (with the exception of Queensland where an award guaranteed an irrecoverable minimum earning) wholly remunerated by commission calculated as a percentage of their collections plus an introductory commission on new business. Where a client with an industrial policy moved to an area outside the allocated area, his premiums would be collected 10 by the agent assigned to the area to which the client had moved. The list of persons from whom premiums were to be collected was provided by the insurance company and the area within which such agents were allowed to canvass new insurance was strictly defined by the insurance company. The canvassers and collectors were subject to a high degree of supervision by a salaried field officer of the insurance company, known as a Superintendent who carried out training and regular checks of the canvassers and collectors to check their work and books (the equivalent of one week per collector in each five weeks) and to ensure that the route taken 20 by them was the most efficient and to ensure that canvassing did in fact take place and to ensure that all premiums collected were paid to the company without delay.

5. The words "canvasser" and "collector" in 1971 had the same meaning in the insurance industry as they did in 1941.

Sworn at Sydney )  
Before me: ) A.C. Gray

R.J. Foat J.P.  
A Justice of the Peace

Affidavit of Arthur Clarence  
181. Gray

## Annexure "A"

PROGRESS OF COLLECTOR LIFE INSURANCE  
IN AUSTRALIA INCLUDING A COMPARISON WITH ORDINARY

Year	New Business			Business in Force			Annual Premiums Business In Force 1950=100	
	No. of Policies (000)	Sums Insured \$ (million)	Avg Per Policy \$	No. of Policies (000)	Sums Insured \$ (million)	Avg Per Policy \$	Collector	Ordinary
1947	315	55.6	176	3542	388.0	110	86	70
1948	312	59.6	192	3639	419.4	115	91	80
1949	303	59.8	198	3720	449.2	121	96	89
1950	290	59.8	206	3785	477.4	126	100	100
1951	266	61.8	232	3831	507.4	132	104	116
1952	270	68.4	254	3864	541.2	140	104	132
1953	260	68.6	264	3847	579.6	151	114	147
1954	235	66.8	286	3813	593.6	156	117	165
1955	213	65.6	308	3752	612.8	163	119	184
1956	212	66.2	312	3691	630.2	171	121	204
1957	209	66.8	320	3607	644.6	179	123	228
1958	199	65.4	330	3518	655.2	186	124	252
1959	192	65.4	342	3433	663.6	193	124	277
1960	187	79.0	422	3323	684.2	212	126	311
1961	176	88.6	502	3183	705.4	222	132	341
1962	156	104.4	670	3062	742.0	242	132	374
1963	128	107.2	832	2941	777.2	264	136	409
1964	127	115.0	904	2839	822.8	290	141	468
1965	131	121.4	924	2749	872.5	317	147	520
1966	131	130.5	994	2634	919.3	349	152	577
1967	137	140.8	1031	2598	982.5	378	161	644
1968	132	145.6	1101	2557	1041.4	407	169	727
1969	139	165.5	1188	2526	1115.9	441	180	819
1970	139	200.4	1444	2496	1215.2	487	193	934
1971	136	232.8	1714	2467	1332.1	540	207	1081
1972	135	257.8	1915	2380	1445.9	608	221	1237
1973	118	253.8	2144	2300	1538.8	669	233	1391
1974	85	216.8	2537	2157	1574.9	730	234	1582
1975	62	187.7	3006	2011	1597.6	785	237	1842
1976	58	197.5	3443	1868	1631.1	873	239	2019

This is the annexure marked "A" referred to in the affidavit of ARTHUR CLARENCE GRAY sworn at Sydney on the 14th day of September, 1979 before me:

R.J. Foat J.P.

A Justice of the Peace

No. 9 - Transcript of Proceedings before  
His Honour Mr. Justice Sheppard

IN THE SUPREME COURT )  
OF NEW SOUTH WALES ) No. 507 of 1978  
ADMINISTRATIVE LAW DIVISION ) No. 508 of 1978

CORAM: SHEPPARD, J.

MONDAY, 17TH SEPTEMBER, 1979

SENTRY LIFE ASSURANCE LIMITED v. COMMISSIONER OF PAYROLL  
TAX

GENERAL ACCIDENT FIRE & LIFE ASSURANCE CORPORATION LIMITED 10  
v. COMMISSIONER OF PAYROLL TAX.

Mr. GLEESON, Q.C. appeared with MR. HILL for the plaintiffs.  
MR. FORBES OFFICER Q.C. appeared with MR. DAVID OFFICER for  
the defendants.

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HIS HONOUR: I will order that the two matters be heard at  
the same time.

MR. OFFICER: There won't be a dispute as to fact but there  
will be as to a few of the various cases said to be typical.  
There will be a submission that as to a few of them the onus  
is on the taxpayer and has not been discharged. 20

The main issue will be whether the particular indivi-  
dual' companies are insurance canvassers. In a number of  
cases it will be clear, in our submission, that they are.  
In a number it is clear they are not. In one or two the  
material does not permit a decision one way or the other,  
we will be submitting.

MR. GLEESON: May I, in opening, perhaps go into a little  
more detail than one would normally go into in regard to the  
relevant law. There has been a considerable measure of co-  
operation between the parties in relation to preparing the 30  
agreed facts.

Your Honour may not appreciate the significance of some  
of the things that appear in the statement of facts without  
understanding the background of the legislation and one or  
two decided cases. We have a print of the Act with the 1975  
amendments reprinted at 11th January, 1979. (Handed up to  
his Honour)

Before I say anything about the facts of the cases or, for that matter, the way in which the dispute gets before your Honour - because, even that is done by co-operation - may I say something about the history of the legislation which, in our respectful submission, will be ultimately relevant.

(Mr. Gleeson took his Honour through the history of the legislation)

What will appear is that the plaintiffs provided the Commissioner with information as to various categories of representative to whom they paid commissions and the Commissioner accepted in the case of some of those categories that the payments were not liable to payroll tax and issued an assessment on that basis. There was a notice of objection which said those payments were not wages as defined. Then the objection was disallowed and that is how the matters come before your Honour. The parties then got together. May I hand up to your Honour a folder which consists simply of an affidavit of Warren William Fisher dated 6th March, 1979 and an affidavit of the same date of Ronald William Hillhouse in the Sentry Life Assurance matter to which is attached a document called an agreed statement of facts and exhibits in the Sentry Life Assurance matter. About the middle of the folder in the General Accident matter there is an affidavit of Peter Terence McCann dated 7th March, 1979, to which is attached the agreed statement of facts in that matter, and the exhibits.

HIS HONOUR: The two summonses are 28th February, 1978, in the Sentry Life Assurance Limited and in the General Accident Fire & Life Assurance Corporation Limited matters.

(Agreed statement of facts tendered; admitted without objection and marked Exhibit A.)

HIS HONOUR: I note the affidavit of Warren William Fisher dated 6th March, 1979 in the Sentry Life Assurance Limited matter. I note the affidavit of Ronald William Hillhouse in the same matter.

(Mr. Gleeson read affidavit of Ronald William Hillhouse dated 6th March, 1979)

(Mr. Gleeson referred his Honour to the affidavit of Warren William Fisher dated 6th March, 1979)

(Mr. Gleeson took his Honour to the agreed statement of facts)

(Mr. Gleeson handed up annexures to the agreed statement of facts)

(Above annexures tendered; admitted without objection and marked Exhibit B.)

(Affidavit of Peter Terence McCann dated 7th March 1979 noted by his Honour)

(Summary of agreed facts referred to by Mr. Gleeson)

(Agreed statement of facts between General Accident Fire and Life Insurance Corporation and the Commissioner of Payroll Tax tendered and marked Ex.C)

(Exhibits to above agreed statement of facts marked Ex. D)

(Mr. Gleeson referred his Honour to the agreed statement of facts)

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(Luncheon adjournment)

(Mr. Gleeson continued to refer his Honour to the agreed statement of facts commencing with Mr. Paul Mendolhsen)

(Chart showing the factual aspects of the various classes handed to his Honour)

(Affidavit of Peter Terence McCann dated 17th September 1979 filed in court)

(Affidavit of Warren William Fisher dated 17th September 1979 filed in court)

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(Letter dated 11th February 1977 from the Payroll Tax Office to Sentry Life Assurance Limited tendered and marked Ex. E. His Honour noted that the above affidavit should be read instead of annexure B to the affidavit of Warren William Fisher dated 17th September 1979)

(Two letters dated 23rd March 1978 from the Payroll Tax Office to Messrs Dawson Waldron, one relating to Sentry Life Assurance Limited and one relating to General Accident Fire and Life Insurance Corporation tendered and marked Ex. F)

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PETER TERENCE McCANN  
Sworn and examined:

MR. GLEESON: Q. Is your name Peter Terence McCann?

A. Yes.

Q. Do you live at 5 Watson Avenue, Wahroonga? A. I do.

Q. You have made an affidavit in these proceedings? A. Yes.

Q. On a couple of occasions in the statement of agreed facts exhibited to your affidavit, reference is made to "inspector"? A. Yes.

Q. I want to ask you a couple of questions about those people? A. Yes. 10

Q. Are "inspectors" people who are in the full-time employment of your company? A. Yes.

Q. Can you tell his Honour, please, the function which those inspectors perform? A. Yes. The inspectors are full-time employees of the company. They are supplied with a motor car to circulate in an area defined to them by the company, in which they are survey agents, answer queries, inspect buildings, inspect risks and attend to general insurance duties within a defined area of territory under the control of a district sub-branch. 20

Q. For what reason would an inspector inspect a building?  
A. An inspector would be required to inspect a building for several reasons; one is acceptability as an insurance risk; the condition it is in and possibly to give us a rate which we should charge, a particular building for fire insurance.

Q. As far as this matter of rate is concerned, are they always determined as a matter of individual risk or is there some kind of card or book which may be consulted to indicate what the rates are or is the position a bit of each? A. In the case of dwellings, there is a rating card applicable. There is no need for an inspector to have a look at a dwelling unless it is a very old one when we insist on it. In the case of larger buildings, we don't generally have an inspector look at a building generally under \$50,000 to \$100,000 because that is a set rating scale. Once we get over that figure a rate is given to an agent or anybody, the inspector does have a look at the building and applies a particular rate to this particular building he is inspecting. 30 40

Q. Could I just go to another matter relating to renewals. May we take it that most of the contracts of insurance that

are written by General Accident last for a period of a year or so? A. Yes.

Q. Is there a system of sending out renewal notices before that year expires? A. Yes.

Q. What is the system? A. The system is the renewal notices are prepared and despatched approximately 23 days prior to the expiry of the policy.

Q. So far as the premium at which renewal might take place is concerned, provided the amount insured does not vary and provided there is no material alteration to the risk brought to the attention of the company, does the premium for renewal vary? A. No. 10

Q. However, take each of those two cases. First of all, if an insured person indicated either on receipt of a renewal notice or otherwise that he wanted to increase the amount of the sum insured, how would the rate of the premium for renewal be calculated? A. The insured ought to give an indication that he wished to increase the sum insured and unless there was some notice of material alteration to the structure of the building or the occupation of the building, the increased premium would be calculated at the existing rate per cent that the renewal notice was calculated at. 20

Q. What would happen if you got notice of some kind of alteration to the risk? A. We would send an inspector to inspect the risk.

Q. In the statement of agreed facts, case 19 is the case of Richard Herbert Hopkins? A. Yes.

Q. Do you know Mr. Hopkins? A. I do.

Q. In par. 19.6 of the statement of agreed facts the following statement appears: "The agent acted as a general insurance broker..... Associated National Insurance". Does that mean that Mr. Hopkins gave some kind of preferential treatment to General Accident or does it simply indicate that General Accident was one amongst a number of insurance companies for whom he arranged insurance? (Objected to: question rephrased). 30

Q. It is obvious from the statement of agreed facts that Mr. Hopkins did not merely arrange insurance for General Accident but also arranged insurance for other insurance companies? A. Yes. 40

Q. So far as you are aware, was there agreement, arrangement

P. T. McCann, x.

or understanding between Mr. Hopkins and General Accident under which Mr. Hopkins gave any kind of preference to General Accident over other insurance companies for whom he arranged insurance? A. No.

(No cross-examination).

(Witness retired).

(Leave given Mr. Gleeson to file in court affidavit of Arthur Clarence Gray dated 14th September, 1979. All paragraphs with the exception of par. 1 objected to. His Honour indicated he would read the affidavit subject to Mr. Officer's objection).

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(Various Federal awards tendered; admitted without objection and marked Ex. G.).

(Evidence for the plaintiffs concluded).

(Time Payment Collectors State Award tendered; admitted without objection and marked Ex. 1.).

(Evidence for the defendant concluded).

(Counsel addressed).

(Judgment reserved).

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No. 10 - Reasons for judgment of  
His Honour Mr. Justice Sheppard

IN THE SUPREME COURT )  
OF NEW SOUTH WALES ) No. 507 of 1978  
ADMINISTRATIVE LAW ) No. 508 of 1978  
DIVISION )

CORAM: SHEPPARD, J.

Friday, 23rd November, 1979.

SENTRY LIFE ASSURANCE LIMITED v. COMMISSIONER OF PAYROLL TAX

GENERAL ACCIDENT FIRE & LIFE  
ASSURANCE CORPORATION LIMITED v. COMMISSIONER OF PAYROLL TAX

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JUDGMENT

HIS HONOUR: These cases raise questions of the construction of provisions of the Pay-roll Tax Act, 1971 ("the Act"). They are test cases. The cases are appeals, brought pursuant to s.33 of the Act, against the disallowance by the Commissioner of Pay-roll Tax of objections to assessments of pay-roll tax made by the two plaintiffs. The evidence in the cases is, for the most part, contained in agreed statements of facts.

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The Legislation:

The immediately relevant provision of the Act which is in question is par.(d) of the definition "wages" in s.3(1) of the Act. Before I come to that provision I should mention some others. Pay-roll tax, which is defined in s.3 of the Act to mean the tax chargeable under s.7, is levied, pursuant to the provisions of s.7, on all taxable wages. That expression is defined in s.3 to mean wages which, under s.6, are liable to pay-roll tax. Section 6, so far as it is

Reasons for Judgment of His  
189. Honour Mr. Justice Sheppard

relevant, provides that the wages liable to pay-roll tax under the Act are wages that are paid or payable by an employer after the month of August 1971 whether in respect of services performed or rendered before, during or after that month.

As I have said, the expression "wages" is defined in s.3. The definition is as follows:

"wages" means any wages, salary, commission, bonuses or allowances paid or payable (whether at piece work rates or otherwise and whether paid or payable in cash or in kind) to an employee as such and, without limiting the generality of the foregoing, includes - 10

(a) any amount paid or payable by way of remuneration to a person holding office under the Crown in right of the State of New South Wales or in the service of the Crown in right of the State of New South Wales; 20

(b) any amount paid or payable under any prescribed classes of contracts to the extent to which that payment is attributable to labour;

(c) any amount paid or payable by a company by way of remuneration to a director or member of the governing body of that company;

(d) any amount paid or payable by way of commission to an insurance or time-payment canvasser or collector; and

(e) the provision by the employer of meals or sustenance or the use of premises or quarters as consideration or part consideration for the employee's services. 30

It is to be observed that the opening paragraph refers to an employee. There is no definition of employee in the Act.

The word "employer" is defined to mean any person who pays

or is liable to pay any wages and includes the Crown in right of the State of New South Wales.

Section 8 of the Act provides that pay-roll tax is to be paid by the employer by whom the taxable wages are paid or payable. Section 13 requires every employer to whom it applies to furnish within seven days after the close of each month in the manner prescribed a return relating to that month. The employer is to specify in that return any taxable wages that were paid or payable by him during that month. Section 13(2) enables the Commissioner to extend the time within which an employer is required to furnish returns or authorise an employer to furnish returns in relation to a period longer or shorter than a month.

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Background:

The two plaintiffs carry on business as insurance companies. Sentry Life Assurance Limited (hereinafter called "Sentry") carries on business as a life assurance company. It was formerly known as Commercial Life Assurance Limited. General Accident Fire & Life Assurance Corporation Limited (hereinafter called "General Accident") carries on business as an insurance company engaged in the field of general insurance. Whether it also carries on the business, as its name implies, of a life assurance company, I do not know. In the way that the case has been presented that would not be a relevant matter.

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Each of the plaintiffs is an employer to whom s.13 applies and furnishes returns pursuant to that section accordingly. That is because each has large numbers of employees employed in New South Wales. The cases to be decided do not relate to employees in the true sense who receive wages or salaries for the work which they do, but to persons who are agents of, or engaged as independent contractors by, the two plaintiffs. In other words, they are persons who are not employed pursuant to contracts of service but are persons (they include some partnerships and companies) engaged to provide services for the plaintiffs. 10

Preparation of the two statements of facts which, as I say, comprise the bulk of the evidence, began before the decision of the Privy Council in A.M.P. Society v. Allan 52 A.L.J.R. 407. That was a case involving the question of whether an agent appointed by the A.M.P. Society was a true employee. The Privy Council decided that he was not. As I understand the position in the present cases, the Commissioner would have wished originally to argue that some of the agents receiving remuneration from the plaintiffs were true employees. In the light of Allan's case that submission was not made and it was accepted by the Commissioner that each of the persons was engaged pursuant to a contract for services rather than a contract of service 20

It is the Commissioner's submission that each of the agents of Sentry referred to in the statement of facts

filed in its case, and most of the agents of General Accident referred to in the statement of facts filed in its case, are insurance canvassers to whom amounts are paid or payable by way of commission. The amounts so paid or payable are thus said to be wages for the purposes of the Act by reason of the operation of par. (d) of the definition of "wages" above set out.

The Evidence:

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I next propose to recount shortly the facts of the matters. In the view that I take, the detail of the evidence is not of significance. But the cases are test cases and I should say what the evidence is. Furthermore, tedious though the process of setting it out is, I do think that an understanding of its detail assists when one comes to consider the implications of the parties' submissions.

