

CHILD SAFETY COMMISSION OF INQUIRY

Harry Gibbs Commonwealth Law Courts Building,
119 North Quay, Brisbane

On Thursday, 16 April 2026 at 10.00am

Before: Mr Paul Anastassiou KC, Commissioner

Counsel Assisting: Mr Tom Diaz
Mr Joshua Forrest

1 COMMISSIONER: Mr Diaz, before we start, there are two
2 further public interest immunity rulings that I have to
3 publish. I think you have them available, or my associate
4 has them available. They relate to some documents that
5 have been produced overnight, real-time, as it were. The
6 rulings follow earlier rulings as the documents in
7 substance raise the same issues, and, for reasons
8 previously expressed by me, I reject the claims for public
9 interest immunity in respect of each of the documents the
10 subject of the rulings, and I publish those rulings. Could
11 they be made - they are being made available. Very well.
12 Mr Diaz.

13
14 MR DIAZ: Yes. Thank you for that, Commissioner. At the
15 outset can I just tender two further bundles of materials.

16
17 COMMISSIONER: Yes.

18
19 MR DIAZ: The first is what's called the supplementary
20 tender bundle. I trust that's available to you somewhere.

21
22 COMMISSIONER: It is. I just need to locate it amongst
23 all the bundles here. Yes, I have that.

24
25 MR DIAZ: So this supplementary tender bundle contains a
26 statement of Ms Mulkerin, the Director-General, which was
27 separately tendered but is now part of the bundle for good
28 housekeeping.

29
30 COMMISSIONER: Yes.

31
32 MR DIAZ: It also contains the former minister Ms Linard's
33 witness statement, a briefing note for CBRC - or, pardon
34 me, a submission for CBRC to note the budget deficit, which
35 is the subject of your third public interest immunity
36 ruling.

37
38 COMMISSIONER: Yes.

39
40 MR DIAZ: And it also contains the transcripts from the
41 current hearing block should they be necessary today.

42
43 COMMISSIONER: Yes.

44
45 MR DIAZ: That's the first bundle to tender.

46
47 COMMISSIONER: Thank you. That will be CA-74.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

EXHIBIT #CA-74 - SUPPLEMENTARY TENDER BUNDLE

MR DIAZ: The second bundle to tender is one that is entitled "2020/2021 budget submission extract bundle".

COMMISSIONER: Yes.

MR DIAZ: That is the subject of your fourth ruling, Commissioner, and concerns a document that was produced by the department late yesterday evening in response to a notice you issued.

COMMISSIONER: Yes.

MR DIAZ: It is the budget submission for 2020/2021, or at least relevant extracts therefrom, which you sought on Tuesday through Ms Freeman.

COMMISSIONER: Yes. That will be exhibit CA-75.

EXHIBIT #CA-75 - 2020/2021 BUDGET SUBMISSION EXTRACT BUNDLE

MR DIAZ: Those are the matters of housekeeping. I'll now turn over to my learned friend Mr O'Brien.

COMMISSIONER: Yes.

MR DIAZ: Thank you, Commissioner.

COMMISSIONER: Mr O'Brien.

MR O'BRIEN: Yes, thank you, Commissioner. Commissioner, I'll shortly call Ms Leanne Maree Linard, who is a current member of parliament. As you're well aware, Commissioner --

HIS HONOUR: Yes

MR O'BRIEN: -- she was the child safety minister for this state between 12 November 2020 and 17 May 2023.

COMMISSIONER: Yes.

MR O'BRIEN: But I tell you, Commissioner, that her statement appears at page 17 to page 39 of what has just become the supplementary bundle, which is CA-74.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

COMMISSIONER: Yes. Thank you.

MR O'BRIEN: Commissioner, I propose to lead some limited evidence-in-chief from the former minister in relation to how budgetary submissions are formulated, finalised and then submitted to and approved by the minister, and then how the Cabinet Budget Review Committee, which often is referred to as CBRC - how that process occurs. I should say it's not proposed to lead evidence of the actual discussions in the CBRC process.

COMMISSIONER: Yes.

MR O'BRIEN: Obviously the minister and ourselves are very conscious of the privilege claims. But, in our respectful submission, we think it's appropriate and necessary for this Commission to have some evidence as to how this process is undertaken.

Commissioner, can we raise one matter at the start. The evidence I will lead from the former minister will establish that there are a series of documents that are not before the Commission that, in our respectful submission, should be. Those are the briefing notes to the minister for the budget submission, which will attach the submission and all the supporting documents which support the budget submission; the actual budget submission; and the CBRC decision that is communicated in relation to that submission.

Now, up until yesterday none of those documents had been produced to the Commission or were before the Commission. Late last night, as my learned friend Mr Diaz has mentioned, it appears as if two documents were produced. The first appears at tab 6 to 9 of the supplementary bundle, and they consist of a CBRC policy submission dated 25 August 2020, which was signed off by the former minister, child safety minister, Di Farmer. We then have, subsequently seen and now have before the Commission, the February 2020 budget submission. Can I indicate to you, Commissioner, that my client, the former minister, has not seen this second bundle. It's only just been produced to us.

COMMISSIONER: Yes, I understand these documents are being produced literally real-time --

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

MR O'BRIEN: They are.

COMMISSIONER: -- and, as I understand it, the most recent bundle produced quite late yesterday evening.

MR O'BRIEN: That's right. So to date there are two documents, two of those three types of documents, which we think would be of great assistance to the Commission. The former minister completely understands that this Commission is interested to inquire as to what submissions were made in relation to budgetary considerations to CBRC and ultimately what was decided and, to the extent to which there were explanations, they were provided in the decisions provided by CBRC.

Both the two documents that have been produced are documents that relate to former Minister Di Farmer, and neither of them relate to my client, Ms Linard. So this Commission has the distinct disadvantage at the moment of not having those critical documents before it.

COMMISSIONER: Well, Mr O'Brien, that depends upon whether the content of those documents is material for present purposes. I can well understand that there are various iterations of material that is put before the CBRC.

MR O'BRIEN: Yes.

COMMISSIONER: There are, no doubt, surrounding the core proposals documents such as perhaps a submission that gives explanations as to what is being sought and the like.

MR O'BRIEN: Yes.

COMMISSIONER: It really depends on what Mr Diaz proposes to specifically rely on whether the apparent gap in the material, as you've explained, is itself significant, and that may emerge in the course of hearing evidence.

MR O'BRIEN: I accept that, Commissioner, and I raise these issues at this point simply to make two points: (a) the minister does not have those critical documents --

COMMISSIONER: Yes, I understand that.

MR O'BRIEN: And obviously this is a number of years ago.

1 The second point is that ultimately I would submit to the
2 Commission that efforts - to the extent to which there's a
3 debate about whether - I've seen this morning the notices
4 that have been issued by you, Commissioner --

5
6 HIS HONOUR: Yes.

7
8 MR O'BRIEN: -- to the State to produce various
9 documents - that one could have a debate - it's a topic
10 that we necessarily wouldn't get engaged in, but one could
11 have a debate as to the extent to which those critical
12 documents which I've just mentioned fall within those
13 notices. Ultimately we would submit to you, Commissioner,
14 that those documents are important documents to understand
15 the context of the decisions that were made and also to
16 have certainty as to what actually occurred. This
17 Commission understandably wants to get to the heart of
18 actually what was put, what was decided, and those
19 documents that I've just mentioned - the briefing note, the
20 actual submission, the CBRC decision - in their final form
21 are the best evidence for this Commission to act on.

22
23 COMMISSIONER: Yes, I don't wish at this point at least to
24 get into an analysis of whether the documents you've
25 identified fall within the scope of the notices that have
26 been issued as formulated.

27
28 MR O'BRIEN: Yes.

29
30 COMMISSIONER: If it should emerge that the documents that
31 you've noted to be absent from the production by the State
32 parties do turn out to have some criticality, then of
33 course I can seek by way of notice specifically the
34 production of those documents.

35
36 MR O'BRIEN: Yes, yes.

37
38 COMMISSIONER: We'll see how it unfolds, Mr O'Brien.

39
40 MR O'BRIEN: Commissioner, I'm more than content with
41 that, and we just wanted to raise that as a preliminary
42 matter.

43
44 HIS HONOUR: Yes, thank you. And thank you for raising
45 these matters.

46
47 MR O'BRIEN: Commissioner, I call the former minister for

1 child safety, Leanne Maree Linard.

2
3 COMMISSIONER: Yes, thank you.

4
5 <LEANNE MAREE LINARD, SWORN [10.13 am]

6
7 COMMISSIONER: Thank you, Ms Linard. Welcome.
8 A. Good morning.

9
10 COMMISSIONER: Make yourself comfortable. Yes,
11 Mr O'Brien.

12
13 MR O'BRIEN: Thank you, Commissioner.

14
15 <EXAMINATION BY MR O'BRIEN [10.13 am]

16
17 MR O'BRIEN: Ms Linard, can you state your full name for
18 the Commission?

19 A. Leanne Maree Linard.

20
21 Q. And your relevant address for the purposes of these
22 proceedings is care of your solicitors Mills Oakley
23 Lawyers?

24 A. That's correct.

25
26 Q. They're instructing me. Ms Linard, you've prepared a
27 statement in response to a notice that you received from
28 the Commission; that's correct?

29 A. That's correct.

30
31 Q. And that statement was dated 13 April of this year,
32 2026. Could we have up on the screen, Commissioner, the
33 statement of Ms Linard, which commences at page 17 in the
34 supplementary bundle CA-74.

35
36 COMMISSIONER: I take it you wish to tender that,
37 Mr O'Brien?

38
39 MR O'BRIEN: Yes. Well, the --

40
41 COMMISSIONER: Once adopted.

42
43 MR O'BRIEN: Yes, once adopted. Yes.

44
45 Could you just have a look at that front page?

46 A. Yes.

47

1 Q. And if we could then go over to page 39. Your
2 signature has been redacted, but that's the statement that
3 you've prepared in response to the notice?
4 A. Yes.
5
6 Q. Are the matters stated in that statement true and
7 correct to the best of your knowledge?
8 A. Yes.
9
10 Q. To the extent to which your statement records opinions
11 by you or expressed by you, are they your opinions honestly
12 held?
13 A. Yes.
14
15 MR O'BRIEN: I tender that statement.
16
17 COMMISSIONER: Yes, Ms Linard's statement will be
18 exhibit L-1.
19
20 **EXHIBIT #L-1 - MS LEANNE LINARD'S STATEMENT**
21
22 MR O'BRIEN: Thank you, Commissioner. Would it be
23 convenient if the witness had a blank copy of that
24 statement?
25
26 COMMISSIONER: Yes, of course. Of course.
27
28 WITNESS: Sorry, may I also ask for my glasses in case
29 I have to read things?
30
31 COMMISSIONER: Yes. Please.
32
33 WITNESS: I just realised I've left them in my handbag,
34 I'm sorry.
35
36 MR O'BRIEN: Perhaps we'll organise that to happen,
37 Ms Linard.
38 A. May I go and get them?
39
40 COMMISSIONER: I think somebody's bringing them to you,
41 Ms Linard.
42 A. Thank you. A more recent development, I'm sorry, but
43 thank you.
44
45 MR O'BRIEN: Now, Ms Linard, when were you first elected
46 to the Queensland Parliament?
47 A. In 2015.

1
2 Q. 15. And what seat were you elected in?
3 A. To the seat of Nudgee.
4
5 Q. And that continues to be the seat that you currently
6 hold --
7 A. It does.
8
9 Q. -- in the current parliament?
10 A. Yes.
11
12 Q. Now, you became the child safety minister between - or
13 were appointed on 12 November 2020?
14 A. That's correct.
15
16 Q. And you served until 17 May 2023?
17 A. In this portfolio, yes.
18
19 Q. Yes. Now, the minister before you was Di Farmer?
20 A. That's correct.
21
22 Q. And who was the minister after you?
23 A. Craig Crawford.
24
25 Q. Right. Now, your evidence, Ms Linard, is detailed in
26 your written statement. I don't need to take you through
27 that. Can I just ask you some questions about a matter
28 which has been the subject of some evidence in this Inquiry
29 about budgetary submissions, and I'm particularly focusing
30 on budgetary submissions which are prepared by a
31 department, which a minister signs off on --
32 A. M'hmm.
33
34 Q. -- and then goes to the Cabinet Budget Review
35 Committee, which is sometimes used as the acronym CBRC?
36 A. M'hmm.
37
38 Q. Now, can I ask you to explain to the Commission how it
39 is that budgetary submissions are formulated, finalised and
40 then submitted and approved by the minister - that's the
41 first step - and then I'll ask you secondly in relation to
42 the Cabinet budgetary review process. So if we deal with
43 the first step. Could you just explain to the Commission
44 from your experience how it is that budgetary submissions
45 are formulated, finalised and then submitted and approved
46 by a minister in the state of Queensland?
47 A. Very happy to speak from a minister's point of view.

1 Of course it won't be as detailed as the department would
2 be able to provide and how it looks on their end.

3
4 Q. Yes.

5 A. But, from a minister's point of view, Treasury or the
6 government of the day, the Treasurer, would provide some
7 financial parameters. Those financial parameters for the
8 budget may change from year to year. In the years both
9 preceding me and during my time they were released as a
10 policy document and talked about what the focus of the day
11 was. The department then draft a submission across their
12 many different sections of the department, draft a
13 submission within those parameters. It might be a funding
14 envelope, it might be, "We want to focus on these things
15 this year." They will draft a submission, and then that
16 draft submission with a covering - so the actual covering
17 notes where you sign and also attachments, they will come
18 to your office.

19
20 My estimation for the actual budget process is probably
21 around January/February because you sign and submit it in
22 March. It would come as a draft, it would come with a
23 briefing note on the top that says "For the minister", and
24 what I would look for would be the Director-General's
25 signature so that you know at that point in time that is
26 the budget that is proposed by your department.

27
28 Then you would get an opportunity to read that. Might be
29 short; might be long. It really does depend on if they're
30 waiting for information; they would have been engaging with
31 the Treasury analysts that are assigned to your portfolio
32 about that submission. Then you would be offered an oral
33 briefing, and your ministerial office would consult with
34 the Director-General's office and then, in my case, the
35 Deputy Director-General of Financial Services, so
36 Mr Arthur O'Brien during my time, and the Director-General.
37 Some other senior executives may attend as well, but they
38 will then orally brief you on what they have put in the
39 draft submission to that point, and then you might talk
40 about, "What does this mean", you'll ask questions like,
41 "Why is this here? Why is this not here," and I would
42 always seek feedback about what the early feedback was from
43 the central agencies about what they were saying about the
44 submission.

45
46 Then you sign it when you get to a point that you feel it's
47 finalised. Then an important role connected to the

1 Director-General's office is the caucus liaison officer.
2 They formally submit the signed version through their
3 channels, and then it's on the agenda for CBRC.
4

5 Q. You mentioned agencies or critical agencies or central
6 agencies. What are they?

7 A. Yes, my apologies. So that's the Department of
8 Premier & Cabinet and Queensland Treasury. So in
9 government they're known as central agencies, and other
10 agencies are known as portfolio agencies.
11

12 Q. What is the feedback or the interaction that you have
13 or the department has, from your knowledge, with those
14 central agencies?

15 A. The department has constant contact with those
16 agencies. In respect of CBRC, my recollection was that
17 there are three analysts or at that time there were three
18 Treasury analysts, and their job, they get assigned
19 particular portfolios and that is what they do. They are
20 the point of contact between Queensland Treasury and your
21 agency throughout all of the time about those budget
22 issues - well, anything going on in the agency.
23

24 So they would be talking a lot to that Treasury analyst,
25 sending versions, my understanding is, because there's a
26 system - and I don't want to get too technical, but
27 Tridata - where every agency is constantly updating
28 financial information so they know exactly what's going on
29 in your agency at all times.
30

31 Then if there was a major issue - an example would be if
32 the fiscal parameters have been given that we're not having
33 new submissions at this time, and your department had put
34 all of these new submissions, Treasury will give feedback
35 to say, "You're operating outside the instruction." So
36 I think it's constant contact.
37

38 Q. Now, you mentioned you ultimately get a final draft,
39 which you then ultimately consider and sign. Prior to that
40 point are you engaging with the department in relation to
41 what is to go into that budgetary submission? Is it an
42 iterative process or do you just get the draft at the end?

43 A. I think it's fair to say that everything in the agency
44 is an iterative process. You're not surprised. You
45 shouldn't be surprised when you get that submission and
46 think, "Oh, is that what the agency's prioritising?" These
47 are things that you would be talking about. You would

1 know, for example, if there are a limited-life programs -
2 that's a referral to a program that might be running until
3 a certain time, that budget cycle - you would expect that
4 if you want that program to continue that that is in your
5 submission, that you are asking for a continuation of
6 funding for that program. So it is an iterative process;
7 yes.

8
9 Q. And during that process are there - you mentioned
10 before that there might be discussions once you get the
11 original draft that comes to you. Are there revision
12 processes that occur in terms of the briefing notes, the
13 submissions that ultimately are being put forward to the
14 CBRC?

15 A. From the ministerial point of view?

16
17 Q. Yes.

18 A. There certainly can be. It's very high level, is what
19 I would say. Certainly I can't imagine a minister saying,
20 "Change that number," because there's been a lot of work
21 obviously in Treasury analysts and you don't have the
22 granular detail, you don't have those sorts of
23 spreadsheets, and I'm not an accountant or an economist,
24 but there might be the wording. So it would be something
25 that I would say, "I think we need to be clearer on that,"
26 because as a minister you're aware that you are taking a
27 submission - your submission once you sign it - and it is
28 advocating, you are an advocate for your agency.

29
30 There's 18 ministers, sometimes 19. I think my portfolio
31 is the most important. Everybody else thinks theirs is.
32 But I don't assume knowledge of CBRC. Of course they're
33 not in the detail. So you might say, "We need to be
34 clearer about the importance of that or explain that a
35 little bit more." And you might ask questions about
36 analysis, so, "Why are we putting that in there? That's a
37 different number than we previously discussed. Could you
38 explain that to me," that sort of thing.

39

40 Q. Now, you mentioned that ultimately you get the final
41 briefing note, you sign that if you consider what's in the
42 briefing note and it's attachments, you mentioned that you
43 sign that briefing note --

44 A. Yep.

45

46 Q. -- endorsing that submission. From your experience,
47 how is it that one is able to know what is the final

1 version of the briefing note and submission that goes to
2 CBRC?

3 A. And, just to be clear, sometimes - and I know this may
4 seem confusing - a briefing note may sit atop it and it
5 might just be, "Minister, for noting," or, "Please sign
6 this briefing. You have a budget briefing with the DDG and
7 DG on this date." The submission itself that you sign also
8 has I would describe it as like two cover - maybe a
9 two-page cover page, and your signature goes there and it's
10 dated.

11
12 How you know - if you were to say six months after you've
13 approved that budget you really wanted to see the detail of
14 that at that point to see how things have moved or changed,
15 you would go to your CLL0, so that's the Cabinet
16 legislation liaison officer, and they would access that
17 submission at that time, and they tend to barcode it in the
18 top right-hand corner, because of course numbers change all
19 the time in different versions that might come through the
20 department. So it's a really important point of truth that
21 you know what you signed at that time. So that's what you
22 ask for, and they will provide you with a copy, but of
23 course you have to give it back.

24
25 Q. Yes. Now, we're at this point where you've signed the
26 briefing note, you've signed the submission and it goes off
27 to CBRC. Can I then just ask some questions briefly in
28 relation to the CBRC process, which is the Cabinet
29 Budgetary Review Committee process. As I've indicated to
30 the Commissioner, I'm not asking you, Ms Linard, to go into
31 specifics of particular consultations or discussions in
32 relation to budgetary submissions. What I want to ask you
33 about is just the process. So you mentioned the
34 submissions put forward to CBRC. What happens after that?
35 When does CBRC meet, who sits on CBRC, what is the process
36 that occurs when you attend CBRC?

37 A. Well, CBRC, like Cabinet, is a body that meets
38 continuously.

39
40 Q. Yes.

41 A. Cabinet - sorry, at that time. I obviously can't
42 speak for now. I don't know. At that time Cabinet met
43 every week. CBRC would meet regularly but usually on an
44 as-needs basis when submissions were going to it, and I'm
45 only aware of how often that happened on the basis of when
46 I was called. I was not ever a member of CBRC.

47

1 But normally you would sign your submission in March, and
2 around May you would be contacted to be given a date that
3 CBRC would ask you to come before CBRC and you would speak
4 to your submission. So CBRC members were always the
5 Premier, Treasurer, Deputy Premier and usually two senior
6 members, and those two senior members of Cabinet would
7 rotate. The members would rotate. And they were the
8 membership.

9
10 Q. Yes. And you attend the committee, you advocate for
11 the particular submission that you've signed off on. Are
12 you told the result of that submission then? Does CBRC
13 communicate it then or is it subsequently? How do you find
14 out and what are you told in relation to the ultimate
15 decision made by CBRC in relation to the submission that
16 you put forward?

17 A. Well, the process with CBRC - and I think I left out
18 too when you're in the room, if it's helpful, you would
19 have almost like estimates process. Across the other side
20 would be the members of CBRC and also senior Treasury
21 advisers, maybe the Under-Treasurer, and also a senior
22 person in DPC. Your Treasury analyst, senior analyst,
23 would be sitting with CBRC, and then with you you would
24 normally have the Director-General, might be the Deputy
25 Director-General. So they may ask questions at that point,
26 they may seek clarification of matters, and then they thank
27 you for attending. They give you an opportunity, usually
28 say something like, "Is there anything additional that you
29 would like to say to your submission, or is there anything
30 in your submission that you would like to particularly
31 speak to and assist CBRC to understand?" My view is always
32 they were well briefed. So Treasury and DPC provide them
33 with a covering brief for each agency's submission, and
34 that would be reflective of that iterative process that
35 they have with your agency all the time.

36
37 Then you await a letter after that time. So they don't
38 say, "Leanne," or, "Ms Linard, this is what you need to
39 know now." There is ongoing considerations, I understand,
40 and then you'll get a letter - it's called a budget
41 outcomes letter - and that advises you and your agency of
42 what the outcome is, and that forms then the budget papers
43 that are tabled in parliament and released publicly.

44
45 Q. Are reasons provided in that communication?

46 A. No. It's quite short, the letter. It states, "For
47 the [insert the financial year], these are your outcomes,"

1 and there's also then a formal CBRC decision that follows.
2 I can't recall how long that takes, but it essentially is a
3 CBRC decision that shows for all agencies what the outcome
4 was of that budget, and that's forever a document of CBRC.

5
6 MR O'BRIEN: Yes. Thank you, Commissioner. No further
7 questions.

8
9 COMMISSIONER: Thank you, Mr O'Brien. Mr Diaz.

10
11 <EXAMINATION BY MR DIAZ

[10.29 am]

12
13 MR DIAZ: Good morning, Ms Linard.

14 A. Good morning.

15
16 Q. You've just given evidence-in-chief that you became
17 the Minister for Children, Youth Justice and Multicultural
18 Affairs on 12 November 2020; is that right?

19 A. That's correct.

20
21 Q. And you held that portfolio until 7 May 2023?

22 A. 17th.

23
24 Q. 17th; forgive me?

25 A. Yes.

26
27 Q. 17 May 2023?

28 A. M'hmm.

29
30 Q. Yes. For convenience, I'm being to refer to that
31 period I've just mentioned, 12 November 2020 through to
32 17 May 2023, as the relevant period --

33 A. Sure.

34
35 Q. -- in the same way you have in your witness statement?

36 A. Sure.

37
38 Q. Now, is it right that on your appointment as minister
39 you were provided with an incoming ministerial brief?

40 A. A folder, incoming ministerial briefing folder.

41
42 Q. Just one folder?

43 A. My recollection is that it was one folder, one large
44 folder. There may have - there may have been more across
45 the three agencies. It may have been one per agency. But,
46 I'm sorry, I can't recall exactly.

1 Q. Yes. And is it right that this brief included
2 documents such as budget information?
3 A. Yes, it would have included high-level budget
4 information.
5
6 Q. And that's information in relation to the department's
7 current financial position and also upcoming budget
8 pressures?
9 A. Yes.
10
11 Q. And is it right that the brief also included copies of
12 the department's recent budget submissions?
13 A. It may have. I can't recall if the preceding budget
14 was attached.
15
16 Q. Yes. Okay. Perhaps if the operator could bring up on
17 the screen tab 1 of the supplementary tender bundle at
18 page 2.
19
20 COMMISSIONER: Does Ms Linard have the folder in front of
21 her? It might be a bit difficult for her to see that, the
22 document projected onto the screen.
23
24 MR DIAZ: Quite, Commissioner.
25
26 Ms Linard, you should have a bundle, though I appreciate
27 there are many in front of you, which is entitled
28 "Supplementary tender bundle"; do you see that?
29 A. A supplementary bundle or supplementary tender --
30
31 COMMISSIONER: Supplementary bundle.
32
33 MR DIAZ: Supplementary bundle; yes?
34 A. Yes.
35
36 Q. And if you go to tab 1 of that bundle?
37 A. Yes.
38
39 Q. And in particular at paragraph 9. This is a statement
40 of the Director-General during the time you were minister,
41 and what Ms Mulkerin says is that written documents were
42 provided to you, and to other ministers it must be said,
43 and those documents included recent budget submissions. Do
44 you have any reason to doubt what Ms Mulkerin says in her
45 statement?
46 A. I have no reason to doubt that. I'm just sorry,
47 I can't physically recall the submission.

1
2 Q. And that ministerial brief also included aggregated
3 data in relation to Child Safety?
4 A. Yes
5
6 Q. Yes. And that would include, I assume, data in
7 relation to the number of children in out-of-home care, for
8 instance?
9 A. Yes.
10
11 Q. And also where specifically they were placed in
12 out-of-home care, whether family-based care or
13 non-family-based care?
14 A. Yes.
15
16 Q. Yes. You may close that particular bundle.
17 A. Thank you.
18
19 Q. Now, is it right that you also attended oral briefings
20 with the Director-General and various senior executives
21 from the department after you took over the portfolio?
22 A. That's correct.
23
24 Q. And those oral briefings in fact commenced on the day
25 you were sworn in, on 12 November 2020; is that right?
26 A. That's correct.
27
28 Q. And they continued on 16, 17, 18 and 19 November,
29 didn't they?
30 A. I believe that that is - they are the exact dates in
31 my statement, but may I check?
32
33 Q. Yes, of course, you can, Ms Linard.
34 A. Thank you.
35
36 Q. If it assists to orient you, that's behind tab 2 of
37 the supplementary bundle at page 22, and in particular it's
38 at paragraph 46 of your witness statement.
39
40 COMMISSIONER: I think Ms Linard, for convenience, has a
41 separate copy of her statement. So feel free to refer to
42 that.
43 A. Thank you. Mr Diaz, did you say 16, 17, 18 and
44 19 November?
45
46 MR DIAZ: Yes, indeed.
47 A. Yes, I confirm that's correct. And that

1 was - I confirmed that in my ministerial diaries, which are
2 publicly on the website.

3
4 Q. I see. So, in other words, you basically had five
5 consecutive days of briefings after you took over the
6 portfolio, oral briefings?

7 A. Yes, and I don't recall what the length is because my
8 diary doesn't show that, sorry, but, yes, there would have
9 been briefings across the three portfolios.

10
11 Q. Yes. And during those briefings you were provided
12 with information about placement pressures within the child
13 safety system?

14 A. Yes.

15
16 Q. And you also received, I take it, further briefings
17 about the budget position?

18 A. I think that that would be a very reasonable
19 expectation. A lot of it was quite high level, Mr Diaz.
20 And also meeting senior executives, and they were briefing
21 on their respective areas.

22
23 Q. Yes, I follow. And you say in your witness statement
24 that you continued that briefing process by visiting
25 frontline staff in the regions; is that right?

26 A. That's correct.

27
28 Q. And that was a practice you continued throughout the
29 relevant period?

30 A. Yes.

31
32 Q. So it's fair to surmise also that there was a daily
33 flow of information between the department and your office
34 while you were minister?

35 A. That's correct. There's a lot of information that
36 passes between the department and the ministerial office
37 daily.

38
39 Q. And how does that information pass?

40 A. As my submission states, many different avenues, both
41 through your ministerial staff - usually the protocol or
42 the protocol with this Director-General, and often with
43 director-generals, is there's direct communication between
44 a director-general and the minister, but their office and
45 your office have a constant flow of emails, might be phone
46 calls, and then there are formal matters to note, briefing
47 notes, paper based, that will be sent into the office.

1 There will be CLL0 documents that might be Cabinet
2 submissions that are flowing through. So every avenue of
3 communication
4

5 Q. Yes, I follow. And that flow of information also
6 included, I take it, matters of greater importance, in
7 particular I have in mind things such as briefings on
8 Cabinet or CBRC proposals and submissions?

9 A. Yes, that's correct.

10

11 Q. You say at paragraph 37 of your witness
12 statement - Operator, that's behind page 21 of tab 2 of
13 the supplementary bundle. You say there that as the
14 minister you were responsible for significant policy and
15 investment decisions as determined through the Cabinet and
16 ministerial process; is that right?

17 A. That's correct.

18

19 Q. And you would also agree with me, I take it, that
20 while you were minister you attended two weekly briefings
21 every Monday, one prior to Cabinet meeting and then one
22 after Cabinet meeting; is that right?

23 A. Yes, of course, only in Cabinet, when Cabinet was
24 meeting --

25

26 Q. Yes.

27 A. -- we would have the pre-Cabinet meeting, and there
28 would be weeks where there would not be either of those
29 briefings, I expect over the Christmas period and if I was
30 travelling.

31

32 Q. Yes.

33 A. But otherwise, yes, that was the normal process.

34

35 Q. So are you able to indicate over a normal year how
36 often you would meet, that is to say how many weeks in a
37 year roughly you would meet, every Monday?

38 A. I'm not sure I would make an estimate, but my diary
39 would show that. I'm sorry, I - it could be calculated for
40 you --

41

42 Q. Yes.

43 A. -- how many there were. We're required to put
44 ministerial briefings with the department in our public
45 diaries.

46

47 Q. But is it right to understand that in the ordinary

1 course, save for those instances where you're on holidays
2 or otherwise unavailable, or Cabinet wasn't in fact
3 meeting, you would meet on Mondays with the department?

4 A. Yes, that's very fair.

5
6 Q. I understood from your statement that the afternoon
7 meetings included a longer deep-drive briefing - I think
8 those are your words - to discuss portfolio issues?

9 A. Yes, I think that was a term actually, my recollection
10 was, the Director-General termed, and I think it was a good
11 reflection of what those meetings were about. It was an
12 opportunity to - because briefing material is always very
13 high level for a minister, but that's your opportunity to
14 go, "Well, what does that term mean? Could you explain
15 that to me," because the - all your subject matter
16 experts - of course there's thousands of them in a
17 department and you're one person, so it might be your
18 opportunity to say, "Could you explain that in more detail
19 for me," not that a minister obviously intervenes in those
20 operational matters but you want an understanding of them.

21
22 Q. And am I right to understand from the answer you've
23 just given that that was often an approach that you in fact
24 took?

25 A. Yes.

26
27 Q. Seeking further detail from those attending from
28 the department?

29 A. That's correct.

30
31 Q. Is it therefore right to understand that through that
32 process - that is, the daily flow of information that your
33 office had with the department, the weekly briefings you're
34 attending and the other matters we've just discussed - you
35 had a detailed understanding of the department and its
36 policy and reform agenda throughout the relevant period?

37 A. Yes, and I always sought to.

38
39 Q. So, taken collectively, it's fair to say that you were
40 thoroughly and consistently briefed also by the
41 Director-General and other senior executives?

42 A. Yes.

43
44 Q. And, again, assessed in this aggregate way, based on
45 the evidence you've given in your witness statement and the
46 evidence you've given today, it seems to me that you were a
47 diligent minister, weren't you?

1 A. I always sought to be.

2

3 Q. Ms Linard, I'm going to put a series of propositions
4 to you, and you'll have to be a little bit patient to me as
5 we work through some of them. There's a lot of jargon.
6 I expect you'll be quite familiar with the jargon given
7 your experience in the portfolio. But I'm going to work
8 through those propositions and put to you that you would
9 agree with me in respect of each of those propositions.

10 A. Okay.

11

12 Q. The first proposition is that - and I should say for
13 each of these I'm assuming that when I put the proposition
14 to you you had knowledge of the matters throughout the
15 entirety of the relevant period. So, if at any point you
16 disagree with me that you knew about one of these matters
17 throughout the entirety of what I've called the relevant
18 period, please just let me know. The first of those
19 propositions is that there were pressures in the
20 family-based care system which included both difficulties
21 maintaining and supporting existing foster carers, and
22 recruiting new foster carers?

23 A. Correct.

24

25 Q. And there were also low numbers of kinship care, which
26 were seemingly particularly anomalous in Queensland, which
27 was placing pressure on the department's overall
28 family-based care capacity?

29 A. Correct.

30

31 Q. And the department was dealing with a significant
32 increase in the number of children entering out-of-home
33 care throughout the relevant period, wasn't it?

34 A. Correct.

35

36 Q. And, by and large, those children that were entering
37 the child safety system were being placed in high-cost
38 residential care placements, in particular under IPS
39 agreements, weren't they?

40 A. Could you please repeat the question?

41

42 Q. Yes. By and large, those children that were entering
43 the out-of-home care system, which I think you've just
44 agreed there was a significant increase in the number of
45 children that were doing so, that they were being placed in
46 high-cost residential care placements under IPS agreements?

47 A. So may I clarify when you say "by and large" do you

1 mean most?

2

3 Q. Yes, you can take that as synonymous.

4 A. I was certainly aware that there was an increasing
5 number of children who were coming into care being placed
6 in IPS agreements, but I don't know that I could go so far
7 as to say the majority. There were many still going into
8 family-based care as well. And that might be correct that
9 the majority was, but, I'm sorry, I don't have numbers in
10 front of me.

11

12 Q. Quite. I think that my language has caused confusion,
13 if anything. So I might reframe it by reference to your
14 witness statement. If you're able to go to paragraph 61 of
15 that statement - Operator, you'll find that behind tab 2 at
16 page 26 - what you explain at paragraph 61 is that by the
17 end of 2020 on the basis of information you were provided
18 there was a gap of over 1,300 places between the number of
19 children who needed family or non-family-based care, and at
20 least in respect of those that went into non-family-based
21 care the number of OSD placements had reached capacity, and
22 your language, which I have perhaps improperly changed to
23 "by and large", was "often resulting in emergency and
24 higher-cost residential care options being all that could
25 be sourced"?

26 A. And that was the information provided to me, yes.

27

28 Q. Yes. And that was because, as you explain in your
29 statement, there were not enough placements either in
30 family-based care or the OSD-funded residential care
31 placements had been exhausted; is that right?

32 A. That was what the department briefed me at that time,
33 yes. They also briefed me that there was a - if I may
34 expand, Mr Diaz?

35

36 Q. Of course.

37 A. That there was an increase in the use of IPS because
38 the - there was an increase in the complexity and acuity of
39 young people during the period preceding me coming into
40 care of the department, and that's what IPS specifically -
41 what I was always briefed - specifically provided for or
42 used for.

43

44 Q. Yes, but what you explain in your statement at
45 paragraph 61 is that those children were ending up in
46 emergency and higher-cost residential care options because
47 that was - and I quote - "all that could be sourced"?

1 A. Yes, that's what I was briefed at the time. Yes. But
2 I just didn't want it to be said that that was the only
3 reason they were being placed in those positions. I'm
4 sorry if I wasn't clear.

5
6 Q. Yes. Would you accept that the main reason those
7 children were ending up on IPS agreements was because there
8 were no OSD-funded placements available for them, leaving
9 aside that there might be some children that fall into a
10 different category where an IPS agreement is suitable
11 because of the matters you've raised, that they had more
12 complex needs?

13 A. There was a delta, there was a gap, yes, in
14 family-based and OSD.

15
16 COMMISSIONER: Ms Linard --

17 A. Sorry.

18
19 COMMISSIONER: -- I've heard other evidence that the IPS
20 funding model was designed to meet short-term demand, so,
21 if you like, a sort of funding to allow flexibility where
22 unexpected demand arose. That was one of its intended
23 purposes; you agree with that?

24 A. Yes, I do, Commissioner.

25
26 COMMISSIONER: And, secondly, to meet the particular needs
27 of children with more complex needs so that an
28 individualised model of care could be designed and provided
29 for the particular child?

30 A. Yes, Commissioner.

31
32 COMMISSIONER: Yes.

33 A. Yes.

34
35 COMMISSIONER: And what, however, appeared to occur is
36 that by this time, by the time you're referring to in
37 paragraph 61 of your statement, the IPS funding model was
38 deployed because the OSD funding had been exhausted. So,
39 while there may have been an element of IPS funding being
40 used for its original intended purpose, it was becoming the
41 default funding model generally by reason of the fact that
42 the OSD-funded placements had been exhausted; is that a
43 fair summary?

44 A. Yes, Commissioner, it was being used to address the
45 rapid increase in the number of children coming into care
46 during the ice epidemic, is what I was advised, yes.

47

1 COMMISSIONER: Yes. Yes, thank you, Ms Linard. Mr Diaz.

2

3 MR DIAZ: Continuing with the string of propositions that
4 I promised I would put to you, you also knew throughout the
5 entire relevant period that the department was operating
6 under a structural budget deficit in each financial year
7 that you held the portfolio, didn't you?

8 A. Yes.

9

10 Q. And, to borrow an expression from the department's
11 Chief Finance Officer, that was a persistent and consistent
12 feature of the department's financial position?

13 A. Yes.

14

15 COMMISSIONER: Just to be clear, what is your
16 understanding of a structural deficit as opposed to some
17 other kind of deficit?

18 A. That's a hard one. It's difficult because the
19 department, of course, have appropriation, but they weren't
20 going into overdraft, like a business or anything like
21 that. They were funded to provide a certain number of
22 placements and to carry out the business of the department.
23 They had an overall budget. They were spending more in
24 this area of the department, service delivery, than they
25 were given appropriation for, which was based on population
26 growth, not on demand at that point in time. So they were
27 moving other funds from other areas of the department -
28 which the Director-General can - to cover costs, and then
29 the government was giving additional appropriation back to
30 the department for those purposes that they may have moved
31 funds for. I'm sorry if I'm not being clear. I'm not an
32 accountant or an economist, but, yes, they --

33

34 COMMISSIONER: No, I understand, Ms Linard.

35 A. They weren't in overdraft, Commissioner.

36

37 COMMISSIONER: My broad understanding based on I think
38 evidence given by Mr O'Brien --

39

40 MR DIAZ: Mr Short, the Chief Finance Officer.

41

42 COMMISSIONER: Mr?

43

44 MR DIAZ: Short.

45

46 COMMISSIONER: Yes, Mr Short - is a structural deficit
47 arises where the recurrent appropriations for the

1 department - let me see if I can simplify it - are known to
2 fall short of the expenditure requirements to cover the
3 department's activities and hence that circumstance leads
4 to known recurrent deficits so far as when one compares the
5 department's recurrent funding with its recurrent
6 expenditure, which deficits have to be made up by
7 subsequent injections of further funding in the course of
8 the following budget cycle?

9 A. Commissioner, that is a far more articulate
10 explanation than I provided.

11
12 COMMISSIONER: There may be more to it than that, but it's
13 just that these terms get bandied around and it is
14 necessary to have some understanding of what they mean.

15 A. It is, and may I say, Commissioner, too that it can be
16 confusing because an overall appropriation is given to an
17 agency and within that appropriation there are
18 buckets - it's not a technical term - of money for
19 particular purposes, but a Director-General is responsible
20 overall for the operational management of a department. So
21 it's not so fixed that Treasury says, "You can only use
22 this bucket for this purpose or this bucket for this
23 purpose." So it's not abnormal for an agency and a
24 frontline agency that has inelastic demand to have a
25 deficit. The Director-General has the ability to move
26 funds within the agency. But Treasury will address that
27 matter through additional appropriation funding when
28 required in budget, and that's a rolling process.

29
30 COMMISSIONER: Except for this direct consequence, as
31 I understand other evidence that's been provided to the
32 Commission. If the recurrent funding in accordance with
33 the budget appropriations is inadequate to meet the
34 demand - and we're here talking about the provision of
35 non-family-based residential care - then the department by
36 reason of constraints under a different Act of parliament,
37 the name of which escapes me - Mr Diaz, what's the
38 constraining legislation?

39
40 MR DIAZ: The Financial Accountability Act.

41
42 COMMISSIONER: That's it.

43
44 Under that Act the department is not able to enter into the
45 longer-term contracts that do not coincide with the
46 recurrent funding according to the level of appropriated
47 funding for the department, thereby leaving the department

1 with the only option of entering into arrangements on the
2 IPS funding model. Does that accord with your
3 understanding?

4 A. Commissioner, my understanding is that it is not
5 uncommon for an agency to approach Treasury or to
6 seek - I'm not sure if this is the technically correct
7 term, but a letter of comfort from Treasury through a CBRC
8 submission and - to address that matter. I don't -
9 I understand from previous days in previous roles with
10 Treasury that that was not uncommon and that would be a
11 CBRC submission that the agency could bring about. So they
12 could request their minister to take forward a submission,
13 or indeed the Treasury analyst, if they became aware that
14 the agency weren't able to enter into important contracts,
15 whatever that contract might be in a frontline agency, they
16 could also list a submission for CBRC's consideration in
17 that regard.

18
19 COMMISSIONER: I think we'll come to it in due course, but
20 that does not appear to have occurred in this case in the
21 relevant period as defined by Mr Diaz; that is to say,
22 there's been no suggestion by other witnesses with direct
23 knowledge of these matters that to alleviate the problem of
24 a difference between recurrent appropriations and the level
25 thereof there was a submission to increase that level in
26 order to meet the known demand. That doesn't appear to
27 have occurred here?

28 A. Commissioner, if you're asking me if the department
29 asked me to take a CBRC submission for such a letter of
30 comfort to Treasury, no, I was never requested to do so.

31
32 COMMISSIONER: Yes, I see.

33
34 MR DIAZ: You've just given evidence that you were never
35 requested to take a letter of comfort to Treasury. Did you
36 ever suggest that option to the department?

37 A. It was never put to me that the department was not
38 able to - that that was an impediment to the department
39 being able to institute the policy reforms that we were
40 seeking at that time, which was particularly focused, to be
41 fair, on expanding doubling kin care. So that would
42 not - I can't see how that situation would have brought
43 about the need to do that because they weren't - they
44 weren't entering long-term multi-year contracts.

45
46 COMMISSIONER: Yes. Just to be clear, did you appreciate
47 during this relevant period that the IPS funding model was

1 significantly more expensive as a means of underpinning the
2 provision of services or the entering into of contracts
3 than OSD-funded models?

4 A. Yes, Commissioner.

5
6 COMMISSIONER: Yes.

7
8 MR DIAZ: Returning to this theme of deficits, you
9 understood, didn't you, throughout the relevant period that
10 the deficit was forecast to increase every year while you
11 were the minister?

12 A. That's correct.

13
14 Q. And the deficit did in fact increase broadly in line
15 with those forecasts?

16 A. The forecast continuously changed, but it was
17 increasing with demand.

18
19 Q. When you say "increasing with demand" what do you mean?

20 A. That the deficit increased but that forecast was based
21 on the basis of demand growing. So there were more
22 children coming into care, so the cost was increasing to
23 provide placement services to an increased number of
24 children.

25
26 Q. Yes, we'll come back to it, but you would agree with
27 me, wouldn't you, that it's not just about how many
28 children are entering out-of-home care; it's also important
29 where those children are being placed, whether family-based
30 care or non-family-based care?

31 A. Of course. Both are relevant, yes.

32
33 Q. And also important under what type of agreement those
34 children are placed, given you just accepted a proposition
35 put to you by the Commissioner that IPS agreements are more
36 expensive, and we'll come to some of the evidence in due
37 course, but by a margin of about 30 to 40 per cent than OSD
38 agreements?

39 A. That's correct.

40
41 Q. And it's right, isn't it, that during the relevant
42 period your department was under a high degree of scrutiny
43 from both Treasury and the Department of Premier & Cabinet?

44 A. Yes.

45
46 Q. This is something that's already been touched on to
47 some extent in discussions you've had with

1 the Commissioner, but because of the foregoing matters -
2 namely, that you were operating at a deficit, the deficit
3 was forecast to increase every year and it did increase
4 more aligned with those forecasts - it was difficult for
5 the department to fund new programs or initiatives that
6 would have increased its capacity to meet the placement
7 demands it was under via long-term contracts?

8 A. I think - sorry, the reason I'm pausing is just
9 because we were focusing on not long-term contracts and
10 expanding residential care at that time. We were focusing
11 on increasing kinship care at that time. We were actually
12 focusing on reducing a dependence on residential care. So
13 that's why - all our discussions were about actually
14 investing in the kinship care system, not seeking to
15 expand. Have I missed your point, Mr Diaz? I'm sorry if
16 I have.

17
18 Q. Perhaps I can assist the discussion by taking you to
19 what your Director-General at the time says about this
20 topic?

21 A. Sure.

22
23 Q. If you have the supplementary bundle and if you bring
24 up page 8 of that bundle, which is behind tab 1, you'll see
25 when we get to page 8 - please take your time to do so - at
26 paragraph 28 what your Director-General says is she had
27 statutory obligations with respect to the fiscal position
28 of the department. She uses the chapeau, "Of course,
29 consistent budget deficits made it difficult for the
30 department to fund new programs or initiatives that would
31 have increased capacity to meet placement demands via
32 long-term contracts." Do you agree with what your
33 Director-General says?

34 A. I have no reason to doubt what the Director-General
35 was saying there. I suppose my pause is only that with
36 longer-term contracts one of the other limitations was that
37 it was capacity in OSD providers at that time. But that
38 might be a different topic that you wish to explore
39 otherwise, so I - yes.

40
41 Q. I mean, don't feel as though - if there's something
42 relevant you wish to add to the question I've asked, don't
43 feel as though you're limited by what I've asked.

44 A. Thank you.

45
46 Q. Can I --

47 A. Sorry.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

Q. Did you wish to add something
A. No, no, I made that point. It was an ongoing conversation at the time as well that OSD providers - because it was COVID, to be fair, so a lot of the issues that we were experiencing in the department and all frontline agencies around staffing, et cetera, were - and also housing, like getting facilities to be able to do these service, was also a pressure as well. That was just very front of mind for me. But I have no reason to dispute what the Director-General said. She knew what she was talking about and was experienced in the portfolio.

Q. So do you agree with me that that was a matter known to you throughout the relevant period?
A. It was absolutely a matter known to me that there was not funding to commit to new programs. There was not a lot of money sitting there. It was a deficit.

Q. Yes. I might just close out this point, in fairness to you, to explain where I understand the Director-General's comment - the genesis for that comment. If you will just be patient with me, I first have to take you to the document and then explain why the Director-General says a lack of funding hamstrung progress?
A. Okay.

Q. So if you could begin - and you'll have to bring up one of the large master bundles. I myself will have to find which volume it's in, if you will give me one moment. So behind tab 59, which is in volume 2 of the master tender bundle - forgive me, it's in fact tab 61, the same volume. You'll see that this is a document entitled "Significant procurement plan". Do you recall having ever seen this document before?
A. I know the term, the name, "Significant procurement plan".

Q. Am I right to understand, though, that that could be a term used for a whole range of plans implemented by the department over time?
A. There is no shortage of jargon, titles, change - so, yes, that's a very fair thing to say.

Q. Well, I'd better make sure that you're at least roughly familiar with the document, but essentially for contextual reasons I don't need to really go to the detail

1 of the document now, but this is a significant procurement
2 plan that was seemingly approved in or around November
3 2021, so about a year after you take over the portfolio, by
4 the Director-General; do you see that on page 1186?

5 A. Mr Diaz, it's not familiar. I do want to be fair and
6 say it was five years ago. But it's not necessarily the
7 level at which a minister would get. They would have
8 spoken to these issues at a high level, but this to me
9 looks like an internal document.

10

11 Q. Quite. And I didn't necessarily expect you would be
12 familiar with this.

13 A. Okay. Sorry.

14

15 Q. I simply wanted to give you some context for some
16 observations I'm about to take you to. If you'd just go to
17 page 1192 of that document. The reason for me taking you
18 to it is because of something you've in fact just given
19 evidence about. You'll see on 1192 under the subheading
20 "Objectives of the procurement" --

21 A. M'hmm.

22

23 Q. And these are objectives I expect you may be familiar
24 with or in fact expect you would be familiar with. If you
25 see the second bullet point, it says, "Double the
26 proportion of children placed with kin by 30 June 2026."
27 Is that a goal you're familiar with?

28 A. Absolutely.

29

30 Q. Yes. And I think you mentioned that one of the
31 reasons why you thought that a lack of funding may not have
32 impeded new initiatives in your initial answer to me was
33 because you were trying to move children out of residential
34 care, and that's made good by the first dot point, where
35 it's said that the department was seeking to halve the
36 number of children in residential care arrangements by
37 30 June 2026; do you see that?

38 A. Yes, I can see that.

39

40 Q. Now, this was simply - the purpose of taking you to
41 this document was simply for context to explain the
42 evidence that the Director-General at the time,
43 Ms Mulkerin, gave in relation to this plan. You'll have
44 to, regrettably, go to a different bundle now --

45 A. Okay.

46

47 Q. -- which is the supplementary bundle, and if the

1 operator could bring up tab 23, page 965.

2 A. Sorry, Mr Diaz?

3

4 Q. Yes, that's page 965 behind tab 23 on my count.

5 Operator, you may wish, for ease of those following along,
6 to zoom in on lines 41 through to 46.

7

8 Now, this is evidence we heard on Tuesday, 14 April 2026
9 from the then Director-General or the former

10 Director-General, who was being asked some questions by my
11 learned counsel Mr Forrest, and Mr Forrest explained or put
12 to Ms Mulkerin that, "This" - and "this" is a reference to
13 the significant procurement plan - "is obviously an
14 ambitious and optimistic plan ... Do you agree that the
15 success of those goals was essentially hamstrung by the
16 lack of new funds?" And I understand Ms Mulkerin's answer
17 to be - though there's not expressly a "yes", she says,
18 "Particularly the residential care target, I think, was
19 most impacted." Do you see that? I apologise, it's at
20 lines 41. You'll see there's a capital Q?

21 A. M'hmm.

22

23 Q. And it starts, "This is obviously an ambitious and
24 optimistic plan" - so this is a question put by Mr Forrest
25 to Ms Mulkerin, and he asks her was this hamstrung by the
26 lack of new funds, and I understand her answer to be,
27 "[Yes,] particularly the residential care target, I think,
28 was most impacted," that is by the lack of new funds?
29 I see that you're diligently reading to try and understand
30 the context --

31 A. Yes.

32

33 Q. -- which is of course understandable.

34 A. Sorry. Thank you.

35

36 Q. The preceding context, for simplicity, is a series of
37 questions about how this significant procurement plan came
38 to be developed, and what you'll see overleaf is a
39 continuation of the dialogue where the Commissioner asks,
40 "By that you mean" - this is at page 966; he's asking about
41 what effect the lack of funding has had - "By that you mean
42 the transfer of children - 'transfer' is perhaps a poor
43 expression, but moving children from residential care to
44 family-based care?" Your former DG says, "Yes." And then
45 the Commissioner adds, which I think is a proposition that
46 there is unanimous agreement about, "Which is beneficial
47 for the children - and everybody seems to agree with that -

1 but has a highly material impact on the cost," and the
2 former DG says, "Correct." The point doesn't need to be
3 dwelled upon, Ms Linard.

4 A. Okay.

5

6 Q. It's simply to make good the proposition that I put to
7 you that the lack of new funding meant it was difficult for
8 the department to undertake initiatives which would have
9 involved moving children from non-family-based care into
10 family-based care?

11 A. I think it's fair that the lack of funds was an issue
12 for the department, and I think that's what this is
13 clearly - yes, if you don't want me to spend more time
14 reading the context, that's very fair.

15

16 Q. I mean, by all means, if you feel that you're
17 uncomfortable giving that answer, you can read the context,
18 but it's simply to support the proposition.

19 A. Sure. No, I accept - I accept that, Mr Diaz.

20

21 Q. Okay. Just returning to the deficit, would you agree
22 with me that the deficit was a substantial proportion of
23 the department's overall expenditure?

24 A. The deficit was significant for the agency.

25

26 Q. And significant in a proportional sense, that is to
27 say, because of course, depending on how big the particular
28 department is, a deficit at least as it was in 2020 of in
29 the order of \$100 million may or may not be proportionally
30 significant?

31 A. I appreciate what you're saying. You mean the budget
32 was big but it was also a sizeable deficit.

33

34 Q. Yes.

35 A. I can't recall the total budget for the agency in that
36 year, but, yes, it was - I would not quibble with that
37 point, it was significant.

38

39 Q. And I should say it's fair to say that you wouldn't
40 recall what the overall budget was for the department. For
41 context - I don't think I need to take you to it unless you
42 would like to see it, but there's an incoming brief to the
43 Director-General in January 2020 --

44 A. Before my -

45

46 Q. -- so I appreciate that precedes your time?

47 A. Yep.

1
2 Q. But at that point the total controlled budget was
3 almost \$1.5 billion?
4 A. M'hmm.
5
6 Q. And there's similarly a brief that - it's called a
7 budget brief for meeting with the minister or Treasurer,
8 I believe, in February 2021, so shortly after you've taken
9 over the portfolio --
10 A. Yes.
11
12 Q. -- where the overall budget for children is
13 described - this is just for the children component of your
14 portfolio - is described as being in the order of
15 \$1.475 billion?
16 A. Sounds very familiar.
17
18 Q. I raise that for context.
19 A. Yep.
20
21 Q. Now, you would agree with me, wouldn't you, that the
22 persistent deficits were primarily being driven by the
23 following: firstly, the increase in the overall out-of-care
24 population, out-of-home care population?
25 A. Correct.
26
27 Q. And then within that there were two main drivers for
28 cost increases, the first of which was the increasing
29 reliance on residential care as opposed to family-based
30 care?
31 A. Correct.
32
33 Q. And it's right that drives cost because residential
34 care is in the order of 10 to 15 times more expensive than
35 family-based care, isn't it?
36 A. Correct. Sorry, I will have to depend on you for the
37 calculation because, again, I don't have current costs or
38 costs from then. But, yes, that sounds reasonable, and
39 it's far more expensive.
40
41 Q. Yes. Again, out of fairness to you, I'll take you to
42 the relevant materials from which I've derived that
43 understanding. So, firstly, for the proposition that it's
44 more expensive to enter into residential care as opposed
45 to --
46 A. Not - I'm not debating that.
47

1 Q. Not controversial?
2 A. No, no.
3
4 Q. Then you'll see there is what we understand to be a
5 budget proposal for FY 2022 to 2023. Operator and
6 Ms Linard, that's behind tab 19 of a bundle called the
7 public interest immunity bundle.
8 A. M'hmm.
9
10 Q. Now, we understand - and I'll return to this document
11 later on, but this is what I understand to be the budget
12 proposal that was put forward - I see that you're still
13 searching for the document.
14 A. Sorry.
15
16 Q. I'll give you some time.
17 A. I think I've found it.
18
19 Q. So, just to refresh your memory, that's tab 19 and it
20 commences, on my count, at page 399?
21 A. Yes.
22
23 Q. Do you see that? Now, what I was explaining is we
24 understand this to be the budget proposal that went to CBRC
25 in the 2022/2023 financial year?
26 A. M'hmm.
27
28 Q. I don't need to dwell on the detail at present, but
29 we'll come back to it in some considerable detail. But at
30 this stage I simply wanted to direct your attention to
31 pages 408, in the first instance, and what you'll see is
32 there's reference to a number of attachments and figures
33 and in particular there's a paragraph starting with, "There
34 is a significant cost difference"?
35 A. Yes.
36
37 Q. Do you see that?
38 A. Yes.
39
40 Q. What it explains there is that the additional annual
41 cost of placing a child in lower complexity residential
42 care - so that would be the cheapest of all residential
43 care options - is over 10 times higher than the average
44 annual cost of family-based care?
45 A. Sure.
46
47 Q. And, again in fairness to you, there's a supporting

1 figure. That's at page 415, and when you see that that's
2 figure 5. What you get is a graph which shows the average
3 annual cost of placements, and you'll see that it's just
4 slightly more than 10 times more expensive to have a
5 residential care placement, with certain assumptions, being
6 the four-child household, as distinct from a family-based
7 care arrangement, including general allowances?

8 A. Mmm.

9
10 COMMISSIONER: Well, it's four children per carer in the
11 residential service.

12
13 MR DIAZ: Quite.

14
15 So, based on evidence we've heard to date, that's a
16 relatively low-cost option as compared to some of the other
17 residential care placements that the department enters
18 into. I simply took you to this just to make good the
19 proposition that it's in the order of 10 times more
20 expensive?

21 A. Thank you.

22
23 Q. And you would agree with me that that's something that
24 you appreciated and knew during the relevant period?

25 A. I absolutely appreciated the cost differential, yes.
26 Sorry, I wasn't --

27
28 Q. Yes.

29 A. -- certainly wasn't saying no to that, just that
30 I couldn't recall that figure. Thank you.

31
32 Q. Of course. Now, where we were is I had asked you
33 first whether the persistent deficits were being driven by
34 the increasing out-of-home care population generally, and
35 I told you that there were two main drivers. We've just
36 discussed the first main driver, which is children moving
37 into residential care rather than family-based care. The
38 second cost driver is that there was an increasing reliance
39 on IPS agreements; would you agree with that?

40 A. Yes.

41
42 Q. And the reason that's a cost driver is because the
43 department pays a substantial premium when contracting
44 under those short-term high-cost arrangements rather than
45 under a long-term cost-controlled OSD contract; is that
46 right?

47 A. Yes.

1
2 Q. Are you aware that at least in present terms that
3 premium is anywhere in the order of 30 to 40 per cent?
4 A. Present terms I'm not aware of. At the time are you
5 asking me, Mr Diaz, was I aware that there was a large
6 differential or - do you mind clarifying?
7
8 Q. I'll come to that. Are you aware what the
9 differential was at the time that you or shortly after you
10 became the minister?
11 A. I may have been. I'm sorry, I can't recall.
12
13 Q. Yes. It's right that you told me earlier in your
14 evidence that you received aggregated data?
15 A. Yes --
16
17 Q. Do you --
18 A. -- high-level data.
19
20 Q. Apologies.
21 A. Sorry, high-level data, yes.
22
23
24 Q. High-level data. Is your recollection that such
25 high-level data would have included the difference between
26 the cost of an IPS contract and an OSD contract?
27 A. No, the aggregated high-level data they were providing
28 at the time would not have gone to that detail, and that
29 sort of information is what you get in RoGS, but I don't
30 dispute that we would have discussed that. I'm not
31 disputing that I was not aware there was a significant
32 differential. I just can't speak to an exact number
33 because it was so long ago. That's all I'm saying.
34
35 Q. I'm sympathetic, Ms Linard.
36 A. Yeah, I'm sorry.
37
38 Q. I can assist you in any event. There's some analysis
39 that's been done by KPMG to assist the Commission, and that
40 analysis is both present day but also historical looking?
41 A. M'hmm.
42
43 Q. If I take you to - you'll need to get a separate
44 bundle. This one is volume 3 of the master tender bundle,
45 and if you go in particular, when you do have that bundle,
46 to tab 79. Do you have that already, Ms Linard?
47 A. Yes, sorry, yes.

1
2 Q. You're very efficient indeed. You'll see that this is
3 a report entitled "Financial review of non-family-based
4 residential care"?
5 A. Yes.
6
7 Q. It commences at page 1895?
8 A. M'hmm.
9
10 Q. This is a report that was prepared for the Commission,
11 so it's a recent report. If you're able to flick through
12 the report and go in particular to a page I myself will
13 have to find. If you go to page 1915?
14 A. Yes.
15
16 Q. When you're there you'll see there's a number of
17 graphs and also some text and tables. If I could just ask
18 you to focus your attention on paragraph A.11?
19 A. Yes.
20
21 Q. Which is a narrative that explains what's at table A.3
22 and figure A.10, and the narrative explains that in 2021/22
23 financial year, so shortly after you've taken the
24 portfolio --
25 A. M'hmm.
26
27 Q. -- the median IPS agreement was in the order of
28 28 per cent more expensive than the median OSD contract; do
29 you see that?
30 A. Yes.
31
32 Q. And then there's a figure A.10, which shows that
33 differential, the light blue being the OSD, the dark blue
34 being the IPS contract?
35 A. Yes, I see that.
36
37 Q. Having seen that data, does that accord with your
38 recollection at the time as to how much more expensive an
39 IPS agreement was as distinct from an OSD contract?
40 A. It seems very reasonable to what I would have - the
41 sense I had at the time about the differential.
42
43 Q. When you say it seems reasonable do you mean it's
44 consistent with what you recall from the time?
45 A. It's consistent. I always just pause because these
46 numbers I don't recall exactly, but I'm not disputing that
47 there was a clear differential and that I was aware of that

1 and the department briefed me.

2

3 Q. Thank you. Now, you would agree with me that the fact
4 the department was operating in the structural deficit
5 environment we've discussed created a vicious cycle by
6 which the department was impeded from entering into
7 long-term OSD contracts, and that's because a matter that
8 was raised with you by the Commissioner that those - to
9 enter into those contracts financial delegates had to have
10 funds available in the future years to commit to contracted
11 commitments, which they did not have available to them?

12 A. I don't recall the department putting to me that they
13 couldn't - during my time that they couldn't enter
14 contracts if that was their desire to because of a
15 certification - did you say the word "certification" issue?
16

17 Q. A financial delegation. In order to comply with their
18 obligations under the Financial Accountability Act they can
19 only commit to contracts that they know there's
20 forward-looking funding for --

21 A. Yes.

22

23 Q. -- otherwise they're in breach of their financial
24 accountability and delegation obligations?

25 A. I don't recall that being an issue the
26 Director-General raised with me. I recall during the time
27 her transferring money from, say, one bucket, which might
28 have been IPS to OSD to be able to enter OSD contracts at
29 the time. If I had been advised that the department could
30 not and that there was availability for OSD and that they
31 couldn't enter into that because of that issue, I of course
32 as the minister would have said, as I often did in our
33 briefings, "Is there anything at the ministerial level that
34 I can do to assist in removing that barrier," and my
35 understanding is - that comes with a comfort letter, a
36 letter of comfort. If that would have been something that
37 would have assisted, of course I would have taken that
38 action. But I'm sorry, Mr Diaz, I don't recall them
39 briefing --
40

41 COMMISSIONER: Ms Linard, you accept that during the
42 relevant period you were aware that there was, I think to
43 use your words, a significant difference in the costs
44 associated with entering into an IPS-funded agreement as
45 compared with an OSD-funded agreement?

46 A. Yes, Commissioner.

47

1 COMMISSIONER: You can't recall the specific figures -
2 that's not surprising - but you accept there was a material
3 difference between those two modes of funding --

4 A. Yes

5

6 COMMISSIONER: -- and that those modes of funding
7 correlated to differences in the contractual arrangements
8 that could be entered into; you accept that?