In referring to the evidence I have used, to a large extent, the agreed language of the parties. Sometimes the meaning of that language is not altogether clear, but it would be unsafe for me to put my own construction or gloss upon it. 20

In each case there is reference to a period of time during which an insurance agency was carried on. In the cases of agencies which were already carrying on business when the Act came into force, that period commences on 1st September, 1971. In other cases it commences with the commencement of the agencies' businesses. The period is the

period in each case for which the Commissioner has purported to levy pay-roll tax on commission earned by the various agents. I have not found it necessary in all cases to specify what the period was.

There are eight examples of life insurance agents appointed by Sentry in its case and twenty-three examples of general insurance agents appointed by General Accident in its case.

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(a) Life Insurance Agents:

I deal first with Sentry. I do not propose to deal with the eight cases in the order in which they appear in the agreed statement of facts. Six of the cases have a similarity. Two concern life insurance agents who are individual persons (Cases 7 and 8), two concern life insurance agents which are partnerships (Cases 3 and 4) and two concern life insurance agents which are companies (Cases 1 and 2). The remaining cases (Cases 5 and 6) are of a special kind. I shall refer to them last of all. With some differences, the individuals in Cases 7 and 8 carry on their businesses as life insurance agents in much the same way as do the partnerships in Cases 3 and 4 and the companies in Cases 1 and 2. The essential difference is that the businesses are carried on either by partnerships or companies as distinct from individuals.

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Case No. 7 concerns a life insurance agency carried

on by a Mr. Bice. Mr. Bice entered into an agency agreement with Sentry on 12th March, 1975. By cl.1 of the agreement, Sentry appointed Mr. Bice as an agent "for the purpose of soliciting proposals for new life assurance policies upon and subject to the terms and conditions set forth in its agreement ...". Clause 2 provided that Sentry should have the right to define or restrict the area in which Mr. Bice might solicit proposals for life assurance policies. Clause 10 4 provided that Mr. Bice should not, except with Sentry's authority, at any time during the currency of the agreement submit proposals for life assurance to or act directly or indirectly for any other life office. By cl.5, however, Mr. Bice was authorised during the continuance of the agreement to engage in any other business or employment and might carry out the activities, duties and obligations agreed to be performed by him either personally or through his servants, employees or representatives "at such time and in such manner as it appears to him best fitted for the proper 20 performance thereof without direction or control" by Sentry. Nothing in the agreement was to constitute Mr. Bice an officer or an employee of Sentry. Clause 6 provided for the payment of commission. Clause 11 provided for the manner of its determination. Clause 14 provided that the agreement was not assignable. It is unnecessary to refer to any other provision of the agreement.

During the relevant period 90 per cent of Mr. Bice's income came from commissions earned in effecting life insurance policies with Sentry. The remaining 10 per cent of Mr. Bice's income consisted of commission received by him from effecting insurance other than life insurance.

Shortly after entering into the agreement with Sentry, Mr. Bice approached persons known to him prior to that time with a view to interesting them in life insurance. 10  
He contacted such persons by telephone, informed them of his new occupation and asked them whether they required life insurance or whether they knew anyone who needed life insurance. He followed up suggestions made to him and thus made contact with further prospective clients. Mr. Bice usually spent the first few hours each day preparing a list of persons he intended contacting that day and then speaking to them on the telephone. He spoke to them on the telephone from his home, only calling at Sentry's office once or twice a week. When he did so he also made some calls to prospective clients 20  
from its office.

When he spoke to clients on the telephone he made appointments with them and went to see them personally. Occasionally he used Sentry's office for this purpose. When endeavouring to interest someone in taking out life insurance, Mr. Bice first discussed the question of life insurance generally. Eventually, however, Sentry's name was mentioned



and there were detailed discussions leading to the filling out of the proposal and other necessary documents.

Mr. Bice was paid commission by monthly cheques which were collected by him when he visited Sentry's office. Sentry deducted income tax from the amounts paid to him. He had no agreements with any other insurance companies apart from companies related to Sentry.

Case No. 8 is that of a life insurance agency conducted by Mr. P.J. Mullens at Lane Cove. On 1st March, 1973, Mr. Mullens entered into an agency agreement with Sentry. The agreement was in a form similar to that signed by Mr. Bice. 10

On 1st January, 1976, which is towards the end of the relevant period Mr. Mullens entered into a partnership with his wife and an agreement in similar terms to the one I have described was entered into by the partnership.

Mr. Mullens operated mainly from Sentry's premises in Clarence Street, Sydney. He had no specific office set aside nor was he provided with a secretary who worked exclusively for him. Sentry made available to him the services of a secretary to type letters and other necessary documents. Mr. Mullens spent approximately the first two hours of each day on the telephone confirming and making appointments with potential "clients" (the word used in the agreed statements of facts). This was mainly done from Sentry's office but 20

also from his home. The next three hours were spent meeting potential clients to whom Mr. Mullens had already spoken on the telephone. The names of these potential clients were mostly obtained from Mr. Mullens' own sources. On a very few occasions the existing policy holders wanting further insurance were referred to him by the Divisional Sales Manager or other employees of Sentry.

Mr. Mullens' business originated with his writing 10  
down the name of every person he knew. He sought to sell them insurance and also sought from them the names of other persons who might be interested in taking out life insurance. Additionally, he had a number of contacts who referred names or other leads to him. These contacts were solicitors, accountants, persons in government departments or friends who were in a position to refer names to him. Mr. Mullens saw potential clients in the Sentry office and also in their offices or homes or in cars, clubs or hotels. In interviews with clients the name of Sentry was not mentioned until the 20  
end of the interview. Mr. Mullens was seeing the potential client about life insurance but it was not necessarily to be provided by Sentry. Notwithstanding the provisions of cl.4 of his agreement to which I have referred above, Mr. Mullens also had an agency with another life insurance company, Occidental Life Insurance Company of Australia Limited. If it was decided that insurance should be arranged with that

company, the transaction was arranged with it in a manner similar to the way it was arranged with Sentry. Mr. Mullens received a commission from Occidental Life in respect of any policies effected with it. He also had an agency for Mutual Life & Citizens Assurance Company Limited. His business cards and his stationery made no mention of Sentry. He did not use any stationery supplied by it apart from proposal and other forms used in effecting policies.

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Case No. 3 is that of a partnership of which Mr. Mullens (dealt with in case No. 8) was a member. The partnership consisted of Mr. Mullens and his wife. They traded under the name of Peter J. Mullens & Associates during the period 1st January to 31st December, 1976. They entered into an agency agreement with Sentry in terms similar to that entered into by Mr. Mullens when he was trading on his own account. The amount of commission received by the partnership represented 80 per cent of their income. The remaining 20 per cent came from commissions earned in effecting general insurance. The partnership carried on business in exactly the same way as was done by Mr. Mullens before the partnership commenced.

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Case No. 4 relates to another partnership, Max Crowley & Associates. The partners were Mr. Crowley and his wife. They too entered into an agency agreement in terms similar to that signed by the other agents to whom I have referred. The total amount of commission received by

them from Sentry represented 75 per cent of their gross income. The remaining 25 per cent consisted of commission earned by them as real estate agents.

During the relevant period, the partners each day prepared a list of the names of potential clients they intended calling on the telephone that day. They then spent two hours speaking to the people on the list endeavouring to make appointments with them. The calls were usually made from the partners' office which was in their home. Some calls were made from Sentry's office. The names of the persons to be contacted came from the partners' own sources. The most important sources were leads obtained from existing policy holders. Some supplied the partners with a reliable and steady source of names of potential clients throughout the entirety of the period. Other sources from which names were obtained were from persons working in government departments who were known to one of them. During the period one partner obtained names of prospective clients by visiting various places such as military bases, hospitals and government offices where he was able to see people during working hours. This, however, proved to be only a minor source of business.

After making the telephone calls in the morning, one of the partners would subsequently see potential clients and discuss with them generally the question of life insurance. If a client wished to proceed with a particular life

policy with Sentry, the partner arranged for him to complete the proposal form and sign it. Occasionally, if short of time, the partner himself completed the form, inserting information supplied by the client. The partners usually saw clients in their homes or offices. On a few occasions clients were seen in Sentry's office.

Most insurance arranged by the partners was for a number of employees of a particular employer under a group employee insurance scheme. The partners made arrangements for payment of premiums to be made by the employer for all employees covered by the group scheme.

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Commission was paid to the partners by Sentry monthly.

Cases 1 and 2 are cases of companies which were appointed agents. Case No. 1 is that of Eric Phillips & Associates Pty. Limited which was incorporated on 12th March, 1974. The company carried on business firstly from premises occupied by Sentry and more recently from its own office in Brookvale. The directors of the company are Mr. E.N. Phillips and his wife. Previously Mr. Phillips had an agency with Sentry on his own account. On or about 12th March, 1974 his agency was assigned by him to the company by an oral agreement which was entered into with the consent of Sentry. The agreement entered into with Sentry by Mr. Phillips is in similar terms to those entered into by the

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individuals and partnerships already mentioned. The total amount of commission received by the company represented 90 per cent of the gross income of the company during the relevant period. The remaining income consisted of payments made to the company by Sentry pursuant to a sickness and accident policy taken out in respect of Mr. Phillips who suffered an illness during the period.

The method by which the directors of the company carried on its business was to prepare each business day a list of persons who might need or be interested in life insurance and who were to be contacted that day. The names of those persons were obtained by the directors from clients for whom they had arranged insurance previously or from friends or acquaintances who had given them the names of such persons or other leads or information. 10

If a person wished insurance taken out, it was suggested to him that the policy be taken out with Sentry. If this were agreed to, the directors arranged for the client to fill out a proposal form or occasionally filled it out on his behalf. On approximately three occasions during the relevant period clients said that they wished to insure with a company other than Sentry. The directors referred these clients to another insurance agent with whom they had an agreement for exchange of business. No commission was received by the company where insurance was arranged in this way. 20

Case No. 2 concerns Goldring Insurances Pty. Limited. It has its registered office in Sydney and carried on the business of a life insurance and general insurance agent. On 15th February, 1974 it entered into an agency agreement with Sentry in terms similar to those already referred to. The bulk of the company's gross income was received as commissions from Sentry for effecting life insurance. The balance of the income consisted of commissions received from other life insurance companies, notwithstanding the provisions of cl.4(a) of the agreement. 10

The directors of the company were Mr. and Mrs. Goldring. They spent approximately 30 per cent of their working time each day speaking on the telephone to people whom they thought might want insurance. The names of the persons to whom they spoke were obtained from persons for whom they had previously arranged insurance and various acquaintances who supplied the company with the names of people who might want life insurance. The company used its own stationery which did not bear Sentry's name. When a person wished to take out a policy of insurance, the directors of the company filled out, or arranged for him to fill out, a proposal form. If he wished insurance with another company, arrangements were made for insurance to be taken out with it and commission was received from that company, either pursuant to an agreement previously entered into or by an agreement which related only to that particular policy. 20

If the policy were effected with Sentry, commission was paid by it in accordance with the terms of the agreement.

Cases 5 and 6 are of an entirely different kind from the cases to which I have so far referred. Sentry is a wholly owned subsidiary of Sentry Holdings Limited. Another wholly owned subsidiary of Sentry Holdings Limited is Sentry Insurance (Australasia) Pty. Limited (hereinafter called "Sentry Insurance") which carries on business as a general insurance underwriter and life insurance agent. It carried on that business during the period 9th August, 1974 to 31st December, 1976. 10

In 1973 Sentry Insurance entered into an oral agreement with Grace Bros. Pty. Limited (hereinafter called "Grace Bros.") for the sale of insurance through its stores. Pursuant to the agreement Sentry Insurance, in conjunction with Grace Bros., carried on the business of arranging for the sale of life insurance through sales offices operated in a number of Grace Bros. stores in New South Wales. The business was carried on under the business name "Grace Bros. Insurance Agency" which was registered pursuant to the Business Names Act 1962. 20

Life insurance was arranged by Sentry Insurance with Sentry for customers of Grace Bros. That was done pursuant to an oral agreement between Sentry Insurance and Sentry. The total amount of commission received by Sentry



Insurance from Sentry during the period I have mentioned represented .005 of 1 per cent of the total gross income of Sentry Insurance. The remaining income of Sentry Insurance came from its business as a general insurance underwriter.

During the period in question twenty five to thirty Sentry Insurance employees were engaged by it to staff the Grace Bros. Insurance Agency sales offices in the Grace Bros. stores where this service was available. These employees either approached customers in the store or stood behind the counter of the sales offices and were approached by customers who saw signs or the actual offices in the stores which said that general insurance and life insurance could be arranged through the Grace Bros. Insurance Agency. Other customers learnt that this was so by reason of having received notices through the mail from Grace Bros. or having heard radio advertisements.

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The employees in the sales offices discussed the potential client's insurance needs with him. If he wished to take out a life insurance policy with Sentry, the employees assisted him to complete the proposal and made arrangements for the payment of the premium. If the customer did not wish to take out life insurance with Sentry, Sentry Insurance did not arrange for him to take it out with any other company.

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Commission was paid by Sentry to Sentry Insurance.

Apparently it in turn paid a commission to Grace Bros. and to insurance agents who procured business, but the "wages" which the Commissioner seeks to bring to tax in the present case comprise the commissions earned by Sentry Insurance as the result of its acting as an agent for its associated company, Sentry.

Case No. 6 concerns a company, Employee Benefits Plans Pty. Limited (hereinafter called "E.B.P."). It is also a wholly-owned subsidiary of Sentry Holdings Limited. It carried on, during the period 1st September, 1971 to 31st December, 1976, the business of effecting insurance with the Grand United Order of Oddfellows (hereinafter referred to as "Grand United"), which is a friendly society, the Sentry group of companies and other insurance companies. The agreement between E.B.P. and Sentry is contained in two letters dated respectively 17th August, 1973 and 27th August, 1974. In those letters Sentry is referred to by its earlier name, Commercial Life Assurance Limited.

On 27th July, 1972 Grand United had entered into an agreement with E.B.P. It provided that E.B.P. should sell, promote and enrol membership in all funds, schemes and aspects of the business of Grand United, and in particular the enrolling of members in the group or industrial schemes or funds of Grand United. The way in which the agreement operated is described in the statement of facts. Grand

United operated primarily as a health insurance establishment. Insurance written by it mainly covered hospital and medical insurance but it also wrote some life insurance and employment disability insurance. Insurance was referred to Grand United from various sources. One source was E.B.P. which generally arranged insurance with Grand United for people working in Government departments, commerce and industry. The insurance effected by E.B.P. with Grand United was either sickness and disability insurance or life insurance. 10

Grand United only arranged life insurance cover for amounts not exceeding \$15,000. In cases where the insurance required did not exceed that sum, E.B.P. always arranged for it to be effected with Grand United. If insurance was required for an amount exceeding \$15,000, E.B.P. usually arranged for cover of \$15,000 to be effected with Grand United and for the balance of the insurance to be effected with Sentry. If an insured objected to insurance being effected with two companies, E.B.P. arranged for a single policy covering the whole amount to be effected with Sentry. On the insurances effected with Sentry, E.B.P. received commission which represented about 10 per cent of its gross income during the relevant period. The balance of its income consisted of commission received from Grand United, other life insurance companies which were mainly members of the 20

Sentry group, sickness and accident insurance companies and general insurance companies.

On one or two occasions during the period Sentry referred to E.B.P. the names of persons who had telephoned Sentry inquiring about insurance of the type usually arranged with E.B.P. Apart from those occasions, Sentry did not give to E.B.P. the names of potential clients. Most insurance arranged by E.B.P. was through group employer insurance schemes. It was usual for insurance to be arranged with a number of the employees in, for example, a particular factory. 10

That completes the account of the work done by life insurance agents who received commission from Sentry.

(b) General Insurance Agents:

I now go to the General Accident cases. It, as its name implies, carries on a general insurance business providing all sorts of insurance cover. There are twenty three cases dealt with in the statement of facts. In respect of some the Commissioner has conceded that commissions paid to the agent are not the subject of pay-roll tax. But it is necessary to refer to these, as well as the other cases, in order to deal with the submissions which were made. It is helpful to know the distinctions that there are between each case and the others so that one can more readily understand the competing submissions as to the true meaning and effect of the provisions of the legislation which are in question. 20

Case No. 1 concerns a solicitor, Mr. Dick, who carries on practice in Sydney. On 30th September, 1955 Mr. Dick entered into an agency agreement with General Accident. The period which is in question is the period 1st September, 1971 to 30th September, 1976 during which time the agreement remained in force. The agreement takes the form of an application for appointment as an agent. It does not provide expressly for what the agent is to do or not to do. At the end of it is a scale of commission and underneath the scale the following statement:

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"It is understood that, if appointed, I shall treat all matters connected with the Corporation's interests as confidential; that all moneys collected by me on behalf of the Corporation shall be trust moneys in which I shall have no right or property; that the Corporation shall have the right of terminating the Agency at any time; and that commission shall only be payable to me on new or renewal premiums during the currency of the Agency, and provided such premiums are not transferred from my account at the request of the Insured".

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The total commissions received by Mr. Dick during the period in question represented no more than 1 per cent of his gross income, the balance coming from professional fees and returns on investments. Mr. Dick arranged householders insurance for clients in connection with conveyancing transactions. Where the client did not have insurance for a property owned or purchased by him, Mr. Dick suggested that he arrange insurance. He nominated two or three insurance companies including General Accident. If the client gave him instructions to arrange insurance with General

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Accident, a proposal form supplied by it to Mr. Dick was completed by the client or Mr. Dick and signed by the client or occasionally by the solicitor on the client's behalf.

Commission was paid to Mr. Dick on an irregular basis, generally when the accumulated amount of commission exceeded \$150.