9 A. Yes.

10

11 COMMISSIONER: Well, given that, it having been pointed
12 out to you that there was a material difference in the cost
13 of IPS contracts compared to OSD contracts, doing the best
14 you can sitting where you are today and appreciating that
15 it's some time ago, would you not have asked the department
16 officials, the Director-General or others, "What can we do
17 to overcome this problem and put ourselves in a position to
18 enter into the more cost-effective OSD contracts"?

19 A. Commissioner, it was certainly a conversation with
20 the agency about why they were using IPS agreements.

21

22 COMMISSIONER: Yes.

23 A. What I was --

24

25 COMMISSIONER: Do you recall the answer that you were
26 given?

27 A. Yes. The focus - the department said to me at the
28 time the focus on IPS was particularly in regard to the
29 increasing acuity and complexity of young people coming
30 into care. During COVID there was an interesting
31 phenomenon that the agency said they had not seen before,
32 which was often a family is known to the department -
33 before they need to remove a child they tend to try to work
34 with that agency. It might be they've got a notification
35 from neighbours or someone or a school. But during that
36 time what I was being advised was that there was a
37 significant cohort of older children, teenagers, that
38 became known to the department who were quite complex, had
39 complex needs, and, interestingly, the family was not known
40 to the agency.

41

42 The briefing from the department was that those young
43 people were both put on IPS particularly because it was for
44 high-acuity care but also because they are short term in
45 nature. The thinking at the time that I was the minister
46 was that they would not remain - these were not young
47 people who would need to be put on longer-term OSD

1 contracts because - I think the hope, the belief at the
2 time was that these young people, once stabilised, and
3 their families stabilised - because the belief at the time
4 was that these had been families who might just have been
5 keeping everything together but when COVID happened and the
6 economic pressures but also social isolation of schools
7 locking down and their social support networks were not
8 available, that they, incredibly sadly, had to relinquish
9 because they weren't coping, these young people, but that
10 when COVID passed and the normal situation or business as
11 usual returned, those young people would be able to return
12 home once stabilised and the family stabilised.

13
14 So it was certainly put to me that that was a key use of
15 IPS at that time and that it was not preferable to be
16 putting them into long-term committed contracts because
17 there was not a belief that they would stay.

18
19 COMMISSIONER: So can we classify, as it were, that bundle
20 of reasons as COVID effects?

21 A. Yes.

22
23 COMMISSIONER: Right. So there were COVID effects, and
24 that was one of the explanations given to you by the
25 department as to the need to use the IPS funding model
26 rather than the OSD funding model?

27 A. That was one, yes. There were others.

28
29 COMMISSIONER: One. And I think the other you referred to
30 earlier was that IPS was, by design, intended to meet
31 particularly complex needs?

32 A. Yes.

33
34 COMMISSIONER: And a third reason for IPS being deployed
35 as the funding model to support the contract was to address
36 unexpected demand, a sort of spot market approach where
37 demand hadn't - had arisen but wasn't accommodated within
38 the OSD envelope of recurrent funding?

39 A. Yes, it was totally inconsistent with the forecasting
40 that was being used at that time to forecast demand.

41
42 COMMISSIONER: So they are three reasons: COVID effects,
43 complex needs, and unexpected spikes? Do you accept
44 they're three reasons for the --

45 A. Yes.

46
47 COMMISSIONER: And those reasons were explained to you by

1 the department?

2 A. Yes.

3

4 COMMISSIONER: Did the department not also explain to you
5 that another very significant reason for reliance on IPS
6 funding was because of the lack of available funds
7 available under the recurrent appropriation that is
8 necessary to support and effectively authorise department
9 decision-makers to enter into longer-term OSD-funded
10 contracts?

11 A. Commissioner --

12

13 COMMISSIONER: Was that never explained to you by the
14 department?

15 A. Commissioner, it was never put to me - I cannot recall
16 it being put to me that that was an issue, and I think
17 the - a key issue, because what we were talking about at
18 the time was not wanting to have this additional flow-in of
19 young people during COVID committed long term in the agency
20 because there was a thought that they weren't going to be
21 staying in the agency. There was certainly discussion
22 about - there were some - there was - in this increased
23 number of young people going on IPS, that there were young
24 people in there that they needed to transfer to OSD
25 contracts and there were not places for them. I - sorry,
26 if I've not made that clear. And in fact I recall the
27 Director-General moving funds from the IPS budget to the
28 OSD, and that was part of the work they were doing under
29 the QTC arrangement, to put those young people in OSD
30 arrangements. So there was lots of different things --

31

32 COMMISSIONER: I wasn't aware, based on the evidence I've
33 heard, that the Director-General could move funds from IPS
34 to OSD because the OSD bucket, to use your expression,
35 reflected the recurrent appropriations via the budget
36 process. Are you saying that it was your understanding
37 that the OSD bucket could be topped up, as it were, by the
38 Director-General transferring funds that are available to
39 support IPS contracts from an IPS bucket to an OSD bucket?

40 A. My --

41

42 COMMISSIONER: That doesn't seem correct in terms of what
43 I've heard, but --

44 A. That's my recollection, Commissioner - I hope it's not
45 an incorrect recollection - and I think there was a mention
46 of it in one of the materials.

47

1 MR DIAZ: Perhaps I might be able to assist the witness.

2

3 Is what you're referring to the conversion of IPS
4 agreements to OSD contracts?

5 A. Yes, that's what I'm referring to.

6

7 Q. Yes. We'll come back to that topic, but there was
8 some very small-scale conversion that occurred around the
9 relevant period but is dwarfed in comparison to the kind of
10 initiatives presently underway within the department, in
11 relation to which you've heard evidence, Commissioner,
12 about the conversion of IPS agreements to OSD contracts.

13

14 COMMISSIONER: All right. But before we move on I just
15 want to get this clear because it is a matter of some
16 significance if the department did not inform you that one
17 of the principal reasons for reliance upon the IPS-funded
18 contracts was that the recurrent funding available to
19 support OSD contracts had reached capacity and therefore
20 there was no further funding support available to allow OSD
21 contracts to be entered into, and that in turn was because
22 of constraints imposed upon the decision-makers by the Act
23 of parliament, the name again - could you remind me,
24 Mr Diaz?

25

26 MR DIAZ: The Financial Accountability Act.

27

28 COMMISSIONER: Yes, because of the Financial
29 Accountability Act which limits the ability of an official
30 with a delegation when it comes to entering into contracts
31 not in turn supported - that is to say longer term
32 contracts not in turn supported by available recurrent
33 funding?

34 A. Commissioner, I don't recollect them saying that to
35 me. And if there was a way to address that - and I hope my
36 recollection is not incorrect because, if there was a way
37 that - the QTC was so focused and Treasury was so focused
38 on trying to reduce this cost escalation. They were
39 working side by side with the agency. If there was a way
40 to address that, if that's going to the topic of a letter
41 of comfort, I would have very happily have taken a
42 submission forward to CBRC to say, "We've got this reform
43 program under way. QTC and Treasury are working and DPC
44 are working with the agency on trying to reduce these costs
45 because they are significant" - and everyone was looking at
46 that reform work - "and there is a way that we can address
47 this in the short term or medium term," then I would

1 happily have acted to do that if there was a way to do it
2 through CBRC.

3

4 My recollection is very focused on we were not focused on -
5 definitely converting - your word, Mr Diaz, was converting.
6 We were talking about converting IPS to OSD to reduce costs
7 in the agency. And we were focused on kin and making sure
8 that we were not putting young people on those high-cost
9 agreements. That's my recollection from those years.

10

11 COMMISSIONER: Yes, I see. Thank you, Mr Diaz.

12

13 MR DIAZ: Ms Linard, I might just take you to a couple of
14 documents that address the particular topic you've been
15 discussing with the Commissioner just now. You've
16 mentioned a couple of times the QTC review?

17

A. Yes.

18

19 Q. And I'm at present having difficulty locating where
20 you discuss the QTC review in your witness statement, but
21 my understanding is that you're familiar with that review?

22

A. Yes, Mr Diaz, I mention it in paragraph 16, and

23

I think in 15 and a number of other paragraphs, 14.

24

25

Q. Yes.

26

A. Yes.

27

28 Q. And in fact thankfully my notes have served me. I see
29 at paragraph 89 of your witness statement that you give
30 evidence you were briefed on the QTC report in early 2021
31 and in the lead-up to the 2021/22 budget submission; is
32 that right?

33

A. Yes.

34

35

Q. Yes. Now, if we could just go to phase 1 of the QTC
36 report, you'll find that behind tab 7 of the PII bundle,
37 the public interest immunity bundle.

38

A. Yes.

39

40

Q. And when you are able to obtain a copy of that report
41 if you could go to page 153.

42

A. Sorry, what tab was it?

43

44

Q. I apologise. It's tab 7. Now, once you're able to
45 bring up tab 7, if you go to 153 and focus your attention -
46 well, initially for context there's some reference to the
47 forthcoming budget deficits. Then there's at key finding 2

1 a reference to demand being a key factor driving cost,
2 which I think is something you put to me earlier.
3 A. Sorry, Mr Diaz, I'm not sure I'm in the right tab. So
4 tab 7.

5
6 Q. Do you have the PII bundle before you?
7 A. Yes.

8
9 Q. Yes. It should be a document entitled "Review of
10 out-of-home care placement services"?

11 A. Yes.

12
13 Q. Dated 6 April 2020?
14 A. Yeah.

15
16 Q. That, I appreciate in fact, may not have been apparent
17 from the cover page, but this is phase 1 of QTC's review.
18 A. Okay.

19
20 Q. Now, going back to page 153, there's reference to
21 demand driving cost. But then it says, QTC's conclusion:

22
23 *There are multiple factors that are*
24 *contributing to increasing cost and*
25 *potentially deteriorating outcomes for*
26 *children.*

27
28 Do you see that?
29 A. Under 2 on page 153?

30
31 Q. That's right. Key finding number 2?
32 A. Yes. Yes.

33
34 Q. And if I could ask you to focus attention in
35 particular on the final bullet point it says:

36
37 *Current budget constraints, coupled with*
38 *the department's procurement procedures and*
39 *financial delegations, have resulted in*
40 *perverse outcomes with short-term contracts*
41 *being purchased which are far more*
42 *expensive in the long term.*

43
44 I put it to you, Ms Linard, that that is a reference to the
45 risk that was being discussed with the Commissioner;
46 namely, that if financial delegates didn't have forthcoming
47 certainty as to funding they were forced to enter into

1 short-term contracts that were going to be more expensive;
2 do you agree with that?
3 A. I accept that that's reasonable, yes.
4
5 Q. And you agree with me that the QTC report was a
6 document you were briefed on?
7 A. Phase 2. I don't recall this - you said this is
8 phase 1?
9
10 Q. That's right.
11 A. Yes. So phase 2 I'm sure in 2021 I recall prior to -
12 there was a meeting with the Treasurer becoming aware of
13 this QTC phase 2 work and that there had been an agreement
14 for a forward - a forward work plan to take that forward
15 and progress that, and it became referenced as the
16 parameter-based funding model reforms.
17
18 Q. Yes. So I should read paragraph 89 of your witness
19 statement, when you just say, "I was briefed on the QTC
20 report" --
21 A. Yep.
22
23 Q. -- as suggesting that you were only briefed on phase 2
24 of the report; you don't recall being briefed on phase 1?
25 A. I think I used "QTC review" as a catchall, I think,
26 just looking here now.
27
28 Q. Well, in fairness to you, it's put in the singular.
29 So it's not suggested that there were reports. It's been
30 rightly pointed out by some of my learned friends and also
31 my instructor that in 88 you say "phase 2 report".
32 A. Yes.
33
34 Q. And so I'm therefore to read 89 as a reference to that
35 particular phase?
36 A. Yes.
37
38 Q. Okay.
39 A. Sorry, this was not during my time, phase 1. So that
40 might be why I didn't see it.
41
42 Q. No, I appreciate that. In fairness to you, neither
43 was phase 2.
44 A. No.
45
46 Q. Phase 2 was finalised in August 2020.
47 A. Correct.

1
2 Q. My understanding was that you had been briefed on such
3 documents, it being a critical review prepared at the
4 request of DPC and Treasury. But you're telling me that
5 that's not so?
6 A. Well, phase 2 was a continuation of this work. So
7 I think it was iterative. So, yes, I was briefed on the
8 QTC work.
9
10 Q. Yes.
11 A. I just recall that the document I was given said
12 "Phase 2".
13
14 Q. Okay. And we'll --
15 A. But I think it's the same continuation of that work.
16
17 Q. It is indeed. Phases 1, 2 and in turn 3.
18 A. Yes.
19
20 Q. 3 becomes the parameters-based funding model --
21 A. Yes.
22
23 Q. -- and is all the continuation of the same work,
24 A. Yeah.
25
26 Q. Now, I said I would take you to a couple of documents,
27 and that's the first one I wanted to take you to which
28 raises this particular issue. There's another document
29 that I think we've already touched on and we may have to
30 come back to a couple of times throughout the course of
31 today. You'll find that particular document - I'm indebted
32 to my learned co-counsel. I'm told there's a reference to
33 this issue in QTC phase 2 as well. So if you go to tab 8
34 of the same bundle you have - I apologise, it's not tab 8
35 of that bundle. It's in fact a briefing note that was
36 prepared on phase 2 for the Director-General. You'll have
37 to go to the master tender bundle to find that, and I think
38 it will be behind tab 3, but I'll confirm - pardon me,
39 volume 3, but I'll confirm that for you. I'm told it's
40 behind tab 81, which will be volume 3. And if you're able
41 to take up - so this is, for context, a briefing note for
42 your Director-General, not specifically for you.
43 A. Okay.
44
45 Q. But in respect of the phase 2 report.
46 A. Yes.
47

1 Q. If you're able to take up page 1994.

2 A. Sorry.

3

4 COMMISSIONER: Take your time, Ms Linard. There's a mass
5 of material.

6 A. Yes. Sorry.

7

8 COMMISSIONER: No, no.

9 A. Thank you. I don't want to get your folders wet.

10

11 MR DIAZ: While Ms Linard has an opportunity to just
12 organise herself and get some water, just to reorient - the
13 operator seems to be very alive to where we are, but to
14 make sure everyone's on the same page, we're talking about
15 tab 81, which is the Director-General's briefing note on
16 phase 2 of the QTC report, page 1994. This is a summary of
17 QTC phase 2 which we'll come to shortly, but I just wanted
18 to go to the synthesised version, if you will.

19

20 So there what QTC is telling the department is that there
21 are barriers to realising what it describes as the
22 medium-term opportunities, and what you see in the first
23 bullet point is in order to achieve those opportunities
24 there's a necessity with Treasury to obtain, firstly,
25 budget certainty, and this is a matter that's being raised
26 with the Under-Treasurer and Director-General in March
27 2020.

28 A. M'hmm.

29

30 Q. And that, given the current nature of the caseload and
31 the growing demand, which you yourself have alluded to, the
32 department will continue to overspend over the coming
33 years, and that overspend can be minimised if the
34 department agrees with Treasury to a mechanism to commit to
35 longer term contracting.

36 A. M'hmm.

37

38 Q. Again, I put it to you that these were matters that
39 would have been made known to you throughout the relevant
40 period by your Director-General.

41 A. This document was provided to me, yes.

42

43 Q. Well, you say that the briefing note to the DG was
44 provided to you?

45 A. This 81, it's just the attach - is there meant to be a
46 briefing note here?

47

1 Q. I better make sure that we're exactly clear about
2 exactly the document we're referring to. 81 is a document
3 entitled "Briefing to the Director-General".
4 A. Sorry, maybe it's not opened at the top page.
5
6 Q. At 1987?
7 A. 81 is the phase 2 report?
8
9 Q. Yes, that's right. Child safety phase 2 report.
10 A. Yes.
11
12 Q. Briefing to Director-General; do you see that?
13 A. My apologise, I assumed a briefing note. Yes.
14
15 Q. Yes.
16 A. I can read that.
17
18 Q. And so your evidence just a moment ago was you've seen
19 this. But now, realising that it's a briefing note to the
20 Director-General, do you wish to revise that evidence?
21 A. I've seen this what I would say slide deck before.
22 I don't know if it had the words "Briefing to
23 Director-General".
24
25 Q. Yes.
26 A. But I have seen the slide deck.
27
28 Q. Well, I better take you to the document that I think
29 you may be confusing this with --
30 A. Okay.
31
32 Q. -- in fairness to you in giving your evidence. So if
33 you're able to go to the PII bundle.
34 A. Okay. Should I put this one away?
35
36 Q. I think you can safely discard that one for now.
37 A. Okay.
38
39 Q. And so when you are able to obtain a copy of the PII
40 bundle if you can go to tab 8, and you'll see that this is
41 the phase 2 report itself. So this is the document you say
42 you were briefed on in your witness statement?
43 A. Yes, this looks very familiar.
44
45 Q. And if you work through the report there's a number of
46 observations about where demand forecasts are going. Those
47 have already been the subject of evidence during this

1 hearing block, so I don't need to dwell on them. But if
2 you move through to page 290, it's quite far in to the
3 report, you'll see there's some detailed proposals that are
4 put forward. And the preceding page at 289 explains that
5 this is one of the proposals to refine the contracting and
6 monitoring approach --

7 A. M'hmm.

8
9 Q. -- from which what you see earlier in the report is
10 that by refining that particular approach QTC had forecast
11 that there were amounts in the order of tens of millions
12 per year that could be saved. And when you get to 290 what
13 you see is that QTC is recommending to negotiate with
14 service providers for long-term contracts for known demand.

15 A. Yes.

16
17 Q. Which is really a euphemism for saying you should
18 enter into OSD contracts with providers that you know have
19 some capacity.

20 A. Yes.

21
22 Q. And what you see in the green box at the bottom under
23 "Implementation steps" is that in order to do so there is a
24 necessity to resolve with Treasury constraints around
25 long-term contracting.

26 A. Yes.

27
28 Q. And so again I put it to you that, having regard to
29 all of these different reports, you must have known at the
30 time that the absence of long-term budget certainty
31 precluded the department from entering into long-term OSD
32 contracts.

33 A. This is what the report says, and I saw the report.
34 So I think that's a reasonable assumption. I can't
35 recollect - what I recollect was the focus on other key
36 initiatives and issues. But I have seen this submission.
37 So I accept that.

38
39 Q. And so is your evidence that the documents in
40 substance speak for themselves, but you don't recall this
41 issue being ventilated with you outside of those reports?

42 A. The department - I recall being briefed by the Deputy
43 Director-General for Financial Services that the importance
44 of getting longer term locked-in funding in the out-years,
45 that was something I focused on being successful to get in
46 2022/23 to provide budget certainty for the agency, and
47 I accept that the importance of that was so that - for this

1 purpose. My issue is detail and recollection, because it
2 was so many years ago. But, yes, this material is familiar
3 and those conversations are familiar.
4

5 I don't recall the granularity of the certification.
6 I think that is my concern. I don't recall a briefing note
7 saying, "We can't certify it." If there was something that
8 practically I could have done that I was unaware of at that
9 time, if that relates to a letter of comfort which would
10 have addressed or supported the agency, I wasn't aware of
11 that. But I was certainly aware that the deficits were
12 restraining the department and, yes, thank you for taking
13 me back to documents from that time.
14

15 COMMISSIONER: Ms Linard, in the documentation that I've
16 seen at least there's no reference to a letter of comfort
17 anywhere.

18 A. No. No.
19

20 COMMISSIONER: Indeed when one looks at page 290 - do you
21 still have that in front of you?

22 A. Yes.
23

24 COMMISSIONER: The implementation steps suggest that what
25 is required is to resolve with Treasury constraints around
26 long-term contracting.

27 A. Yes.
28

29 COMMISSIONER: So would you agree that what's being
30 recommended is in effect that there be a more realistic
31 appropriation for the department to enable long-term
32 contracting going forward?

33 A. Yes, I do, Commissioner.
34

35 COMMISSIONER: Not what might be described as a temporary
36 measure such as obtaining a letter of comfort, I assume
37 from the Treasurer that's where the letter of comfort would
38 come?

39 A. From CBRC, yes.
40

41 COMMISSIONER: Yes. But that's not what's being proposed.

42 A. No, I accept that.
43

44 COMMISSIONER: Rather what's being proposed is to address
45 the structural deficit by increasing, one infers, the
46 appropriation on a recurrent basis.

47 A. Yes, Commissioner.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

COMMISSIONER: Yes.

MR DIAZ: And before we went on a segue, much of which was my doing, I had --

A. Sorry, it might have been my doing. Thank you for taking me through all of the journey.

Q. Not at all, Ms Linard.

A. Yes.

Q. Where we were is I had put to you that the cycle of structural deficits had led to this particular problem we've just discussed. Can I put to you that it also led to a second problem, a second problem that was perhaps even more pronounced, and that is that the department was unable to commit to additional up front funding to recruit and retain family-based carers, whether foster or kin carers, because those funds would be necessary as part of its allocated budget?

A. I recall in regard to the kin care work that the - that we were doing at the time, we were scaling up kin care work because there wasn't, I don't recollect, any latent capacity in the system; we didn't have kin carers ready to go; we had to do a lot of work with agencies at the time to be able to have more kin carers, that the Director-General coming back to that term about finding money or moving money internally was able as we are able to bring on kin carers, which was a key focus of our work, to be able to do so because it wasn't massive numbers at the time. But I do accept - and thank you for the documents - that there was a discussion about these deficits restrained the capacity of the department absolutely at the time.

And that - and this was in my statement, too. It was this terminology I recall discussing with the Deputy Director-General Arthur around providing long-term continuity of appropriations in the out-years, and I believe that that's what you are referring to here and that that's what's reflected in QTC and that was the language that we were using at that time, and that funding came in in 22/23.

Q. So am I right to understand from your evidence that you've just given that you do accept that the deficits also constrain the department's ability to uplift family-based care?

1 A. My recollection was that the Director-General was
2 moving funds in-house. I don't recall her saying, "We've
3 got kin carers now. We've created these additional kin
4 carers but we can't pay them the carers allowance."
5 I don't recall her briefing that. I recall her moving
6 money - was able to move money in-house to be able to as we
7 were starting to up scale - it wasn't a huge number; it
8 took time to grow that number - to be able to bring those
9 kin carers on.

10
11 Q. All right. I better then take you to the evidence
12 from your Director-General which is inconsistent with that.
13 So at tab 23 of the supplementary bundle, and, Operator, in
14 particular at page 975, lines 2 to 9.

15 A. Sorry, which supplementary?

16
17 Q. Please do take your time. Supplementary bundle
18 A. Yes.

19
20 Q. Tab 23.

21 A. Okay.

22
23 Q. And then when you get to tab 23 you'll need to go to
24 page 975. And the text I would like to focus on is at
25 lines 2 to 9 of the transcript from Tuesday.

26 A. 2 to 9.

27
28 Q. So that's - just to make sure I've got you on the
29 right page, Ms Linard, that's 975.

30 A. M'hmm.

31
32 Q. Lines 2 to 9, and it commences with a question from
33 the Commissioner.

34 A. M'hmm.

35
36 Q. What the Commissioner said on Tuesday:

37
38 *We've strayed somewhat from the practical*
39 *question that I'm trying to get to the*
40 *bottom of which is was there funds provided*
41 *that enabled you at scale to implement the*
42 *sort of practices and policies that would*
43 *have supported the realisation of the*
44 *objective of moving a very large proportion*
45 *of children from residential care to*
46 *family-based care?*
47

1 And the answer is, "No." So it's right, isn't it, that the
2 solution you've proposed of moving money around within
3 different buckets of the department was not sufficient, was
4 it?

5 A. Mr Diaz, what I would say, having read this, is
6 I would agree with the Director-General's answer because
7 what she's responding to is the Commissioner's comment
8 around at scale. It was - we were not getting large
9 inflows of kin carers. We were working very hard to
10 increase the number of kin carers, but that was a slow
11 growth initially. So if it had been at scale where we had
12 been able to - we were bringing on, like, 1,000 kin carers,
13 I absolutely accept that the agency would not have had that
14 sort of funding at scale to do that.

15
16 Q. And the constraint from doing it at scale was the lack
17 of funding, wasn't it?

18 A. Yes.

19
20 COMMISSIONER: And I think in the question that I asked
21 Ms Mulkerin I adopted her language of implementation at
22 scale. And I think - and I put this to you - the predicate
23 of the endeavours to abate the number of children in
24 residential care with the aim to move them to family-based
25 care, and in particular kinship care, required large-scale
26 effort to make a difference.

27 A. Yes.

28
29 COMMISSIONER: And that large-scale effort included, for
30 example, being able to enter into longer term contracts
31 with organisations whose activity included the recruitment
32 of kinship carers. And therefore, if those steps couldn't
33 be taken at scale, it followed that they would not be
34 successful in achieving the target of reducing
35 significantly the number of children who would by necessity
36 end up in residential care.

37
38 So, to bring all of that to a sort of precised conclusion
39 for present purposes, you needed a bucket of money
40 sufficiently large and reliable in order to implement the
41 program of reform that had been decided upon and, without
42 that bucket of money on a recurrent basis of being
43 available, the reform could not be achieved or the
44 objective of the reform could not be achieved. Do you
45 accept that was the position during this relevant period?

46 A. I do, Commissioner. And I do also accept that the
47 department were very clear about that. I don't want to

1 give a sense that they were not briefing that, "At scale we
2 will need more funding." They were very clear there was a
3 deficit. They were very clear that appropriation in the
4 out-years was important, that funding certainty was
5 important, and that indeed getting forecasting right was
6 important, because the agency had long had been underfunded
7 on the purpose of or on the basis of forecasting which was
8 population growth driven which was not true. That was just
9 not the reality for the agency, which was why the reforms
10 with QTC around the parameters-based funding model that was
11 so important to the agency because the purpose of that
12 reform was to actually fund the agency long term on a
13 sustainable basis. It was to say - not just tie it to
14 population growth because it just wasn't consistent with
15 what the department started to experience. It was maybe
16 more consistent with what the Carmody Inquiry thought the
17 business as usual level might be, but it wasn't what the
18 department started experiencing.

19
20 And I think what was happening was that QTC and central
21 agencies were saying, "We don't really have a line of sight
22 here about what is the real demand, what is the new
23 demand." And supply was an issue as well. "How do we
24 measure those two and how do we get to a granular level
25 about what placements we need ahead of time and a
26 sustainable source of staffing?" And that's why the
27 parameters-based model was so important, I think to give
28 line of sight and confidence not only to central agencies
29 to provide longer term appropriation funding that was based
30 - rather than coming back all of the time, that was based
31 on better statistics, because the parameter-based funding
32 model was built on five years previous and then five years
33 into the future forecasting, and that I believe was about
34 Treasury wanting to understand better a better funding
35 model. And the agency wanted that, too, because they were
36 saying consistently, "Population growth is actually not
37 reflective of how we should be appropriated in the longer
38 term." So absolutely that - that was understood.

39
40 I think during the time the reason I say that it wasn't the
41 discussion we were having all the time was because COVID
42 was such a massive interruption to everything that,
43 although the agency - in 2021, I do want to acknowledge,
44 had five lockdowns. So I think that year was the
45 department just trying to keep frontline service delivery
46 going, to be fair. Even just getting PPE out there, even
47 being able to visit children in care and do their checks,

1 that was - definitely the pace of reform slowed in that
2 year.

3

4 2022 was definitely where we started to see this increase
5 in kin carers. But it wasn't fast. You know, it was
6 working; it was working really hard with agencies like
7 QATSICPP - I'm assuming you're familiar with that term.

8

9 COMMISSIONER: Yes.

10 A. Excellent agency. We did a lot of work together about
11 how do we set up teams even, because in 21/22,
12 Commissioner, one of the commitments that I got in that
13 budget was for an extra 154 frontline child safety
14 officers. And one of the great areas of importance about
15 getting more frontline staff was to actually establish
16 dedicated kin care - kin finders and placement teams in the
17 department to really focus on how do we avoid putting young
18 people on an IPS agreement and actually find kin, maybe not
19 within the immediate circle of grandparents but how do we
20 move outside of that and find kin carers.

21

22 It was not fast work. We didn't see hundreds of people
23 coming in. But I do accept that they would not have had
24 the funding at scale at that time had those additional
25 resources been available to take them to bring them on
26 board. But our conversation was focused on trying to kind
27 of grow those resources, and perhaps that's why it's not
28 front of mind when you're saying, "Was the department
29 telling you that funding was - the deficit was preventing
30 them to be able to contract at scale," because they weren't
31 contracting at scale. Everything was so small and
32 incremental at that time just trying to get wins.

33

34 And that was my reference to the conversion. Like, it was
35 converting small numbers of IPS agreements to OSD. It
36 wasn't like there was a massive capacity in the market to
37 just contract then and there. And I accept if there had
38 been and I had been - that's what I was being briefed,
39 there wasn't a big capacity. In fact the largest providers
40 were briefing that they didn't have capacity and were
41 raising insurance market failure as an issue as to why they
42 couldn't increase incrementally, that the budget would have
43 prevented that.

44

45 MR DIAZ: We'll come back to some of those themes
46 throughout Ms Linard's evidence, Commissioner.

47

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

COMMISSIONER: Yes, thank you.

MR DIAZ: I just want to get us back to where we were, and I think a good way to do is can I just take you to tab 1 of the supplementary bundle, which is the evidence that the former Director-General, Ms Mulkerin, gave?

A. Yes.

Q. And in particular if you could take up page 11 of that bundle, which is - I apologise, I think I said that's the evidence she gave. This is of course part of her evidence, but this is the statement, not the transcript.

A. M'hmm.

Q. What Ms Mulkerin says is that, "QTC's reviews and recommendations" - this is at 42. Are you on the same page?

A. Yes, thank you.

Q. Thank you, Ms Linard. You see at 42:

QTC's reviews and recommendations also supported the position of the department that smaller investments would not produce the scale of change required to ease placement pressures. This was supported by the department and I supported this position in my discussions with the minister and colleagues in Treasury and Premier & Cabinet.

Do you agree that that was what Ms Mulkerin told you?

A. Yes.

Q. Yes. Okay. So, in the outcome owing to the confluence of factors and the propositions I've just taken you to, is it right to say that the following occurred?

A. May I close the folder?

Q. Yes, you may.

A. Thank you.

Q. During the relevant period there was insufficient investment in the supply of OSD-funded residential care placements, wasn't there?

A. Yes.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

Q. And IPS placements were being used as an overflow to manage the shortfall in supply?

A. Yes.

Q. This itself had the consequence that there was a market increase in the number of unlicensed providers in the market?

A. IPS providers are, unless they're - they can be licensed but are often unlicensed.

Q. Yes. And the key point being, because much of the shortfall in supply was being picked up by IPS providers and the vast majority of those are not licensed, the number of unlicensed providers in the market increased?

A. That's fair, yes.

Q. And, in consequence, children that were otherwise suitable for family-based care placements, having regard to their needs and level of complexity, were ending up in residential care, weren't they?

A. Yes.

Q. And those children that did end up in residential care were generally ending up on expensive IPS agreements because there wasn't that earlier sufficient supply of OSD placements?

A. It was definitely a contributing factor. As I mentioned to the Commissioner, the other was that the department was briefing that many of the young people coming in at this time were of such a complex nature that they needed --

Q. Yes, I had wondered about that explanation. Can I take you to the submission or the proposal, rather, that was put to CBRC in the 2021/22 financial year, and in particular you'll find that at tab 16 of the PII bundle, the public interest immunity bundle.

A. And, sorry, the number, the tab again?

Q. The tab number is 16.

A. Okay.

Q. So when you get that up it starts at page 377. This - and no witness that we've heard evidence from to date has suggested otherwise, this appears to be the proposal that was put to CBRC for the 2021/22 financial year.

1 A. Sorry, I think this is - I don't know if this is the
2 actual document that went.
3
4 Q. Well, certainly Mr Short gave evidence about this
5 document, as did Mr O'Brien. Mr Short endorsed the
6 document. He did not lead any evidence to suggest this
7 wasn't the final version. I appreciate you may not be able
8 to say --
9 A. No.
10
11 Q. -- based on the face of the document whether it's the
12 final version.
13 A. Only because it seems to have contact details and
14 template information on it. It may well have been what was
15 attached. It's just that it's not attached to the actual
16 submission.
17
18 Q. Very well.
19 A. Yes.
20
21 Q. If you could perhaps just proceed on the basis that it
22 is the final version --
23 A. Sure, yep.
24
25 Q. -- there having been no evidence to the contrary, and
26 if there's some aspect of it that causes you to doubt
27 what's in there --
28 A. Okay.
29
30 Q. -- you can let me know as we work through it.
31 A. Sure.
32
33 Q. We'll come back to this in much more detail. I just
34 want to go to it for a very simple point for present
35 purposes.
36 A. M'hmm.
37
38 Q. And that's to test this evidence that you keep giving
39 the Commission that it was really being driven by
40 complexity.
41 A. No, just to be fair, that they were both very much
42 factors. I'm not trying to infer that it was driven by one
43 or the other, but both were factors driving the increase in
44 IPS.
45
46 Q. Sure. But both things can be factors, but if in order
47 of magnitude they're entirely disparate - that is to say

1 one is the real driving factor and the other one is a small
2 contributing factor - you would accept, wouldn't you, that
3 it's not fair to treat them in the same category?
4 A. I don't recall a table that said - like, the
5 department always briefed me at a high level to say that
6 what we are seeing - and it was consistent through all the
7 submissions that the number - they are seeing increased
8 acuity and complexity of young people coming into care. My
9 statement is that that was also always depicted by the
10 department as a significant contributing factor. I'm not
11 saying that it was the most. I'm saying it was a
12 significant contributing factor. But I'm not also saying
13 that I don't - that what you're saying is correct, that the
14 demand in IPS were being used to meet a shortfall. I'm not
15 disputing that.
16
17 Q. Well, perhaps I'll just take you to what was put to
18 CBRC and you can tell me whether you agree with it.
19 A. Okay.
20
21 Q. So at paragraph 20 - this is on page 381 --
22 A. M'hmm.
23
24 Q. -- you'll see there's a paragraph commencing "between
25 March 2019 and March 2020"?
26 A. Yes.
27
28 Q. Now, you would agree with me that that period's at
29 least in large part, perhaps all but a month, is a
30 pre-COVID period?
31 A. Yes.
32
33 Q. Yes. And you see that entries to care began to
34 increase at a rapid rate with 336 additional children
35 entering care; do you see that?
36 A. Yes, during the ice epidemic was what it was briefed
37 to me as. But, yes.
38
39 Q. And you'll see that there's reference to a further
40 group of children entering care in the period from 1 April;
41 that's the post-COVID period.
42 A. Yes.
43
44 Q. Now, you'll see that that covers almost six months;
45 I think it's effectively six months?
46 A. Yes.
47

1 Q. And you'll see that the number is 145?
2 A. Yes.
3
4 Q. And you would agree with me that if in the previous
5 year 336 children had entered care and in the six months,
6 being the first six months of COVID, only 145 children had
7 entered care, it's not that there was necessarily a massive
8 surge at the beginning of COVID at least; that is to say,
9 perhaps I put the question in a rather difficult way to
10 answer, but the trend is more or less representative of
11 what was occurring in the year prior to COVID, isn't it?
12 A. Yes, and the department had always briefed me that
13 what happened prior to COVID that they felt would be - was
14 not a new normal was the increase in children coming into
15 care with parents who were addicted to methamphetamine and
16 ice.
17
18 Q. I understand that.
19 A. Okay.
20
21 Q. But at this point I just want you to focus on the
22 numbers not the causes.
23 A. Okay, sorry.
24
25 Q. So numbers clearly suggest that there's a continuation
26 of an existing trend.
27 A. Yes.
28
29 Q. It's not being driven by more complex children
30 entering care at the beginning of COVID at least at this
31 point?
32 A. I accept this paragraph is talking about these options
33 were being used to source - sorry, to fill a gap of funded
34 places.
35
36 Q. And that's precisely the point that what the paragraph
37 goes on to explain to CBRC in a document that we can only
38 assume - and you'll tell me if I'm wrong - but has had
39 considerable input from other departments, including
40 Treasury and DPC, is that there's a shortfall in the number
41 of funded places, and you see that in the penultimate
42 sentence at paragraph 20?
43 A. And also, Mr Diaz, I make that point in my statement.
44
45 Q. Quite.
46 A. Yes.
47

1 Q. Quite.

2 A. Absolutely, yes.

3

4 Q. And then the final sentence says:

5

6 *High cost short-term residential care*
7 *options are often all that can be sourced*
8 *to fill the gap.*

9

10 A. Yes.

11

12 Q. And so the explanation that was being given to CBRC
13 that it seems each of the departments were ad idem about is
14 that there's a shortfall in the number of places and that's
15 why we're having to procure IPS agreements, not because the
16 children are necessarily more complex or higher need?

17 A. These numbers are familiar. I put that in my
18 statement. I'm not disputing that this was absolutely an
19 issue and that there was a gap. But also throughout all of
20 my submissions the department were advising and
21 consistently placed in every budget submission that there
22 was also an increase, and it was not insignificant, in the
23 complexity of children coming into care.

24

25 Q. But even if the children were not more complex you
26 must accept, wouldn't you, that because of the financial
27 pressures the department was operating under the only
28 agreements that those children could be procured under -
29 that is to say services for those children, rather - was an
30 IPS agreement, wasn't it?

31 A. What this said to me was that absolutely there is a
32 shortfall of funded places. I'm not disputing that. I've
33 not disputed that at any point. It's in my statement. But
34 the department were, yes, saying there was more acuity; but
35 they were also saying that they didn't necessarily want to
36 put all of these young people on OSDs at the time either
37 because they expected many of them to go back home. They
38 were trying to transition them back home.

39

40 Q. But you knew that that wasn't an adequate explanation
41 because those OSD contracts could be terminated if market
42 conditions changed?

43 A. They were long-term contracts used for stable
44 placements. IPS agreements - the department always briefed
45 me that IPS agreements and the purpose of them was often to
46 stabilise a young person with complex care and that that
47 was - or needing complex care, and for this group of young

1 people, particularly the older cohort, the Director-General
2 and the department were saying that IPS agreements were
3 thought that that would be the right agreement for some of
4 them, too, or many of them because they wanted to
5 transition them home. None of that information the
6 department was giving me is inconsistent with what you're
7 saying here, that there was a shortage of funded places in
8 OSD. I'm not disputing that. That's in my statement. I'm
9 not sure if I'm not understanding what you're trying to get
10 at, Mr Diaz. I'm just saying that both things were
11 concurrently true.

12
13 COMMISSIONER: The shortfall was significant, wasn't it,
14 1,372 --

15 A. Yes, Commissioner.

16
17 COMMISSIONER: -- funded places or unfunded places.

18 A. M'hmm.

19
20 COMMISSIONER: And could you just explain to me what was
21 the advice the department was giving to you in relation to
22 the aspiration that the children concerned be returned? Do
23 you mean returned to their families or rather placed with
24 kinship carers or foster carers in line with the reform
25 objective of enhancing family-based care relative to
26 non-family based residential care?

27 A. Commissioner, at the time what the department was
28 advising me was that there had been an inflow, prior to my
29 time, of young people coming into care younger - so zero to
30 three, particularly - that were coming into care because
31 there was, my recollection, about a 9 or 10 per cent
32 increase in families that were presenting with ice and
33 methamphetamine. The hope for those young people, if I may
34 take that first, was that they would be reunified.

35
36 COMMISSIONER: With their families who were --

37 A. With their families, yes. My recollection --

38
39 COMMISSIONER: -- addicted to ice on that --

40 A. Well, they were working with families and hoping
41 obviously - working with families and using family support
42 services. But --

43
44 COMMISSIONER: Certainly. But if what was identified to
45 you was that there was a spike in demand or in children
46 being removed for their safety --

47 A. M'hmm.

1
2 COMMISSIONER: -- because of a spike in drug use, then
3 that would suggest or it would suggest to me - and I'd like
4 your view about it - that there was no particular reason to
5 be optimistic that reunification with the families
6 suffering those addictions would be quick or easy. So
7 that's a different potential outcome to finding instead for
8 those children a kinship carer, say, or a foster carer.
9 A. I think it's very fair to say, Commissioner, that the
10 work with families was never - was never quick. The
11 department certainly never presented that to me. But what
12 they did in regard to this surge - and, to be fair, this
13 surge was prior to my time - but the briefing that I had
14 been provided from the department was that there was also a
15 permanency review, Commissioner, at the time zero to three
16 year olds, they did a particular work - body of work around
17 this because of the inflow particularly of young people.
18 And my recollection of that permanency review, which was
19 conducted by the Chief Practitioner, was the majority there
20 was a hope that there would be reunification with family.

21
22 And of course it wasn't just ice. That was one thing that
23 I mentioned that had increased. It was also concerns
24 around domestic and family violence had been increasing,
25 and I believe at that time what was being seen was also
26 economic pressure, that families were struggling. So that
27 was my recollection of the department's brief at the time
28 about the ice epidemic.

29
30 With regard to COVID it was again this hope that for the
31 cohort - and this was not everyone coming in during COVID;
32 it's just that there had been a particular group that the
33 department noticed in older children being relinquished to
34 the department, and that was significant because to see
35 families who had had no contact relinquishing their
36 children - I think the average age they were saying was,
37 like, early teens - so, 13, 14 - again the department's
38 initial view was that with supports post the COVID pandemic
39 - which was a crisis, I think you would say, obviously we
40 all experienced - that those families would not be in the
41 same crisis position with supports and those young people
42 would be able to go back.

43
44 So certainly part of the briefing that I was getting at the
45 time - and I hope that nothing I've said disputes that
46 there was a gap, but that there was also this cohort, not
47 insignificant, that their hope was that they would not need

1 to be in long-term funded places, indeed they would return
2 to their families. I had not seen that happening by the
3 time I left in 2023. But COVID growth numbers, I can
4 recollect, were only starting to kind of decrease in early
5 2023. So --

6

7 COMMISSIONER: Well --

8

9 MR DIAZ: Ms Linard, was there ever - sorry, Commissioner.

10

11 COMMISSIONER: What I'm struggling to understand is how
12 hope for certain events to occur in the future in the
13 context that you've explained - the COVID effects, the
14 spike in drug use, domestic violence perhaps allied to the
15 effects of COVID lockdowns - that's one thing.

16

17 A. M'hmm.

18

19 COMMISSIONER: But where there is, as is revealed by
20 paragraph 20 of this budget submission, such a significant
21 shortfall in funded places, hope as one may, wouldn't the
22 rational thing to do be to address the shortfall in funded
23 places, at least reducing it to a smaller shortfall, to
24 avoid the otherwise inevitable cost increase associated
25 with continuing funding on an IPS basis in the hope,
26 however worthy that hope might be, that something will
27 change and that the children will be successfully either
28 reunified or placed with kin or foster carers, particularly
29 when as to the aspiration in relation to finding kin,
30 increasing kin, increasing family-based care generally that
31 required a significant injection of funding, new funding,
32 which hadn't by that time occurred?

33

34 A. Commissioner, I hope I'm not going to miss elements of
35 your question.

36

37 COMMISSIONER: No, well, perhaps I need to break it down.
38 I was trying to give you the whole context, as I understand
39 it.

40

41 A. Yes. Yes. Commissioner, if I may add - and please
42 tell me if this does not answer the full question - the
43 kinship, yes, it was not a hope; it was part of that
44 practical work that child safety officers do. For every
45 child they get a case plan and there is a goal based on
46 their reasonable belief and obviously observations that
47 they work through in the practice manual - I apologise for
48 the terminology --

49

50 COMMISSIONER: I do understand all that process.

1 A. Yes, yes. Sorry, I couldn't recall the names --

2

3 COMMISSIONER: Well, no, I've heard a lot of evidence
4 about those things.

5 A. Yeah, that they put a goal in there about what they
6 think is viable for the young person. And for many of
7 those young people they believed that - I mean,
8 family-based care is the best version for most young
9 people, children and young people. All the evidence speaks
10 to that. Academics confirm that.

11

12 COMMISSIONER: It's widely accepted, I think.

13 A. Yes, exactly. And it's a happy - you know, it's a
14 happy fact that it's also the most affordable placement
15 option is family and kin care. So the agency certainly had
16 this belief that not just for financial reasons - but of
17 course the financial reasons are very important - but it
18 was in the best interests of the child under the Act that
19 we did focus so constantly and so much effort on kin care.

20

21 COMMISSIONER: That's not in dispute. I haven't heard
22 anyone express a contrary view, though it has been said
23 that for some children residential care rather than
24 family-based care may be the most suitable option.

25 A. Yes.

26

27 COMMISSIONER: But, to just come back to the point, with
28 the aspirations in mind that the reform program involved,
29 in order for those aspirations to be realised there had to
30 be a significant injection of funds.

31 A. Yes. Yes.

32

33 COMMISSIONER: And it was understood - and I believe also
34 by you, but you can correct me if I'm wrong - that there
35 was a significant cost impost associated with the continued
36 reliance upon IPS-funded places.

37 A. Yes.

38

39 COMMISSIONER: You accept that?

40 A. Yes

41

42 COMMISSIONER: So what was to stop the department and you
43 as the responsible minister for concurrently pursuing the
44 objectives of increasing family-based care but accepting
45 the reality that the implementation of such reforms would
46 take several years to bear fruit and therefore in the
47 meantime to increase the funding for OSD longer term

1 contracted places in order to abate the cost differential
2 that was plainly significant as between a short-term
3 IPS-funded contract and OSD-funded placements?

4 A. And, Commissioner, you're asking about budget
5 appropriations now and funding injections? Am I correctly
6 understanding your question, investment in the agency?

7
8 COMMISSIONER: Well, in part. But I'm asking why there
9 was a sort of binary choice to be made. You could have
10 done both, is really the contention. You could have
11 increased the funding for longer term contracts knowing
12 that there was a very significant shortfall while at the
13 same time pursuing the reform objectives that had been
14 settled upon. And if you had done both at the same time it
15 would have resulted in a significant saving of cost.

16 A. Commissioner, what happened in 22/23, and I'll know
17 you'll correct me if this is not - I'm not answering your
18 question as the way I understand it. In 22/23 I took a
19 submission to CBRC and there was \$2.2 billion --

20
21 COMMISSIONER: I think we'll come to that. And you'll
22 have an opportunity to say anything you wish about any of
23 these topics.

24 A. Yes.

25
26 COMMISSIONER: My question was really directed to how
27 could it be said there was any inconsistency in increasing
28 the recurrent funding so that OSD contracts could be
29 entered into while at the same time pursuing the objective
30 of reducing the need for residential care places, allowing
31 for the fact that there would inevitably be a lead time
32 involved in the implementation of the reforms that you had
33 in mind?

34 A. I feel that that goes to your question is was there
35 not a funding injection in earlier years than 22 to do that
36 purpose?

37
38 COMMISSIONER: Well, why wasn't there - why wasn't the
39 recognised shortfall in funds available for OSD contracts
40 addressed at an earlier point in time concurrently with
41 such funding as may have been required to implement at
42 scale, to use Ms Mulkerin's words, the reforms that you had
43 intended to pursue?

44 A. Commissioner, I think that goes to the budget and why
45 there was a - I don't - I don't - I can't find a way to
46 answer that question without reference to budgets.

47

1 COMMISSIONER: All right. Well, that's understandable.
2 Mr Diaz is going to take you in detail through that
3 process.

4 A. Okay. Sure.

5
6 MR DIAZ: And certainly we'll come back to the point why
7 what you describe as the dual objectives couldn't have been
8 pursued and why it had to be a sort of binary choice
9 between investing in OSD and investing in family-based care
10 as we work through those budgets.

11
12 Where we were, to reorient you, if I may, Ms Mulkerin, you
13 can probably - pardon me; I'm properly corrected not
14 Ms Mulkerin but rather Ms Linard - is I had put a series of
15 propositions to you and I had come to the end of those
16 propositions. I just want to refresh you where we were.
17 And I know that we've sort of been interrupted by some
18 discussion, proper discussion. I had asked you whether you
19 thought there was insufficient investment in supply of
20 OSD-funded placements. I understood you agreed with that.

21 A. Yes.

22
23 Q. I asked you whether IPS was used as an overflow to
24 manage the shortfall in supply. I also understood you
25 agreed with that.

26 A. Yes, and my statement stated that.

27
28 Q. Indeed. I understood you to agree that there was an
29 increase in the number of unlicensed providers in the
30 market.

31 A. By the nature of there being more IPS.

32
33 Q. Precisely.

34 A. Yes.

35
36 Q. And I understood you to agree that there were children
37 that were otherwise suitable for family-based care going
38 into non-family-based care.

39 A. Yes.

40
41 Q. And I also understood you to agree that the children
42 that did end up in residential care, whatever the reason
43 may have been, ended up on expensive, more expensive, IPS
44 agreements than OSD agreements. Now, there was a degree of
45 difference as to what the cause for that was, whether it
46 was complexity, the COVID cohort or some other factor like
47 unexpected demand or lack of investment --

1 A. Or indeed a combination of all, yes.
2
3 Q. Or indeed a combination of all. But I understood you
4 to agree with me that, whatever the cause may be, that is
5 what occurred --
6 A. Yes.
7
8 Q. -- and the children did end up on those IPS
9 agreements.
10 A. Yes.
11
12 Q. Now, can I before I take things further ask you one
13 question that falls from your exchange with
14 the Commissioner.
15 A. Yes.
16
17 Q. There's been much discussion today and otherwise about
18 the so-called COVID cohort.
19 A. M'hmm.
20
21 Q. Are you aware of any empirical analysis that was ever
22 done by the department to support what I might call the
23 COVID cohort theory, the idea that there was an increasing
24 trend of children coming into care and that they had more
25 complex needs?
26 A. I'm not aware of an empirical article. But, to be
27 fair, empirical articles are - mostly take a significant
28 lead time often, if you're looking for those sorts of
29 articles, and we're a number of years post-COVID. What
30 I would say is that it was an experience that every
31 jurisdiction experienced and indeed every frontline
32 experienced. Education often would say the same about
33 the cohort of young people in classes, that there's
34 increased complexity in regard to young people. But I'm
35 not aware of an empirical article.
36
37 Q. I may have misspoken.
38 A. Sorry.
39
40 Q. I meant to say an empirical analysis, and by that
41 I mean any type of report or similar commissioned by the
42 department to look into this question.
43 A. No, not aware of that.
44
45 Q. And you've just given evidence that this was a trend
46 that was occurring all throughout Australia. That is
47 inconsistent with evidence that your former

1 Director-General gave. Can I take you to that evidence.
2 A. Please, yes.
3
4 Q. So if we take up - it will be the supplementary
5 bundle.
6 A. Yes.
7
8 Q. Tab 23.
9 A. Yes.
10
11 Q. And in particular it's at 5331 of the transcript,
12 page 952.
13 A. Okay. Sorry, I'm just getting to 23. Okay. So 23.
14
15 Q. That's right. And if you flick through Ms Mulkerin's
16 evidence, which was given on Tuesday, through to page 952?
17 A. M'hmm.
18
19 Q. And in particular if you focus your attention on the
20 bottom of the page starting at lines - or line 39 through
21 to line 46.
22 A. Okay.
23
24 Q. And you'll see Mr Forrest asks Ms Mulkerin:
25
26 *Just on the COVID cohort as well, in your*
27 *Director-General role I understand that you*
28 *are in contact and liaising with your*
29 *counterparts in other jurisdictions.*
30
31 A. Sorry, which line are you at, Mr Diaz?
32
33 Q. I'm at line 39 and following on page 952.
34 A. Sorry, okay. 952. Yes.
35
36 Q. And it commences with, "Yes, I see."
37 A. Yes.
38
39 Q. Mr Forrest asked your former Director-General:
40
41 *Just on the COVID cohort as well, in your*
42 *Director-General role I understand that you*
43 *are in contact and liaising with your*
44 *counterparts in other jurisdictions.*
45
46 A. Yes.
47

1 Q. "Was the same sort of dynamic" - and that's
2 specifically a reference to the increasing number of
3 children entering care and so-called increasing complexity.
4 A. M'hmm.

5
6 Q.
7 *Was the same sort of dynamic during COVID a*
8 *surge both in demand and in older, more*
9 *complex children coming in something that*
10 *was being experienced in the other states*
11 *and territories?*

12
13 A. M'hmm.

14
15 Q. "No, it was not." That's inconsistent with
16 the evidence you just gave, isn't it?

17 A. Well, this question seems to be quite clearly talking
18 about the older cohort. My comment was in regard to the
19 department said that young people - children and young
20 people they were experiencing in the system were
21 increasingly complex in their needs, and that was something
22 that was also confirmed by the people who were caring for
23 these people, by foster carers also confirming that. But
24 I appreciate that this comment is focused on the older
25 cohort.

26
27 Q. Well, it's not strictly focused on the older cohort.
28 Ms Mulkerin earlier gave evidence - and I can take you to
29 it if you wish - where she said that there had apparently
30 be - of the surge in demand during COVID apparently that
31 was being driven by older children. So my learned counsel
32 Mr Forrest is adverting to that comment when he says "in
33 older".

34 A. M'hmm.

35
36 Q. And also you'll see it's reference to "in older, more
37 complex children".

38 A. M'hmm.

39
40 Q. So both categories. Again, I put it to you that the
41 surge, whatever surge there may have been, and whatever -
42 whether that concerned younger or older children or more
43 complex or less complex children, Queensland was in fact
44 anomalous in that regard and the experience and other
45 states was not the same.

46 A. When we were - well, I'll have to recall. I mean, our
47 conversations were focused on Queensland. So, sorry, your

1 question is in regard to were other states experiencing
2 increased complexity in community. My recollection is that
3 it's an experience that is - that was being experienced
4 across the country, but I'm not disputing the
5 Director-General's --

6
7 Q. Driven by COVID?

8 A. COVID.

9
10 Q. Yes, okay.

11 A. Yeah. That was my recollection at that time.

12
13 Q. Okay.

14 A. Whether it was driven by COVID. And, to be fair,
15 whether it was driven by COVID or other factors or it was
16 just a factor of society at the time and young people were
17 becoming more - coming into the child safety system had
18 increased acuity, I don't know. My comment would be that
19 the briefing was certainly that they were seeing young
20 people with increasingly complex issues. And foster carers
21 often raised that as an issue

22
23 Q. Yes.

24 A. As did PeakCare and other agencies. Have I been
25 clear, Mr Diaz?

26
27 Q. I understand your evidence.

28 A. Okay.

29
30 Q. And, having regard to each of the propositions that
31 I just took you back to that we'd addressed earlier, I put
32 it to you that you were actually quite an astute and
33 diligent minister. You were briefed in relation to each of
34 those matters and you were able to foresee during the
35 relevant period the consequences of failing to make an
36 investment in the department that was suitable to address
37 the issues being raised; do you agree with that?

38 A. The costs would increase?

39
40 Q. Among other things. Perhaps my question was poorly
41 put. You have in your mind the list of matters that I took
42 you to that I understood you had agreed with?

43 A. Yes. Somewhat long.

44
45 Q. I'll rehearse them in very simple terms.

46
47 COMMISSIONER: Perhaps just break it down a bit, Mr Diaz,

1 in fairness to Ms Linard.

2

3 MR DIAZ: Quite. So I think it's easiest if I just
4 refresh you on the particular matters. Insufficient
5 investment in supply of OSD-funded residential care
6 placements, being the first matter. The second matter,
7 that IPS placements were being used as an overflow to
8 manage the shortfall in supply. That had the consequence
9 that the providers that were entering the market were
10 unlicensed providers. Children that were otherwise
11 suitable for family-based care placements were ending up in
12 residential care; and those children that did end up in
13 residential care ended up on more expensive IPS agreements.
14 You were aware of each of those matters?

15 A. I accept you put those propositions to me; yes.

16

17 Q. And do you agree that you were aware of them during
18 the relevant period?

19 A. Yes.

20

21 Q. That is how I had understood your earlier evidence.

22 A. Yes. But I also appreciate I've made comments and
23 provided feedback that - yes, you're putting very direct
24 propositions, but there were - there's always more nuance
25 to these issues. But I accept that, that those
26 propositions were put to me and my answers are on the
27 record.

28

29 Q. Yes. And these were all matters in relation to which
30 you were briefed?

31 A. Yes.

32

33 Q. And you were astute and diligent enough to realise
34 that if there wasn't a sizeable, sustained, up front
35 investment in the department it would not be possible to
36 address these problems?

37 A. Yes, in the longer term, absolutely.

38

39 Q. Yes. And you would agree with me, wouldn't you, that
40 it was important to do that in a timely manner?

41 A. Yes.

42

43 Q. And as the problem became bigger during the relevant
44 period the solutions became more difficult, didn't they?

45 A. I don't know that I - at the time of COVID it was such
46 a significant period of time where the department was
47 really - was struggling with the issues of even having

1 enough staff on the frontline because of course there were
2 lockdowns, there was competition at that time for staff in
3 all of the human services industries. I suppose what
4 I'm trying to get at here was that it was so difficult
5 during those years to be able to deliver and at scale the
6 reform, and indeed the belief --

7
8 Q. I'm sorry to interrupt you, Ms Linard, but all I want
9 you to focus on at the moment is not whether or not you
10 could deliver the reform or why you couldn't, but I just
11 want you to focus on the following proposition.

12 A. M'hmm.

13
14 Q. That the problem became bigger over time and therefore
15 more difficult to solve if action wasn't taken; do you
16 agree with that premise?

17 A. I think that it was more - there was points at time
18 later when more action could be taken because you weren't
19 in the COVID and dealing with the COVID limitations at the
20 time.

21
22 COMMISSIONER: Can we just be clear, Mr Diaz, what you
23 mean - and for the benefit of the witness - by "the
24 problem"?

25
26 MR DIAZ: Quite.

27
28 COMMISSIONER: Because it's a multi-dimensional problem,
29 if one describes it as a problem.

30
31 MR DIAZ: Indeed, and not just for the benefit of
32 the witness but perhaps for everyone else also. By "the
33 problem" I'm using up a rolled-up expression to encapsulate
34 each of the propositions I had put to you, starting from
35 the insufficient efficient in OSD supply, OSD based
36 residential care supply, the series of propositions that
37 I understood that you agreed with, accepting that you said
38 there was an extra layer of nuance. My question is whether
39 each of those problems assessed in an aggregate way as
40 being the problem that the department faced became more
41 challenging to resolve the longer the time went to take
42 action?

43 A. I actually think that the problem was more difficult
44 to solve at that - even if you had had all - a significant
45 injection of funds at that point in time, you could not
46 have solved everything in one year at that point because
47 the capacity at that point for even OSD providers and what

1 they were saying to upscale their services was so
2 constrained by COVID.

3

4 COMMISSIONER: Isn't one of the consequences of the COVID
5 pandemic that it inevitably delayed for practical reasons
6 the implementation of the reform program even if there was
7 all the money necessary to do so available because of the
8 practical constraints in terms of direct dealings with
9 people, obtaining staff and the like?

10 A. M'hmm.

11

12 COMMISSIONER: You accept that?

13 A. Yes, Commissioner, I do.

14

15 COMMISSIONER: Right. Well, that then - it would seem to
16 follow from that that the realistic appraisal of the likely
17 timeframe under which the reforms could conceivably be
18 implemented would be extended by those COVID effects; do
19 you agree?

20 A. Yes.

21

22 COMMISSIONER: But that meant, didn't it, that there would
23 be a longer period of time during which, despite the
24 department's reform objectives, non-family based
25 residential care would be continued to be relied upon? You
26 would have to continue to rely on non-family-based care for
27 a longer period of time because of the delay and practical
28 constraints that applied in relation to implementation of
29 actual action to give effect to the reform objectives, in
30 part exacerbated by the practical COVID constraints I've
31 just referred to.

32 A. Commissioner, the view at the time that I recollect
33 the department was putting it was that the work that was
34 being done particularly in regard to kinship care - and of
35 course Queensland was at that time about half what other
36 states were, so there was an absolute belief being put to
37 me by the department that that was absolutely possible to
38 deliver - the view was that delivering on that would reduce
39 dependence on residential care --

40

41 COMMISSIONER: Yes, I understand that. But I'm asking you
42 really a simple - let me see if I can make it really simple
43 and direct. It would take longer than had otherwise been
44 anticipated pre-COVID to take the steps necessary to reach
45 the objective or implement the objective of reducing the
46 reliance on residential care?

47 A. I think the view at the time was that those efforts in

1 kinship care would see - because there was a cohort of
2 young people who came in during that time. Absolutely you
3 had to solve the OSD - the issue around the gap, and there
4 was a gap there. But the view was that it wouldn't be a
5 long-term issue because this cohort, COVID cohort and
6 pre-COVID cohort, was not going to stay in the system long
7 term and in fact the growth that had been seen pre-COVID
8 because of the ice epidemic and during COVID would not
9 continue at that level.

10
11 So there would be a period of time where there needed to be
12 young people transitioned to family based or kin care that
13 were in the system at that time and that gap, but it would
14 come - it would be reduced by that kin care; that there
15 would be a cohort in there who would be stabilised and
16 returned to family; and they weren't going to be in the
17 system long term. And that was the work --

18
19 COMMISSIONER: I don't understand that because we've seen
20 evidence that the pre-COVID trend in demand was ever
21 upwards, that is demand for child protection services. It
22 seems that COVID created a spike in demand or exacerbated
23 an already existing trend.

24 A. Yep.

25
26 COMMISSIONER: And you've identified some factors that are
27 sort of comorbidities in that process such as domestic
28 violence and drug abuse. Assuming that is the picture that
29 the department faced in terms of the conditions that were
30 driving this steady increase in demand, what I don't
31 understand is why one - at that time, that is in that COVID
32 period - could be more optimistic about the trend being
33 reversed --

34 A. M'hmm.

35
36 COMMISSIONER: -- rather than the timeframe under which
37 one might expect it could be reversed being extended rather
38 than shortened?

39 A. Commissioner, what I recall from at the time about
40 what the department thought was business as usual, in the
41 absence of a better term, had actually been predicated on
42 what we saw between my recollections 2015 to 18 and the
43 institution of the Carmody Inquiry recommendations which
44 was that if we established this what I would call was
45 called like a secondary family support system of services,
46 like family and child connect, family wellbeing and
47 intensive family services, that if you had those services

1 working with families earlier and they engaged meaningfully
2 with that that the statistics the department presented to
3 me was it significantly reduced the risk that they would
4 come back into care. So I think that --

5
6 COMMISSIONER: But that again is a slightly different
7 issue, isn't it, because that goes to whether or not the
8 reforms that you were pursuing were likely to be successful
9 over time, and what you're speaking about are the reasons
10 why those reform objectives were themselves a good idea.
11 I accept that as the - that there was a rational basis for
12 pursuing the objectives that the government at the time was
13 pursuing. Indeed they're justifications that are still
14 strongly advanced and have been strongly advanced
15 throughout the course of this Inquiry, and there's good
16 rational sense to them. That's not the question.

17 A. M'hmm.

18
19 COMMISSIONER: The question is was not the effect of COVID
20 more likely to delay the implementation of those reforms
21 than provide a basis for thinking that those reforms and
22 the consequent reduction in reliance on non-family based
23 residential care could be shortened rather than in fact
24 taking longer to implement?

25 A. Are you asking me, Commissioner, if you had invested a
26 significant amount of money during COVID into expanding OSD
27 would that have shortened the time to reduce the number of
28 children --

29
30 COMMISSIONER: I'm not really asking you that. I'm trying
31 to understand your answer that at the time - that is during
32 COVID --

33 A. Yes.

34
35 COMMISSIONER: -- there was a view within the department,
36 as I understand your evidence, that this spike during COVID
37 in the need to care for children would be temporary rather
38 than a longer term issue. Now, have I misunderstood your
39 evidence?