It is to be observed that the only circumstances in which Mr. Dick raised the question of insurance with his clients was where they were involved in conveyancing transactions and needed insurance, in most cases presumably when a contract of sale was exchanged. 10

Case No. 2 concerns a Mr. Ongley who carries on practice as a chartered accountant in Sydney. He entered into an agency agreement with General Accident on 21st February, 1956. It is in the same terms as the agreement entered into by Mr. Dick. The period in question is the period 1st September, 1971 to 30th September, 1976. During that period Mr. Ongley received commissions which represented in all a very small percentage of his gross income. The balance of his income during the period consisted of fees earned by him in his practice as an accountant. 20

Clients of Mr. Ongley often asked him whether he was able to provide advice in relation to insurance. When asked so to advise he considered the client's particular

insurance needs and discussed with him the different policies offered by different insurance companies. When the client chose to insure with General Accident, Mr. Ongley told him that he would receive a commission in respect of the policy. If the client did not wish to insure with General Accident, Mr. Ongley arranged for the insurance to be effected with an insurance company chosen by the client. He did not have agency agreements with other insurance companies and did not receive commission in respect of any policies effected by him with insurance companies other than General Accident. If a client decided to insure with General Accident, Mr. Ongley contacted the new business department by telephone and arranged for the issue of a cover note. The client was then introduced to an employee of General Accident who took over the conduct of effecting the insurance. So far as possible Mr. Ongley tried to introduce clients to General Accident.

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Case No. 3 concerns a partnership carried on by two solicitors, Messrs. Kennedy & Mooney. On 24th November, 1971 they entered into an agency agreement with General Accident which, although not precisely, is in similar terms to those entered into by Mr. Dick and Mr. Ongley. The relevant period is 24th November, 1971 to 30th September, 1976. The total amount of commission received during that period represented less than 1 per cent of the solicitors'

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gross income during that period. The balance of the income received by them was in respect of fees earned in the course of their practice.

House owners and householders combined fire and contents insurance was arranged by the solicitors for their clients in connection with conveyancing transactions. When a client required insurance in connection with a property being purchased by him, the solicitors mentioned that it would be necessary to arrange insurance on the exchange of contracts. The solicitors would ask the client with which insurance company he wished to insure. The statement of agreed facts proceeds:

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"When the client nominated General Accident, the solicitors contacted General Accident and requested that General Accident issue a cover note of insurance in respect of the property the subject of the contract".

Despite the fact that that statement appears in the agreed statement of facts, I would not have thought it likely that the matter would have proceeded in that way in many cases. I would have thought it more likely that the solicitors would have alerted the client's attention to the fact that, when contracts were exchanged, the property would be at his risk. I would have thought that some clients would have said that they would make arrangements with their existing insurers. Others may have asked how they went about effecting insurance. The solicitors would then have informed them that they were agents for General

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Accident. In some cases the clients would have instructed the solicitors to insure with that company. The facts in the statement are not, however, along those lines and I should assume that they are as stated, unlikely though I think that be.

Case No. 4 concerns a Mr. and Mrs. Rich who carry on practice as tax agents. On 29th July, 1963, they entered into an agency agreement with General Accident. It is similar in terms to the other agreements to which reference has been made. The period in question is 1st September, 1971 to 30th June, 1973. During that period the total commission received by Mr. and Mrs. Rich was less than 1 per cent of their gross income, the balance of their income comprising fees received by them in connection with their business and commission received from other general insurance companies. 10

Unlike the solicitors and the accountant in the previous cases, the Riches actively sought business. They sent circular letters to clients, for whom they acted as tax agents, informing them that they could arrange general insurance for them. They had agency agreements with two other insurance companies. Some clients requested them to effect insurance with a company nominated by the Riches, in which case they arranged insurance with the company they considered to have the policy best suited to the client's needs. In other cases the client nominated the insurer and his instructions were carried out. 20

Case No. 5 concerns a Mr. Basto who carried on business as a property manager during the period 1st September, 1971 to 30th September, 1976. He had entered into the usual agency agreement on 16th July, 1959. The amount received by him by way of commission pursuant to the agreement during the period I have mentioned was less than 4 per cent of his gross income. The balance of his income consisted of fees received by him for the management of properties and profits made by him on sales of land. 10

Prior to commencing business as a property manager, Mr. Basto had been a life insurance salesman, and persons to whom he sold life insurance sometimes asked him to arrange general insurance. When he commenced business as a property manager he thus had a number of clients for whom he arranged general insurance. In addition he arranged insurance on the properties which were managed by him and on properties in which he had an interest. About 60 per cent of any insurance arranged during the period was in respect of properties either managed by Mr. Basto or in which he had an interest. The insurance Mr. Basto effected was all arranged through General Accident. 20

Case No. 6 concerns Mr. P. J. Cassidy who carries on business as a wine and spirit merchant at Richmond. He had entered into an agency agreement of the usual kind on 29th March, 1955. It was in force during the period in

question which is 1st September, 1971 to 30th September, 1976. The total amount of commission received by him during the period was less than 10 per cent of his gross income. The balance of his income consisted of a salary received in his capacity as an employee of two insurance companies and of moneys received in his capacity as a wine and spirit merchant.

He arranged insurance for members of his family, 10  
friends, and personal and business contacts. He did not actively approach people asking them about their insurance needs. New clients were referred to him by persons for whom he had arranged insurance previously. He usually suggested that insurance be arranged with General Accident, but when he thought that a better policy of insurance could be obtained from another insurance company, he arranged insurance with it. He had no agency other than that which he had from General Accident and in such a case received no commission.

Case No. 7 concerns Mr. and Mrs. Childs who carried 20  
on business as licensed real estate agents at Kirrawee. They entered into the usual agency agreement on 6th March, 1968. It was in force during the relevant period which was 1st February, 1971 to 30th September, 1976. The total commissions received by the Childs during the period represented only a negligible portion of their gross income. The balance of that income consisted of commissions received by

them in connection with their business as real estate agents. The Childs occasionally arranged insurance for a purchaser of property. It was arranged purely as a service for the clients. Most insurance arranged by them, however, was for friends, relations and some personal contacts. They did not actively seek insurance business.

Case No.8 concerns Mr. and Mrs. Friar who live at South Grafton. In the words of the statement of facts, they are semi-retired, although one might be forgiven for thinking that they are now working harder than they did before their "retirement" took place. They entered into an agency agreement in the usual form on 28th April, 1969. The amount of commissions earned by them as the result of effecting General Accident policies represented approximately 20 per cent of their gross income during the relevant period which is from 1st September, 1971 to 30th September, 1976. Other income earned by them was received as a result of their transporting new motor cars from Sydney to Grafton, work performed by one partner for the Department of Attorney-General and of Justice as a part-time court attendant and from various investments. The Friars knew large numbers of people in the Clarence River area because of the fact that prior to their retirement they had carried on business as garage proprietors. During the relevant period they contacted some of those people and also contacted friends and

relations with a view to arranging fire and related insurance for them. At times they went personally from door to door asking people they did not necessarily know whether they needed fire insurance, and, if so, informing them that insurance could be arranged with General Accident or with other insurance companies if the person so wished. They had no agency agreement with any other company but, if a person wished insurance with another company, insurance was arranged through a firm of brokers from whom the Friars usually received a commission. 10

Case No. 9 concerns a company, Percy Woods & Company Pty. Limited which carries on the business of a real estate agency at Cremorne. The company entered into an agency agreement of the usual kind on 9th November, 1967. During the relevant period, which is from 1st September, 1971 to 30th September, 1976, the commissions earned by the company amounted to less than 1 per cent of its gross income. The balance of its income consisted of commissions received 20 on the sale of properties, management fees and valuation fees. The company arranged insurance mainly on buildings managed by it in connection with its real estate business. The directors of the company periodically renewed insurance on properties. The statement of facts in relation to what the directors of the company actually did is vague and uncertain. I gather, however, that they were in a position,

in relation to properties which they managed, to review the insurance needs of the owners of the properties from time to time. This involved them in considering whether the cover upon properties was sufficient and whether premiums being paid in respect of existing policies were too high. In addition to having an agency with General Accident, the company was the agent of Guardian Royal Exchange Insurance Limited and received commissions when insurance was effected with that company. On occasions, however, insurance was not arranged either with General Accident or Guardian. In those circumstances no commission was received. How and in what circumstances policies were effected with General Accident, the statement of facts does not enable me to say. 10

Case No. 10 concerns Mr. Brown of Sylvania Waters who was a life insurance agent during the relevant period which was from 1st September, 1971 to 30th September, 1976. Mr. Brown had entered into the usual form of agreement on 11th April, 1969. He received commissions during the period in question but they represented less than 2 per cent of his gross income. The balance of his income consisted of commission received from Yorkshire-General Life Assurance Company Limited in respect of life insurance effected by the agent with that company. 20

During the period in question Mr. Brown arranged insurance for clients for whom he also arranged life insurance. When they asked him if he could arrange householders

insurance, sickness and accident insurance or motor vehicle insurance, Mr. Brown told them that he could and arranged for a proposal form to be completed. I gather that he always recommended General Accident. About 90 per cent of insurance arranged by Mr. Brown was arranged for members of the New South Wales Police Force.

Case No 11. concerns Mr. Sponberg of Lugarno who was also a life insurance agent during the relevant period, 10 which in his case is from 1st September, 1971 to 30th September, 1976. He entered into the usual agreement on 8th March, 1967. During part of the period he was an agent for a life company, Commonwealth General Assurance Corporation Limited, and for the remainder of the period he was an agent for another life company, Yorkshire-General Life Assurance Company Limited. During the period he received commissions from General Accident amounting to less than 1 per cent of his gross income. The balance of his income consisted of 20 commission earned from the life insurance side of his business. During the period the agent, when talking to clients about life insurance, usually mentioned to them that he was able to arrange general insurance if they required it. Other clients for whom the agent arranged general insurance were referred to him by existing clients for whom he had previously arranged general insurance or for whom he had arranged life insurance. He was also approached by friends and acquaintances who knew of his

involvement in the insurance business. He had a general agency with Commercial & General Assurance Corporation Limited as well as with General Accident.

Case No. 12 is one of a series of cases involving Mr. K.E. Mason. The other cases are cases Nos. 13, 15, 16 and 17, but cases Nos. 16 and 17 appear to be duplications, respectively, of cases Nos. 12 and 13. They have apparently been included in the statement of facts as the result of an oversight. I do not, therefore, refer further to cases Nos. 16 and 17. 10

In case No. 12 Mr. Mason was in partnership with one Mignon Mason. In case No. 15 he was in business on his own account. In No. 13 he was a director and shareholder of a company, K. & E. Mason Pty. Limited. In each case the usual agency agreement was signed. In all cases the business of an insurance broker was carried on. Mr. Mason, along with one Eva Mason, had been appointed an agent of General Accident pursuant to the usual agency agreement which was signed on 10th November, 1958. Eva Mason died on 12th September, 1971. It is no doubt her death which accounts, at least in part, for the fact that the business has thereafter been carried on by different entities. 20

In 1955 Mr. Mason had been appointed a life insurance agent for Mutual Life & Citizens Assurance Company Limited. This agency was assigned on 10th November, 1958



to the partnership he then carried on with Eva Mason. Both agencies were assigned to the partnership he commenced to carry on with Mignon Mason on 27th November, 1971. The relevant period so far as concerns case No. 12 is from that date to 30th June, 1973. During that period the commissions received by the partnership from General Accident accounted for 75 per cent of the gross income of the partners. The balance of the income consisted of commissions earned from other insurance companies. As at 27th November, 1971 the partners had a substantial clientele for whom they acted as brokers. All insurance effected by them with General Accident was effected for existing clients or for new clients who approached the partners on the recommendation of existing clients. When the partners heard from existing clients, friends, acquaintances or any other source that someone was inquiring about or needed insurance cover, the partners contacted that person seeking his custom. They arranged insurance mainly for service station proprietors and the cover for these persons was periodically reviewed. They usually suggested to clients that insurance be arranged with an insurance company having, in the partner's opinion, the best policy suited to the particular client's needs. They arranged insurance with companies other than General Accident and when this occurred received commission in respect of insurance so arranged.

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Case No. 13 shows that the business was carried on by the company K. & E. Mason Pty. Limited from 30th June, 1973 to 30th September, 1976. The agency agreement was assigned to the company. The business appears to have been carried on by the company in the same way as it had been carried on by the partnership referred to in case No. 12.

Case No. 15, as I have mentioned, concerns Mr. Mason personally. The period involved is the short period between 12th September, 1971, when Eva Mason died, to 27th November, 1971 when the partnership mentioned in case No. 12 was commenced. The business appears to have been carried on in the same way as already described.

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Case No. 14 concerns Mr. Moutzouris. He carried on business as an insurance broker during the relevant period which was from 9th July, 1974 to 30th September, 1976. He entered into the usual agency agreement on 9th July, 1974. Approximately 20 per cent of his gross income came from commissions received by him as the result of effecting insurances with General Accident during the relevant period. The balance of his income consisted of commissions received from other insurance companies and of rent received in the letting of properties. At the time that Mr. Moutzouris entered into the agreement with General Accident he had been carrying on business as an insurance broker for approximately six years. He had a large number of clients

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at that time. He arranged insurance for existing clients and for new clients who were usually referred to him by the existing clients. He also inherited, from a friend who had died, the friend's list of clients. Paragraphs 14.6, 14.7 and 14.8 of the statement of facts are in the following terms:

"14.6 The Agent never spoke at any function but simply relied on personal contacts or recommendations from existing clients to obtain new clients contacts and leads.

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14.7 The Agent's clients consisted during the said period mainly of proprietors of retail shops, take-away food shops and small businesses generally and of householders.

14.8 The Agent discussed with the client the type of insurance required by him and recommended to the client that a policy be taken out with the insurance company having the policy best suited to the client's needs. When the Agent recommended that a policy be taken out with General Accident, the Agent usually filled out the proposal form with information supplied by the client and arranged for the client to sign it. The Agent always used General Accident proposal forms where the client wished to take out insurance with General Accident".

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I have set out these paragraphs because I find the significance of some of what is said, particularly what is said in par. 14.6, difficult to understand.

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Case No. 18, which concerns Paul G. Mendelsohn Insurances Pty. Limited, is the case of another broker. On 6th April, 1964 Mr. Mendelsohn entered into the usual agreement. The agreement was assigned by him to the company on 16th August, 1971. The total amount of commission received

by the company during the relevant period amounted to about 10 per cent of its gross income. The balance of its income consisted of commissions received from insurance companies other than General Accident. Paragraphs 18.5, 18.6 and 18.7 of the statement of facts are as follows:

"18.5 As a broker, the company checked the lists of needs of the clients and considered which insurance company offered the best policy to cover the client's needs. The Company usually arranged sickness and accident insurance through General Accident particularly where these policies were for businessmen or for, say, a large group of employees of an employer. The Company if it considered General Accident offered the best policy recommended that the policy be taken out with General Accident and forwarded to the client a brief circular letter of advice to this effect. 10

18.6 The company arranged insurance for existing clients and new clients who were referred to the company by existing clients. 20

18.7 The directors and employees of the Company did not go from door to door seeking insurance business nor did the directors or employees of the Company speak at meetings or other public gatherings seeking insurance business".

Case No. 19 is that of Mr. Hopkins who carried on business as an insurance broker, firstly from Merrylands and then from Parramatta. He carried on business under the name "Advantage Insurance Services". The relevant period is 1st September, 1971 to 30th September, 1976. During that time the commissions received from General Accident made up about 5 per cent of Mr. Hopkins' income. The balance of his income consisted mainly of insurance commissions received from other insurance companies. 30

During the period Mr. Hopkins obtained new insurance business from existing clients and from new clients referred to him by existing clients. He also obtained business by writing to various categories of persons, selected from the pink or yellow pages of the telephone directory, informing them that he could arrange both life and general insurance for them. As a result of these letters some people telephoned him. He arranged to see them to discuss their insurance needs.

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During the period in question he also acted as a life insurance agent. When he arranged life insurance for a client he would, if it were needed, arrange general insurance for him with General Accident. Sometimes Mr. Hopkins suggested to the client that he could arrange "the client's general insurance for him" with General Accident and, if the client agreed, this was done. Mr. Hopkins acted as a general insurance broker. If a client did not wish to insure with General Accident, alternative insurance was arranged with one of a number of other companies.

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Case No. 20 concerns Australloyd Insurances Pty. Limited. It is also an insurance broker. It has had the usual agency agreement with General Accident since 1958, although the agreement annexed to the statement of facts is dated as recently as 25th May, 1977. The commission earned by the company during the period in question, which is from

1st September, 1971 to 30th September, 1976, amounted to approximately 1 to 2 per cent of its gross income. During the period the company acted as a general insurance broker and its gross income consisted almost entirely of commissions received from insurance companies. Paragraphs 20.5, 20.6 and 20.7 of the Statement of Agreed Facts are as follows:

"20.5 Insurance was arranged by the Company for:  
existing clients; new clients who were referred by existing clients; clients who responded to advertisements placed by the Company in papers and journals; clients referred by other brokers and clients referred by other business connections of the Company. 10

20.6 Clients usually asked the directors of the Company to advise on the type of policy that best suited their needs. The directors discussed the types of policies available with the client and when they recommended to the client that a policy be taken out with General Accident, the directors contacted the Bankstown manager of General Accident and obtained from him a quote for the premium payable on the policy. When this was acceptable to the client, the directors asked General Accident to issue a cover note of insurance which was usually forwarded to and kept by the Company on the client's behalf. 20

20.7 The directors of the Company always made it clear to clients that the company was acting as a broker and that all risks were with the underwriting company".

Case No. 21 concerns yet another broker, R.J. Logan 30  
Insurances Pty. Limited. Mr. Logan, who is a director of the company signed, in his personal capacity, the usual agency agreement on 19th March, 1967. This has apparently since been assigned to the company which carries on business from premises at Neutral Bay. The total amount of commission received by the company from General Accident during the period in question, which is from 1st September, 1971 to 30th

September, 1976, amounted to no more than 1 per cent of its gross income. The balance of its income consisted of insurance commissions received from other insurance companies. During the period the company acted as a general insurance broker and arranged insurance for existing clients and for new clients referred to it by existing clients.