40 A. My evidence was that they did not expect that growth
41 rate to continue long term.

42
43 COMMISSIONER: Why did they not expect that?

44 A. What they were briefing at the time was that we had
45 seen this reduction because of the investment in the
46 secondary support system, and then this extraordinary event
47 of ice happened.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

COMMISSIONER: But what was the - you mean there was a reduction in residential care?

A. The growth. The growth of children coming into care is what I'm speaking of. So we saw a growth - Carmody said, "If you institute" - just to simplify it but, "If you institute these recommendation, it will mitigate the overall growth," which is what I'm referring to, of children coming into care. And it showed that it did reduce down that growth. And the department had always said to me they believed that this bubble that occurred before my time and then COVID that exacerbated that was not the new normal. It was not --

COMMISSIONER: But, as I understand the trend in the data for demand, leaving aside for the moment where that demand is accommodated as between residential care and family-based care, the trend pre-COVID, during COVID and post-COVID continued on essentially the same quite steep upward trajectory. So whatever it was that was done by way of programs to abate the demand for child protection services had not had a material impact because the demand trend remained essentially the same.

A. The explanation that the department gave, and that it follows through in budget submissions and materials, was that Carmody - those Carmody reforms had slowed the growth, which is what they were intended to do, and then these two extraordinary events had happened. But their expectation --

COMMISSIONER: What were the extraordinary events?

A. They would talk about the ice epidemic and they would talk about COVID. This was the thinking at the time. And that this COVID level of growth, which had accelerated what was seen in 2015 to my recollection is 17, the statistics that the department had, was that this was not the new business as usual. They did not accept it.

COMMISSIONER: Were you provided in writing with some briefing that records that analysis of projected demand, because it's not to my recollection revealed in any of the Treasury modelling or indeed in other reports by serious commentators such as the QFCC? I can't recall seeing any material that shows that there was an abating in gross demand, if I can put it that way, for child protection services.

A. After the Carmody Inquiry?

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

COMMISSIONER: Yes.

A. It was --

COMMISSIONER: Or at any point?

A. It was often - I think it was about - there were statistics like 16 per cent. So it didn't that it stopped any growth but that it reduced the pace of that growth, the Carmody Inquiry investments.

COMMISSIONER: Do you have a particular --

A. In submissions?

COMMISSIONER: -- forecast or analysis in mind in relation to this issue?

A. Statements in budget documents say what we were seeing pre - just after the Carmody Inquiry and that it had slowed the pace of growth.

COMMISSIONER: Well, if they're in budget papers, Mr Diaz is going to take you to them.

A. I think from 20 per cent to 16 per cent that it had slowed the pace of growth, and then - but that growth had significantly increased. And then what the QTC analysis and throughout the time in regard to - one of the important factors that I was trying to get to, Commissioner, was that that had showed it worked initially and that was great and, you know, no criticism of the Carmody Inquiry; I think there were good recommendations.

But in fact what QTC was picking up and the agency was raising was that the funding they were receiving and appropriations based on population growth, that might have been that assumption at that time, but that the department was from the point of the ice epidemic and COVID experiencing significant more growth which supported - and I think that's what you're saying - this projection that tying their appropriation to that was not a good way to fund the agency because in fact their growth was greater than Carmody had projected.

And, while the agency said they didn't think the COVID effect would continue at that level, what they were arguing was that growth was not going to be as slow as Carmody had inferred, and that's what QTC said. They were always saying, "The department needs more funding in appropriations." They gave a low and high range of what

1 they expected the deficits would be and what the additional
2 funding was required was.

3

4 The point I was seeking to make was not that growth was not
5 increasing and that it wasn't projected to increase, but it
6 wasn't proposed to continue at the rates that COVID had
7 happened. The department felt that there would be some
8 abatement to that and it would slow somewhat.

9

10 COMMISSIONER: So the rate of increase in growth in demand
11 for child protection would slow or would be less than had
12 previously been the case?

13 A. In COVID? During COVID?

14

15 COMMISSIONER: Well, I'm not entirely sure the period that
16 you're referring to. So you need to really explain --

17 A. Okay. My apologies.

18

19 COMMISSIONER: No, not at all.

20 A. Yeah, sorry. So phases. What I was saying was that
21 the Carmody Inquiry said, "If you make these early
22 investments that this can slow the pace of growth." And it
23 showed in those first initial years that it did. So it was
24 still growing, the system was growing, but not as fast. So
25 that was good.

26

27 But then the ice epidemic had happened, and the department
28 advised there was a rapid increase. And, while the
29 department felt that that event may not be the new norm,
30 the growth was greater than Carmody had projected. And,
31 when you look at how the agency was funded, it was funded
32 on the basis of population growth, and the Carmody-inferred
33 time was not going to be right.

34

35 So then there was COVID. And, while the agency said,
36 "Already we've had a rapid increase in demand in the
37 system, so we've got placements at capacity" - and the
38 department was being funded on these assumptions that came
39 out of the Carmody Inquiry that growth would continue at a
40 certain trajectory. And what the agency was starting to
41 see was this. And that work actually led to the QTC review
42 to say, "The Carmody assumptions that we're being funded
43 for is not actually what we're going to require in the
44 longer term." And that was the importance of the
45 parameter-based funding model.

46

47 My comment was to say, yes, the department were briefing me

1 that the COVID rates of growth they didn't believe would
2 increase long term; they were absolutely briefing that
3 there needed to be a level of ongoing appropriation which
4 was commensurate with actual demand that they were
5 experiencing. You couldn't keep basing it on the Carmody
6 assumptions at the time. Best case, you know, at that
7 point in time, it was a window, and he - on the best
8 information the Inquiry had was that growth would be at
9 this rate. Couldn't foresee ice; couldn't foresee COVID;
10 but the reality was, regardless of any of those things,
11 growth was going to be bigger than expected.
12

13 That was all the point I was making, that the assumptions
14 were wrong that came out of Carmody. And the importance of
15 the QTC work was, yes, the department was saying they felt
16 that big number in COVID wasn't the new normal, but
17 absolutely the assumptions from Carmody were no longer
18 relevant.
19

20 COMMISSIONER: You've said a lot. I need to unpack it a
21 little bit.

22 A. Sure.

23
24 COMMISSIONER: The Carmody Inquiry and the aspect of it
25 that I think you're referring to is the potential
26 effectiveness of early intervention.

27 A. M'hmm.
28

29 COMMISSIONER: Is that broadly what you're talking about?

30 A. Yes. In the department, though. So not early
31 intervention downstream outside of the agency. Child
32 Safety is a tertiary agency. So early intervention in
33 respect of child safety services, which is still a
34 tertiary.
35

36 COMMISSIONER: Yes.

37 A. Yes.
38

39 COMMISSIONER: Yes. But it's what is generally referred
40 to as early intervention that includes a range of
41 activities including family support in a proactive way --

42 A. Yes, yes.
43

44 COMMISSIONER: -- and that kind of thing.

45 A. Yes.
46

47 COMMISSIONER: Right. You say, do you, that you were

1 informed by the department that those activities that had
2 been implemented off the back, as it were, of the Carmody
3 Inquiry had revealed a slowdown in the rate of growth in
4 child protection demand?

5 A. In those first few years; yep.

6

7 COMMISSIONER: I had been seeking in the course of this
8 Inquiry to identify actual evaluations of effectiveness of
9 early intervention programs, and it's fair to say that
10 evaluation is scant, if it exists at all. And so I'm
11 wondering how it is that you might have been told that the
12 rate of growth in demand as a result of steps taken in
13 relation to early intervention had commenced to show
14 promise or move the demand curve in the right direction.

15 A. Yep.

16

17 COMMISSIONER: Were you given some particular evaluation
18 in that regard?

19 A. Commissioner, I can't recall an evaluation report from
20 that time. What I can recall is there were - whether
21 departmental or otherwise - internal reviews because
22 I think it was maybe 2022/23 or 23/24 budget which actually
23 had - maybe it was a report back or attachment, and it was
24 about continuing funding in the recurrent spend and the
25 long-term investment in these services. There was a
26 reference there.

27

28 COMMISSIONER: All right. So there's the topic of the
29 effectiveness of early intervention.

30 A. Sure.

31

32 COMMISSIONER: I don't have any more questions about that
33 topic because I don't have available to me any evaluative
34 reports that would demonstrate the effectiveness of early
35 intervention programs, but I'm not doubting that they are
36 potentially effective.

37 A. Mmm

38

39 COMMISSIONER: That's one topic.

40 A. M'hmm.

41

42 COMMISSIONER: There's the effect of COVID and the spike,
43 it would seem, in demand during COVID.

44 A. Yes.

45

46 COMMISSIONER: And then there's the question of how the
47 department was able to understand what it needed to do --

1 A. M'hmm.
2
3 COMMISSIONER: -- to address recurrent deficits --
4 A. M'hmm.
5
6 COMMISSIONER: -- and meet demand moving forward.
7 A. Yes.
8
9 COMMISSIONER: And that was addressed by the QTC and
10 ultimately the parameters-based funding model.
11 A. Yes. You have broken down my potentially long
12 explanation into - yes.
13
14 COMMISSIONER: Yes. So we can - once the parameters-based
15 funding model was available it was a more useful tool for
16 analysis that the department had available?
17 A. Far more, Commissioner. And not only did it give a
18 better ability at a granular level to understand the
19 placement types that the department may need the genuine
20 cost of those, because the other thing is that the model
21 has built into it - I think it was at that point 2022 cost
22 line data but the actual cost of delivering services, which
23 previously wasn't the case, but also staffing. So, as
24 demand goes up, rather than it being a circumstance of EB
25 negotiations it provided central agencies and Treasury to
26 say, "The demand has gone here and they need to be staffed
27 to support that."
28
29 COMMISSIONER: Yes. Well, Mr Diaz is no doubt going to
30 ask you questions about that.
31 A. Okay. Sure.
32
33 COMMISSIONER: But just to sort of round it off that the
34 funding model is a tool.
35 A. Yes.
36
37 COMMISSIONER: And ultimately one that can be used to
38 inform decisions about prospective funding and the like
39 that the department required.
40 A. Yes.
41
42 COMMISSIONER: But it is no more than a tool and, for it
43 to be useful, it has to inform budget decisions.
44 A. Yes.
45
46 COMMISSIONER: So ultimately all roads lead back to the
47 budget available to the department.

1 A. True.
2
3 COMMISSIONER: And how that is obtained and on what basis.
4 A. True.
5
6 COMMISSIONER: Which is what we're currently in the middle
7 of trying to understand.
8 A. Okay.
9
10 COMMISSIONER: And we have gone off in various directions.
11 A. M'hmm.
12
13 COMMISSIONER: But that's all right. But, Mr Diaz, would
14 it be convenient to pause there and we'll try and recap a
15 little after lunch and see if we can focus on the remaining
16 important issues in terms of the funding of the department
17 in this period.
18
19 MR DIAZ: Thank you, Commissioner.
20
21 COMMISSIONER: We'll adjourn until quarter past 2.
22
23 **LUNCHEON ADJOURNMENT** [1.01 pm]
24
25 COMMISSIONER: Mr Diaz.
26
27 MR DIAZ: Yes. Ms Linard, if I could start by picking up
28 where we left off just before lunch in the exchange you
29 were having with the Commissioner, and I thought I might
30 just take you to a document that I think usefully
31 encapsulates some of the points you were trying to make for
32 the Commissioner.
33 A. Okay.
34
35 Q. So if you're able to bring up the supplementary bundle
36 or, as it were, take out the supplementary bundle --
37 A. Yes.
38
39 Q. -- and bring up page 114 of that bundle, which
40 I believe you'll find behind tab 6?
41 A. Okay.
42
43 Q. You'll see when you come to that document it commences
44 at 111 or, pardon me, 111, 111?
45 A. M'hmm.
46
47 Q. You'll see that there's a policy submission, and the

1 policy submission is from August 2020; so it slightly
2 pre-dates the time you were the minister?

3 A. Yes.

4
5 Q. But, consistent with some evidence you've already
6 given the Commission, I expect that it's a document you
7 either will have been briefed on or contains matters that
8 you were briefed on soon thereafter. The relevant passage
9 I wanted to take you to for your benefit largely is at
10 paragraphs 13 and 14, and you'll there see reference, among
11 other things, to the impact that ice was having on the
12 number of children entering care?

13 A. Yes.

14
15 Q. And most specifically what you'll see at 14 is the
16 total number of children in care has increased by
17 21 per cent since June 2015?

18 A. Yes.

19
20 Q. So that's in the roughly five years thereafter.
21 Growth in the number of children into care has slowed
22 between 2013 and 2018. I think that was the point you were
23 seeking to make to the Commissioner; is that right?

24 A. Yes.

25
26 Q. And that those children that do enter care are likely
27 to have more complex needs, be higher cost and stay for
28 longer?

29 A. Yes.

30
31 Q. Is that a fair encapsulation of the type of evidence
32 you were trying to give to the Commissioner before we
33 adjourned for lunch?

34 A. Yes, thank you, and that carried through all of my
35 budget submissions.

36
37 Q. Yes. Thank you. Just, incidentally, while we're on
38 it, you'll see the final paragraph, there's reference to in
39 the year preceding the beginning of COVID a rapid rate of
40 growth with 336 additional children, which is I think
41 similar to another such statement I've taken you to in a
42 different submission?

43 A. Yes.

44
45 COMMISSIONER: Which paragraph number?

46
47 MR DIAZ: I apologise, that's 15.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

So I see the operator is enlarging that on the screen. You see there, consistent with other evidence the Commissioner has heard today and in previous weeks, that the trend of growth started to accelerate quite sharply in the year before COVID, and I think the data shows as well that 2018/19 those numbers had already started to grow as distinct from that period of stabilisation you described between 2013 and 18?

A. Yes.

Q. Having dealt with that matter, can I just take you to --

COMMISSIONER: Mr O'Brien?

MR O'BRIEN: I thought my learned friend was also going to take the Commission or the Commissioner to paragraphs 16 to 20 while that document's before --

COMMISSIONER: Well, it will be convenient if there's, as you apprehend it, relevance to it to clarify matters. I'm happy - I'm sure Mr Diaz won't object. Would you like to take the witness to those paragraphs?

MR O'BRIEN: I'm happy to deal with that now, Commissioner.

<EXAMINATION BY MR O'BRIEN

[2.20 pm]

MR O'BRIEN: Ms Linard, you also gave some evidence before lunch about the increase in complexity and advice that was given to you in relation to that. Could I ask you to read paragraphs 16 to 20 on the next page that Counsel Assisting was taking you to; that's page 115?

A. Yes.

Q. Is that the kind of evidence you were or the briefings that you were being given in terms of the increase in complexity?

A. Yes, that's correct

MR O'BRIEN: Sorry to interrupt, Commissioner, but it's --

COMMISSIONER: No, no --

MR O'BRIEN: While the document was there - and my learned

1 friend and I have had helpful discussions about that, and
2 I thought that paragraphs --

3

4 COMMISSIONER: Yes, and I am very willing to be corrected
5 if my impression of the evidence has not been correct at
6 any point, and that's helpful, so thank you

7

8 MR O'BRIEN: And, Commissioner, I'm indebted to my learned
9 friend Counsel Assisting. We had a discussion --

10

11 COMMISSIONER: Yes

12

13 MR O'BRIEN: -- and between the two of us there was
14 agreement - conscious that, Commissioner, you've seen many
15 documents - that this document, which we should point out,
16 both Counsel Assisting and myself, was only provided last
17 night --

18

19 COMMISSIONER: Yes.

20

21 MR O'BRIEN: -- that the evidence --

22

23 COMMISSIONER: There's a limit to human capacity, however
24 good it might be.

25

26 MR O'BRIEN: Exactly, Commissioner.

27

28 COMMISSIONER: I understand that.

29

30 MR O'BRIEN: But for our purposes that's sufficient to
31 deal with it. Thank you.

32

33 COMMISSIONER: Thank you.

34

35 MR DIAZ: Thank you to my learned friend for that matter.

36

37 **<EXAMINATION BY MR DIAZ, CONTINUING** [2.22 pm]

38

39 MR DIAZ: While you've got the supplementary bundle open,
40 if I could just take you to some evidence that the CFO -
41 and he remains the CFO and was the CFO at the time you were
42 the minister - gave to the hearings on 10 April, and you'll
43 find that behind, on my count, tab 21. In particular, once
44 you are able to navigate to tab 21, if you can go to
45 page 714 of the bundle, which is 5143 of the transcript.
46 Do you have that, Ms Linard?

47

A. I'm on page 714, I believe you said, Mr Diaz?

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

Q. That's correct.
A. And paragraph?

Q. Commencing at line 23. So what you'll see is Mr Forrest put a number of factors to Mr Short, the CFO, as to the particular environment within the department at the time, and then Mr Short actually proffered an additional factor of relevance, and that's the passage that's encapsulated at 23 and following. It really goes from 23 to 34. Mr Forrest says:

So you've helpfully expanded my list of four factors to five - so kids coming in, complexity of their needs [these are the factors, one complexity of needs there] supply mix, engaging with the market cost effectively, and ... staffing costs.

And what Mr Forrest says is:

Is it fair to say that of those factors those first two ... the volume of the kids coming in and the complexity of their needs, are factors that the department has very little control over?

Do you see that?

A. Yes, I can.

Q. And Mr Short says, yes, it's fair to say that's the case. Do you agree that factors of the type that we were just discussing a moment ago and that you discussed with the Commissioner before lunch, for instance the ice epidemic and the like, were matters that the department had little control over?

A. Yes.

Q. Yes. Thank you. And I should just say and I take it you also agree that the other sorts of factors, so, for example, the supply mix, whether you're engaging with the market effectively and the like, they are factors that the department has much more control over?

A. Yes.

Q. Yes. Thank you. All right. So having regard to the matters that were the subject of evidence this morning and

1 your awareness of those matters --
2 A. Mr Diaz, shall I keep the folder open?
3
4 Q. You may close the folder.
5 A. Sorry. Okay.
6
7 Q. Thank you, Ms Linard.
8 A. Sorry to interrupt your flow. It's just there's not
9 much room.
10
11 Q. That's quite all right. You would accept, wouldn't
12 you, that there was essentially a window of opportunity
13 while you were the minister which spanned two budget
14 cycles, and I'll refer to those budget cycles as the 21/22
15 budget cycle and the 22/23 budget cycle, to make a
16 substantial, upfront and sustained investment in child
17 safety, wouldn't you?
18 A. Yes.
19
20 Q. And that's precisely the reason why you endorsed and
21 took submissions to CBRC in each of those financial years,
22 and those were submissions that were supported by robust
23 analysis of the problems the department faced in the near
24 and long term, and they were also submissions that clearly
25 identified the extent of funding required; is that right?
26 A. Yes.
27
28 Q. And these weren't fanciful or overly ambitious
29 proposals, were they?
30 A. I don't believe they were either. They may have been
31 expensive, but they were not a fanciful or - sorry, your
32 other term was?
33
34 Q. Overly ambitious.
35 A. Overly ambitious.
36
37 Q. No, so you agree with me that they were neither
38 fanciful nor overly ambitious?
39 A. They were based on demand.
40
41 Q. Based on demand. And, to borrow an expression from
42 the then Director-General, they were credible proposals?
43 A. Yes.
44
45 Q. But, as it eventuated, you never got any additional
46 upfront funding in the 2021/22 financial year or 22/23
47 financial year, did you?

1 A. I would agree with that in the 21/22 financial year.
2 In the 22/23 financial year there was a significant
3 \$2.2 billion investment announced, and the purpose of that
4 or the key strength of that was that it gave a commitment
5 of significant funding in the forward years for the
6 department, which I believe was the first time they'd had
7 ongoing appropriations, plus there was funding that was to
8 be held centrally and released by the - my recollection is
9 released by the Under-Treasurer for placement reforms,
10 I think was the wording, if required, and there was also a
11 recognition in the Cabinet decision that further
12 submissions would need to be brought forward for deficits.
13 So that was recognised at the time.

14
15 But the key reason, I recollect, for that is that they
16 wanted to indicate to the department they knew the need
17 long term, they knew the importance of long-term
18 appropriation so that they could make sure that they were -
19 as we were talking about earlier, have longer-term view and
20 sight of the things that they were delivering, but they
21 wanted - the parameters-based funding model was not yet
22 developed and delivered. So the forecasting, the more
23 granular forecasting, and I think the confidence, to be
24 fair, my recollection of Treasury, would come when the next
25 budget that I signed off in March 2023 contained the
26 finalised submission on the parameter-based funding model
27 and options for government.

28
29 Q. Okay. So, from what I understood from your answer,
30 you agree with me that there was no additional upfront
31 funding in 2021/22?

32 A. That's correct.

33
34 Q. You seem to quibble with the proposition that there
35 was upfront funding in 22/23 and, as I understood your
36 answer, it's that you obtained \$2.2 billion. But it's
37 right, isn't it, that that was simply \$2.2 billion directed
38 to plug the deficit in the forward estimates?

39 A. It was a significant commitment in the forward
40 estimates to the agency in recognition that there were
41 deficits, that there were projected deficits, and Treasury
42 at that point, as I mentioned - because the agency had come
43 every year with submissions but no forward appropriation
44 had been approved. My recollection was that was the first
45 year that there were longer-term appropriations put in the
46 forwards, and that that provided additional continuity for
47 the agency. It was something --

1
2 COMMISSIONER: Ms Linard, you've lost me. Okay, let's see
3 if we can break this down a bit. The question is whether
4 there was a substantial increase in funding in the 22/23
5 year; all right? And your evidence is that there was
6 because there was 2.2 billion or thereabouts that had been
7 appropriated. That's the starting point, isn't it?
8 A. I was making the point that that was in the forwards.
9 Mr Diaz was talking upfront. I was differentiating with
10 the importance of the forward investment, which was the
11 \$2 billion, 500 million per year.
12
13 COMMISSIONER: Yes. So it's 2.2 billion over five years?
14 A. Yes, that's correct. In that decision, yes.
15
16 COMMISSIONER: All right.
17 A. And then making the point there were additional
18 elements. But may I - do you have the Cabinet decision,
19 the CBRC --
20
21 MR DIAZ: Certainly.
22 A. Okay.
23
24 Q. And we will go through each of the budgets.
25 A. Right.
26
27 Q. So you'll have an opportunity to speak more
28 specifically to this proposal.
29 A. Okay.
30
31 Q. In fairness to you, I just wanted to pre-empt exactly
32 where I was going.
33 A. Yep.
34
35 Q. Because it's right, isn't it, that the funding you
36 receive in 22/23 is only a proportion - it only goes a
37 proportional way to addressing the projected deficit over
38 the forward estimates, doesn't it?
39 A. That's correct, on the basis of the forecasts at that
40 time.
41
42 Q. Right. So it's not really additional upfront funding
43 insofar as it's simply some forward-looking funding to
44 reduce the scale of the deficits in the forward-looking
45 years, isn't it?
46 A. That's correct.
47

1 Q. Yes. So let's go to those various budget cycles, and
2 I think the best way to do so - yesterday evening I myself
3 was trying to work out what had happened with the 2020
4 budget, and in doing so I stumbled upon a press release,
5 Commissioner, that I would like to tender. It's a press
6 release - I have multiple copies.

7
8 COMMISSIONER: Yes. The 2020 budget press release will be
9 CA-76.

10
11 **EXHIBIT #CA-76 - 2020 BUDGET PRESS RELEASE**

12
13 MR DIAZ: So to help orient you, and also give you and
14 counsel an opportunity to look at the document, the part
15 that I think is relevant to you commences at the bottom of
16 the second page, and it says child protection budget is
17 1.475 billion?

18 A. M'hmm.

19
20 Q. Then if you go overleaf there's a statement attributed
21 to you which references a record investment to support the
22 child protection system and its reforms; do you see that?

23 A. Yes.

24
25 Q. So it's right then that the 2020 budget is handed down
26 while you were the minister for child safety?

27 A. Yes, the budget that year, my recollection was due to
28 COVID they issued an economic statement when they would
29 normally have issued a budget, and that - and this is my
30 best recollection; I wasn't the minister or a minister at
31 the time, so I wasn't privy to the discussions that
32 happened around this for Cabinet or CBRC - and then the
33 budget was delivered in December. So it must be this date.
34 I thought it is was around the 9th, but obviously it was
35 earlier. So this - I think this is two weeks after I was
36 appointed.

37
38 Q. Yes.

39 A. Yes.

40
41 Q. Perhaps two to three weeks after you were appointed,
42 on 12 November?

43 A. Yes.

44
45 Q. Yes

46 A. And then the normal budget cycle resumed thereafter,
47 in June.

1
2 Q. Okay. I'm going to take you to a series of documents
3 about this budget. They come with the caveat that
4 I appreciate Ms Farmer was the minister at the time. So
5 you may not have - I suspect it's likely you were not
6 involved in the preparation of the documents. However,
7 I do so with the understanding that those documents in turn
8 informed - and so much is made express in the 2021/22
9 budget. Those submissions in turn seemed to have informed
10 the 21/22 submissions. So that's why I want to take you to
11 them.
12 A. Okay.
13
14 Q. Perhaps it's right to just begin by clarifying as part
15 of your initial briefing with the minister you mentioned
16 that you did receive recent budget and policy submissions.
17 Do you recall whether you received budget and policy
18 submissions related to the 2020/21 financial year?
19 A. I don't recall.
20
21 Q. You don't recall. And --
22 A. And if - sorry. I don't recall, if I did receive the
23 submissions, which it would have been. I'm aware there was
24 a submission in the normal process, I believe, earlier in
25 the year, and then at some point a decision has been made
26 to not have the budget until December. But I'm not privy
27 to any of those discussions or documents.
28
29 Q. I understand. Can I take you to the first of those
30 documents I think you've referred to. You will find it in
31 a folder the name of which I don't know exactly but I think
32 it should be 2020/2021 budget extracts or something to like
33 effect.
34 A. Yes
35
36 Q. Do you see that in front of you?
37 A. Yep.
38
39 Q. I think, rather than tab numbering, what you'll have
40 is four digits for each tab?
41 A. Yes.
42
43 Q. And --
44
45 COMMISSIONER: Which tab, Mr Diaz?
46
47 MR DIAZ: I believe if we can begin with 0012. Should be

1 in the bundle.

2

3 COMMISSIONER: Yes.

4

5 MR DIAZ: Now, that is a document that confirms the budget
6 submission was lodged, I have dated, 7 February 2020; do
7 you see that?

8 A. I do.

9

10 Q. Then if you go over to 0013 you should see a document
11 entitled "Submission attachment No. 1"; do you see that?

12 A. Yes.

13

14 Q. That is what I understand to be the proposal that was
15 in fact put forward. If you go to the first page of that
16 proposal, which is headed "Budget 2020/21 new proposal",
17 you'll see under the heading "Detailed description" that
18 the submission identified that there was an immediate
19 investment required to meet cost pressures associated with
20 the increasing number of children requiring placement due
21 to a surge over the last 18 months with costs now expected
22 to exceed the department's budget; do you see that?

23 A. I do see that.

24

25 Q. And that's consistent with other evidence we've seen
26 and which you've given that there was a surge in demand
27 pre-COVID; is that right?

28 A. Yes.

29

30 Q. Yes. And then we see slightly further down the next
31 paragraph there's reference to a projected overspend of
32 \$123 million. Do you recall being briefed on that when you
33 became the minister, that is the projected overspend?

34 A. I believe I would have been briefed on it. I don't
35 remember that exact number.

36

37 Q. Yes.

38 A. Yep.

39

40 Q. And then crucially there is a proposal put forward
41 which is said to be to enable the department to respond to
42 these challenges. I see the operator has that up on the
43 screen. If the four bullet points could be enlarged. In
44 aggregate this is under 500 million, but thereabouts, and
45 there are four components to the proposal. The first is
46 what I'll call the deficit funding component. It's not put
47 in terms but seems to be an investment of 70 million to

1 meet cost pressures associated with the existing deficit;
2 do you see that?

3 A. Yes.

4

5 Q. Then there's what I will call the CSIP component.
6 That is an acronym I'm using to describe the care system
7 investment plan. Is that a document you've ever heard of
8 before?

9 A. Not that I can recall, but there are a lot of acronyms
10 in the agency.

11

12 Q. Yes. But in substance - I don't think I need to take
13 you to it, but the care system investment plan was a
14 departmental plan to increase the department's investment
15 in foster and kin care, among other matters, which
16 expressly recognised that doing so would avoid substantial
17 costs in the long term?

18 A. M'hmm.

19

20 Q. And the matters that were raised in the care system
21 investment plan are in turn picked up in QTC's work?

22 A. M'hmm.

23

24 Q. It analyses a number of the proposals?

25 A. M'hmm.

26

27 Q. And the reason I call this the CSIP component of the
28 funding, the second one, is because what's being proposed
29 to CBRC is a reform package to support the implementation
30 of a whole suite of initiatives that would transition
31 children and young people from higher-cost arrangements,
32 which I take to mean residential care arrangements and
33 specifically IPS residential care arrangements, but to less
34 intensive lower-cost family-based options and to thereby
35 reduce reliance on residential care; do you see that?

36 A. Yes.

37

38 Q. And you see that there's an amount proposed of almost
39 \$158 million over three years?

40 A. I see that.

41

42 Q. The next point that was proposed is an increased
43 allowance component, so essentially that family-based
44 carers would receive additional allowances to accommodate
45 for the costs of looking after children in the family-based
46 care system. That is totalled at just over \$153 million
47 over four years; do you see that?

1 A. Yes.

2

3 Q. And the final component is the transition to adulthood
4 component, again my sort of language borrowed from the
5 text, but essentially to extend the care allowance to
6 age 21 for young people transitioning out of
7 non-family-based care, and the allowance - or the allocated
8 request there is 46 million over four years; do you see
9 that?

10 A. Yes.

11

12 Q. It's a little bit opaque to me, but you may be able to
13 assist me, that in the following pages of this you get a
14 whole series of detail about these proposals. I don't need
15 to take you to the particular minutiae of the proposals,
16 but when you get to page 19 - I think it's in fact -
17 Operator, it's page 20 of the PDF but 19 of the documents,
18 says "19 of 21" in the bottom right corner. And if you
19 could focus your attention on the heading "Costing
20 methodology"; do you see that?

21 A. Page 19, yes.

22

23 Q. Yes?

24 A. Yes.

25

26 Q. "Costing methodology". Now, there's some analysis -
27 at least as I read the particular table, the analysis
28 performed suggests that if the initiatives in attachments
29 1.1, 1.3 and 1.4 are implemented, which are the initiatives
30 I just took you to --

31 A. M'hmm.

32

33 Q. -- the total offsets and benefits on an annual basis
34 per annum are as identified in the table below. So that is
35 53 million in the first year, 50 million or so in the
36 second year, 114 million plus in the third year,
37 165 million in the 22/23 financial year, and then in excess
38 of \$182 million in the final year of the forward estimates;
39 do you see all of that?

40 A. Yes.

41

42 Q. And there's an attachment that gives further colour to
43 this particular table. It's attachment 1.2.2. I think you
44 should find it within the same tab, but you'll need to go
45 all the way to page 118. I'm not sure if the pages are
46 numbered in fact on the physical copy.

47 A. No.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

Q. It may be that you'll need to rely on the version that the operator has if you can't find it. I'm told by my very dutiful instructor that it's 0130 in the top right corner. So if you work through the pages sequentially you'll eventually get to 0130.

COMMISSIONER: Yes.

MR DIAZ: You let me know when you have that, Ms Linard.

A. Sorry, yes. Yes.

Q. So there are a number of graphics on this page. I just want to highlight three particular matters of relevance. The first, if you focus your attention on sort of the centre of the page, there's a heading "Care system" with four boxes, and then underneath that there's some text, and the text is particularly important, including because of some of the matters we've discussed today, that, "The department is unable to commit funds in excess of its budget allocation"; do you see that?

A. Yes.

Q. Then if I could ask you to focus your attention in the bottom left there's a heading called "The impact"?

A. Yes.

Q. And it says that the investment will result in 887 - almost 900 - new care options and 250 outreach models of support?

A. Yes.

Q. Then there is reference in the bottom right-hand corner to the consequences of implementing these initiatives, namely this would plug the shortfall and allow for the growth in demand through to June 2022. So the sum of all of that is this is the care system investment plan, a particular chart that was prepared incidental to that work. The proposal that seems to go to CBRC essentially endorses the care system investment plan and it makes three critical points: the department can't exceed its budget allocation; it has the capacity or at least with proper funding can seek to pursue 900 new care option placements; and that this will deal with the shortfall and demand through to June 2022. Do you agree with all of that?

A. Yes.

1 Q. Now, the submission cover sheet itself is instructive
2 for its foresight and prophecy. If you go to a different
3 tab in the same bundle, and that's the one that's 0673, and
4 the first page of that submission - which, again, just in
5 fairness to you, is signed 7 February by the former
6 minister, but makes the following point in the second to
7 last paragraph on page 1:

8
9 *While these initiatives would lead to cost*
10 *reductions and efficiencies, this will not*
11 *be to the degree required to manage*
12 *immediate growing demand and high-cost*
13 *services. The department has diminishing*
14 *capacity to address the funding gap being*
15 *driven by demand, complexity and cost*
16 *outstripping uncommitted population growth*
17 *funding.*

18
19 Do you see all of that?

20 A. Yes.

21
22 Q. So clearly enough the point being made to CBRC is,
23 "You need to make an immediate investment. Here's
24 500 million in terms of what it might look like. That
25 might get you through to June 2022 in terms of plugging the
26 shortfall. But that itself isn't going to be enough to
27 address the issues that are being driven by increased
28 demand in terms of the funding gap." Do you agree with all
29 of that?

30 A. Yes

31
32 Q. Initially I took you to your media release where you
33 identified that the department had received record funding
34 of \$1.475 billion. Do you recall whether it received the
35 almost \$500 million it was seeking from CBRC in the 2020/21
36 budget submission?

37 A. No, it received an amount of money I think in respect
38 of the deficit, is what it received in that funding year.

39
40 Q. Yes. And if you go to the public interest immunity
41 bundle --

42
43 COMMISSIONER: Just before you leave that document,
44 I think it's worth pointing out to the witness that what's
45 said at the bottom of page 0673 - perhaps I'll just refer
46 to it because it touches on some matters that were raised
47 earlier:

1
2 *Reforms and initiatives to date have slowed*
3 *the rate of growth and likely cost*
4 *predicted pre reforms but, as previously*
5 *advised, the Carmody report and then*
6 *government response had underfunded and*
7 *staggered the reform program,*
8 *underestimated the impacts of fiscal*
9 *repair, overestimated the demand reductions*
10 *on child protection, underestimated the*
11 *resource and workload impacts of the*
12 *reforms, and not anticipated the increasing*
13 *complexity associated with increasing rates*
14 *and impact of methamphetamine use, domestic*
15 *and family violence, and parental*
16 *imprisonment. The Carmody report predicted*
17 *a rise in the number of children in care of*
18 *18 per cent over 10 years from 2011/12 to*
19 *2021/22. This increase was already*
20 *achieved at the end of 2018/2019.*

21
22 Now, they're some of the matters that I think you were
23 referring to earlier in answers that you gave to me,
24 including the Carmody report and the - well, things that
25 had changed since the Carmody report?

26 A. Yes.

27
28 COMMISSIONER: So I wanted to just point that out to you.

29 A. Thank you.

30
31 MR DIAZ: Thank you, Commissioner.

32
33 Where I was taking you, Ms Linard, was to the PII bundle,
34 the public interest immunity bundle, at tab 16. That
35 commences at 377.

36 A. Yes.

37
38 Q. And if you go in particular to the next page, 378,
39 this is the budget proposal for 21/22. I'm only going to
40 it now to record a matter you just explained to me, that at
41 paragraph 7 it says:

42
43 *As part of the 2020/2021 budget outcomes in*
44 *November 2020 CBRC approved additional*
45 *funding of \$98 million.*

46
47 Essentially to cover the deficit and to deal with potential

1 liquidity issues.

2

3 *The revised deficit [which I understand to*
4 *mean the balance of the deficit] for*
5 *2020/21 is now \$98.3 million.*

6

7 Do you see that?

8 A. That's what I was referring to, yes.

9

10 Q. And that's what you were referring to in your answer
11 to me?

12 A. Yes.

13

14 Q. So did you understand at the time that, even though
15 the former minister had gone to Cabinet asking for an
16 injection of nearly \$500 million, she had been left
17 empty-handed and received only \$98 million in deficit
18 funding?

19 A. What I understood was the budget outcome. I didn't -
20 I'm not aware of the submission here. I don't recall the
21 ask because it wasn't my submission, I wasn't the minister.

22

23 Q. You didn't think when you took over the ministry to
24 ask, "What did you ask for in the last budget"?

25 A. Well, what you're provided with is the outcome. The
26 government's policy is the outcome. You get a statement of
27 this was the decision made. You don't tend to ask what
28 unsuccessful submissions were. You have to deal with
29 the actual that you - when you come to a portfolio you have
30 to deal with the actual outcome.

31

32 Q. Okay. So your evidence is you never asked anyone,
33 "What submission did we make that led to that outcome"?

34 A. Well, the submission I think - the submission here in
35 February, was that contained in the 2021, 7 February
36 signed-off submission?

37

38 Q. I'm not sure what your question is, sorry, Ms Linard.

39

40 COMMISSIONER: Take your time, Ms Linard.

41

42 MR DIAZ: This particular document is dated 7 February
43 2020?

44 A. Yes.

45

46 Q. And it's signed by the former minister?

47 A. And the proposal that you took me to earlier that's

1 referenced in that submission?

2

3 Q. Well, there's reference to a later CBRC submission
4 that I'll come to take you to. I can't recall in terms the
5 particular February submission being referenced, but
6 there's certainly reference to other submissions that were
7 put in 2020.

8

9 MR O'BRIEN: Commissioner, I hate to interrupt, but my
10 learned friend's questions - he's alluded to it, but there
11 is a critical document in between the February 2020 budget
12 submission and the result which, Commissioner, you see on
13 the screen, and that is a revised document which revised
14 the funding that was sought in August 2020 and --

15

16 COMMISSIONER: Do you have a reference to it so --

17

18 MR O'BRIEN: Yes, the --

19

20 COMMISSIONER: I think Mr Diaz will come to it.

21

22 MR DIAZ: Yes, precisely. I intend to come to it directly
23 now. All I'm seeking to establish is whether or not the
24 witness recalls receiving the initial budget submission
25 in - the one dated February 2020, and her evidence will be
26 whatever it is.

27

28 COMMISSIONER: And her answer was - well, presently at
29 least in the sense of given what - she hasn't been taken to
30 a document that might refresh her memory, in fairness.
31 I mean, this is a large suite of documents and it's quite a
32 long time ago. Her evidence was that she was aware of the
33 result, and that is the funding of \$98.381 million as
34 stated in the - on the page presently enlarged on the
35 screen, which was additional funding to address the
36 immediate operating deficit and potential liquidity crisis.
37 That's where the evidence has reached thus far

38

39 MR O'BRIEN: Yes. But, Commissioner, the questions that
40 were asked - and my learned friend I presume will take the
41 witness to this, but the questions were asked, "Why didn't
42 you ask questions about what was asked for as compared to
43 what you got, the 98" --

44

45 COMMISSIONER: I don't think he phrased it "why didn't you
46 ask" but, rather, "did you ask".

47

1 MR O'BRIEN: Well, in fairness to the witness, to ask that
2 question without opening up in advance to the Commission
3 that in fact there was a very different proposal being put
4 forward is --
5
6 COMMISSIONER: Well, Mr O'Brien, I think we can address
7 that concern that you have by ensuring that the witness is
8 shown --
9
10 MR O'BRIEN: Thank you.
11
12 COMMISSIONER: -- the intervening document.
13
14 MR O'BRIEN: Yes.
15
16 COMMISSIONER: But, by all means, do rise to your feet at
17 any point you think that the witness is not being treated
18 fairly or in relation to a particular question, and we'll
19 address it.
20
21 MR O'BRIEN: Thank you, Commissioner.
22
23 COMMISSIONER: So thank you, Mr O'Brien. Mr Diaz.
24
25 MR DIAZ: Thank you, Commissioner and to my learned
26 friend.
27
28 The next sentence in my intended script was to take you to
29 supplementary tender bundle tab 6 at page 111, which is
30 precisely the document that my learned friend is referring
31 to.
32 A. Sorry, are we still, Mr Diaz, in the public immunity
33 interest bundle?
34
35 Q. No. You won't need that one for a little while,
36 I hope, although perhaps, if you've got it open and it's
37 not inconvenient for you to keep it open, keep it open
38 because we will need to come back to that submission in
39 about 15 minutes or so.
40 A. Okay.
41
42 Q. But the particular bundle for now is the supplementary
43 bundle. It's up to you, Ms Linard, if you find that
44 there's too many binders open. Take your time.
45
46 COMMISSIONER: Which document number, Mr Diaz?
47

1 MR DIAZ: Tab 6, page 111.

2

3 COMMISSIONER: Yes.

4

5 MR DIAZ: So this is the document that I understand my
6 learned friend was referring to, which is a further
7 document prepared for the 2020/2021 budget cycle. I didn't
8 understand this to be a further budget submission but,
9 rather, a policy submission, based on the heading of the
10 document, in relation to the state of the department's
11 budget deficit. Is that also how you understand it,
12 Ms Linard?

13 A. It's a CBRC submission. Policy submissions go to
14 Cabinet. So this is a budget submission of some nature.

15

16 Q. Yes, I entirely agree. It's clearly a submission
17 that's gone to CBRC, but it's not a proposal for new
18 funding, as it were?

19 A. No, it states matters to note.

20

21 Q. Precisely. So do you now see in this document - it's
22 dated 25 August 2020. Is this a document that you have
23 seen before?

24 A. Now that you've mentioned there's multiple documents,
25 I can't recall. I would have gotten the outcome. But it's
26 not commonplace for there to be multiple submissions in a
27 year. I can only assume this is by virtue of that year
28 having a different budget process. I'm sorry, I can't say
29 yes or no. I don't recall now which submission may have
30 been provided to me.

31

32 Q. That's quite all right.

33 A. Or indeed the budget outcome may have been all that
34 they provided to me at that time. You don't normally get
35 draft submissions or various forms from the minister before
36 you because, again, the policy of the government of the day
37 when you come into a portfolio is the decision.

38

39 Q. Just to be clear, Ms Linard, there's no suggestion
40 that any of these documents are drafts. They're quite
41 clearly final documents. So when you say "draft
42 submissions" I'm not sure what you're referring to.

43 A. Sorry, I thought you were saying that there had been a
44 submission earlier in the year and it was revised.
45 I apologise.

46

47 Q. No, I never - those were never my words. That was

1 what my learned friend said, your counsel. What I said was
2 that there was a submission put to CBRC in February 2020,
3 that is a budget submission which includes a proposal for
4 new funding, and there is a further submission --

5 A. Okay.

6
7 Q. -- and I don't understand it to have revised per se
8 the earlier submission. I don't know what occurred in the
9 intervening period. This is a submission that says it's a
10 policy submission for noting the forthcoming budget
11 deficit, and all I'm seeking to understand is, when you say
12 you were briefed with budget submissions when you became
13 the minister and your former Director-General says she
14 briefed you with budget submissions, whether you received,
15 firstly, the submission from February 2020, and I think
16 your evidence is you can't recall receiving it?

17 A. I can't recall what submissions they - I received then
18 other than the outcome.

19
20 Q. I understand.

21
22 COMMISSIONER: And, just to be clear, it seems on the
23 basis of this submission that it was not an amended
24 submission in terms of the amount of funding sought but,
25 rather, a submission that was for noting by the Budget
26 Review Committee, as indicated on page 112, and what was to
27 be noted, as I read the document - perhaps that could be
28 brought up - under the heading "Recommendations" on
29 page 112 was the forecast budget deficits there referred
30 to.

31
32 MR DIAZ: Precisely.

33
34 COMMISSIONER: So it seems that somebody considered there
35 was a need to further point out to the CBRC the very
36 significant projected deficits during the forecast period.

37
38 MR DIAZ: Quite.

39
40 And you don't know why that was?

41 A. I'm not the minister. I'm sorry, these questions
42 would have to be put to the relevant minister. I wasn't
43 privy to any of the discussions around these submissions,
44 the reason for them.

45
46 Q. And you weren't briefed on them when you became
47 minister?

1 A. You're briefed on the budget position at the point at
2 which you take over.

3

4 Q. All right. And if you just work through the document
5 through to page 118 you'll see a reference to the document
6 that we were discussing a little earlier, what I call the
7 CSIP, or the care system investment plan?

8 A. Yes.

9

10 Q. That's a subheading that precedes paragraph 37. And
11 there's a reference that I'm not able to discern exactly
12 what it may be a reference to, and you may be able to
13 assist us. It says at paragraph 39, "A care system
14 investment plan was prepared to make the economic case for
15 investment," as I've just showed you, "to create an
16 additional 900 or so places and 250 outreach supports."
17 Then it says, "This option was recommended for
18 consideration in the 2020/2021 budget submission." I take
19 it from the evidence you've given that you don't know
20 whether it was in fact recommended?

21 A. It looks to me that CBRC have recommended it for
22 consideration or deferral to a later submission. But,
23 again, I - that is supposition because I wasn't in the
24 discussion.

25

26 Q. Yes.

27

28 COMMISSIONER: But we can take these documents on their
29 face, can't we? It's a submission made to the Cabinet
30 which records a fact that is stated in paragraph 39, and
31 there's no reason to think it's not correct?

32 A. No.

33

34 COMMISSIONER: No.

35 A. Sorry, Commissioner, all I meant was I can't add any
36 value. That's all.

37

38 COMMISSIONER: No, of course I appreciate that.

39

40 MR DIAZ: The simple point, though, is when you announced
41 a record investment into child safety on 1 December 2020
42 that was something of a misnomer because, though it may
43 have been a technical record, the truth was almost
44 \$500 million had been sought in funding and nothing was
45 received but \$98 million in deficit funding; isn't that
46 right?

47 A. Well, there's two points I'd make. I can't speak to a

1 former minister's budget, and I wasn't part of any of these
2 deliberations. I can't - so I can't add any value there.
3 Secondly, if - Mr Diaz, if you were to look at budget
4 releases every year, it's a use of wording. It is record
5 because it's bigger than the year before.
6

7 Q. But that was inapt to describe what was actually
8 occurring, which is that the department was desperate for a
9 serious, sustained --

10
11 MR O'BRIEN: It's not inapt. The witness was put - it's
12 been suggested to the witness that the use of the word
13 "record" amount of funding was wrong --

14
15 COMMISSIONER: Well, it's actually - I'm just looking at
16 the press release, Mr O'Brien.

17
18 MR O'BRIEN: Yes, I don't have it in front of me.
19

20 COMMISSIONER: It says the minister for the department,
21 and it's attributed to Ms Linard, "said there would be a
22 record investment", is the word used, "of 1.475 billion to
23 support the child protection system and its reforms", and
24 the proposition being put to the witness by Mr Diaz is that
25 that suggests that there is funding that has been provided
26 to support the child protection system and its reforms
27 whereas in fact what occurred was funding was provided to
28 address the serious deficit that had manifest by that time
29 and was forecast to continue. That's the proposition
30 that's being put to the witness.
31

32 MR O'BRIEN: Well, Commissioner, first, the question was
33 being put - was that it was inaccurate to say it was a
34 record; that was the question put. I understand you've
35 raised a different point, Commissioner. The --
36

37 COMMISSIONER: Well, it's the characterisation of the
38 record that's in issue, I think.
39

40 MR O'BRIEN: Yes. The other thing, Commissioner, is that
41 there was an additional \$166 million of funding for
42 frontline staff in the 1.45 billion.
43

44 COMMISSIONER: All right.
45

46 MR O'BRIEN: In addition to the deficits.
47

1 COMMISSIONER: Well, in any event, Mr O'Brien,
2 I understand your point, which is that the witness is
3 really being asked to comment on a characterisation in the
4 press release.

5
6 MR O'BRIEN: Yes.

7
8 COMMISSIONER: And the press release speaks for itself.
9 It's attributed to Ms Linard, presumably - I think because
10 by that time she became the minister.

11
12 MR O'BRIEN: Yes.

13
14 COMMISSIONER: But it's not the work of her drafting.

15
16 MR O'BRIEN: No.

17
18 COMMISSIONER: You didn't draft the press release?
19 A. No.

20
21 COMMISSIONER: No, or authorise it?
22 A. Press releases are often drafted centrally.

23
24 COMMISSIONER: Yes.
25 A. I think there's multiple ministers in this one.

26
27 COMMISSIONER: Yes. Look, I think it's more important to
28 pursue the questions of substance as to what was provided
29 rather than debate the characterisation as expressed in the
30 press release.

31
32 MR DIAZ: I don't intend to take that any further,
33 Commissioner. I just wanted to understand precisely the
34 point that my learned friend has raised. There's a
35 reference in that same press release to \$166 million being
36 invested - or I've changed the word form, but investing
37 \$166 million to continue building family support system.
38 How do I correlate that with the budget outcomes?

39 A. I would have to go back and ask the media adviser who
40 drafted that on the basis of the information he had at the
41 time from Treasury. These are drafted centrally with each
42 budget. I can't answer that question five and a half years
43 later, I'm sorry.

44
45 Q. But you agree with me that, at least in circumstances
46 where the 2021/22 budget proposal records only receiving
47 \$98 million in deficit funding, it's hard to understand how

1 there's an additional or what I read to be an additional
2 investment of 166 million in building a family support
3 system?

4 A. I can't answer your question. There must have been an
5 initiative in that budget. It may be referenced in the
6 annual report, which would correlate with it at the time.
7 The number will have come from somewhere for the drafting
8 of that release.

9

10 COMMISSIONER: Just to be clear, Mr Diaz, the press
11 release refers to the 2020/21 budget.

12

13 MR DIAZ: Correct.

14

15 COMMISSIONER: Just a minute ago I think you said 21/22.

16

17 MR DIAZ: I did indeed because the outcome of the
18 2020/2021 budget is recorded in the 21/22 budget.

19

20 COMMISSIONER: Yes, I see.

21

22 MR DIAZ: So I may have misspoke, but what I meant to
23 suggest was that I infer from the outcome in the 21/22
24 budget that there was only \$98 million in deficit funding.
25 Perhaps the explanation is that some money was moved around
26 or something like that and that's --

27 A. There was a staffing commitment as well, a significant
28 investment in 154 staff.

29

30 Q. In the 2020 budget - 2020 --

31 A. In the 2021/22 that you just mentioned.

32

33 Q. I will come to that. We'll come to that one very
34 shortly. In fact we can turn to it now. That's all
35 I wanted to ask you about the 2020/21 budget, and it was
36 simply to understand the position you had then inherited as
37 the minister and what you knew about proposals that were
38 put and the outcomes of the budget, and I've heard your
39 evidence accordingly.

40

41 COMMISSIONER: Just so I'm clear, I'd understood from
42 earlier evidence that there was no new money in the 20/21
43 budget; rather, there was additional funding in order to
44 meet historic and forecast deficits. Is --

45

46 MR DIAZ: That is also what I understand the evidence to
47 be.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

COMMISSIONER: Yes.

MR DIAZ: I'm not sure I can add anything further.

COMMISSIONER: Were you aware when you became the minister that the outcome of the budget process in 20/21 was in fact that there was no - let me call it - fresh funding over and above additional funding that was necessary to meet already manifest deficits and forecast deficits moving forward?

A. Commissioner, that would accord with my understanding and knowledge at the time that the election that preceded this budget, there was a policy called the - my recollection again - COVID-19 economic recovery policy that the government of the day took to the election, and that document contained I think six priority areas that formed the fiscal parameters that were given to agencies in this budget and the next.

COMMISSIONER: Ms Linard, there might be lots of reasons and motivations underlying the budget outcome. It's beyond the scope of this Inquiry to be interrogating those matters. I was merely asking you whether it was your understanding after you had taken up the position of being the minister that for the purposes of the 20/21 budget there was no net additional funding for other purposes, that is to say for purposes other than meeting the accumulated deficit and forecast deficits?

A. Yes.

COMMISSIONER: Right.

MR DIAZ: And in fact the position is that only half of the deficit is funded, isn't it?

A. Yes.

Q. So there's 98 million in deficit funding but 98 million that gets held over to the budget that we'll now come to deal with --

A. Yes.

Q. -- which is the first budget that you are substantively involved in the preparation of the submissions --

A. Yes.

Q. -- that actually go to CBRC, the 21/22 budget.

1 I think you will still have handy tab 16 of the PII bundle.
2 That's the one that I asked if you could keep in close
3 proximity, and you can close, hopefully for a while, the
4 supplementary bundle. So if you still have tab 16 in front
5 of you at 377?

6 A. Yes.

7

8 Q. This is the proposal that was put to CBRC in 21/22.
9 Just giving you a moment to refamiliarise yourself with
10 the proposal, and if you look in particular, Ms Linard -
11 you'll tell me if you need more time, but you see the
12 substance of the proposal at paragraph 11. The submission
13 seeks CBRC approval of additional funding, firstly, deficit
14 funding of 98.3 million in the back-year, and overall
15 what's proposed is a package in the order of \$1.5 billion;
16 do you see that?

17 A. Yes.

18

19 Q. And if you look at the preceding paragraph 10, much
20 like the earlier submission we've seen for the budget -
21 noting the budget deficit, you'll see that there's quite
22 obviously an awareness around the way the projected budget
23 deficits are going in the forward estimates; is that right?

24 A. Yes.

25

26 Q. There was also a recognition at this time, wasn't
27 there, that even this type of funding - that's
28 \$1.5 billion - may not be enough to arrest the trend in
29 terms of increasing cost in out-of-home care, failure to
30 build family-based carers and the like?

31 A. I think it references - without going into the detail,
32 it tended to give a scope from a low projection to a high
33 projection acknowledging that until the parameter-based
34 funding model reform work was done there wasn't necessarily
35 confidence in the forecasting. It was within a range.

36

37 Q. Yes. But my point --

38

39 COMMISSIONER: And could I ask, please, that this budget
40 submission, paragraph 11, expressly seeks additional
41 funding, doesn't it?

42 A. Yes.

43

44 COMMISSIONER: And that's additional to what? To the
45 budget in the order - existing budget in the order of about
46 1.4 billion; is that correct?

47 A. So, yes, it would have been whatever they were getting

1 at appropriation at that time based on plus population
2 growth, indexed for population growth.

3
4 COMMISSIONER: And I think there was a document that
5 indicated that the budget for the previous year, that is to
6 say the recurrent budget, was in the order of 1.4 billion.
7 Is that correct, Mr Diaz?

8
9 MR DIAZ: I think it's a little bit more by this point
10 and --

11
12 COMMISSIONER: All right.

13
14 MR DIAZ: -- and the witness will be able to answer this
15 question much better than I can.

16
17 COMMISSIONER: All right.

18
19 MR DIAZ: But I take it that this submission concerns -
20 well, is this simply concerning child and family services?
21 It doesn't concern the other aspects of your portfolio?
22 A. That's right.

23
24 Q. Yes. So in that case, yes, it is - I mean, the
25 submission asked for an amount in funding that is roughly
26 equivalent to the child and family services overall budget.

27
28 COMMISSIONER: Yes.

29
30 MR DIAZ: At that time.

31
32 COMMISSIONER: Yes, thank you.

33
34 MR DIAZ: The question I was asking, Ms Linard, really
35 emerges from paragraph 44 of this submission, that we see a
36 reference to something that looks very similar to some of
37 the other documents we saw, that, "Even the above
38 measures" - which is an allusion to the 1.5 billion and the
39 various measures that would support - "will not be
40 sufficient to overcome the gap in the growth in numbers and
41 complexity of children needing care and the capacity of
42 the department to fund sufficient placements within its
43 2020/21 budget or indeed into the out-years"; do you see
44 that?

45 A. Yes.

46
47 Q. So am I right to understand the point being made here

1 is, "We really need this 1.5 billion because we've got a
2 serious budget deficit on the horizon. But even that alone
3 is not going to be enough to overcome the problems that the
4 department is facing"?

5 A. That's what it appears to say.

6

7 Q. Well, it is your submission, isn't it?

8 A. Well, my submission - this is - it --

9

10 Q. This is the proposal that accompanies the submission?

11 A. Yeah, whatever went with my submission would have my
12 signature on it, so --

13

14 Q. So it's your proposal?

15 A. If this is exactly what went with it. It seems like a
16 template. Is this the one, the final? Is this confirmed
17 this is the final that went with the submission that
18 I signed? I don't --

19

20 MR DIAZ: Commissioner, there's been no reason to doubt
21 the veracity of this document and --

22

23 MR O'BRIEN: Commissioner, this is not good enough, to
24 simply say "there's no reason to doubt". The evidence to
25 date that was given this morning reveals how in fact these
26 documents - how the actual documents, the final documents
27 that were put forward to CBRC can be ascertained, confirmed
28 and put before this Commission. To simply say that there's
29 no evidence does not demonstrate that in fact they are the
30 documents, for the obvious reason that, as the witness has
31 just said, even on the face of the document it's referred
32 to as a template. So to continue to put forward the
33 proposition that these are the documents that went to CBRC
34 because there's no evidence to suggest that they aren't --

35

36 COMMISSIONER: Well, Mr O'Brien, in response to that
37 I would say these are the documents which the Commission
38 has sought by notice to produce concerning the budget
39 submissions --

40

41 MR O'BRIEN: Yes.

42

43 COMMISSIONER: -- that were put to the CBRC. If there is
44 a later document that supersedes what is said - what is
45 contained in these documents, then that will be revealed if
46 and when those final documents are produced, and, given the
47 controversy that has now been raised on behalf of your

1 client about that - and I'm not sure if the controversy has
2 any substance to it yet - I will look at the final
3 documents to ensure that they accord in substance or in any
4 relevant part to the parts of the documents that the
5 witness is being taken to.

6
7 Can we proceed on the assumption that the document that is
8 being referred to is, for relevant purposes, no different
9 to the final document, if there is a different document
10 which is the final, and if there is a difference, well,
11 then I'll have to take account of that difference as and
12 when the document is produced.

13
14 And I'm going to ask the State, please, to produce those
15 documents. And they should have been produced already,
16 frankly, and I would like them because the point that
17 Mr O'Brien makes is that we shouldn't be making the
18 assumption that what has been produced in answer to the
19 notice to produce is the final, but it certainly should be.

20
21 MS FREEMAN: Yes, I appreciate that, Commissioner.
22 I think some instructions are being obtained as we speak.

23
24 COMMISSIONER: All right. Can we, Mr O'Brien, satisfy you
25 in this way. We'll proceed on the assumption I've
26 explained. If there is a dissonance between the final and
27 these documents, then I will become aware of that and take
28 it into account accordingly.

29
30 MR O'BRIEN: Commissioner, more than happy to proceed on
31 that assumption.

32
33 COMMISSIONER: Yes.

34
35 MR O'BRIEN: And the difficulty we have is the constant -
36 the correct way to do it is exactly, in our submission, how
37 you, Commissioner, have proposed to do it; that is, absent
38 there being evidence that this is the final document, the
39 question should be asked, "Assume that this is the final
40 document," and then the questions can proceed.

41
42 COMMISSIONER: All right. Well, Mr Diaz, could you
43 proceed on that basis, and would you mind, please,
44 answering the questions on that basis. If there does turn
45 out, once the final documents are produced, to be a
46 difference, I will take that difference into account.
47 I will be aware of it, and indeed if I thought it were

1 necessary in fairness to seek further explanations from you
2 I'll find a way to do so?
3 A. Okay. Thank you.
4
5 COMMISSIONER: Is that all right?
6 A. Yes.
7
8 MR DIAZ: Yes, I'll proceed on that basis, Commissioner.
9 I just want to make the point so it's entirely clear on the
10 record that not only is there no reason to doubt the
11 veracity of them, which I think was the first proposition
12 I put, but two witnesses, including the CFO and the former
13 Director-General, both confirmed that the point of
14 substance in these documents is that there was a proposal
15 of \$1.5 billion and that was put to CBRC. So at least
16 insofar as the document matters it's for that proposition,
17 and I think I can say that proposition almost alone. The
18 rest of the proposition --
19
20 COMMISSIONER: There's other proof that this is the
21 relevant document or at least no different to the final --
22
23 MR DIAZ: There's not just other proof. There's a
24 multitude of proof.
25
26 COMMISSIONER: All the same, we'll proceed on the basis
27 that we'll ask that that assumption be made.
28
29 MR DIAZ: And where we were was at the point of accepting
30 that a \$1.5 billion proposal was put, at least on the face
31 of the document. Are you aware of the outcome of this
32 first proposal in 2021/22?
33 A. Yes.
34
35 COMMISSIONER: You mean the budget outcome?
36
37 MR DIAZ: Yes, the budget outcome.
38 A. Yes.
39
40 Q. And what was that outcome?
41 A. I would need to go to the outcome that states the
42 exact amount.
43
44 Q. Yes.
45 A. Again, the outcome. But my recollection --
46
47 Q. I should say before you answer that it is recorded in

1 a subsequent budget submission. So I think, in fairness,
2 I should take you to that --
3 A. Okay.
4
5 Q. -- where the outcome is recorded, and then you can see
6 that it accords with your recollection.
7 A. Yep.
8
9 Q. So that is at tab 19, which is - this is the budget
10 submission for 22/23, but it records the budget outcome
11 from the preceding financial year. And in particular on
12 page 399, at the bottom of the page, do you see the
13 sentence starting, "In the 2021/22 budget"?
14 A. Yes.
15
16 Q. And again does that accurately record the funding that
17 was received in the 2021/22 budget outcome?
18 A. Yes, on the basis of the assumption the numbers are
19 exactly right from the discussion the Commissioner has just
20 had; yes.
21
22 Q. Yes, assuming that the document is in fact the
23 document that went to CBRC. Do you have any reason to have
24 a different recollection, though?
25 A. No. And my concern or the reason I keep saying is
26 this the final is just that I don't want to say in this
27 room that that is exactly the right number and then it's
28 wrong, and then obviously I've given testimony here that's
29 incorrect. I'm just trying to be fastidious and
30 appropriate and, as a minister, you of course do always try
31 to go to the source document to not speak out of turn.
32
33 Q. I understand entirely. But the point is that, even
34 though there was a \$1.5 billion ask, what was received
35 didn't come anywhere near that, did it?
36 A. That's correct.
37
38 Q. Yes. Can you turn then to the 2022/23 budget
39 submission, which is the document that you still have in
40 front of you, I hope. Again I'll ask for the purposes of
41 the questions to proceed on the basis that this is the
42 budget proposal that was put to CBRC.
43 A. This is the public immunity folder still?
44
45 Q. That's right, at tab 19.
46 A. 19, yes.
47

1 Q. Do you still have that in front of you?
2 A. The folder, yes, but we had moved to tab 19.
3
4 Q. Yes.
5 A. Yes.
6
7 Q. Tab 19?
8 A. Yep.
9
10 Q. And you'll see the short description?
11 A. Yes.
12
13 Q. The description provides an update to seek some
14 further funding?
15 A. Yes.
16
17 Q. And then in the detailed description there's a
18 submission for funding in the order of \$3.2 billion?
19 A. Yes.
20
21 Q. And that is broken down as follows: 185 million for
22 the previous financial year's deficit, so that's
23 backwards-looking deficit funding; and then the proposal
24 includes 576-odd million for 22/23; 612 million-plus for
25 23/24; 802 million for 24/25; and then more than \$1 billion
26 for 25/26; do you see all of that?
27 A. Yes.
28
29 Q. And it's said in the description that this funding
30 "will ensure liquidity beyond May 22 and continuity of
31 services to children in out-of-home care"; do you see that?
32 A. Yes.
33
34 Q. Now, if you go overleaf to page 400 of the bundle the
35 first paragraph makes the point - which I think will be
36 uncontroversial - that previous submissions have
37 highlighted the significant budget pressures on the
38 department. The submission then draws in the second
39 paragraph on QTC's work which, by that point, had already
40 aged more than 18 months. And then in the fourth paragraph
41 you'll see there's reference to what ends up becoming the
42 third phase of QTC's work, which at this point looks like
43 it's in a sort of preliminary phase but is essentially
44 becomes the development of the parameters-based funding
45 model, and here it's described as developing a five-year
46 baseline forecast; do you see all of that?
47 A. Yes.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

Q. And if you go to page 401 what you see supporting the proposal for \$3.2 billion is a table with forecast deficits through to 25/26; do you see that?