The company also obtained business by mailing campaigns carried out approximately twice yearly. It would 10  
decide on a particular industry and then arrange for 100 or so letters to be sent to firms in that industry, such firms being selected from the yellow pages of the telephone directory and other sources available to the company's directors. It also obtained clients from accountants, solicitors or existing clients who referred persons with a particular insurance need to the company. Normally the directors contacted the person referred by telephone and made an appointment to discuss with him his insurance needs. The directors also advised the client generally as to the type of insurance 20  
policies the company considered best suited to the client's needs.

The Company has a large "livestock insurance portfolio" and advertises its services in magazines dealing with livestock. Most advertising, however, is undertaken at country rodeos. This is done by placing barriers around the rodeo ring with the company's name displayed on the barriers. Sometimes a band is hired and similar barriers are placed

around the band. On other occasions the company's name appears on the backs of riders in the ring. Sometimes the company hires the announcer for the day who, between calling the events, advertises the company's services over the public address system.

The company also arranges the insurance of hotels, engineering workshops, and take-away food shops.

In some cases direct approaches to potential clients 10 are made by the company. A representative of the company either makes a personal call on a person or writes to or contacts the potential client by telephone. People so approached are usually contacted because of a personal recommendation by another client. Some new clients come to the company as a result of recommendations from existing clients.

Case No. 22 is that of Mrs. Davies of Ingleburn. She is a housewife who entered into the usual agency agreement on 14th April, 1968. The total amount received by her during the relevant period, 1st September, 1971 to 30th Sep- 20  
tember, 1976, is of the order of \$2,000 and represents almost the entirety of her income during that period.

Mrs. Davies' husband is a life insurance agent for the Scottish Amicable Life Assurance Company Limited. When a client of Mr. Davies asks him if he can arrange personal accident or fire or other general insurance cover for him, Mr. Davies arranges for the client to complete and sign a proposal form for such insurance.



Case No. 23 is the case of another housewife, Mrs. McFarland who lives at Asquith. She entered into the usual agency agreement on 11th December, 1962. During the relevant period, which is from 1st September, 1971 to 30th September, 1976, she earned approximately \$13,000 which represented almost the entirety of her income. She obtained general insurance business from persons through mailing programmes, leads referred to her by existing clients, her own contacts made by her through social activities and persons referred to her by her husband who is a life insurance agent. At irregular intervals during each year Mrs. McFarland conducts mailing campaigns by sending leaflets prepared by General Accident through the post. Mr. McFarland brings to the notice of life insurance prospects the fact that he, through his wife, can arrange general insurance.

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As a result of the mailing campaigns, prospective clients have contacted Mrs. McFarland by telephone and arranged insurance in that way. In other cases she has arranged for her husband to discuss the prospect's insurance needs with him.

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#### The Competing Submissions of the Parties

##### (a) The Commissioner's submissions:

That concludes the account of the evidence in the two cases. I next propose to set out shortly the substance of the submissions of the parties. The starting point for

the Commissioner's submissions is that the payments brought to tax as a result of the operation of the lettered paragraphs appended to the definition of "wages" are all amounts (with the exception of those specified in par. (e)) paid to persons who are not true employees. In other words the amounts are not wages in a real sense but amounts deemed to be wages as a result of the definition. Otherwise, so it was submitted, there would have been no need for the enactment of any of the paragraphs (except par. (e)). The payments, if made to true employees would all have been caught by the opening words of the definition. It followed that the fact that each of the agents was engaged otherwise than pursuant to a contract of employment was of no consequence.

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The Commissioner's next step was to go to the dictionary definition of "canvasser". In his submission each of the life insurance agents and most of the general insurance agents were insurance canvassers within the meaning of that expression where it is used in the relevant paragraph of the definition. It is common ground that the expression "insurance canvasser" is an elliptical one because one has to supply some words in order to make the meaning of the expression clear. It means a person who canvasses other people in an endeavour to persuade them to take out insurance policies. But the fact that that is so does not shed light on what meaning the word "canvasser" was intended by the draftsman of the legislation to have.

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The word "canvasser" is defined in the unabridged Oxford dictionary to mean, inter alia, "To solicit especially to solicit votes or support previously to an election; also to solicit support, contributions, orders for goods etc.". That is said to be an intransitive meaning. A transitive meaning of the word is, "To sue or solicit (persons, a district) for orders, subscriptions, custom, orders, etc.; especially to solicit the support of a constituency by going through and interviewing the individual electors to ascertain by this means the number of one's supporters". Counsel for the Commissioner submitted that the word "canvasser" was synonymous with the word "solicit". One of the meanings of this word given in the Oxford Dictionary is, "To entreat or petition (a person) for, or to do, something; to urge importune, to ask earnestly or persistently". Another meaning is, "To seek, to draw, to induce or bring on, especially by gentle means". Further meanings include, "To urge or press (a matter)", and "to seek or follow diligently". The word "canvass" is not used in any of the meanings which the dictionary ascribes to the word "solicit".

Upon the basis of the dictionary meaning of the word "canvasser", counsel for the Commissioner submitted that an insurance canvasser was one who, with the express or implied concurrence of an insurance company, pursued for financial gain the activity of soliciting the making of insurance contracts whether he:

- (a) so canvassed as his sole means of livelihood;
- (b) so canvassed as part of his livelihood derived from activities in the insurance world;
- (c) so canvassed to an extent sufficient, bearing in mind his other activities to permit it to be said that he had two distinct means of livelihood, e.g. as a service station proprietor and as a canvasser.

Volume was said not of itself to be decisive where the agent:

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- (i) made the necessary arrangements so as to establish some relationship between himself and an insurance company including arrangements as to commission;
- (ii) proceeded to act so as to earn commission;
- (iii) from time to time as "circumstances suggest" the likelihood of gain and his other activities (business and otherwise), permitted, repeated such acts.

Where the canvassing was normally done as a subordinate and ancillary part of another distinct business carried on he would not, according to the Commissioner's submissions, carry on the vocation or business of an insurance canvasser.

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At this point in his argument counsel referred to a number of cases dealing with the question of whether persons who had entered into covenants in reasonable restraint of trade were in breach of those covenants. These cases included Stuart v. Diplock 43 Ch.D.343 and A. Lewis & Co. v. Bell Property Trust Limited (1940) Ch.345. The effect of them is

to show that some businesses involve the selling of goods which it is also conventional for other businesses to sell. Thus both a tobacconist and a tea-shop customarily sell cigarettes and the sale by a tea shop of cigarettes is not a breach, therefore, of a covenant not to carry on business as a tobacconist. The relevance of that consideration in the present case was, so it was submitted, that where it was normally a natural part of the carrying on of a business or profession to advise persons or to urge persons to take out insurance, the person carrying on the business was not an insurance canvasser because he was not engaged in that business. He had not approached the person with insurance as his primary object. Insurance was "merely a natural and incidental part" of the distinct vocational purpose for which the parties had come together. It was on this basis that counsel for the Commissioner said that Mr. Dick, the solicitor, (Case No. 1 of the General Accident cases) was not an insurance canvasser. He raised the question of insurance with clients who were usually the purchasers of property and were, upon the exchange of contracts, about to assume the risk that the property might be damaged or destroyed between the entry into the contract and completion.

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Counsel for the Commissioner further submitted that an insurance canvasser was someone who solicited insurance business. This of necessity was said to involve approaching people in person, by telephone or correspondence or otherwise.

It was submitted that to import into the ordinary meaning of the word "canvasser" the concept that business must be solicited in a particular way was to import a wholly irrelevant factor. It was submitted that a person would still be a canvasser if he solicited insurance business whether or not:

- (a) he did so from his own premises or those of the insurance company;
- (b) the names of likely persons were obtained from the insurance company or from his own records or contacts; 10
- (c) he solicited only on behalf of one insurance company or more than one;
- (d) he had contracted to solicit or merely did so with the express or implied consent of the insurance company.

Finally counsel for the Commissioner submitted that if a person were an insurance canvasser all payments of commission to him in his capacity as such were caught, notwithstanding that as to some business the agent may not have solicited it. Attention was drawn to the words in the relevant paragraph, "any amount paid". It was submitted that the position may have been different if it had provided "any amount paid or payable by way of commission for canvassing to an insurance canvasser". It was submitted that that was not the meaning of the words. Moreover, to treat the words as bringing to tax only commission earned in respect of business actually canvassed would involve the insurance company 20

in investigating the circumstances surrounding the making of every proposal accepted and the Commissioner doing likewise.

It was submitted that there was no reason why a company or partnership could not be an insurance canvasser or collector. The paragraph was directed at relationships which were not true employer/employee relationships and it did not matter whether the agent was a true employee or not. 10  
On that basis there was no reason why the paragraph did not apply to companies and partnerships as well as to individuals.

(b) The plaintiffs' submissions:

The principal submission made by counsel for the plaintiffs was that for a person to be an insurance canvasser within the meaning of the provision he must be contractually obliged to canvass. If he were paid a commission for business he referred, whether he canvassed or not, and if he were retained as an agent regardless of how much time and effort he put into his canvassing, then that must indicate 20  
that the concept of canvassing was an inessential element in his vocation. It was said that the fundamental error in the Commissioner's approach was that he took a vocational description of a well-known class of persons and sought to apply it to all other persons whose activities bore a sufficient resemblance to those of that class.

It is convenient at this point to refer to a number of matters relied upon by the plaintiffs as relevant to take

into account in construing the paragraph. The first of those matters to which I refer is a judgment of Piper C.J. who was, at the relevant time, the Chief Judge of the Commonwealth Court of Conciliation and Arbitration. The judgment was delivered in a dispute, Federated Clerks Union of Australia & Ors. v. The Industrial Life Assurance Agents Association 46 C.A.R. 578. The judgment was delivered on 2nd March, 1942. On 25th November, 1941, the Industrial Registrar had registered the Industrial Life Assurance Agents Association as an organisation of employees under the Commonwealth Conciliation and Arbitration Act 1904. Objections were made by the appellants and others to the Association's application but were disallowed. The basis of the objections was that the members of the Association were not employees and thus not persons to whom the provisions of the Act could apply. Piper C.J. said that it was the practice of the majority of the companies, if not all of them, when engaging a canvasser, to enter into a written agreement in a form which in its material parts was common to all companies. In the agreement the canvasser was called "the agent". It contained 26 clauses providing for the obligations which the canvasser accepted, one clause as to the society's obligation to pay the canvasser the moneys to which he was entitled and one mutual clause. His Honour set out certain of the provisions of the agreement, to which I do not refer, and continued (pp. 581 - 582):

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"The evidence shows that broadly speaking the practice of all companies transacting what is called industrial business is the same and applies generally to the different States in which they carry on business, with some distinctions in detail. The work of a canvasser is to go from house to house collecting premiums on existing policies and soliciting new business, keeping proper records and making returns to his company and accounting for moneys received. He is paid on a commission basis. The principal difference between industrial life assurance and other life assurance is that the premiums are small and are collected weekly, fortnightly or monthly at the house of the assured, whereas in the case of ordinary life assurance the premium is payable yearly, half-yearly and quarterly at the office of the company. The extent of the business is shown by the fact that there are over 4,500 persons engaged throughout Australia in this occupation. This industrial assurance is availed of by all classes of the community and is not, as its name might imply, limited to what are generally known as workers in industry.

The method of working is that the canvassers are grouped into divisions and work under the direction of a superintendent. If a division is a large one it is further divided into sections, also under a superintendent. Each canvasser has his own particular area of work within the division or section. His main duties are collecting and soliciting new business and he is instructed to make his collections on certain days of each week and on other days he has to meet other canvassers in the division and do what is called 'team canvassing'. This consists of the canvassers meeting, by appointment, the superintendent who divides them into pairs and allots the pairs certain streets in the district; they then make a house to house canvass in those streets, the superintendent supervising and controlling their activities and frequently assisting in the actual canvass. At lunch time and in the evening the team all meet the inspector to make reports and discuss the work and if necessary the superintendent arranges for a canvasser to go at night to see any 'prospect' who was not at home during the canvass.

As to collecting, the canvasser is supplied with a book showing the policy-holders he is to call on and in it he enters the collections. He is instructed to bank the moneys and produce the pay-in slips to the superintendent at times fixed by the latter. If the superintendent thinks sufficient money has not been collected

he accompanies the canvasser immediately to the houses of those who have not paid to speed up the payments. If he finds that any canvasser has collected money and not paid it into the bank he insists on immediate payment. If the canvasser does not appear at the appointed time each week to account for moneys collected the superintendent immediately seeks him out to ascertain the reason. The canvasser also is given a time at which he is to meet the superintendent to transact other business such as transfers, claims, new business, etc., in all of which matters he acts under the supervision and direction of the superintendent.

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In performing all these functions a canvasser is fully occupied for ordinary working time on each day of the week. If the canvasser does not give the time necessary to do his work or if he does not comply with the directions given by the superintendent and keep the appointments which the superintendent allots to him the superintendent might and probably will suspend his appointment. As the main witness said, 'If an agent will not co-operate with the superintendent in every possible way the superintendent exercises the right to suspend the appointment'. He also said that it would be possible for an agent to engage in some other business if he worked at night, but to be successful his time is taken up with agency work, and that if he were found taking round other goods, such as silk stockings, whilst doing agency work the superintendent would exercise his discretion as to suspending the agency, as the company would not tolerate a canvasser doing any other work or anything which would interfere with the successful prosecution of his business for the company.

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The above remarks apply to the metropolitan area; in country districts the same supervision and control is exercised but not so closely, and of course there is no team canvassing".

His Honour found that some of the clauses of the agreement which he had considered were not in fact observed by the parties and were thus shams. He decided that the real relationship between the parties was that of employer and employee.

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The Pay-roll Tax (Assessment) Act 1971 followed

closely the form of the federal Act (the Pay-roll Tax Assessment Act 1941) which came into force on 2nd May, 1941. The definition of "wages" in s.3(1) of the federal Act contained four rather than five paragraphs. That was because there was not included in the definition a paragraph comparable to the present par.(a). I must say that I find the inclusion of par. (a) puzzling because it seems to involve there being levied upon the Crown in right of the State of New South  
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Wales a tax. But I assume that what I was told by counsel was correct. The States were given the opportunity of levying pay-roll tax to provide them with a growth tax when their power to levy what was known as receipts tax was held to be invalid. The inclusion of payments made by the Crown whether to employees or other persons in the service of the Crown presumably has some relationship to Commonwealth-State financial arrangements. Be that as it may pars. (a), (b), (c) and (d) of the definition of "wages" in the federal Act are very much the same as pars. (b), (c), (d) and (e)  
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of the State Act now under consideration.

Prior to the federal Act being passed in 1941 there was no levy of pay-roll tax by any Government, state or federal, in the Commonwealth. The reason for the tax is explained in the judgment of Barwick, C.J. in Victoria v. The Commonwealth 122 C.L.R. 353 at p. 362. His Honour said:

"The Pay-roll Tax Act 1941 (the tax Act) and the Pay-roll Tax Assessment Act 1941 (the Act) were passed by the Parliament as a means of providing revenue to finance the provision of child endowment under the Child Endowment Act 1941. Though the child endowment under the latter Act was to be universal, it was conceived primarily as a supplement to the salary or wages of persons in employment. Consequently, the burden of the endowment was cast on employers, the taxing Act imposing a tax upon all wages paid by an employer. The Crown in right of a State was in each State a considerable employer of labour and at least in some States of industrial labour. All its employees had the benefit of the child endowment along with employees generally. Consequently the Crown in right of a State was included in the definition of 'employer' for the purposes of the Act. See s.3 of the Act".

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Words similar to those in the relevant paragraph are also to be found in the Income Tax Assessment Act 1936 (s.221A) dealing with group tax. The group tax provisions were first introduced into that Act in 1940 (Act. No. 65 of 1940). Originally s. 221A was in Division 2 of Pt.VI of the Act. Division 2 was headed "Collection of Income Tax by Instalments". Section 221A contained definitions, including a definition of, "salary or wages". Pars. (a), (b) and (d) of the definition were in terms similar to pars. (b), (c) and (d) of the provision of the state Act here under consideration. In particular, par. (d) provided for the inclusion in the definition of "salary or wages" of any payments made "by way of commission to an insurance or time-payment canvasser or collector".

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It was the submission of the plaintiffs that the origin of the legislation should be treated as though it was

1941 rather than 1971 when the Act now under consideration was passed. That was said to be because the State had simply picked up the words used in the federal Act which in turn had come from those used in the Income Tax Assessment (No. 2) Act 1940.

Then reference was made to the fact that in the earlier part of this century a number of the life insurance companies wrote large numbers of what were known as industrial life insurance policies. I was provided with a book written by a Mr. A.C. Gray who was at one time assistant manager of the life insurance office, The MLC. In his book is a chapter on industrial insurance (pp. 85 et seq). It is also mentioned in other parts of his book.

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Mr. Gray swore an affidavit in the proceedings which was read subject to the objection of the Commissioner as to its relevance. In his affidavit he referred to his extensive experience in the insurance industry and to his authorship of the book which I have mentioned. Paragraph 2 of his affidavit is as follows:

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"There is a well-known distinction in the insurance industry between ordinary insurance and industrial insurance. The essential characteristic of industrial life insurance is that premiums are usually paid at the house of the policy owner to the collector in the employment of a life insurance company and that the premiums shown in the policy are weekly premiums, or in more recent times in Australia monthly premiums. Industrial insurance was first written in 1852 and was first written by the British Industry Life Assurance Company. Because it was the class of business carried on by this company, it came to be known as industrial insurance".