A. Yes.

Q. And you'll see that by - this is the projection as at the particular date, which is February of 22, but the projection is that the deficit would be \$1 billion by 25/26. Now, do you agree with me that the proposal put was simply to provide enough funding to the department to address that forecast deficit?

A. Yes.

Q. And so in substance there's no new money coming in; it's just enough funding to deal with the deficit in the forward estimates?

A. Correct.

Q. Now, you'll see some of the detail - I don't need to take you to all of it, but I just want to highlight a couple of aspects starting with page 403. There's a reference to figures 1 and 2 in 403 which themselves are behind 413. And so you have to work through the document through to 413 to see the figures themselves. But those are the high and low forecast scenarios that you were discussing earlier, are they?

A. Sorry page you are on?

Q. I'm on 413, and you should see there figures 1 and 2, which I understand show the overall shortfall --

A. Yes, sorry.

Q. -- between children requiring placements and the number of funded OSD placements available. And you'll see there's a projection a high and low scenario as to the shortfall?

A. Yes.

Q. Excuse me for one moment. And so you'll agree with me that an important part of the proposal that seems to have been put to CBRC was to demonstrate that, if there wasn't up front funding to fund OSD placements, there would be a large shortfall and that shortfall would inevitably be filled by IPS placements?

A. Yes.

1 Q. And that point is made, just for completeness, on
2 page 404. I don't need to take you there, but there's a
3 reference to the gap being filled by high-cost, short-term
4 residential care options. Then overleaf at 414 there's
5 some further graphs which demonstrate the supply gap, and
6 that the supply gap was to grow substantially through the
7 forward estimates. And then on 416 you see some further
8 visual representations that I took you to earlier in the
9 course of your evidence around the difference between a
10 family-based care placement and non-family-based care
11 placement, and also the difference between an IPS and OSD
12 contract. Now, if we turn back to 412, you'll see that
13 there's again a summary of what the proposal was for, the
14 \$3.2 billion --

15 A. Yes.

16
17 Q. -- under the heading "Implementation". And I think
18 you would agree with me that this was also an evidence
19 based credible proposal put to the CBRC?

20 A. Yes.

21
22 Q. And are you able to recall what happened with this
23 proposal in terms of the budget outcome?

24 A. My recollection on this submission was that - and this
25 is what I was referring to earlier when I was speaking to
26 the Commissioner - that the government had released a COVID
27 economic recovery plan when they went to the election that
28 indicated that they would be focusing their fiscal
29 parameters on I think it was six key measures. Those
30 measures were health recovery and economic recovery,
31 because there had been an increasing deficit because the
32 State - obviously for many reasons in regard to COVID. And
33 that that is - those are the parameters that were given to
34 agencies in this budget which was to focus on those
35 particular areas of focus, which was economic recovery
36 given there had been unemployment experienced and it
37 included initiatives which focused on that as well as
38 health recovery.

39
40 Q. And, sorry, what was the budget outcome?

41 A. The budget --

42
43 COMMISSIONER: Have you got a figure that you can --

44
45 MR DIAZ: There are further documents, but I think the
46 former minister's already given evidence about what the
47 outcome was earlier. So unless she can't recall --

1 A. That was the budget outcome. I can't recall the
2 number.
3
4 Q. How much funding did the department receive? If you
5 can't recall, there's of course no difficulty. I think
6 you've already given evidence.
7 A. Okay.
8
9 Q. Is it right that there was \$2.2 billion, is the amount
10 that was received?
11 A. Yes. Sorry, yes.
12
13 Q. Yes.
14 A. Yep.
15
16 Q. And so, as they had the previous year, your colleagues
17 in CBRC didn't appreciate and understand the importance of
18 funding Child Safety in an up front, sustained and timely
19 manner, did they?
20
21 MR O'BRIEN: How can this witness give evidence of what
22 the other members of the CBRC understood? And also I would
23 have thought my learned friend Ms Freeman might make an
24 objection in relation to privilege --
25
26 COMMISSIONER: Yes, I'll allow your objection.
27
28 MR O'BRIEN: -- but I'll raise the first point.
29
30 COMMISSIONER: Can you rephrase that, please, Mr Diaz?
31
32 MR DIAZ: Yes. Am I right to understand that you attended
33 the CBRC meetings to put forward your submissions?
34 A. Of course.
35
36 Q. And you advocated passionately for your portfolio and
37 the submissions you had advanced?
38 A. Of course.
39
40 Q. And in circumstances where you did not receive funding
41 that you said to CBRC was essential to ensure that there
42 was a sustained, up front, ongoing investment in Child
43 Safety you must have been left feeling that your CBRC
44 colleagues didn't understand and appreciate the importance
45 of that; isn't that right?
46 A. No --
47

1 MR O'BRIEN: What assistance can that evidence be to this
2 Commission?

3

4 COMMISSIONER: Okay. Let's see if we can approach it this
5 way. You put a submission for funding in the 2022/23 year
6 which, having regard to the document at 412, was to address
7 historic and forecast deficits in the funding of the
8 department; that's the case, isn't it?

9 A. Yes.

10

11 COMMISSIONER: You didn't receive an amount that would
12 address that, can I call it, structural deficit, did you?

13 A. No.

14

15 COMMISSIONER: And they're the facts. Having regard to
16 those facts, did you form a view by the time the budget
17 became known to you about what practically could be done by
18 the department at that point onwards to implement its
19 reform plan, having regard to what occurred by way of
20 budget outcome which resulted from the decision of the
21 CBRC?

22 A. Every --

23

24 COMMISSIONER: I'll put it more simply. How were you to
25 continue to implement any reform plan when you weren't even
26 given sufficient funds to cover the forecast deficits?

27 A. If I can say this. Every minister goes to CBRC and
28 argues voraciously for their agency because to that
29 minister there is no other more important priority than
30 their agencies. I appreciate CBRC, however, have to
31 balance the multiple very worthwhile initiatives, including
32 Child Safety, and Health, and many others, and Housing, and
33 they --

34

35 COMMISSIONER: Ms Linard, I accept that. That's not an
36 answer to my question, can I say, because I can readily
37 accept that the State is subject to probably many infinite
38 demand on its funds and has to make choices about how it
39 allocates those funds. I accept that. And I'm sure that
40 would be widely understood. The question is in the
41 results, in the events that occurred, namely that the CBRC
42 decision was what it was in terms of the level of funding,
43 what were you able to do or what did you consider to be
44 capable of being implemented having regard to the financial
45 constraint that the CBRC decision imposed on you, the
46 minister, for this department?

47 A. Well, there are two things that come to mind that

1 I recollect from that time - three things, actually. One
2 was the first time the agency had had longer term
3 consistent appropriation; two was that the centrally held
4 funds that were part of the CBRC decision at the approval
5 of the Under-Treasurer for placement reform; and, three,
6 that the parameters-based funding - it was always accepted
7 additional submissions we brought in regard to the deficit,
8 but that the parameter-based funding model was to be
9 finalised and brought to the next budget, and that was to
10 give far more certainty and confidence about whether the
11 forecast deficits were actually correct. And I don't know
12 what discussion happened thereafter, but that model was
13 seen as very important - which is the work with QTC - to
14 have a final position about, "What do we actually know
15 about the forecast demand" because, for the reasons we
16 talked about earlier, there was - at that time there was a
17 view that the ongoing demand from COVID was a COVID event,
18 not a long-term event. So lots of things were being sorted
19 out in the parameters-based funding model to give a fair
20 clearer view and more articulate view and confidence to
21 CBRC, I think it's fair to say, and Treasury that the
22 projections were the right ones and correct ones.

23
24 COMMISSIONER: Ms Linard, I've heard evidence about the
25 parameter-based funding model. It's a sophisticated model,
26 isn't it?

27 A. Yes.

28
29 COMMISSIONER: And it is one that was constructed by the
30 Treasury with sophisticated modelling capability?

31 A. Yes.

32
33 COMMISSIONER: Indeed it was looked at by KPMG in the
34 course of its review of various aspects of the financial
35 matters associated with the department and generally
36 endorsed by KPMG, save to say that that model should also
37 have contained a baseline data line as well as being -
38 modelling aspirational targets, if I can put it generally.
39 Have you had the chance to look at the KPMG report? It's
40 no matter if you haven't.

41 A. Yes.

42
43 COMMISSIONER: All right. Just accepting for the present
44 purposes that the department had this sophisticated model,
45 there was no reason to be sceptical about the forecast
46 deficits, was there? I mean, they weren't - what I'm
47 suggesting to you is that they were the output of a pretty

1 sophisticated model that had been developed through QTC
2 phase 1, phase 2, phase 3, then the parameters-based
3 funding model. So the department and the government had
4 every reason, I suggest, to have confidence in that model
5 at least so far as it forecast deficits over the forecast
6 period; do you agree with that?

7 A. Yes, Commissioner, and I would say, too, that was the
8 importance of that reform agenda during my time was to
9 finally get the department to a point where they would no
10 longer be funded in the appropriations based on population
11 growth.

12
13 COMMISSIONER: The reason I'm picking up on that point is
14 because you said a few minutes ago in answer to I can't now
15 recall whether it was my question or Mr Diaz's, actually,
16 that part of process was to sort of observe somehow whether
17 the parameters-based funding model was reliable as events
18 later turned out.

19 A. It was the waiting for it to be delivered. So they
20 were looking forward to having that greater line of sight.
21 That was taking the 23/24 submission. I signed that off.
22 It was having a model to give far better level of
23 granularity. In fact, Commissioner, the first time I have
24 ever seen the finalised dashboard is in one of the papers
25 of the Commission, and it delivered what was proposed to
26 give Treasury that greater line of sight: cost per
27 placement, projection of the number broken down to
28 placement based on five years of demand, and also putting
29 in supply metrics. That was a level of clarity and
30 guidance that had not been there before. That's why
31 I speak about the parameters-based funding model.

32
33 The other reason is that it empowers the department to have
34 clear tied staffing additional investments. It says how
35 many staff they need. And it takes it away from EB
36 processes and just says to whomever's in government, "Now
37 we have a very clear forecasting model and it also gives
38 you a clear forecast of the staff they need to try and
39 better fund the agency moving forward." That's why I speak
40 of it, because I think it's such an important - it was an
41 important reform in my time.

42
43 COMMISSIONER: Well, let's accept that.

44 A. Okay.

45
46 COMMISSIONER: The projections that were available as to
47 the financial needs of the department, including to

1 accommodate forecast deficits, were of sufficient certainty
2 by this stage that the department knew where it stood in
3 terms of its financial resources relative to well-analysed
4 forecast needs; do you agree with that?

5 A. And that's why I took that submission forward with
6 those numbers in it.

7

8 COMMISSIONER: Yes. But, the budget outcome in 2022/23,
9 did it not result in the fact that there was no additional
10 funding available to the department to give effect to its
11 planned reforms, at least not at scale?

12 A. It is fair to say at scale that's the case.

13

14 COMMISSIONER: Yes.

15 A. There was an appropriation held centrally which was
16 the placement reforms which is one of the dot points in the
17 CBRC decision. I recall now --

18

19 COMMISSIONER: Are you saying that there's some
20 off-budget, that is to say off the department's budget, sum
21 of money that was available to the department? Because,
22 again, I haven't heard that evidence from, say,
23 Ms Mulkerin. But if there's some other fund then do
24 identify it?

25 A. Does the Commission have the CBRC outcome decision,
26 because that's what I would have received at the time.

27

28 MR DIAZ: Of 2022/23?

29 A. Yes.

30

31 Q. We don't have access to any budget outcome decisions.
32 My understanding is they're provided by way of - given the
33 evidence that was led in-chief today, that you get notified
34 of them by some sort of letter sometimes?

35 A. We get a letter, but there's also an official CBRC
36 document, it's quite short, that gives CBRC outcome, budget
37 outcomes.

38

39 Q. The Commission doesn't have access to such a document.
40 But in any event --

41

42 COMMISSIONER: We'll add it to our supplementary list for
43 the notice to produce.

44

45 MR DIAZ: Yes.

46

47 COMMISSIONER: Ms Freeman, we're just giving you advance

1 notice of that.

2

3 MS FREEMAN: Thank you, Commissioner.

4

5 WITNESS: Because that's what I'm referring to. My
6 recollection is there was an amount centrally held, I think
7 it was to be approved by the Under-Treasurer, for,
8 recollect, placement services, and of course on my best
9 memory the details of that, I'm sorry, it's years ago, but
10 that was in the decision.

11

12 COMMISSIONER: But, Ms Linard, it would have to be a
13 pretty substantial slush fund, wouldn't it, to actually
14 provide funding or to be available as funding for the
15 department to give effect to the reforms at scale that you
16 had in mind having regard to the actual budget outcome
17 vis-à-vis the department which was for a funded amount not
18 sufficient even to cover the forecast deficits? So is
19 there a whole sort of off - some other bucket of money
20 available outside the budget process that applies to the
21 department?

22 A. That's not what I'm saying, Commissioner.

23

24 COMMISSIONER: No. Well, that's how I need to
25 understand - you're saying there's some other flexibility
26 in funding somewhere else. I need to understand whether
27 that's material or not.

28 A. With the decision - funds can be centrally held by the
29 Under-Treasurer, and those funds might be on the basis that
30 if the department does this or achieves this then these
31 funds will be released to them to do this. It's almost, I
32 would use the wording, to incentivise the department to
33 keep working towards reform and reform agenda. And my
34 recollection is the budget decision outcome from that year
35 contained a sum of money for that.

36

37 COMMISSIONER: Were you told by Treasury or somebody in
38 authority on behalf of Treasury that, "Never mind about the
39 budget outcome, which is X amount, not covering the
40 deficits because if you do a good enough job in whatever
41 respects might be identified there will be this other
42 bucket of money available for you to carry on and continue
43 with those reforms"?

44 A. No, and that's not what I'm proposing.

45

46 COMMISSIONER: No.

47 A. No.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47

COMMISSIONER: So what I'm trying to understand is what is the significance of the sort of financial latitude that you seem to be referring to as something that should be taken into account by me in addition to the actual budget outcome for the department?

A. So my recollection of that CBRC decision and the centrally held funds was the agency at that point was particularly focused, as we've established, on kin care and growing kin care. I think in that budget also - or it may have been the 23/24 budget that I signed off - had funding to go towards that around family wellbeing services and this focus on trying to get Aboriginal and Torres Strait Islander children with kin. That continued into the next year. And the centrally held funds was for placement reform, and I think that was focused on this work around trying to increase the number of kin to transfer children from IPS agreements to kin care. But it's not a massive bucket of money; I'm not saying that, Commissioner.

COMMISSIONER: So I understand the sort of broad objectives of the reforms that were being pursued by the department under your leadership. I'm merely trying to --

MR DIAZ: Commissioner, I'm so sorry to interrupt. I think there is a document that may address this point and we may be able to short-circuit it.

COMMISSIONER: Yes.

MR DIAZ: At least I can put it to the witness --

COMMISSIONER: Yes.

MR DIAZ: -- and test whether this is what she's referring to.

COMMISSIONER: Yes, please. That will be helpful, Mr Diaz.

MR DIAZ: So if you're able to take up tab 25, I think it's in the same bundle you presently hold, the PII bundle. Do you have that?

A. Yep.

Q. Tab 25, commencing at page 453, and if you go to page 457 of that particular document. This is from a group

1 that was created called the Child and Family Services
2 Financial Sustainability Project that I understand steered
3 some of the reforms in tandem with QTC around the
4 implementation of the PBFM and other matters. I wondered
5 whether - the budget outcome is recorded in this particular
6 document, the final dot point, and there's reference to,
7 "In 2022 CBRC approved additional funding of 2.2 billion."
8 A. Yes.

9
10 Q. And it says, "Noting that the department may still
11 report operating deficits depending on actual demand
12 growth," and in the final sentence there's reference to a
13 further 15 million and 71 million being held centrally for
14 potential further placement costs. Is that what you are
15 referring to?

16 A. That is correct, Mr Diaz, as is the reference on
17 page 454 to the comment I made earlier that the 22/23
18 budget also delivered for the first time an ongoing
19 increase to appropriation.

20
21 Q. Yes.

22 A. They were the two points. Yes, thank you.

23
24 COMMISSIONER: Good. Well, that's clarified that. Thank
25 you.

26
27 MR DIAZ: So am I right to understand that taking the
28 2020/21 budget, 21/22 budget and 22/23 budget at no time
29 did the department receive anything other than deficit
30 funding, whether you look at it from a backwards or
31 forwards looking perspective?

32 A. Sorry, can you put your question again?

33
34 Q. Yes. So take the three budget cycles. I accept that
35 the first one you weren't involved in the submissions.

36 A. No.

37
38 Q. It looks like you were the minister when the budget
39 was formally handed down, but I accept you weren't involved
40 in the process.

41 A. Yep.

42
43 Q. Nevertheless, taking that budget and the two that
44 followed during which you were the minister, is it right
45 that at no time did the department receive anything other
46 than deficit funding, whether advanced as deficit funding
47 for backwards year or to address a projected deficit as

1 occurred in 22/23?
2 A. Well, the point was made on page 454 that the 22/23
3 budget did provide not only an ongoing appropriation but an
4 ongoing increase to the appropriation.

5
6 Q. But I think you would agree with me, wouldn't you,
7 that there was a forecast deficit of \$3.3 billion; that's
8 what's recorded in the 22/23 budget submission, wouldn't
9 you?

10 A. Yes.

11
12 COMMISSIONER: Do you want to go to 454?

13
14 MR DIAZ: I apologise, Commissioner. The witness is
15 referring to the document that's up on the screen, which is
16 the --

17
18 COMMISSIONER: Yes, I follow.

19
20 MR DIAZ: And page 454, and I think she's making the point
21 that this document records that there's for the first time
22 an increase in the appropriation was provided. The point
23 I'm simply seeking to explore is my understanding was that
24 that appropriation was to cover a forecast deficit of
25 \$3.3 billion and, though it's true that an appropriation -
26 a forward-looking appropriation was made, it was only in
27 the order of \$2.2 billion.

28 A. It was in the order of \$2.2 billion.

29
30 COMMISSIONER: So the distinction you've been making is to
31 point out that there was an increase in the appropriation
32 that is the recurrent funding over the forecast period?

33 A. Yes.

34
35 COMMISSIONER: That's accepted. But the point that
36 Mr Diaz is putting to you is that the level of that
37 appropriation was sufficient only to cover historic and
38 forecast deficits; do you accept that?

39 A. And I accepted that.

40
41 COMMISSIONER: Right. Thank you.

42
43 MR DIAZ: I have no further questions for the witness,
44 Commissioner.

45
46 COMMISSIONER: Thank you, Mr Diaz. Now, Mr O'Brien, do
47 you wish to go first or would you prefer to wait until

1 other counsel have asked questions?

2

3 MR O'BRIEN: I should go last, I think; yes.

4

5 COMMISSIONER: Yes, very well. Who wishes to ask some
6 questions? Mr Creamer?

7

8 MR CREAMER: No, nothing from me, Commissioner. I think
9 Ms Greenwood is coming to the Bar table.

10

11 COMMISSIONER: Yes.

12

13 MS GREENWOOD: Just a fairly simple point, Commissioner.

14

15 **<EXAMINATION BY MS GREENWOOD** [3.50 pm]

16

17 MS GREENWOOD: We were talking earlier about moving
18 children into kinship care at scale instead of just one at
19 a time.

20

21 COMMISSIONER: Well, I think you've still got to do it one
22 at a time, Ms Greenwood; it's just that you want to do a
23 lot of them over a short period rather than slowly.

24

25 MS GREENWOOD: Yes. So if I may hand up to the
26 Commissioner and the witness, and pass this on to my
27 colleagues.

28

29 WITNESS: Thank you.

30

31 COMMISSIONER: I take it you wish to tender this document.

32

33 MS GREENWOOD: I do wish to tender it, please,
34 Commissioner.

35

36 COMMISSIONER: Very well. The Goolburri Family Caring for
37 Family Investment Roadmap, December 2002, will be exhibit
38 AT-20.

39

40 **EXHIBIT #AT-20 - GOOLBURRI FAMILY CARING FOR FAMILY**
41 **INVESTMENT ROADMAP, DECEMBER 2002**

42

43 MS GREENWOOD: And we've already referred earlier in
44 evidence the twin goals of Our Way, which was an attempt to
45 address the structural issues around the overrepresentation
46 of Aboriginal and Torres Strait Islander kids, and you
47 would also be aware of the targets under the National

1 Agreement for Closing the Gap, which was also attempting to
2 address the overrepresentation of Aboriginal and Torres
3 Strait Islander children in the child protection system.
4 I won't labour my point.

5
6 And then I think also you referred earlier to the
7 difficulties of taking money out of one pot of money and
8 moving it across to another pot of money to support, for
9 example, a project such as this. Commissioner, I picked up
10 on your point about assessment of the various tools, and at
11 page 16 of this report by Goolburri they refer to the
12 Winangay resources to train family finders and family
13 support workers to use the Winangay kinship care assessment
14 tool.

15
16 COMMISSIONER: Well, my point was, as I recall it, to ask
17 whether Ms Linard was aware of evaluations of the impact of
18 early intervention. That was my question, I think. That's
19 what you mean by my point?

20
21 MS GREENWOOD: Yes

22
23 COMMISSIONER: Yes.

24
25 MS GREENWOOD: Yes, Commissioner. And if I may just pass
26 up and tender into evidence one document under the hand of
27 Aunty Sue Blacklock, the Child Abuse Review 2018 published
28 online in Wiley Online Library, and that's entitled
29 "Acceptability of the Winangay kinship carer assessment
30 tool".

31
32 WITNESS: Thank you.

33
34 MS GREENWOOD: And, just for completeness, I hand that to
35 my colleagues.

36
37 COMMISSIONER: That will be exhibit AT-21.

38
39 **EXHIBIT #AT-21 - CHILD ABUSE REVIEW 2018**

40
41 MS GREENWOOD: Thank you, Commissioner. And then finally
42 a submission to a Senate Standing Committee on Community
43 Affairs, grandparents raising grandchildren. Again if
44 I can hand up copies and tender them.

45
46 WITNESS: Thank you.

47

1 MS GREENWOOD: So I don't intend to delve into the last
2 two documents.

3

4 COMMISSIONER: That will be exhibit AT-22.

5

6 **EXHIBIT #AT-22 - SUBMISSION TO SENATE STANDING COMMITTEE ON**
7 **COMMUNITY AFFAIRS, GRANDPARENTS RAISING GRANDCHILDREN**

8

9 MS GREENWOOD: Thank you. So a fairly consistent question
10 that I have been asking at all levels with all witnesses is
11 what would it take to get a project such as this: placing
12 children with kinship carers, doing it at scale and getting
13 that up and running?

14 A. Well, my --

15

16 COMMISSIONER: It's a pretty broad question.

17

18 MS GREENWOOD: I know, Commissioner, and also a fairly --
19 A. Sorry, I'm not sure where to start. I mean, may
20 I start here and say that in the relevant period, which
21 I appreciate is three years ago now so I don't have line of
22 sight of where we are now because I left the portfolio in
23 May of 23, but the work the agency was doing with QATSI CPP
24 - and I note they're mentioned in here - to really build a
25 robust culturally appropriate and safe kinship program, if
26 I'm just focussing on Aboriginal and Torres Strait Islander
27 children, was incredibly core and important to the agency
28 and to me personally as a minister. And QATSI CPP's
29 leadership, their advice and indeed the work they were
30 doing to build capacity in the ATSI CO sector to
31 meaningfully work towards at scale reform to deal with this
32 overrepresentation issue, which was not acceptable and not
33 what we wanted, was incredibly core and important. And
34 I understand the expansion of delegated authority from
35 the two sites, Sunshine Coast I think was REFOCUS was one
36 of them.

37

38 Q. Yes.

39 A. I apologise, I can't remember the other. I visited
40 both: Sunshine Coast and Rockhampton. I understand that
41 delegated authority is now quite extensively expanded.
42 That's a credit to them and the work that they did with the
43 agency. But also the building of the capacity of the
44 ATSI CO sector to genuinely support kin carers, to also
45 make sure that families who are vulnerable were hopefully
46 diverted from the system, but also the delegated authority
47 piece to make sure the decisions were being made by those

1 who I think definitely had the most cultural authority and
2 understanding to do so. That was very supported by the
3 agency.
4

5 I don't know what's happened since. But, while I know it
6 expanded thereafter, I think something that the
7 Director-General and I always used to say, if you get this
8 right for children, Aboriginal and Torres Strait Islander
9 children in care and families, you get it right for all
10 children because it's totally focused on ensuring that a
11 child is safe and connected with kin, with family, and of
12 course in this particularly respect to country. And we
13 were both very proud of that, that work at the time.
14 That's the general comment I would make.
15

16 I don't - I'm not sure if there's something else specific
17 that you're seeking from me. Obviously my knowledge is now
18 dated about where that program is at. But I do absolutely
19 want to give credit to Family Matters, to the First
20 Children and Families Board, who were very clear with me
21 and robust at all times, as was QATSICPP - Garth Morgan I
22 mention particularly - and also Natalie Lewis, Commissioner
23 Natalie Lewis and the QFCC. We met regularly. It was very
24 robust discussion. And I think that those initiatives
25 I hope and saw in the time delivered real outcomes. There
26 was a significant increase in Aboriginal and Torres Strait
27 Islander kin carers. So an incredibly worthwhile
28 initiative, and I hope that it continued to grow.
29

30 COMMISSIONER: But isn't one of the critical and necessary
31 conditions for such programs to be effective that there is
32 sufficient funds deployed to those objectives and, without
33 those funds being so deployed, aspiration alone won't
34 achieve the objectives? And isn't it also correct, based
35 on the funding constraints that we've been through in some
36 detail this morning, that the funding just wasn't there at
37 the relevant time, as defined by Mr Diaz, to really give
38 impetus to those programs?

39 A. Commissioner, at the relevant time these programs were
40 being designed and additional funding was given to QATSICPP
41 to do that work, to also expand the delegated authority
42 work, and then I recall in the 2023/24 budget I took
43 additional funding I think focused on family wellbeing
44 services, which of course were services that were directed
45 at Aboriginal and Torres Strait Islander families. So
46 thereafter I'm not sure what funding was provided but, when
47 we were designing and supporting the design of those

1 programs, QATSICPP was absolutely funded and given
2 additional funding to design those programs.

3
4 COMMISSIONER: Sadly the trajectory hasn't changed, if
5 anything, in terms of the number of children and including
6 the disproportionate number of Aboriginal and Torres Strait
7 Islander children who remain in non-family based
8 residential care. So it would seem, on its face, that not
9 enough has been done at scale or at a scale necessary to
10 really, I think the phrase is, move the dial. And you're
11 not aware that the position as to the numbers of young
12 people in non-family based residential care have, broadly
13 speaking, tracked in accordance with the projections that
14 have been made now repeatedly over quite a long time?

15 A. Commissioner, my detail and being in the detail of the
16 data - and what has happened since is now general - was
17 very detailed at the time in the relevant period.

18
19 COMMISSIONER: Yes, I understand that. Yes, thank you.

20
21 MS GREENWOOD: Thank you, Commissioner.

22
23 COMMISSIONER: Thank you. Mr O'Brien, you might have some
24 questions.

25
26 MR O'BRIEN: I have no questions for re-examination,
27 Commissioner.

28
29 COMMISSIONER: Thank you.

30
31 MR O'BRIEN: Can the witness be excused?

32
33 COMMISSIONER: Hopefully we clarified in running any
34 concerns.

35
36 MR O'BRIEN: We did. We did, Commissioner.

37
38 COMMISSIONER: Ms Linard, thank you for coming along.
39 Thank you for your cooperation. I know it must have seemed
40 in the course of the day that you were being subjected to a
41 memory test; it's perfectly understandable. But with all
42 of the documentation and data and not to mention the
43 considerable period of time that's elapsed since you were
44 the responsible minister that you wouldn't have ready to
45 your fingertips a precise recollection of a particular
46 submission or document. And I thank you for persevering
47 with the process and for the work that you've done in

1 providing a statement and for cooperating in the course of
2 the hearing today.

3 A. Thank you, Commissioner.

4
5 COMMISSIONER: So it's much appreciated.

6
7 MR O'BRIEN: Thank you, Commissioner.

8
9 COMMISSIONER: We'll adjourn until --

10
11 MR O'BRIEN: I should say, Commissioner, can I just
12 mention one point. I won't be here tomorrow because of
13 another commitment. In terms of the production of these
14 documents is anticipated, to the extent to which there
15 needs to be something said by myself in relation to
16 representing the former minister we can put in a submission
17 in writing to the extent where there's a difference between
18 the assumptions that have been proceeded on and the
19 documents themselves when they're produced.

20
21 COMMISSIONER: Indeed. I'm hoping that the State will
22 clarify - it's really that question about whether the
23 documents considered or apparently at least in substance
24 the final versions of submissions accord with --

25
26 MR O'BRIEN: Yes.

27
28 COMMISSIONER: -- what is formally noted, if such a
29 document exists, as the formal submission. I doubt that
30 it's going to occupy much time. If there is a need for
31 clarification you will certainly have an opportunity to
32 make a submission and I think, as between counsel, the
33 matter can be sorted out in the first instance

34
35 MR O'BRIEN: I'm sure that's right, Commissioner; yes.
36 Thank you, Commissioner.

37
38 COMMISSIONER: Thank you. All right.