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Mr. Gray went on to say that in the two decades before the Second World War industrial life insurance had expanded in Australia at a faster rate than ordinary insurance. In the post-war period the rate of growth of industrial life insurance declined. Paragraphs 4 and 5 of his affidavit are as follows:

"In 1941 the words 'canvasser' and 'collector' were words well understood in the insurance industry as applying solely to persons who were concerned primarily with industrial life insurance. The words referred to the canvasser and collector who went from house to house collecting the premiums on industrial policies. Each such canvasser and collector was allocated by the insurance company for whom he collected a clearly defined area in which he had the exclusive right and obligation to collect the industrial premiums for the company concerned. In addition, he was required to canvass for new business, mainly for new industrial insurance business, but not limited to that. In practice, most of the canvassing took place within the allocated territory. These persons were at that time (with the exception of Queensland where an award guaranteed an irrecoverable minimum earning) wholly remunerated by commission calculated as a percentage of their collections plus an introductory commission on new business. Where a client with an industrial policy moved to an area outside the allocated area, his premiums would be collected by the agent assigned to the area to which the client had moved. The list of persons from whom premiums were to be collected was provided by the insurance company and the area within which such agents were allowed to canvass new insurance was strictly defined by the insurance company. The canvassers and collectors were subject to a high degree of supervision by a salaried field officer of the insurance company, known as a Superintendent who carried out training and regular checks of the canvassers and collectors to check their work and books (the equivalent of one week per collector in each five weeks) and to ensure that the route taken by them was the most efficient and to ensure that canvassing did in fact take place and to ensure

that all premiums collected were paid to the company without delay.

The words 'canvasser' and 'collector' in 1971 had the same meaning in the insurance industry as they did in 1941".

The plaintiffs tendered a number of awards of the Commonwealth Conciliation and Arbitration Commission made in respect of persons employed in the insurance industry. The persons so employed are obviously persons employed in classifications such as are mentioned by Mr. Gray in his affidavit. The awards are more or less current awards and no doubt replace earlier awards dealing with the same classifications. For completeness counsel for the Commissioner tendered the Time Payment Collectors (State) Award which was made by The Time Payments Collectors Etc. (State) Conciliation Committee, the industries and callings for which are all persons employed as canvassers or collectors for time payment, hire-purchase, cash order or money lending businesses and persons employed as clear out men in connection with such businesses. Again the classifications affected by the award are true employees. 10 20

Another matter relied upon by counsel for the plaintiffs was the substantial difficulty which would arise administratively if the Commissioner's submissions were to be acceded to. Counsel resisted very strongly the notion advocated by the Commissioner that all payments to an agent were to be regarded as falling within the section, whether

they resulted from the effecting of insurance as a result of canvassing or not. Counsel referred to the fact that in most taxation situations the person liable for a tax has within his own knowledge or means of knowledge the facts to enable him to determine whether receipts are subject to the tax or not. That was said to apply in all income tax situations and in most sales tax situations. It was said to apply also in all gift duty and stamp duty situations. It might not apply in death and estate duty situations but that was because the prime source of knowledge was, by reason of the very nature of the tax, not available. 10

In the present case, if the Commissioner's submissions were accepted, the taxpayer could not rely on his own knowledge at all. He would have to ascertain from a variety of agents the manner in which, for the relevant period, which was only a month unless extended by the Commissioner, their business had been carried on. Unless every solicitation was regarded as canvassing each of the agents would have to say how each policy resulting in the payment of a premium was obtained. In a case such as R.G. Logan Insurances (Case No. 21 of the General Accident cases) how could an agent say whether a policy had been effected as a result of advertising, whether over the radio or at the rodeos which are referred to in the statement of facts or as a result of brochures being mailed to selections of prospective insurers. The agent himself would not know and would 20



not be in a position to inform the insurance company even if he were willing to co-operate in the tedious task which would be involved. Yet the insurance company would be obliged to lodge an accurate return, and be subject to penalty if it did not.

The circumstances I have mentioned were said to point to the words in question being intended to have a more limited construction. It was said that the only workable solution was to take the draftsman as having intended that the term "insurance canvasser" was to be understood as one that had a well known meaning in the insurance industry. It was to be understood in the context of industrial life insurance and the complete phrase "canvasser and/or collector". It applied to a person who, under the regular supervision of an officer of an insurance company, went from door to door in a defined territory on a systematic and full time basis seeking out customers for that insurance company. Essential elements in the description included the following:

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- (a) The canvass was required to be systematic.
- (b) The canvasser must canvass, that is he was obliged to canvass; he had no choice as to whether or not he would canvass; his job, whether as a true employee or an independent agent, was to canvass.
- (c) The method of solicitation employed must justify the

description "canvassing"; solicitation could take many forms, some subtle and unobtrusive; canvassing involved an element of physical and peripatetic activity.

(d) The canvasser was working for one particular insurer.

There was, upon the basis of what is contained in the judgment of Piper, C.J. in the case above cited, and Mr. Gray's evidence, a fairly well-known class of persons in 1941 who fitted this description notwithstanding that that class of person is not now well known. At least until the judgment of Piper, C.J. which was delivered almost a year after the coming into force of the federal Act, there was uncertainty as to whether the persons engaged in industrial life insurance canvassing were true employees or not. In any event that case only concerned those whose activities were there considered. For Piper, C.J. to reach his conclusion he felt obliged to find some of the provisions of the agreement shams and it may well have been, at least in the mind of the draftsman of legislation, that there were other canvassers who were not true employees but independent agents although carrying on in much the same way as is described by Piper, C.J. and Mr. Gray. The view should be taken that the draftsman was in doubt as to whether the persons he described as insurance canvassers or collectors were true employees or independent agents. They were

therefore included in the extended part of the definition as a matter of precaution. To give the words a construction such as was contended for by the plaintiffs was a far more likely reflection of the legislature's intention, bearing in mind that it was enacted to provide for a tax on wages. Although the paragraphs indicate that the intention was to catch some payments which were not truly wages, pars. (a) and (c), and indeed par. (d) would not suggest that the legislature had in mind catching payments which were not akin to payments made to true employees. To the layman, Crown servants and company directors would be indistinguishable from employees and he would find it difficult to understand why a tax on a pay-roll should not include their emoluments, particularly having regard to the original reason for the tax as explained by Barwick, C.J. in Victoria v. The Commonwealth (supra). On the other hand he would find it puzzling to know why, if the legislature had intended the words to have the wide meaning contended for by the Commissioner, payments received by way of commission by insurance agents should be the subject of the tax and yet no other payments by way of commission be subjected thereto; cf. Commissioner of Taxation v. Barrett 129 C.L.R. 395. And why should the legislature stop at commissions. There are many kinds of payments made between business organisations. What was the discrimen which determined that insurance

commissions should be the subject of the tax but that no other payments made in business or commerce except wages in the true sense and payments made to the persons in pars.

(a), (b) and (c) should be brought to tax.

Conclusions:

Having referred in detail to the legislation, the evidence and the submissions of the parties, I can state my conclusions and the reasons therefor fairly shortly. 10

Firstly, I accept the plaintiffs' submission that the Act should be construed as if it had been passed in 1941, the date of the federal Act, rather than 1971. It so obviously derives from the federal Act that I do not think it could be correct to take any other view. Furthermore, the earlier federal Act and the Income Tax Assessment (No.2) Act 1940, introducing the group tax provisions into the Income Tax Assessment Act 1936, should be regarded as statutes, if not in pari materia, then nearly so; cf. Craies on Statute Law, 6th ed., pp.132-4. 20

The original purpose and object of the legislation is not in doubt; it is stated and explained in the judgment of Barwick, C.J. in Victoria v. The Commonwealth earlier referred to. The tax was intended to be a tax on the total amount of wages or salaries paid by employers to their employees. In similar vein were the group tax provisions introduced in 1940 into the Income Tax Assessment Act. They

were to provide for the progressive deduction of instalments of income tax from the salaries or wages of employees. Both pieces of legislation were thus primarily concerned with wages or salaries in the true sense. The very title of the Act under consideration indicates that that is so. Nevertheless, it is true that the definitions of "wages" in the one case and "salaries or wages" in the other do include in the lettered paragraphs thereof payments which were not payments of wages or salaries in the true sense. Otherwise there would have been no need to include the lettered paragraphs (except perhaps par.(e) using the State Act lettering). The payments would all have fallen within the opening words of the definition. But in two cases the payments are closely akin to salaries or wages. To use the lettering of the paragraphs of the definition in the State Act under consideration, that is clearly so in relation to payments made by way of remuneration to company directors.(par.(c)) and probably so in relation to amounts paid under prescribed classes of contracts to the extent to which the payments are attributable to labour (par.(b)). I say "probably" because I have some reservations as to the meaning and extent of par. (b). 10 20

When one has regard to the original purpose and object of the legislation as described by Barwick, C.J., it would seem fair and reasonable that each of the payments dealt with in the two paragraphs which I have mentioned

might properly be regarded by the legislature as being the subject of a pay-roll tax and properly the subject of a deduction in income tax legislation providing for the deduction of instalments of income tax from payments of salaries or wages. Although there is no paragraph in the federal legislation similar to par. (a) of the State Act, the payments included within its terms are also closely akin to wages and the same considerations apply to them.

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That being the context of the provision in question, it would not readily occur to one that the legislature in including in the extended meaning of "wages" in pay-roll tax legislation, amounts paid or payable to insurance or time-payment canvassers or collectors would be seeking to affect commissions paid or payable to the vast numbers of independent insurance agents and brokers which there are in the community. On the contrary, one would be inclined to conclude that the persons, payments to whom were made the subject of the tax, like Crown servants, company directors and persons who are paid for their labour, would be persons who carried on activities which had a similarity to those of true employees.

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Of course, one has to give meaning and effect to the words which the legislature has used. Although it may be correct, as I think it is, to treat the legislation as if it had been passed in 1941 rather than 1971, expressions,

notwithstanding that their meanings remain the same, may gather an enlarged meaning as the years go by, by reason of the fact that new things falling within their connotations come into existence or become known. But this is not a case where that principle of construction has any application. There were insurance brokers and agents long before 1941. If the Commissioner be right, commissions paid to those persons were "wages" for the purposes of the federal Act and were "salaries or wages" for the purposes of the Income Tax Assessment Act (No.2) Act 1940.

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The Commissioner strongly resisted the taking into account of what had been said by Piper, C.J. in the industrial case earlier referred to. He did so principally upon the basis that the decision was given during the year following the coming into force of the federal Act. It was not the usual case of the legislature seeking to change the law so as to remedy what it regarded as an unsatisfactory situation as the result of a judicial decision. But the plaintiffs do not seek to use the decision in that way. They seek to refer to it in order to demonstrate that there was, long before the decision, a class of persons in the community known as insurance canvassers who were treated by those who engaged them not as true employees but as agents or independent contractors. Plainly the judgment of Piper, C.J. demonstrates that this was so.

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There was, therefore, a readily identifiable class of persons in the community to which the legislature was capable of applying. There was doubt as to whether or not that class of person was a true employee. I reject submissions made by counsel for the Commissioner that the judgment of Piper, C.J. demonstrates that there was no doubt about the status of such persons. He was only able to conclude that the persons with whom he was dealing were true employees 10 after holding that some of the clauses in their agreements were not in fact observed. In any event it was not until his decision, given the year after the federal Act was passed, that it could be said that any doubts were removed. If his decision had put those doubts to rest, a matter which I think is open to question, that only occurred after the legislation had come into force.

To the same effect as the description of the work of insurance canvassers in the judgment of Piper, C.J. is the evidence of Mr. Gray. The circumstances in which a 20 judge may receive evidence of the meaning of words used in a modern statute are stated by the Court of Appeal in England in Marquis Camden v. Commissioners of Inland Revenue (1914) 1 K.B. 641. Lord Cozens-Hardy M.R. said (pp.647-8):

"I thought that a modern Act of Parliament was framed in language which is intelligible to everybody, and which applies not to any local custom or consideration of that kind, but to the whole of Great Britain (and I think beyond that, elsewhere, but at any rate to the whole of England). But we are asked to say that the 30



Court ought to take evidence as to whether in dealing with this particular property there is some special and peculiar accepted meaning of these words 'nominal rent'. No case has been called to our attention, and I do not believe there is any case, in which, dealing with a modern statute, any such evidence has ever been admitted. The duty of this Court is to interpret and give full effect to the words used by the Legislature, and it seems to me really not relevant to consider what a particular branch of the public may or may not understand to be the meaning of those words. It is for the Court to interpret the statute as best they can. In so doing the Court may no doubt assist themselves in the discharge of their duty by any literary help which they can find, including of course the consultation of standard authors and reference to well-known and authoritative dictionaries, which refer to the sources in which the interpretation which they give to the words of the English language is to be found. But to say we ought to allow evidence to be given as to whether there is any such technical meaning, to be followed up, of course, by evidence as to what that special meaning is, would I think be going entirely contrary to that which seems to be the settled rule of interpretation".

To the same effect is the dictum of Jordan, C.J. in The Australian Gas Light Co. v. The Valuer-General 40 S.R. 126 in which he said (p.137):

"The question what is the meaning of an ordinary English word or phrase as used in the Statute is one of fact not of law; ... This question is to be resolved by the relevant tribunal itself, by considering the word in its context with the assistance of dictionaries and other books, and not by expert evidence ..."

The reconciliation of the dicta I have cited with the decision of the Privy Council in Attorney-General for the Isle of Man v. Moore (1938) 3 A.E.R. 263, relied upon by counsel for the plaintiffs, is that the Privy Council was in that case dealing with a statute which was not a modern one.

It is true that if an expression is a technical

one or a term of art, evidence of its meaning may be received - Phipson on Evidence, 12th ed., par.2069. But I think that there is a serious question as to whether the expression "insurance canvasser" is a term of art. Certainly it is not a technical term. In those circumstances I think the better view is that Mr. Gray's evidence was not admissible and should be rejected.

That leaves his book. Strangely counsel for the 10  
Commissioner did not oppose my reading it. He submitted that it was properly regarded as the work of a standard author of the kind referred to by Lord Cozens-Hardy M.R. in Camden. I have some reservations about that. If counsel be correct, it seems strange that the book can be referred to, but the author cannot be called to give evidence to elaborate what he has written. I do not know what the position would be if the current editor of the Oxford Dictionary were called for the purpose of giving evidence of the meaning of a word not found in the last edition but likely to appear in the next 20  
edition. Be that as it may, there is nothing of direct relevance in Mr. Gray's book. He gives an account of the history of industrial life insurance but there is nothing dealing with insurance canvasser.

There is nothing in the authorities to which I have referred which leads me to think that I am not entitled to take into account what is contained in the judgment of

Piper, C.J. In my opinion it demonstrates, as I have said, that there was in 1941 an identifiable class of persons known as insurance canvassers whose activities were not of the kind of those of any of the insurance agents whose mode of operation or business is described in the evidence. I think, upon the basis of the dictionary meanings of the words "canvass" and "solicit", to which I have earlier referred, that it may be correct to say that many of the agents, whose activities are described in the evidence, do canvass for business and are thus literally insurance canvassers. But I do not find that rather simplified solution to the problem attractive. When one takes into account the purpose and object of the original legislation, the nature of it, the nature of the activities of the other classes of persons whose remuneration or emoluments are deemed to be wages (in particular persons in Crown service and company directors) and then has regard to what Piper, C.J. said so close to the passing of the legislation, I think one is compelled to the view that the persons to whom the legislation was directed were of the kind described by him in his judgment. It follows that I am in agreement with the plaintiffs principal submission that for a person to be an insurance canvasser within the meaning of the definition, he must be employed (not using that expression in its strict sense) to canvass. Whether he be a true employee, an agent or an

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independent contractor, he must be bound to canvass, and that must be, if not his sole occupation, his principal one.

I am confirmed in my opinion by two of the ancillary submissions made by the plaintiffs. The first is that based on the administrative difficulties which would occur if the Commissioner's submissions were accepted. I do not agree with the Commissioner's solution to the problem which is to say that, provided a person can properly be described as having the vocation of insurance canvasser, all payments of commission to him are caught as wages, notwithstanding that some were paid in respect of business which he did not canvass. It follows that insurance companies in the position of the two plaintiffs here would be placed in an impossible position in endeavouring to lodge accurate monthly returns (s.13(1) of the Act) if the Commissioner's arguments on the construction of the relevant words were accepted. Even if the Commissioner's submission that commissions paid to an insurance canvasser were caught, notwithstanding that some were not received as the result of canvassing, were to be accepted, there would still be substantial difficulty on the part of insurance companies in knowing whether or not particular payments should or should not be included in their returns. Persons might give up altogether the vocation of an insurance canvasser; yet moneys might continue to come in for various reasons.

The second matter which I think supports the conclusion to which I have come is based on puzzlement I have as to why the legislature would, in a pay-roll tax Act, seek to impose a tax only on payments made by way of commission to insurance agents and brokers. Why not tax commissions received by other agents as well. There appears to be no valid reason why the legislature should single out insurance agents. Those considerations suggest that it intended only to affect payments to the restricted class of person described in the judgment of Piper, C.J. 10

None of the agents appointed by Sentry or General Accident was bound to canvass. The only consequence of any agent failing to seek business or to obtain business might be the termination of his agreement; and that would apply only in the Sentry cases, not in those of General Accident. I have given special consideration to the cases of the two housewives, Mrs. Davies and Mrs. McFarland (cases 22 and 23 of the General Accident cases). But, like all other agents, neither was obliged to canvass or seek business. I am satisfied that they are not in any different situation from the other agents whose activities are described in the two agreed statements of fact. 20

For the reasons I have given, I have reached the conclusion that each of the appeals should be allowed. Accordingly, I order, pursuant to the provisions of s.33(1) of

Reasons for Judgment of His  
Honour Mr. Justice Sheppard

the Act, that the plaintiffs' objections to the assessments which are in question be wholly allowed. I order the Commissioner to pay the plaintiffs' costs of the proceedings.

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I certify that this and the 69 preceding pages are a true copy of the reasons for judgment herein of The Honourable Mr. Justice Sheppard.

S.J. Firth  
Associate

Dated 23rd November, 1979.

No. 11 - Minute of Order (ALD 507 of 1978)

IN THE SUPREME COURT OF NEW SOUTH WALES

SYDNEY REGISTRY

ADMINISTRATIVE LAW DIVISION

S507 of 1978

THE COURT ORDERS that:

SENTRY LIFE

ASSURANCE LIMITED

Plaintiff

THE COMMISSIONER

OF PAY-ROLL TAX

Defendant

1. Pursuant to the provisions of section 33(1) of the Pay-roll Tax Act the plaintiff's objections to the assessments in question be wholly allowed.

10

2. The defendant pay the plaintiff's costs.

ORDER

Ordered 23 November, 1979 and

Entered 22-1-1980.

By the Court.

(Sgd.) J. Leslie

Registrar

H. K. ROBERTS,  
Crown Solicitor  
8-12 Chifley Square,  
SYDNEY. 2000

Tel: 238 7686 (RB)

No. 12 - Minute of Order (ALD 508 of 1978)

IN THE SUPREME COURT OF NEW SOUTH WALES

SYDNEY REGISTRY

ADMINISTRATIVE LAW DIVISION

S508 of 1978

THE COURT ORDERS that:

GENERAL ACCIDENT FIRE  
AND LIFE ASSURANCE  
CORPORATION LIMITED

Plaintiff

THE COMMISSIONER OF  
PAY-ROLL TAX

Defendant

1. Pursuant to the provisions of section 33(1) of the Pay-roll Tax Act the plaintiff's objections to the assessments in question be wholly allowed.

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2. The defendant pay the plaintiff's costs.

Ordered 23 November, 1979  
and Entered 22-1-1980.

ORDER

By the Court

(Sgd.) J. Leslie

Registrar

H. K. ROBERTS,  
Crown Solicitor,  
8-12 Chifley Square,  
SYDNEY. 2000

Tel: 238 7686 (RB)

Minute of Order  
260. (ALD 508 of 1978)



No. 13 - Minute of Judgment (ALD 507 of 1978)  
entered pursuant to Order of Court of  
Appeal

IN THE SUPREME COURT OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

No. 507 of 1978

SENTRY LIFE ASSURANCE

LIMITED

Plaintiff

THE COMMISSIONER OF

PAY-ROLL TAX

Defendant

JUDGMENT that -

The Plaintiff pay to the

Defendant the sum of

\$67,493.20 plus costs.

This judgment takes effect

10

on 3 March 1981

JUDGMENT

I CERTIFY this to be a copy of  
the minute of judgment/order  
entered in the registry of the  
Supreme Court of New South Wales  
Court of Appeal.

Dated this 18 day of May 1981

(Sgd.) E. Fritchley  
for the Registrar

By the Court

DAWSON WALDRON,  
SOLICITORS,  
60 MARTIN PLACE,  
SYDNEY. N.S.W. 2000

A. W. Ashe  
Registrar

Tel: 231 0033  
D.X. 355  
REF: MW

No. 14 - Minute of Judgment (ALD 508 of 1978)  
entered pursuant to Order of Court  
Appeal

IN THE SUPREME COURT OF NEW SOUTH WALES

ADMINISTRATIVE LAW DIVISION

No. 508 of 1978

JUDGMENT that -

The plaintiff pay to the

GENERAL ACCIDENT FIRE AND

defendant the sum of

LIFE ASSURANCE CORPORATION

\$35,400.22 plus costs.

LIMITED

Plaintiff

This judgment takes effect 10

THE COMMISSIONER OF PAY-ROLL

on 3 March 1981.

TAX

Defendant

JUDGMENT

I CERTIFY this to be a copy of the  
minute of judgment/order entered  
in the registry of the Supreme  
Court of New South Wales Court  
of Appeal

By the Court

DATED this 18 day of May 1981

(Sgd.) E. Fritchley

for the Registrar

A. W. Ashe

Registrar

DAWSON WALDRON,  
SOLICITORS,  
60 MARTIN PLACE,  
SYDNEY, N.S.W. 2000

TEL: 231 0033

D.X. 355

REF: MW

No. 15 - Notice of Appeal  
(CA 415 of 1979)

IN THE SUPREME COURT OF NEW SOUTH WALES

COURT OF APPEAL

C.A. 415 of 1979  
508 of 1978

GENERAL ACCIDENT  
FIRE AND LIFE  
ASSURANCE  
CORPORATION  
LIMITED

Plaintiff

COMMISSIONER OF  
PAY-ROLL TAX

Defendant

COMMISSIONER OF  
PAY-ROLL TAX

Appellant

GENERAL ACCIDENT  
FIRE AND LIFE  
ASSURANCE  
CORPORATION  
LIMITED

Respondent

NOTICE OF APPEAL

H. K. ROBERTS,  
Crown Solicitor,  
8-12 Chifley Square,  
SYDNEY.

Tel: 238 7687 (RB)

The Appellant appeals from the decision of Mr. Justice Sheppard sitting in the Supreme Court of New South Wales Administrative Law Division on 23 November, 1979 allowing the Respondent's objections to the Appellant's assessments of pay-roll tax. 10

GROUNDS:

1. That his Honour was in error in holding that the Pay-roll Tax Act, 1971 should be construed as if it had been passed in 1941 rather than in 1971.

2. That his Honour was in error in holding that payments by way of remuneration to company directors are closely akin to wages or salaries paid to employees. 20

3. That his Honour was in error in holding that for a person to be an insurance canvasser within the meaning of s.3(1)(d) of the said Act, the person had to be employed or bound to canvass.

Notice of Appeal  
(CA 415 of 1979)

4. That his Honour ought to have held that an insurance canvasser within the meaning of the said section was one who, with the express or implied concurrence of an insurance company, pursued for financial gain the activity of soliciting the making of insurance contracts whether he so canvassed as his sole means of livelihood or so canvassed as part of his livelihood derived from activities in the insurance world or so canvassed to an extent sufficient, bearing in mind his other activities, to permit it to be said that he had two distinct means of livelihood. 10

5. That his Honour ought to have held that the persons, partnerships or companies referred to in cases numbered 4, 8, 10, 12, 13, 14, 15, 16, 17, 19, 20, 21, 22 and 23 were assurance canvassers within the meaning of s.3(1)(d) of the Pay-roll Tax Act, 1971.

ORDERS SOUGHT:

1. An order that the judgment orders of his Honour Mr. Justice Sheppard be set aside. 20
  2. An order that the Respondent's objections to the assessments in respect of the cases referred to in paragraph 5 hereof be wholly disallowed.
  3. An order that the Respondent pay the Appellant's costs.
  4. Such further or other orders as the case may require.
- Before you take any steps in these proceedings you must enter an appearance in the Registry.

Notice of Appeal  
(CA 415 of 1979)

Appeal papers will be settled on 14th February, 1980 at  
10.15 a.m. in the Registry of the Court of Appeal.

To the Respondent: GENERAL ACCIDENT FIRE AND LIFE  
ASSURANCE CORPORATION LIMITED  
C/- Dawson Waldron,  
Solicitors,  
60 Martin Place,  
Sydney. 10

Before you take any steps in these proceedings you must  
enter an appearance in the Registry.

Appellant: COMMISSIONER OF PAY-ROLL TAX  
Solicitor: H. K. Roberts,  
Crown Solicitor,  
8-12 Chifley Square,  
Sydney.

Appellant's address  
for service: C/- H. K. Roberts,  
Crown Solicitor,  
8-12 Chifley Square,  
Sydney. 20

Address of Registry: Supreme Court of New South Wales,  
Supreme Court Building,  
Queens Square,  
Sydney.

(Sgd.) H. K. Roberts  
.....  
Solicitor for the Appellant

Signed in my capacity as a  
solicitor employed in the  
office of the said H. K.  
Roberts. 30

(Sgd.) R. Barlow  
.....

Filed: 19 December, 1979

No. 16 - Notice of Appeal  
(CA 416 of 1979)

IN THE SUPREME COURT OF NEW SOUTH WALES

COURT OF APPEAL

C.A. 416 of 1979  
507 of 1978

SENTRY LIFE  
ASSURANCE LIMITED

Plaintiff

COMMISSIONER OF  
PAY-ROLL TAX

Defendant

COMMISSIONER OF  
PAY-ROLL TAX

Appellant

SENTRY LIFE  
ASSURANCE LIMITED

Respondent

NOTICE OF APPEAL

H. K. ROBERTS,  
Crown Solicitor  
8-12 Chifley Square,  
SYDNEY. 2000

Tel: 238 7687  
(RB)

The Appellant appeals from the decision of Mr. Justice Sheppard sitting in the Supreme Court of New South Wales Administrative Law Division on 23 November, 1979 allowing the Respondent's objections to the Appellant's assessments of pay-roll tax.

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GROUNDS:

1. That his Honour was in error in holding that the Pay-roll Tax Act, 1971 should be construed as if it had been passed in 1941 rather than in 1971.

2. That his Honour was in error in holding that payments by way of remuneration to company directors are closely akin to wages or salaries paid to employees.

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3. That his Honour was in error in holding that for a person to be an insurance canvasser within the meaning of section 3(1)(d) of the said Act, the person had to be employed or bound to canvass.

4. That his Honour ought to have held that an insurance canvasser within the meaning of the said section was one who, with the express or implied concurrence of an insurance company, pursued for financial gain the activity of soliciting the making of insurance contracts whether he so canvassed as his sole means of livelihood or so canvassed as part of his livelihood derived from activities in the insurance world or so canvassed to an extent sufficient, bearing in mind his other activities, to permit it to be said that he had two distinct means of livelihood.

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5. That in any event his Honour was in error in holding that the persons, corporations and partnerships referred to in cases 1 to 4 and 6 to 8 were not bound to canvass.

6. That his Honour ought to have held that the persons, corporations and partnerships referred to in cases 1 to 8 inclusive were insurance canvassers within the meaning of section 3(1)(d) of the Pay-roll Tax Act, 1971.

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ORDERS SOUGHT:

1. An order that the judgment orders of his Honour Mr. Justice Sheppard be set aside.

2. An order that the Respondent's objections to the Appellant's assessments in respect of cases 1 to 8 inclusive be wholly disallowed.

3. An order that the Respondent pay the Appellant's costs.

4. Such further or other orders as the case may require.

Notice of Appeal  
(CA 416 of 1979)

Before you take any steps in these proceedings you must enter an appearance in the Registry.

Appeal papers will be settled on 14th February, 1980 at 11.00 a.m. in the Registry of the Court of Appeal.

TO THE RESPONDENT:

Sentry Life Assurance Limited,  
C/- Messrs. Dawson Waldron,  
Solicitors,  
60 Martin Place,  
Sydney. N.S.W. 2000.

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Before you take any steps in these proceedings you must enter an appearance in the Registry.

Appellant: Commissioner of Pay-roll Tax.

Solicitor: H. K. Roberts,  
Crown Solicitor,  
8-12 Chifley Square  
Sydney.

Appellant's Address for Service: C/- H. K. Roberts,  
Crown Solicitor,  
8-12 Chifley Square,  
Sydney.

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Address of Registry: Supreme Court,  
Queens Square,  
Sydney.

(Sgd.) H. K. Roberts  
.....  
Appellant's Solicitor

Signed in my capacity  
as a solicitor employed  
in the office of the said  
H. K. Roberts

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(Sgd.) R. Barlow  
.....

Filed: 19 December, 1979



No. 17 - Notice of Contention  
(CA 415 of 1979 and  
CA 416 of 1979)

IN THE SUPREME COURT OF NEW SOUTH WALES

COURT OF APPEAL

CA 415 of 1979  
ALD 508 of 1978

THE COMMISSIONER OF  
PAY-ROLL TAX

Appellant

GENERAL ACCIDENT FIRE  
& LIFE ASSURANCE

CORPORATION LIMITED

Respondent

CA 416 of 1979

ALD 507 of 1978

THE COMMISSIONER OF  
PAYROLL TAX

Appellant

SENTRY LIFE ASSURANCE  
LIMITED

Respondent

NOTICE OF CONTENTION

DAWSON WALDRON,  
Solicitors,  
60 Martin Place,  
SYDNEY. N.S.W. 2000.

Telephone: 231 0033  
D.X. 355  
REF: MW

The respondents contend that His  
Honour Mr. Justice Sheppard was  
in error in holding that the  
evidence of Arthur Clarence Gray  
contained in an affidavit sworn  
on 14 December, 1979 was not  
admissible and should be  
rejected.

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J. F. McDarra (Sgd.)  
.....  
Respondents' Solicitor

FILED: 17 July 1980.

No. 18 - Notice of Contention  
(CA 415 of 1979 and  
CA 416 of 1979)

IN THE SUPREME COURT OF NEW SOUTH WALES

COURT OF APPEAL

CA 415 of 1979

ALD 508 of 1978

THE COMMISSIONER OF PAY-ROLL

TAX

Appellant

GENERAL ACCIDENT FIRE AND

LIFE ASSURANCE CORPORATION

LIMITED

Respondent

CA 416 of 1979

ALD 507 of 1978

THE COMMISSIONER OF PAY-ROLL

TAX

Appellant

SENTRY LIFE ASSURANCE LIMITED

Respondent

NOTICE OF CONTENTION

DAWSON WALDRON,  
Solicitors,  
60 Martin Place,  
SYDNEY, N.S.W. 2000

Tel: 231 0033  
D.X. 355  
Ref: MW

The respondents contend  
that the judgment of His  
Honour Mr. Justice Sheppard  
be supported on the  
following additional ground: 10

That for an amount paid  
or payable to constitute  
wages within the meaning  
of that term as defined in  
section 3(1) of the Pay-  
roll Tax Act, 1971 that  
amount must in all circum-  
stances be paid or payable  
to an employee as such.

(Sgd.) J. F. McDarra ..... 20  
Solicitor for the Respondents

Filed: 28 July 1980



provisions of s.32 of the Pay-Roll Tax Act, which objections were disallowed. Each company thereupon instituted an appeal against the decision disallowing the objection to the Supreme Court, which appeals were heard by Sheppard J., sitting in the Administrative Law Division of the Court, who ordered in each case that pursuant to the provisions of s.33(1) of the Pay-Roll Tax Act the plaintiffs' objections to the assessments in question be wholly allowed and that the defendant pay the plaintiffs' costs. The Commissioner appeals in both cases to this court against the orders of Sheppard J.

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The question which is raised on these appeals is whether his Honour was correct in holding that none of the payments made by the respondents fell within the definition of "wages" in the Pay-Roll Tax Act, 1971.

The circumstances under which each payment under consideration was made were the subject of agreed facts and these varied greatly from case to case. In the case of Sentry Life Assurance Limited there were eight cases and in the case of General Accident Fire and Life Assurance Corporation Limited there were twenty-three cases. However, it is not necessary at this stage to descend into particularity as to each set of facts.

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The legislative scheme of the Pay-Roll Tax Act, 1971 may be shortly stated. By s.7 of the Act, pay-roll tax is imposed on all taxable wages. Section 8 provides that it

shall be paid by the employer by whom the taxable wages are paid or payable. What are taxable wages is specified in s.6, the terms of which are not relevant for present purposes.

"Employer" is defined as follows:

"'employer' means any person who pays or is liable to pay any wages and includes the Crown in right of the State of New South Wales."

"Wages" is defined as follows:

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"'wages' means any wages, salary, commission, bonuses or allowances paid or payable (whether at piece work rates or otherwise and whether paid or payable in cash or in kind) to an employee as such and, without limiting the generality of the foregoing, includes -

- (a) any amount paid or payable by way of remuneration to a person holding office under the Crown in right of the State of New South Wales or in the service of the Crown in right of the State of New South Wales;
- (b) any amount paid or payable under any prescribed classes of contracts to the extent to which that payment is attributable to labour;
- (c) any amount paid or payable by a company by way of remuneration to a director or member of the governing body of that company;
- (d) any amount paid or payable by way of commission to an insurance or time-payment canvasser or collector; and
- (e) the provision by the employer of meals or sustenance or the use of premises or quarters as consideration or part consideration for the employee's services."

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The appellant submits that it is within paragraph (d) that the payments in question are comprehended.

In none of the instances included in the agreed statements of fact is the recipient of the commission an

employee of the payer in accordance with common law principles. It was argued to this court that as properly understood the definition of "wages" only covers cases where the payment is made to an employee as such. I am unable to perceive any substance in this submission. It appears to me that the plain intendment of the definition is that in certain cases payments made to persons who are not employees in accordance with common law principles are intended to fall within the definition. 10

I respectfully agree with the observation of Gibbs J., in Murdoch & Ors. v. The Commissioner of Pay-Roll Tax (High Court, unreported, 2nd September, 1980) where he says, speaking of similar legislation:

"In the present case the appellants, who made the payments, were the employers of the recipients. It is therefore unnecessary to consider the effect of the definition of 'employer' as any person who pays 'wages', which seems to make it unnecessary that the relationship of employer and employee in accordance with common law principles should exist between the payer and the payee." 20

The remaining problem concerns the meaning of the words "an insurance canvasser or collector" as appearing in par. (d) of the definition of "wages". The first question to be determined is whether those words are intended to refer to persons who follow a recognised calling or avocation, that is, that the legislature had chosen as its criterion moneys paid to persons whose work falls within a generic description or whether it has chosen the nature of a particular transaction resulting in the payment of commission in 30

order to attract tax in respect of that payment. The definition is not a reference to payments made by way of commission for the service of canvassing for any form of insurance business or for collecting, presumably money, which has some connection with insurance. The indefinite article is used - it is a payment to an insurance collector that is spoken of. The phrase to my mind has the flavour of a typical elliptical description of an avocation. This being so, it seems to me 10 to be right in the exercise of statutory construction to enquire whether there be a recognised calling which answers this description. If there be one then it is not a difficult step to take to say that that is the ordinary signification of that collocation of words. Whether a judge is informed by general reading or the specific material which is brought more directly to his knowledge by an informed witness or by the researches of counsel does not seem to matter a great deal in the present case. I do not think that resort to 20 dictionaries as to the meaning of each respective word is in the last degree helpful, but on the other hand an enquiry as to the history and background of canvassing and collecting in the insurance industry might well give guidance as to what the legislature intended.

The story of what is known as industrial life assurance is told in a book written by Dermot Morrah, a late fellow of All Souls College, Oxford, entitled "A History of

Industrial Life Assurance" published in 1955. It is also dealt with, so far as this country is concerned, in Gray's "Life Assurance in Australia". In England in 1852 a company known as British Industry Life Assurance Company was established specifically for the purpose of life assurance in small sums. This company was taken over by a company commonly known as the Prudential in 1860 and thereafter what became known as "industrial assurance", by reason of the name of the company which commenced it, was launched. In the language of Dermot Morrah:

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"It was and it is simply life assurance adapted to the special circumstances and requirements of the masses of the people."

The essential characteristics of industrial life assurance are that premiums are usually paid at the home of the policy owner to a collector in the employment of a life assurance company. These persons have come to be known at least in industrial law as insurance agents and they had two main duties: (a) collecting the premiums paid at policy owners' homes, and (b) writing new business. Each agent would in practice be allocated a specific territory and he would have what was known as a "book" which, in order to keep his income up, he would have to increase by the addition of new policy holders as existing policies matured or lapsed. These canvassers and collectors were subject to a high degree of supervision by a salaried field officer of the insurance company known as a superintendent.

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That there was such a body of workers at the time of the relevant legislation clearly appears from the industrial awards which were produced to the court. The Life Assurance Agents Award, 1951 applies to all employees of the life assurance companies set out in the schedule thereto so far as they carry on industrial life assurance business. The definitions in that award include the following:

"'Employer' shall mean any life assurance company or society party hereto carrying on industrial life assurance business in the Commonwealth of Australia or its territories. 10

'Employee' shall mean any person wholly or mainly employed by an employer in canvassing for industrial and ordinary life assurance policies and/or in collecting the premiums payable by or on behalf of insured persons.

'Industrial life assurance' shall mean the type of life assurance upon which the premiums are by the terms of the policy made payable at intervals of less than two months and are contracted to be received or are usually received by means of collectors in the service of the employer." 20

The schedule of companies indicates the leading life companies of the Commonwealth.

In the reasons of Commissioner Mooney, Chief Conciliation Commissioner, for a variation of an award in 1952, the following passages occur:

"The award prescribes the wages and conditions of industrial insurance agents who generally are both collectors of insurance premiums and the obtainers of new business and was made by Mr. Conciliation Commissioner Austin in March, 1951; it is to remain in force for three years." 30

... ..

"Part of the wage comes from collections, but the amount collected by each agent varies according to the size of the 'book'."

... ..

"This is, of course, provided the agent kept the 'book' at the figure stated by replacing lapses with new business of an equal amount."

... ..

"The minimum wage is for a person engaged as a canvasser and/or collector and is therefore for a person working in the dual capacity."

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In a subsequent award this definition appears:

"'Industrial life assurance agent' shall mean an agent engaged in canvassing for industrial life assurance policies and/or in collecting premiums thereon."

In the years following World War II business of the kind I have been discussing with premiums collected at the homes of policy owners changed in character and came to be called "collector insurance" and the number of companies writing new business decreased markedly. The change of name is reflected in more recent industrial awards so that "collector life assurance" is now defined to mean:

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"the type of life assurance upon which the premiums are by the terms of the policy made payable at intervals of less than two months and are contracted to be received or are usually received by means of collectors in the service of the employer".

The present existence of the system and the existence of groups of collector life assurance agents is demonstrated by the following definitions to be found in the award of Mr. Commissioner Paine between the Australian Insurance

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Staffs Federation and T. & G. Mutual Life Society Limited  
and Others of 7th April, 1976:

"'Collector life assurance' shall mean the type of life assurance upon which the premiums are, by the terms of the policy, made payable at intervals of less than two months and are contracted to be received or are usually received by means of collectors in the service of the employer.

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'Officer' shall mean any person commonly called a superintendent, who is on the outdoor staff of any employer and is appointed to a defined area and employed in supervising and assisting a group of collector life assurance agents in their agency activities and in such other duties incidental to the business as may be required by the employer.

'Collector life assurance agent' shall mean any person wholly or mainly employed in canvassing for and/or collecting premiums payable on collector life assurance policies and who may be required by his employer to canvas for and/or collect premiums payable on any other types of life assurance policies."

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These matters satisfy me that it was the legislature's intention to designate by the words it used in par. (d) of the definition of "wages" a particular well-known and well-established group of persons rendering a particular service to companies carrying on the business formerly known as industrial assurance and latterly known as collector assurance. That this is so seems to me to be confirmed by the problem which confronts the appellant in seeking to provide another meaning for the words which it cannot in my view be said the words ordinarily mean. The following is the submission of the Commissioner:

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"B. What is an insurance canvasser?

1. One who, with the express or implied

concurrence of an Insurance Company, pursues for financial gain an activity of soliciting the making of insurance contracts where he

- (a) so canvasses as his sole means of livelihood,
- (b) so canvasses as part of his livelihood derived from activities in the insurance world,
- (c) so canvasses to an extent sufficient, bearing in mind his other activities, to permit it to be said that he has two distinct means of livelihood, e.g. as a service station proprietor and as a canvasser,

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and in each of the above volume is not in itself decisive where he

- (i) makes the necessary arrangements so as to establish some relationship between himself and an insurance company, including arrangements as to commission;
- (ii) proceeds to act so as to earn commission;
- (iii) from time to time, as circumstances suggest the likelihood of gain and his other activities, business and otherwise permit, repeats such acts

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but

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- (d) where his canvassing is normally as a subordinate and ancillary part of another distinct business carried on, then he will not carry on the vocation or business of an insurance canvasser.

A. Lewis & Co. (etc.) -v- Bell Property Tr.Limited (1940) Ch. 345.

Followed Labone -v- Litherland U.D.C. (1956) 1 W.L.R. 522.

Followed Rother -v- Colchester Corp. (1969) 1 W.L.R. 721 at 728 foot to end.

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And see Stuart -v- Diplock 43 Ch. 343.

It may be, as to some vocations distinct from the insurance field, a normal and natural part of them that persons be advised or urged to take out insurance, but if so, the person so advising or urging is not an insurance canvasser. He has not approached the person with that as his object. In such cases the urging to insure is merely a natural and incidental part of the distinct vocational purpose (e.g. solicitor and client) for which the parties have come together.

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" 2. An insurance canvasser is someone who solicits insurance business and this of necessity involves approaching in person, by phone or correspondence, persons thought possibly or likely to be willing to take out insurance.

(see Definitions - OXFORD and WEBSTER)

To import into the ordinary meaning of "canvasser" the concept that he must solicit business in a particular way, is to import wholly irrelevant factors.

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E.G. He is still a canvasser if he solicits insurance whether or not:

- (a) he does so from his own premises or the payer's,
- (b) the names of likely persons are obtained from his payer or from his own records or contracts,
- (c) he solicits only on behalf of one Insurance Company or more than one,
- (d) he has contracted to solicit, or merely does so with the express or implied consent of the payer of the commission.

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3. If a person is an insurance canvasser within Clause B1(a) or (c), all payments of commission to him pursuant to a standing contract of agency are within the definition because it was the existence of such a contract which led to the canvassing notwithstanding that as to a particular proposal he may not have solicited it. The canvassing was the predominant characteristic of his business.

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Note: "Any amount paid" etc.

(The sub-clause is NOT "any amount paid or payable by way of commission for canvassing to an insurance or time payment canvasser".)

This is not merely the meaning of the words used, but to treat them as bringing to tax only commissions on business in respect of which an insurance canvasser within Clause B1(a) or (c) in fact canvassed would involve the payer (insurance company) in investigating the circumstances surrounding the making of each proposal accepted and possibly the Commissioner doing likewise. 10

However, when one comes to Clause (b), e.g. insurance brokers, not all payments to them by an insurance company are to them as insurance canvassers by characterisation. The only payments to them as insurance canvassers are the payments to them in respect of policies which have been canvassed and accordingly as to brokers the insurance company must enquire as to each new policy whether the broker approached the client (if yes, then all commissions on such policy and renewals are wages) or whether the client approached the broker (if yes, then no commissions on that policy are wages). 20

ALTERNATIVELY, but not our preferred approach, would be to say that whether one is speaking of a person who canvasses in Clause B1(a), (b) or (c), the insurance company must in each case of a new policy make the above enquiry and pay or not pay accordingly. 30

Whether our first choice were preferred or our second choice, in all cases payments to the canvasser would include all commission on renewals since these we submit are merely continuing reward for the policy which has been brought about by an insurance canvasser and the payments are to him for activities as such.

C. What is an Insurance Collector?

We submit the same definition substituting for "soliciting the making of insurance contracts" the words "collecting insurance premiums". 40

See 10 C.T.B.R. Cash 152. "

The elaboration upon which the Commissioner finds

it necessary to engage to my mind is a sufficient demonstration that the legislature chose the simple expedient of nominating a class of persons well known by their work in the community whose conditions of service were regulated by industrial awards and who are just as readily identified as a company director under par. (c) or a person holding office under the Crown under par. (a). After all, it is a pay-roll tax and one would think the legislature's intention would be directed to persons who, if not in the strict service of the company, are in a position akin to it and who might, in the ordinary course, appear in its records of pay. 10

Having reached this conclusion none of the payments made under any of the cases fall within the definition of "wages" because they were not made to insurance canvassers or collectors as those words are ordinarily understood. None of the persons, firms or companies in the cases under consideration were dealing with industrial or collector assurance or otherwise doing the work which the statutory designation encompasses. 20

Both appeals should be dismissed with costs.

I Certify that this and the 12  
preceding pages are a true copy of  
the reasons for judgment herein of  
The Honourable Mr. Justice Reynolds.

(Sgd.) J. Mitchell

Date 19/12/1980 Associate





as it later became known, had the meaning assigned to them respectively in the awards of 1951 and 1976.

2. If the Pay-Roll Tax Act of 1971 had employed either of these terms I would have been ready to conclude that the legislature used them with the same meaning.

3. The Act, however, speaks of "an insurance or time payment canvasser or collector" which denotes four groups of persons (i) an insurance canvasser (ii) an insurance collector (iii) a time payment canvasser (iv) a time payment collector. The meaning in the Act of (iii) and (iv) is not raised in the proceeding and may be disregarded. There is no evidence before the Court as to the meaning of the terms denoting groups (i) and (ii). In construing the language of the paragraph I would treat insurance canvasser and insurance collector as ordinary English words. I would understand them to mean respectively a person who solicits insurance business and a person who collects premiums due under an insurance policy. I can see no justification for reading down insurance so that it means only industrial assurance or collector assurance. Since those descriptions of a special class of insurance business have been shown to be well known, the failure of the legislature to employ them cannot be stripped of all significance.

4. For the reasons given by Reynolds J.A. I would hold that the paragraph includes persons working under a contract as well as employees strictly so called.

5. Since I am unable to shrink "insurance" to the meaning of "industrial assurance", I cannot accept the argument that the canvassing or collecting which it describes can only be carried out on foot. For the same reasons I see no justification for limiting the description of the paragraph to those who are under contract to canvass or collect full time. If a person canvasses or collects on a part time basis only, or as the inclination takes him, he would in my view nonetheless fall within the paragraph. The Commissioner accepts that a person whose canvassing or collecting is ancillary to another business stands outside the paragraph. 10

6. These rulings having been given, it seems to me that all questions of law have been answered and there remain to be decided only the questions of degree and fact raised by the twenty three cases submitted to his Honour viz., do the various states of affairs described in the agreed facts fall within the statutory meaning as defined? None of these questions of fact has been debated before this Court and the conclusions of fact reached by the trial judge were in my view based upon a wrong construction. I consider that it would be inexpedient to determine these disputed questions of fact on the written submissions. 20

7. If the parties are unable to agree upon the findings of fact to be made in the light of these conclusions, it will be necessary to litigate them in the Administrative Law Division.

Reasons for Judgment of His  
Honour Mr. Justice Glass

I would therefore propose that the appeal be allowed with costs, the respondents, if otherwise entitled, to have a certificate under the Suitors Fund Act and that the proceedings be remitted to the Administrative Law Division for the determination of the outstanding questions arising in them.

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I Certify that this and the three preceding pages are a true copy of the reasons for judgment herein of The Honourable Mr. Justice Glass.

(Sgd.) Margaret G. Newby  
Date-17/12/1980 Associate

Reasons for Judgment of His  
Honour Mr. Justice Mahoney

IN THE SUPREME COURT )  
OF NEW SOUTH WALES )  
COURT OF APPEAL )

C.A. 415 and 416 of 1979  
A.L.D. 508 and 507 of 1978

CORAM: REYNOLDS, J.A.  
GLASS, J.A.  
MAHONEY, J.A.

FRIDAY, 19TH DECEMBER, 1980

THE COMMISSIONER OF PAY-ROLL TAX v.  
GENERAL ACCIDENT FIRE AND LIFE ASSURANCE  
CORPORATION LIMITED and SENTRY LIFE  
ASSURANCE LIMITED

10

JUDGMENT

MAHONEY, J.A.: I have had the advantage of reading the judgments of my brethren. I agree with the reading of para. (d) of the definition of "wages" in s.7 of the Act adopted by Glass, J.A. I agree with the views expressed by him in para. (3) of his judgment.

In the circumstances, I concur in the order which Glass, J.A. has proposed.

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I hereby Certify that this and the preceding pages are a true copy of the reasons for judgment herein of His Honour Mr. Justice Mahoney

(Sgd) B.L. Levy  
Associate

Date 19/12/1980

Reasons for Judgment of His  
288. Honour Mr. Justice Mahoney

No. 20 - Transcript of Proceedings before  
Court of Appeal

IN THE SUPREME COURT )  
OF NEW SOUTH WALES ) C.A. 415 of 1979  
COURT OF APPEAL ) C.A. 416 of 1979

CORAM: MOFFITT, P  
HOPE, J.A.  
GLASS, J.A.

MONDAY, 2ND FEBRUARY, 1981.

COMMISSIONER OF PAYROLL TAX v. GENERAL ACCIDENT FIRE & LIFE  
ASSURANCE CORPORATION LIMITED

10

COMMISSIONER OF PAYROLL TAX v. SENTRY LIFE ASSURANCE LIMITED

(Motions)

MR. D.G. HILL appeared for the applicants.  
MR. BARLOW appeared for the respondent.

MR. HILL: These are applications for leave to appeal to Her Majesty in Council involving matters in dispute in excess of £Stg500 each.

MOFFITT, P.: Do you accept that there is an appeal as of right having regard to the amount involved, and it is a final judgment?

20

MR. BARLOW: Yes.

GLASS, J.A.: It is an unusual final judgment.

MR. HILL: Yes, we did have some concern about that question.

GLASS, J.A.: It is a decision which construes the Act finally in a way adverse to your contention.

MR. HILL: Yes, if there be a problem, the problem arises because of the definition of "judgment" in r.1 of the Privy Council Rules under "other legislation" at p.342. Then one comes to r.2(a) which deals with appeals as of right which refers to final judgments and, if there be an issue, it is whether the word "judgment" there, by reference to the word "final", bears a meaning different from "decision", because clearly the Court of Appeal gave a decision. What the Court of Appeal did was then refer the matter back to the Administrative Law Division in respect of particular factual matters, having decided in principle adversely to the plaintiff, and in a way in fact which would mean that the plaintiff would probably have lost on all counts.

30

HOPE, J.A.: But how would it be different from a judgment or an order made in demurrer-type proceedings?

MR. HILL: In this particular case, of course, what was before the Court of Appeal was a decision of Sheppard, J. which had actually of course dealt with factual issues as well as involving principles. The Court of Appeal then gave its decision, which was clearly final, in respect of the principles of law that were involved for determination, leaving it by its order to the Administrative Law Division to determine the facts. In our submission the Court of Appeal made a final judgment in the sense of a final decision on the matters that were in issue between the parties in principle. 10

GLASS, J.A.: It is the same as if an order had been made separating out questions of law for decision separately from questions of fact. The question of law was whether wages in a payroll included commission paid to certain kinds of insurance canvassers. You were saying that the people to whom you paid money were not insurance canvassers within the meaning of the Act, and that was resolved adversely to you without actually giving a judgment as to what you owed the Commissioner. 20

MR. HILL: Yes.

GLASS, J.A.: I gather you say that you want to bring an appeal against the decision as to the meaning of the section, that being a final judgment, and the appeal involves rights amounting to more than £Stg500 because the amount of tax levied against you exceeds that.

MR. HILL: Yes.

HOPE, J.A.: May I ask, following what my brother Glass has said, if there were a preliminary question of law argued and found, shall we say, adversely to a plaintiff, and the matter is then stood over for completion of the hearing, would there be a final judgment or order or whatever? 30

MR. HILL: Although it is not necessarily this case, we would submit yes, in the sense that he gave a final decision as to the rights of the parties.

HOPE, J.A.: I find that difficult.

MOFFITT, P.: I am looking at the actual order at the moment in the General Accident matter. In the roneoed judgment I have here it says, "Appeal allowed with costs ...". What were the outstanding questions? 40

MR. HILL: The only outstanding question could be the

application of the Court's judgment to the facts. There were not, previously to the appeal to the Court of Appeal, any outstanding matters.

MOFFITT, P.: Did it go back to the Administrative Law Division?

MR. HILL: No.

MOFFITT, P.: Would it not have to go back to the Administrative Law Division to determine what is the amount of money involved?

MR. HILL: There is no order clearly, of course, until the Administrative Law Division had made a determination. But the difficulty we are facing is that there is nevertheless a judgment which allows the appeal. 10

MOFFITT, P.: Why is it not interlocutory? It may well be that there is a decision where the matter in dispute involves £ Stg 500 or upwards. But why is it a final judgment?

MR. HILL: With respect, we would say it is certainly not interlocutory in the ordinary sense.

MOFFITT, P.: Why is it not?

MR. HILL: It is one in respect of which a final figure is not and cannot be entered, of course, until the Administrative Law Division makes its finding. 20

MOFFITT, P.: But if there had been a question of law - leave this case aside altogether - a preliminary question of law in the Equity Division which comes up to this Court, and this Court determines the preliminary question of law and then remits it to the Equity Division to resolve issues of fact for the purpose of determining the order to be made consequent upon the decision of law, why is not that an interlocutory order? 30

MR. HILL: That, with respect, would be in that situation.

MOFFITT, P.: What is the difference in this case?

MR. HILL: Here there has been a hearing of all the issues at first instance and the Court has allowed the Commissioner's appeal by its order. All that it has not done is make any order related to quantum.

HOPE, J.A.: There has not been a hearing about quantum.

MR. HILL: No, not in the Administrative Law Division.

HOPE, J.A.: But anywhere. There has not been a hearing anywhere as to what judgment should be entered in the action.

MOFFITT, P.: I take it the action was commenced claiming a particular sum of money.

MR. HILL: It is an objection to an assessment. There is an assessment originally of some amount of money issued by the Commissioner for Payroll Tax. The plaintiff then objected to that legislation and under the Payroll Tax legislation that objection is then referred to the Supreme Court where it is heard by the Administrative Law Division where Sheppard, J. decided that no payroll tax was payable. That was the essential proceeding from which then an appeal was taken to this Court. 10

HOPE, J.A.: You are saying it is purely an objection and there were two grounds of objection; one was a question of mixed law and fact and one was a question of fact. The quantum of one was a question of fact and half the action has been resolved.

MR. HILL: Yes, by the Court of Appeal's orders.

HOPE, J.A.: May I take it further the objection is to the assessment? 20

MR. HILL: Yes.

HOPE, J.A.: And the assessment is an assessment in a sum of money?

MR. HILL: Yes.

HOPE, J.A.: And the final judgment would say, "You are liable to pay the whole of it, none of it or some of it" and there is no such judgment?

MR. HILL: Yes, the final order of the Court would be in that form. 30

MOFFITT, P.: I was looking at the judgment of Mr. Justice Glass at par.6. He refers to 23 cases. Is it the 23 cases put together which give you the £500?

MR. HILL: No, what happened at first instance was that the assessments dealt with literally thousands of people and the categories of "employees" were divided into a number of categories and sample cases taken of each category by agreement on an agreed statement of facts which was before the Administrative Law Division and before the Court of Appeal.

MOFFITT, P.: I am just looking at par.6. Apparently the 40



proceedings did involve other questions of fact. "None of these questions of fact ... in the Administrative Law Division."

MR. HILL: There are no factual matters in dispute between the parties and since that there was an agreed statement of some 20 facts.

GLASS, J.A.: Given a certain construction of the Act, did this state of affairs - and there were 23 different states of affairs - fall within the statutory description? Was it wages within the meaning of the Act? I think what my brother Hope has set out is plainly right: If this were a proceeding by a Commissioner to recover what was due in respect of particular cases, you would not have a final judgment, would you? 10

MR. HILL: Yes.

GLASS, J.A.: You would have to come back and obtain a judgment for an amount in each particular case. I just do not know whether you are in a better position than that or not. But it is perhaps worth pointing out that at p.2.1 of the judgment of Reynolds, J.A. he sets out what the trial judge in fact did. He ordered that the plaintiff's objection be wholly allowed and the appeal to us was against his allowance of the objections. 20

HOPE, J.A.: He has not allowed the objections. He has ruled on what the law is to be applied in deciding whether and to what extent.

MR. HILL: Yes, the appeal was then allowed.

GLASS, J.A.: He allowed, and we said the basis on which he allowed them involved a misconstruction of the Act.

MR. HILL: Yes. 30

GLASS, J.A.: But it still remains to be determined whether in individual cases the objection should be allowed or disallowed. What my brother Hope is saying, I think, is that until that is done there is no final judgment in the action which you commenced.

MR. HILL: I understand what Mr. Justice Hope is putting. The difficulty in one sense is that there is a final decision within the meaning of the expression.

HOPE, J.A.: It is all very inconvenient. But if the view being put against you is right, it means you have to go back, resolve each case, and the assessments restored wholly or in part, and you then look for fresh grounds of appeal. If you came here the whole proceeding might be fairly short. 40

GLASS, J.A.: And it might not be, because if you took a particular case in which there could not be any argument, if the construction we favoured was right, then the Commissioner would get his money. If you were wrong, he would not, and you could obtain a judgment on that one.

MR. HILL: No individual case would be likely to necessarily involve £500. We would have that difficulty with taking just one case.

HOPE, J.A.: Why is that not a difficulty now?

MR. HILL: The matter in issue is the assessment.

10

HOPE, J.A.: You cannot separate the cases. They would all have to be dealt with together. It is the assessment of the employer.

MR. HILL: Yes.

GLASS, J.A.: But there is a series of assessments.

MR. HILL: The assessments are in fact attached to an affidavit of Mr. Walton.

HOPE, J.A.: Are there separate assessments in respect of separate employees?

MR. HILL: No, one assessment for each taxpayer company.

20

HOPE, J.A.: Is it the letter of 11th February you are talking about?

MR. HILL: Yes.

HOPE, J.A.: Is not each assessment over £500?

MR. HILL: Yes, your Honour. Each of the two assessments is in excess of £500 although the payment to an individual employee would be unlikely to attract a tax of that quantum.

HOPE, J.A.: But is not that what happened? I find it difficult to distinguish this really between the kind of case where there was an action by the Commissioner to recover an amount. You claim the objection should be upheld and the decision to set aside the assessments to allow the objections should be maintained?

30

MR. HILL: Yes.

HOPE, J.A.: The Court of Appeal decision does not make that order. It simply says that in coming to his conclusion the learned Judge at first instance was in error on the question

of construction, and it goes back to him to make what orders are proper in the light of that law on the facts that are before it.

MR. HILL: But in so doing it allowed the Commissioner's appeal, thereby reversing the allowance of the assessment. In that sense it was a final decision.

MOFFITT, P.: His decision was final but this Court's decision was not.

MR. HILL: This Court's decision, as far as allowing the appeal was concerned, is clearly final. 10

MOFFITT, P.: You can allow an appeal of an interlocutory matter. I suppose the whole matter came on as an appeal as of right here but this Court did not finally dispose of it.

GLASS, J.A.: I am beginning to see this a little clearer. Would you not have to ask this Court to make some final order disposing of the proceeding before you could have something to appeal against?

MR. HILL: One problem would be that if this Court, having made the order it has made to date, then makes another order in which it determines quantum, and that I suspect could be done by consent - there is no great dispute we would think, on that question - the question would then arise: Has the time for application to appeal gone? Because what we are now appealing from is, as it were, the remainder of the judgment and not the decision for which the Court of Appeal gave its reasons. 20

GLASS, J.A.: You could get us to make a final order upholding the appeal and making an order in favour of the Commissioner in relation to one of these assessments and then your fourteen days would only run when we made it. 30

MR. HILL: That is one of our concerns, of course, which is why the application is brought at this stage. Perhaps the answer would be to stand this application over at this stage with a view to endeavouring to see if we can come to an agreement.

MOFFITT, P.: And enter formal judgment by consent by admission of the facts and then this Court can deal with it and at the same time make an order.

MR. HILL: And then one is not out of time.

MOFFITT, P.: I think you should do that because this Court does not have the power; and to try and cut corners always leads to trouble, if not here then somewhere else. 40

MR. HILL: We were rather seeking to protect the position.

MOFFITT, P.: If you did that, you could list it again.

The matter will be stood over to 16th February 1981.  
Maybe in the meantime you can have a formal order taken out  
if necessary so there can be no doubt about it.

(Stood over to Monday 16th February 1981).

IN THE SUPREME COURT )  
OF NEW SOUTH WALES ) No. 415 of 1979  
COURT OF APPEAL ) No. 416 of 1979

CORAM: REYNOLDS, J.A.  
GLASS, J.A.  
MAHONEY, J.A.

TUESDAY, 3RD MARCH, 1981

COMMISSIONER OF PAYROLL TAX v. GENERAL ACCIDENT FIRE AND LIFE  
ASSURANCE COMPANY LIMITED

COMMISSIONER OF PAYROLL TAX v. SENTRY LIFE ASSURANCE LIMITED

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MR. BARLOW appeared for the Appellant.  
MR. HALL appeared for the Respondent.

MR. HILL: The agreement by the parties as to the result of  
the Court's judgment has now been reduced to writing in the  
form of short minutes. May I hand those up to your Honours?

REYNOLDS, J.A.: How do we come to be able to give a judgment?

MR. HILL: The parties have agreed upon the quantum.

REYNOLDS, J.A.: I know that but how do we come to give a  
judgment when nobody has sued for anything?

MR. HILL: The matter originates as an assessment by the Com- 20  
missioner of Payroll Tax under the Payroll Tax Act, an objec-  
tion by the respondent in these proceedings and then a statu-  
tory summons which proceeds to this Court under the Payroll  
Tax Act which is a summons to determine the objections.

REYNOLDS, J.A.: If the Commissioner wants a judgment of pay-  
roll tax he has to sue for it. He has only said it is owing.

MR. HILL: The Act says that it is owing, of course.

REYNOLDS, J.A.: This troubles me to some extent. I don't  
know whether you need that. What are the words of the Privy  
Council? 30

MR. HILL: It refers to a final judgment defined as an inter  
alia decision.

REYNOLDS, J.A.: A final judgment is one thing. The disallow-  
ance of the final judgment, but doesn't it speak of the amount  
in issue or the right involved? What are the words?

MR. HILL: It is 2A.

MAHONEY, J.A.: If the mechanism for appeal against the assessment was the same as that under the Income Tax Act, then there was always a right of appeal from the allowance or disallowance of an objection in the High Court.

MR. HILL: Yes.

MAHONEY, J.A.: But I cannot remember in income tax matters the Court ever giving judgment for the amount involved. We have always made an order allowing or disallowing the objection.

MR. HILL: That is so, yes.

10

MAHONEY, J.A.: So, the point Reynolds, J.A. makes about entering judgment may seem the correct one.

MR. HILL: It is, and really perhaps the matter can stand by excluding that paragraph in any event from the short minutes. The amount in dispute can be clearly enough calculated by reference to the case of -

REYNOLDS, J.A.: If you leave out the fourth order you have to find a judgment and it demonstrates the amount in dispute. I am not happy about entering judgment when nobody has sued for it even if you give consent. It is a process which forms a sub-stratum for such a judgment. Do you agree with that?

20

GLASS, J.A.: Yes, certainly.

REYNOLDS, J.A.: Has the Commissioner got any views on this?

MR. BARLOW: No. I think there would be no purpose in leaving it in. It can be taken out to the same effect.

GLASS, J.A.: When it first came up seeking conditional leave we pointed out that this Court had not made a final order.

MR. HILL: Yes.

GLASS, J.A.: But if we make the orders in the short minutes leaving out para. 4 we will have a final order.

30

MR. HILL: Yes, the objection has been disallowed or disallowed in part.

REYNOLDS, J.A.: You will have to establish that the amount in the Sentry case is \$67,000.

MR. HILL: Yes, we have affidavits which show this.

REYNOLDS, J.A.: Then we make the orders in each case in accordance with paras. 1, 2, 3 and 5 of the draft minutes which

I will initial and which can be placed with the papers. We make those orders first.

Now you want an order given conditional leave, do you?

MR. HILL: Yes.

GLASS, J.A.: Have you got the customary short minutes?

MR. HILL: Yes. They have already been handed up to the Court.

REYNOLDS, J.A.: When did this happen - yesterday, was it?

MR. HILL: No, before that.

REYNOLDS, J.A.: Are the papers in order now for leave to be given? 10

MR. HILL: Yes, on my view. I am not sure what documents were handed up to the Court on the first occasion - it is a long time ago - but I think there was filed an affidavit of Mr. Walton of 22nd December 1980 and there was a subsequent affidavit of Mr. Walton dealing with the amount in dispute. I don't know whether that was handed up to your Honours or not.

MAHONEY, J.A.: I see notices of motion but I do not see any short minutes. 20

MR. HILL: They were handed up on the first occasion the matter came before the Court.

REYNOLDS, J.A.: I have not got a copy.

GLASS, J.A.: Well, one copy will do.

MR. HILL: We can get together three copies.

MAHONEY, J.A.: Is it in terms of the notice of motion?

MR. HILL: Yes.

REYNOLDS, J.A.: Are all these times in order?

MR. HILL: Yes.

REYNOLDS, J.A.: The Court makes an order in each application in accordance with the short minutes which have been filed in each case and which have been initialled by me and placed with the papers. 30

GLASS, J.A.: You might find it easier to win the appeal than to get leave.

No. 21 - Minute of Order  
(CA 415 of 1979)

IN THE SUPREME COURT OF NEW SOUTH WALES )  
 )  
COURT OF APPEAL )

CA 415 of 1979  
ALD 508 of 1978

THE COMMISSIONER OF  
PAY-ROLL TAX

Appellant

GENERAL ACCIDENT FIRE  
AND LIFE ASSURANCE  
CORPORATION LIMITED

Respondent

ORDER

I Certify this to be a copy of  
the minute of judgment/order  
entered in the registry of the  
Supreme Court of New South Wales  
Court of Appeal.

DATED this 18 day of May 1981  
(Sgd.) E. Fritchley  
for the Registrar

DAWSON WALDRON,  
SOLICITORS  
60 MARTIN PLACE,  
SYDNEY, N.S.W. 2000

Tel: 231 0033  
D.X. 355  
REF: MW

THE COURT ORDERS that:

1. The appeal be allowed
2. The judgment of His Honour  
Mr. Justice Sheppard  
dated 23 November 1979 be 10  
set aside.
3. The respondent's objec-  
tions to the appellant's  
assessment dated 11 Feb-  
ruary 1977 be allowed in  
part to the extent of  
pay-roll tax totalling  
\$2,930.67 but subject  
thereto be disallowed.
4. There be judgment for the 20  
appellant in the sum of  
\$35,400.22.
5. The respondent pay the  
appellant's costs.

Ordered 3 March 1981 and entered  
15 May 1981.  
By the Court.

A.W. Ashe  
Registrar.

Minute of Order  
300. (CA 415 of 1979)



No. 22 - Minute of Order  
(CA 416 of 1979)

IN THE SUPREME COURT OF NEW SOUTH WALES )  
 )  
COURT OF APPEAL )

CA 416 of 1979  
ALD 507 of 1978

THE COMMISSIONER OF  
PAY-ROLL TAX

Appellant

SENTRY LIFE ASSURANCE  
LIMITED

Respondent

ORDER

I Certify this to be a copy of  
the minute of judgment/order  
entered in the registry of the  
Supreme Court of New South Wales  
Court of Appeal.

DATED this 18 day of May 1981  
(Sgd.) E. Fritchley  
for the Registrar

DAWSON WALDRON,  
SOLICITORS  
60 MARTIN PLACE,  
SYDNEY, N.S.W. 2000

TEL: 231 0033  
D.X. 355  
REF: MW

THE COURT ORDERS that:

1. The appeal be allowed.
2. The judgment of His Honour  
Mr. Justice Sheppard  
dated 23 November 1979 be 10  
set aside.
3. The respondent's objec-  
tions to the appellant's  
assessment dated 11 Feb-  
ruary 1977 be wholly  
disallowed.
4. There be judgment for the  
appellant in the sum of  
\$67,493.20.
5. The respondent pay the 20  
appellant's costs.

Ordered 3 March 1981 and entered  
15 May 1981.

By the Court

A.W. Ashe  
Registrar

IN THE PRIVY COUNCIL

No. 1 - Minute of Order granting leave  
to appeal to Her Majesty in  
Council (CA 415 of 1979)

IN THE SUPREME COURT OF NEW SOUTH WALES

COURT OF APPEAL

CA 415 of 1979

ALD 508 of 1978

THE COMMISSIONER OF

PAY-ROLL TAX

Appellant

THE GENERAL ACCIDENT FIRE

AND LIFE ASSURANCE

CORPORATION LIMITED

Respondent

ORDER

THE COURT ORDERS that:-

1. Final leave to appeal to

Her Majesty in Council

from the judgment of this 10

Court of 19 December 1980

be granted to General

Accident Fire and Life

Assurance Corporation

Limited.

2. Execution of the judgment

be suspended pending the

appeal.

3. The costs of this motion

be costs of the appeal. 20

Ordered 13 July 1981 and entered

31st August 1981.

DAWSON WALDRON,  
SOLICITORS,  
60 MARTIN PLACE,  
SYDNEY, N.S.W. 2000

TEL: 236 5365

D.X. 355

REF: MW

By the Court,

A.W. Ashe (Sgd.)  
Registrar

Minute of Order granting  
leave to appeal to Her Majesty  
302. in Council (CA 415 of 1979)

IN THE PRIVY COUNCIL

No. 2 - Minute of Order granting leave  
to appeal to Her Majesty in  
Council (CA 416 of 1979)

IN THE SUPREME COURT OF NEW SOUTH WALES

COURT OF APPEAL

CA 416 of 1979

ALD 507 of 1978

THE COMMISSIONER OF

PAY-ROLL TAX

Appellant

SENTRY LIFE ASSURANCE

LIMITED

Respondent

THE COURT ORDERS that:-

1. Final leave to appeal to  
Her Majesty in Council  
from the judgment of this 10  
Court of 19 December 1980  
be granted to Sentry Life  
Assurance Limited.
2. Execution of the judgment  
be suspended pending the  
appeal.
3. The costs of this motion  
be costs of the appeal.

ORDER

Ordered 13 July 1981 and entered  
31st August 1981. 20

By the Court,

A.W. Ashe (Sgd.)

Registrar

DAWSON WALDRON,  
SOLICITORS,  
60 MARTIN PLACE,  
SYDNEY, N.S.W. 2000

TEL: 236 5365

D.X. 355

REF: MW

Minute of Order granting  
leave to appeal to Her Majesty  
303. in Council (CA 416 of 1979)