39
40 **THE HEARING WAS ADJOURNED AT 4.04PM UNTIL FRIDAY, 17 APRIL**
41 **2026**

#	5507:46, 5508:6 1.45 [1] - 5503:42 1.475 [2] - 5489:17, 5503:22 1.5 [8] - 5431:3, 5507:15, 5507:28, 5508:38, 5509:1, 5511:15, 5511:30, 5512:34 10 [8] - 5431:34, 5432:43, 5433:4, 5433:19, 5460:31, 5484:42, 5496:18, 5507:19 10.00am [1] - 5399:21 10.13 [2] - 5405:5, 5405:15 10.29 [1] - 5413:11 11 [3] - 5454:10, 5507:12, 5507:40 111 [5] - 5481:44, 5499:29, 5500:1 112 [2] - 5501:26, 5501:29 114 [2] - 5481:39, 5493:36 115 [1] - 5483:35 118 [2] - 5493:45, 5502:5 1186 [1] - 5428:4 119 [1] - 5399:16 1192 [2] - 5428:17, 5428:19 12 [6] - 5401:41, 5407:13, 5413:18, 5413:31, 5415:25, 5489:42 13 [3] - 5405:31, 5461:37, 5482:10 14 [5] - 5429:8, 5441:23, 5461:37, 5482:10, 5482:15 145 [2] - 5458:1, 5458:6 15 [6] - 5407:2, 5431:34, 5441:23, 5482:47, 5499:39, 5523:13 153 [4] - 5441:41, 5441:45, 5442:20, 5442:29 154 [2] - 5453:13, 5505:28 16 [14] - 5399:21, 5415:28, 5415:43, 5441:22, 5455:37, 5455:41, 5476:7, 5476:22, 5483:18, 5483:34, 5496:34, 5507:1, 5507:4,	5526:11 165 [1] - 5493:37 166 [1] - 5505:2 17 [10] - 5401:41, 5401:46, 5405:33, 5407:16, 5413:27, 5413:32, 5415:28, 5415:43, 5475:35, 5530:40 17th [2] - 5413:22, 5413:24 18 [8] - 5410:30, 5415:28, 5415:43, 5473:42, 5483:9, 5491:21, 5496:18, 5513:40 185 [1] - 5513:21 1895 [1] - 5435:7 19 [14] - 5410:30, 5415:28, 5415:44, 5432:6, 5432:19, 5493:16, 5493:17, 5493:18, 5493:21, 5512:9, 5512:45, 5512:46, 5513:2, 5513:7 1915 [1] - 5435:13 1987 [1] - 5446:6 1994 [2] - 5445:1, 5445:16	20 [7] - 5457:21, 5458:42, 5462:19, 5476:22, 5483:19, 5483:34, 5493:17 20/21 [3] - 5505:42, 5506:7, 5506:25 2002 [2] - 5525:37, 5525:41 2011/12 [1] - 5496:18 2013 [2] - 5482:22, 5483:9 2015 [4] - 5406:47, 5473:42, 5475:35, 5482:17 2018 [3] - 5482:22, 5526:27, 5526:39 2018/19 [1] - 5483:7 2018/2019 [1] - 5496:20 2019 [1] - 5457:25 2020 [32] - 5401:41, 5402:38, 5402:41, 5407:13, 5413:18, 5413:31, 5415:25, 5420:17, 5430:28, 5430:43, 5442:13, 5443:46, 5445:27, 5457:25, 5482:1, 5489:3, 5489:8, 5489:11, 5489:25, 5491:6, 5496:44, 5497:43, 5498:7, 5498:11, 5498:14, 5498:25, 5500:22, 5501:2, 5501:15, 5502:41, 5505:30 2020/2021 [8] - 5401:5, 5401:16, 5401:22, 5490:32, 5496:43, 5500:7, 5502:18, 5505:18 2020/21 [8] - 5490:18, 5491:16, 5495:35, 5497:5, 5505:11, 5505:35, 5508:43, 5523:28 2021 [6] - 5428:3, 5431:8, 5441:30, 5443:11, 5452:43, 5497:35 2021/22 [13] - 5435:22, 5441:31, 5455:36, 5455:47, 5486:46, 5487:3, 5487:36, 5487:37, 5488:6, 5488:13, 5516:9, 5523:7, 5524:27, 5524:28 2.20 [1] - 5483:29 2.22 [1] - 5484:37	20 [7] - 5457:21, 5458:42, 5462:19, 5476:22, 5483:19, 5483:34, 5493:17 20/21 [3] - 5505:42, 5506:7, 5506:25 2002 [2] - 5525:37, 5525:41 2011/12 [1] - 5496:18 2013 [2] - 5482:22, 5483:9 2015 [4] - 5406:47, 5473:42, 5475:35, 5482:17 2018 [3] - 5482:22, 5526:27, 5526:39 2018/19 [1] - 5483:7 2018/2019 [1] - 5496:20 2019 [1] - 5457:25 2020 [32] - 5401:41, 5402:38, 5402:41, 5407:13, 5413:18, 5413:31, 5415:25, 5420:17, 5430:28, 5430:43, 5442:13, 5443:46, 5445:27, 5457:25, 5482:1, 5489:3, 5489:8, 5489:11, 5489:25, 5491:6, 5496:44, 5497:43, 5498:7, 5498:11, 5498:14, 5498:25, 5500:22, 5501:2, 5501:15, 5502:41, 5505:30 2020/2021 [8] - 5401:5, 5401:16, 5401:22, 5490:32, 5496:43, 5500:7, 5502:18, 5505:18 2020/21 [8] - 5490:18, 5491:16, 5495:35, 5497:5, 5505:11, 5505:35, 5508:43, 5523:28 2021 [6] - 5428:3, 5431:8, 5441:30, 5443:11, 5452:43, 5497:35 2021/22 [13] - 5435:22, 5441:31, 5455:36, 5455:47, 5486:46, 5487:3, 5487:36, 5487:37, 5488:6, 5488:13, 5516:9, 5523:7, 5524:27, 5524:28 2022 [7] - 5432:5, 5453:4, 5480:21, 5494:36, 5494:45,	5495:25, 5523:7 2022/2023 [1] - 5432:25 2022/23 [6] - 5447:46, 5479:22, 5512:38, 5517:5, 5520:8, 5520:28 2023 [9] - 5401:41, 5407:16, 5413:21, 5413:27, 5413:32, 5432:5, 5462:3, 5462:5, 5487:25 2023/24 [1] - 5528:42 2026 [6] - 5399:21, 5405:32, 5428:26, 5428:37, 5429:8, 5530:41 21 [6] - 5417:12, 5482:17, 5484:43, 5484:44, 5493:6, 5493:18 21/22 [11] - 5453:11, 5486:14, 5487:1, 5490:10, 5496:39, 5505:15, 5505:18, 5505:23, 5506:47, 5507:8, 5523:28 22 [4] - 5415:37, 5464:35, 5513:30, 5514:8 22/23 [17] - 5449:42, 5464:16, 5464:18, 5486:15, 5486:46, 5487:2, 5487:35, 5488:4, 5488:36, 5493:37, 5512:10, 5513:24, 5523:17, 5523:28, 5524:1, 5524:2, 5524:8 23 [12] - 5429:1, 5429:4, 5450:13, 5450:20, 5450:23, 5467:8, 5467:13, 5485:5, 5485:10, 5527:23 23/24 [4] - 5479:22, 5513:25, 5519:21, 5522:11 24/25 [1] - 5513:25 25 [4] - 5402:38, 5500:22, 5522:41, 5522:46 25/26 [3] - 5513:26, 5514:4, 5514:10 250 [2] - 5494:29, 5502:16 26 [1] - 5420:16 28 [2] - 5426:26, 5435:28 289 [1] - 5447:4
\$					
\$1.475 [2] - 5431:15, 5495:34 \$100 [1] - 5430:29 \$123 [1] - 5491:32 \$153 [1] - 5492:46 \$158 [1] - 5492:39 \$166 [3] - 5503:41, 5504:35, 5504:37 \$182 [1] - 5493:38 \$500 [3] - 5495:35, 5497:16, 5502:44 \$98 [5] - 5496:45, 5497:17, 5502:45, 5504:47, 5505:24 \$98.381 [1] - 5498:33					
'					
'transfer' [1] - 5429:42					
0					
0012 [1] - 5490:47 0013 [1] - 5491:10 0130 [2] - 5494:4, 5494:6 0673 [2] - 5495:3, 5495:45					
1					
1 [19] - 5414:17, 5414:36, 5426:24, 5441:35, 5442:17, 5443:8, 5443:24, 5443:39, 5444:17, 5454:5, 5457:40, 5491:11, 5495:7, 5502:41, 5513:25, 5514:9, 5514:23, 5514:30, 5519:2 1,000 [1] - 5451:12 1,300 [1] - 5420:18 1,372 [1] - 5460:14 1.01 [1] - 5481:23 1.1 [1] - 5493:29 1.2.2 [1] - 5493:43 1.3 [1] - 5493:29 1.4 [3] - 5493:29,					
2					
2 [34] - 5414:18, 5415:36, 5417:12, 5420:15, 5427:31, 5441:47, 5442:29, 5442:31, 5443:7, 5443:11, 5443:13, 5443:23, 5443:31, 5443:43, 5443:46, 5444:6, 5444:17, 5444:33, 5444:36, 5444:45, 5445:16, 5445:17, 5446:7, 5446:9, 5446:41, 5450:14, 5450:25, 5450:26, 5450:32, 5481:21, 5488:11, 5514:23, 5514:30, 5519:2 2" [1] - 5444:12 2.2 [10] - 5464:19, 5487:3, 5487:36, 5487:37, 5488:6, 5488:13, 5516:9, 5523:7, 5524:27, 5524:28 2.20 [1] - 5483:29 2.22 [1] - 5484:37					

290 [3] - 5447:2, 5447:12, 5448:20	457 [1] - 5522:47 46 [4] - 5415:38, 5429:6, 5467:21, 5493:8	5450:32, 5460:31 900 [3] - 5494:29, 5494:43, 5502:16 952 [4] - 5467:12, 5467:16, 5467:33, 5467:34 965 [2] - 5429:1, 5429:4 966 [1] - 5429:40 975 [3] - 5450:14, 5450:24, 5450:29 98 [3] - 5498:43, 5506:37, 5506:38 98.3 [2] - 5497:5, 5507:14 9th [1] - 5489:34	absence [2] - 5447:30, 5473:41 absent [2] - 5404:31, 5510:37 absolute [1] - 5472:36 absolutely [16] - 5427:16, 5428:28, 5433:25, 5449:33, 5451:13, 5452:38, 5459:2, 5459:18, 5459:31, 5470:37, 5472:37, 5473:2, 5478:2, 5478:17, 5528:18, 5529:1 ABUSE [1] - 5526:39 abuse [2] - 5473:28, 5526:27 academics [1] - 5463:10 accelerate [1] - 5483:5 accelerated [1] - 5475:34 accept [36] - 5403:41, 5421:6, 5430:19, 5436:41, 5437:2, 5437:8, 5438:43, 5443:3, 5447:37, 5447:47, 5448:42, 5449:31, 5449:45, 5451:13, 5451:45, 5451:46, 5453:23, 5453:37, 5457:2, 5458:32, 5459:26, 5463:39, 5470:15, 5470:25, 5472:12, 5474:11, 5475:37, 5486:11, 5517:35, 5517:37, 5517:39, 5519:43, 5523:34, 5523:39, 5524:38 acceptability [1] - 5526:29 acceptable [1] - 5527:32 accepted [5] - 5425:34, 5463:12, 5518:6, 5524:35, 5524:39 accepting [4] - 5463:44, 5471:37, 5511:29, 5518:43 access [3] - 5411:16, 5520:31, 5520:39 accommodate [2] - 5492:44, 5520:1 accommodated [2] - 5438:37, 5475:17 accompanies [1] - 5509:10 accord [5] - 5424:2,	5435:37, 5506:11, 5510:3, 5530:24 accordance [2] - 5423:32, 5529:13 according [1] - 5423:46 accordingly [2] - 5505:39, 5510:28 accords [1] - 5512:6 account [4] - 5510:11, 5510:28, 5510:46, 5522:5 accountability [2] - 5436:24, 5440:29 Accountability [3] - 5423:40, 5436:18, 5440:26 accountant [2] - 5410:23, 5422:32 accumulated [1] - 5506:28 accurately [1] - 5512:16 achieve [2] - 5445:23, 5528:34 achieved [3] - 5451:43, 5451:44, 5496:20 achieves [1] - 5521:30 achieving [1] - 5451:34 acknowledge [1] - 5452:43 acknowledging [1] - 5507:33 acronym [2] - 5407:35, 5492:6 acronyms [1] - 5492:9 act [2] - 5404:21, 5440:29 Act [7] - 5423:36, 5423:40, 5423:44, 5436:18, 5440:22, 5440:26, 5463:18 acted [1] - 5441:1 action [5] - 5436:38, 5471:15, 5471:18, 5471:42, 5472:29 activities [3] - 5423:3, 5478:41, 5479:1 activity [1] - 5451:31 actual [17] - 5402:10, 5402:28, 5404:20, 5408:16, 5408:20, 5456:2, 5456:15, 5472:29, 5478:4, 5479:8, 5480:22, 5497:29, 5497:30, 5509:26, 5521:16, 5522:5, 5523:11
3	5	A		
3 [7] - 5434:44, 5444:17, 5444:20, 5444:38, 5444:39, 5444:40, 5519:2 3.2 [3] - 5513:18, 5514:3, 5515:14 3.3 [2] - 5524:7, 5524:25 3.50 [1] - 5525:15 30 [4] - 5425:37, 5428:26, 5428:37, 5434:3 336 [3] - 5457:34, 5458:5, 5482:40 34 [1] - 5485:11 37 [2] - 5417:11, 5502:10 377 [3] - 5455:44, 5496:35, 5507:5 378 [1] - 5496:38 381 [1] - 5457:21 39 [6] - 5401:46, 5406:1, 5467:20, 5467:33, 5502:13, 5502:30 399 [2] - 5432:20, 5512:12	5 [1] - 5433:2 50 [1] - 5493:35 500 [3] - 5488:11, 5491:44, 5495:24 5143 [1] - 5484:45 53 [1] - 5493:35 5331 [1] - 5467:11 576-odd [1] - 5513:24 59 [1] - 5427:31			
	6			
4.04PM [1] - 5530:40 40 [2] - 5425:37, 5434:3 400 [1] - 5513:34 401 [1] - 5514:2 403 [2] - 5514:22, 5514:23 404 [1] - 5515:2 408 [1] - 5432:31 41 [2] - 5429:6, 5429:20 412 [2] - 5515:12, 5517:6 413 [3] - 5514:24, 5514:25, 5514:30 414 [1] - 5515:4 415 [1] - 5433:1 416 [1] - 5515:7 42 [2] - 5454:17, 5454:21 44 [1] - 5508:35 453 [1] - 5522:46 454 [4] - 5523:17, 5524:2, 5524:12, 5524:20	6 [5] - 5402:36, 5442:13, 5481:40, 5499:29, 5500:1 61 [5] - 5420:14, 5420:16, 5420:45, 5421:37, 5427:32 612 [1] - 5513:24	A.10 [2] - 5435:22, 5435:32 A.11 [1] - 5435:18 A.3 [1] - 5435:21 abate [3] - 5451:23, 5464:1, 5475:21 abatement [1] - 5477:8 abating [1] - 5475:44 ability [4] - 5423:25, 5440:29, 5449:46, 5480:18 able [45] - 5408:2, 5410:47, 5417:35, 5420:14, 5423:44, 5424:14, 5424:38, 5424:39, 5427:8, 5435:11, 5436:28, 5438:11, 5440:1, 5441:40, 5441:44, 5444:40, 5445:1, 5446:33, 5446:39, 5449:26, 5449:28, 5449:29, 5450:6, 5450:8, 5451:12, 5451:30, 5452:47, 5453:30, 5456:7, 5461:42, 5469:34, 5471:5, 5479:47, 5481:35, 5484:44, 5493:12, 5502:11, 5502:12, 5508:14, 5515:22, 5517:43, 5522:27, 5522:41 abnormal [1] - 5423:23 Aboriginal [8] - 5522:13, 5525:46, 5526:2, 5527:26, 5528:8, 5528:26, 5528:45, 5529:6		
	7			
	7 [10] - 5413:21, 5441:36, 5441:44, 5441:45, 5442:4, 5491:6, 5495:5, 5496:41, 5497:35, 5497:42 70 [1] - 5491:47 71 [1] - 5523:13 714 [2] - 5484:45, 5484:47 79 [1] - 5434:46			
4	8			
	8 [5] - 5426:24, 5426:25, 5444:33, 5444:34, 5446:40 802 [1] - 5513:25 81 [5] - 5444:40, 5445:15, 5445:45, 5446:2, 5446:7 88 [1] - 5443:31 887 [1] - 5494:28 89 [3] - 5441:29, 5443:18, 5443:34			
	9			
	9 [7] - 5402:36, 5414:39, 5450:14, 5450:25, 5450:26,			

<p>acuity [6] - 5420:38, 5437:29, 5437:44, 5457:8, 5459:34, 5469:18</p> <p>ad [1] - 5459:13</p> <p>add [7] - 5426:42, 5427:2, 5462:38, 5502:35, 5503:2, 5506:4, 5520:42</p> <p>addicted [2] - 5458:15, 5460:39</p> <p>addictions [1] - 5461:6</p> <p>addition [2] - 5503:46, 5522:5</p> <p>additional [37] - 5412:28, 5422:29, 5423:27, 5432:40, 5439:18, 5449:17, 5450:3, 5453:24, 5457:34, 5477:1, 5482:40, 5485:8, 5486:45, 5487:30, 5487:46, 5488:17, 5488:42, 5492:44, 5496:44, 5498:35, 5502:16, 5503:41, 5505:1, 5505:43, 5506:9, 5506:26, 5507:13, 5507:40, 5507:44, 5518:7, 5519:34, 5520:9, 5523:7, 5528:40, 5528:43, 5529:2</p> <p>address [27] - 5405:21, 5421:44, 5423:26, 5424:8, 5438:35, 5440:35, 5440:40, 5440:46, 5441:14, 5448:44, 5462:21, 5469:36, 5470:36, 5480:3, 5495:14, 5495:27, 5498:35, 5499:6, 5499:19, 5503:28, 5514:12, 5517:6, 5517:12, 5522:26, 5523:47, 5525:45, 5526:2</p> <p>addressed [4] - 5448:10, 5464:40, 5469:31, 5480:9</p> <p>addressing [1] - 5488:37</p> <p>adds [1] - 5429:45</p> <p>adequate [1] - 5459:40</p> <p>adjourn [2] - 5481:21, 5530:9</p> <p>ADJOURNED [1] -</p>	<p>5530:40</p> <p>adjourned [1] - 5482:33</p> <p>ADJOURNMENT [1] - 5481:23</p> <p>adopted [3] - 5405:41, 5405:43, 5451:21</p> <p>adulthood [1] - 5493:3</p> <p>advance [2] - 5499:2, 5520:47</p> <p>advanced [4] - 5474:14, 5516:37, 5523:46</p> <p>adverting [1] - 5468:32</p> <p>advice [3] - 5460:21, 5483:32, 5527:29</p> <p>advised [5] - 5421:46, 5436:29, 5437:36, 5477:28, 5496:5</p> <p>adviser [1] - 5504:39</p> <p>advisers [1] - 5412:21</p> <p>advises [1] - 5412:41</p> <p>advising [2] - 5459:20, 5460:28</p> <p>advocate [2] - 5410:28, 5412:10</p> <p>advocated [1] - 5516:36</p> <p>advocating [1] - 5410:28</p> <p>Affairs [1] - 5413:18</p> <p>affairs [1] - 5526:43</p> <p>AFFAIRS [1] - 5527:7</p> <p>affordable [1] - 5463:14</p> <p>afternoon [1] - 5418:6</p> <p>age [2] - 5461:36, 5493:6</p> <p>aged [1] - 5513:40</p> <p>agencies [21] - 5408:43, 5409:5, 5409:6, 5409:9, 5409:10, 5409:14, 5409:16, 5413:3, 5413:45, 5427:7, 5449:25, 5452:21, 5452:28, 5453:6, 5469:24, 5480:25, 5506:17, 5515:34, 5517:30</p> <p>agency [60] - 5409:21, 5409:22, 5409:27, 5409:29, 5409:43, 5410:28, 5412:35, 5412:41, 5413:45, 5423:17, 5423:23, 5423:24, 5423:26, 5424:5, 5424:11, 5424:14, 5424:15,</p>	<p>5430:24, 5430:35, 5437:20, 5437:31, 5437:34, 5437:40, 5439:19, 5439:21, 5440:39, 5440:44, 5441:7, 5447:46, 5448:10, 5451:13, 5452:6, 5452:9, 5452:11, 5452:12, 5452:35, 5452:43, 5453:10, 5463:15, 5464:6, 5476:31, 5476:39, 5476:42, 5477:31, 5477:35, 5477:40, 5478:31, 5478:32, 5487:40, 5487:42, 5487:47, 5492:10, 5517:28, 5518:2, 5519:39, 5522:8, 5527:23, 5527:27, 5527:43, 5528:3</p> <p>agency's [2] - 5409:46, 5412:33</p> <p>agenda [4] - 5409:3, 5418:36, 5519:8, 5521:33</p> <p>aggregate [3] - 5418:44, 5471:39, 5491:44</p> <p>aggregated [3] - 5415:2, 5434:14, 5434:27</p> <p>ago [12] - 5403:47, 5428:6, 5434:33, 5437:15, 5446:18, 5448:2, 5485:33, 5498:32, 5505:15, 5519:14, 5521:9, 5527:21</p> <p>agree [45] - 5417:19, 5419:9, 5421:23, 5425:26, 5426:32, 5427:14, 5429:14, 5429:47, 5430:21, 5431:21, 5433:23, 5433:39, 5436:3, 5443:2, 5443:5, 5448:29, 5451:6, 5454:33, 5457:18, 5457:28, 5458:4, 5465:28, 5465:36, 5465:41, 5466:4, 5469:37, 5470:17, 5470:39, 5471:16, 5472:19, 5485:32, 5485:40, 5486:37, 5487:1, 5487:30, 5494:45, 5495:28, 5500:16, 5504:45,</p>	<p>5514:10, 5514:40, 5515:18, 5519:6, 5520:4, 5524:6</p> <p>agreed [5] - 5419:44, 5465:20, 5465:25, 5469:42, 5471:37</p> <p>agreement [12] - 5421:10, 5425:33, 5429:46, 5435:27, 5435:39, 5436:44, 5436:45, 5443:13, 5453:18, 5459:30, 5460:3, 5484:14</p> <p>Agreement [1] - 5526:1</p> <p>agreements [23] - 5419:39, 5419:46, 5420:6, 5421:7, 5425:35, 5425:38, 5433:39, 5437:20, 5440:4, 5440:12, 5441:9, 5453:35, 5455:25, 5459:15, 5459:28, 5459:44, 5459:45, 5460:2, 5465:44, 5466:9, 5470:13, 5522:18</p> <p>agrees [1] - 5445:34</p> <p>ahead [1] - 5452:25</p> <p>aim [1] - 5451:24</p> <p>aligned [1] - 5426:4</p> <p>alive [1] - 5445:13</p> <p>alleviate [1] - 5424:23</p> <p>allied [1] - 5462:14</p> <p>allocated [2] - 5449:20, 5493:7</p> <p>allocates [1] - 5517:39</p> <p>allocation [2] - 5494:21, 5494:42</p> <p>allow [4] - 5421:21, 5440:20, 5494:35, 5516:26</p> <p>allowance [4] - 5450:4, 5492:43, 5493:5, 5493:7</p> <p>allowances [2] - 5433:7, 5492:44</p> <p>allowing [1] - 5464:30</p> <p>alluded [2] - 5445:31, 5498:10</p> <p>allusion [1] - 5508:38</p> <p>almost [9] - 5412:19, 5431:3, 5457:44, 5492:38, 5494:29, 5495:35, 5502:43, 5511:17, 5521:31</p> <p>alone [3] - 5509:2, 5511:17, 5528:33</p> <p>ambitious [6] - 5429:14, 5429:23,</p>	<p>5486:28, 5486:34, 5486:35, 5486:38</p> <p>amended [1] - 5501:23</p> <p>amount [12] - 5474:26, 5492:38, 5495:37, 5501:24, 5503:13, 5508:25, 5511:42, 5516:9, 5517:11, 5521:6, 5521:17, 5521:39</p> <p>amounts [1] - 5447:11</p> <p>analysed [1] - 5520:3</p> <p>analyses [1] - 5492:24</p> <p>analysis [13] - 5404:24, 5410:36, 5434:38, 5434:40, 5466:21, 5466:40, 5475:40, 5476:14, 5476:24, 5480:16, 5486:23, 5493:26, 5493:27</p> <p>analyst [4] - 5409:24, 5412:22, 5424:13</p> <p>analysts [4] - 5408:31, 5409:17, 5409:18, 5410:21</p> <p>Anastassiou [1] - 5399:27</p> <p>announced [2] - 5487:3, 5502:40</p> <p>annual [5] - 5432:40, 5432:44, 5433:3, 5493:33, 5505:6</p> <p>annum [1] - 5493:34</p> <p>anomalous [2] - 5419:26, 5468:44</p> <p>answer [23] - 5418:22, 5428:32, 5429:16, 5429:26, 5430:17, 5437:25, 5451:1, 5451:6, 5458:10, 5462:39, 5464:46, 5474:31, 5487:29, 5487:36, 5497:10, 5498:28, 5504:42, 5505:4, 5508:14, 5510:18, 5511:47, 5517:36, 5519:14</p> <p>answering [2] - 5464:17, 5510:44</p> <p>answers [2] - 5470:26, 5496:23</p> <p>anticipated [3] - 5472:44, 5496:12, 5530:14</p> <p>apologies [3] - 5409:7, 5434:20, 5477:17</p> <p>apologise [10] -</p>
--	--	--	---	--

<p>5429:19, 5441:44, 5444:34, 5446:13, 5454:11, 5462:44, 5482:47, 5500:45, 5524:14, 5527:39</p> <p>apparent [2] - 5403:37, 5442:16</p> <p>appear [2] - 5424:20, 5424:26</p> <p>appeared [1] - 5421:35</p> <p>applied [1] - 5472:28</p> <p>applies [1] - 5521:20</p> <p>appointed [3] - 5407:13, 5489:36, 5489:41</p> <p>appointment [1] - 5413:38</p> <p>appraisal [1] - 5472:16</p> <p>appreciate [16] - 5414:26, 5424:46, 5430:31, 5430:46, 5442:16, 5443:42, 5456:7, 5468:24, 5470:22, 5490:4, 5502:38, 5510:21, 5516:17, 5516:44, 5517:30, 5527:21</p> <p>appreciated [3] - 5433:24, 5433:25, 5530:5</p> <p>appreciating [1] - 5437:14</p> <p>apprehend [1] - 5483:22</p> <p>approach [6] - 5418:23, 5424:5, 5438:36, 5447:6, 5447:10, 5517:4</p> <p>appropriate [3] - 5402:17, 5512:30, 5527:25</p> <p>appropriated [3] - 5423:46, 5452:37, 5488:7</p> <p>appropriation [27] - 5422:19, 5422:25, 5422:29, 5423:16, 5423:17, 5423:27, 5439:7, 5448:31, 5448:46, 5452:3, 5452:29, 5476:38, 5478:3, 5487:18, 5487:43, 5508:1, 5518:3, 5520:15, 5523:19, 5524:3, 5524:4, 5524:22, 5524:24, 5524:25, 5524:26, 5524:31,</p>	<p>5524:37</p> <p>appropriations [11] - 5422:47, 5423:33, 5424:24, 5439:35, 5449:38, 5464:5, 5476:33, 5476:47, 5487:7, 5487:45, 5519:10</p> <p>approval [2] - 5507:13, 5518:4</p> <p>approved [9] - 5402:7, 5407:40, 5407:45, 5411:13, 5428:2, 5487:44, 5496:44, 5521:7, 5523:7</p> <p>APRIL [1] - 5530:40</p> <p>April [6] - 5399:21, 5405:31, 5429:8, 5442:13, 5457:40, 5484:42</p> <p>area [1] - 5422:24</p> <p>areas [5] - 5416:21, 5422:27, 5453:14, 5506:16, 5515:35</p> <p>argues [1] - 5517:28</p> <p>arguing [1] - 5476:43</p> <p>arisen [1] - 5438:37</p> <p>arises [1] - 5422:47</p> <p>arose [1] - 5421:22</p> <p>arrangement [2] - 5433:7, 5439:29</p> <p>arrangements [8] - 5424:1, 5428:36, 5433:44, 5437:7, 5439:30, 5492:31, 5492:32, 5492:33</p> <p>arrest [1] - 5507:28</p> <p>Arthur [2] - 5408:36, 5449:37</p> <p>article [2] - 5466:26, 5466:35</p> <p>articles [2] - 5466:27, 5466:29</p> <p>articulate [2] - 5423:9, 5518:20</p> <p>as-needs [1] - 5411:44</p> <p>ascertained [1] - 5509:27</p> <p>aside [2] - 5421:9, 5475:16</p> <p>ask [1] - 5498:46</p> <p>aspect [2] - 5456:26, 5478:24</p> <p>aspects [3] - 5508:21, 5514:22, 5518:34</p> <p>aspiration [3] - 5460:22, 5462:28, 5528:33</p> <p>aspirational [1] - 5518:38</p>	<p>aspirations [2] - 5463:28, 5463:29</p> <p>assessed [2] - 5418:44, 5471:39</p> <p>assessment [3] - 5526:10, 5526:13, 5526:29</p> <p>assigned [2] - 5408:31, 5409:18</p> <p>assist [8] - 5412:31, 5426:18, 5434:38, 5434:39, 5436:34, 5440:1, 5493:13, 5502:13</p> <p>assistance [2] - 5403:9, 5517:1</p> <p>assisted [1] - 5436:37</p> <p>Assisting [4] - 5399:32, 5483:34, 5484:9, 5484:16</p> <p>assists [1] - 5415:36</p> <p>associate [1] - 5400:3</p> <p>associated [7] - 5436:44, 5462:23, 5463:35, 5491:19, 5492:1, 5496:13, 5518:35</p> <p>assume [6] - 5410:32, 5415:6, 5448:36, 5458:38, 5500:27, 5510:39</p> <p>assumed [1] - 5446:13</p> <p>assuming [4] - 5419:13, 5453:7, 5473:28, 5512:22</p> <p>assumption [8] - 5447:34, 5476:34, 5510:7, 5510:18, 5510:25, 5510:31, 5511:27, 5512:18</p> <p>assumptions [7] - 5433:5, 5477:38, 5477:42, 5478:6, 5478:13, 5478:17, 5530:18</p> <p>astute [2] - 5469:32, 5470:33</p> <p>AT [1] - 5530:40</p> <p>AT-20 [1] - 5525:38</p> <p>AT-21 [1] - 5526:37</p> <p>AT-22 [1] - 5527:4</p> <p>atop [1] - 5411:4</p> <p>ATSICCO [2] - 5527:30, 5527:44</p> <p>attach [2] - 5402:26, 5445:45</p> <p>attached [3] - 5414:14, 5456:15</p> <p>attachment [4] - 5479:23, 5491:11,</p>	<p>5493:42, 5493:43</p> <p>attachments [4] - 5408:17, 5410:42, 5432:32, 5493:28</p> <p>attempt [1] - 5525:44</p> <p>attempting [1] - 5526:1</p> <p>attend [3] - 5408:37, 5411:36, 5412:10</p> <p>attended [3] - 5415:19, 5417:20, 5516:32</p> <p>attending [3] - 5412:27, 5418:27, 5418:34</p> <p>attention [8] - 5432:30, 5435:18, 5441:45, 5442:34, 5467:19, 5493:19, 5494:15, 5494:24</p> <p>attributed [3] - 5489:20, 5503:21, 5504:9</p> <p>August [5] - 5402:38, 5443:46, 5482:1, 5498:14, 5500:22</p> <p>aunty [1] - 5526:27</p> <p>Australia [1] - 5466:46</p> <p>authorise [2] - 5439:8, 5504:21</p> <p>authority [6] - 5521:38, 5527:34, 5527:41, 5527:46, 5528:1, 5528:41</p> <p>availability [1] - 5436:30</p> <p>available [29] - 5400:3, 5400:4, 5400:11, 5400:20, 5421:8, 5436:10, 5436:11, 5438:8, 5439:6, 5439:7, 5439:38, 5440:18, 5440:20, 5440:32, 5451:43, 5453:25, 5464:39, 5472:7, 5479:33, 5480:15, 5480:16, 5480:47, 5514:35, 5519:46, 5520:10, 5520:21, 5521:14, 5521:20, 5521:42</p> <p>avenue [1] - 5417:2</p> <p>avenues [1] - 5416:40</p> <p>average [3] - 5432:43, 5433:2, 5461:36</p> <p>avoid [3] - 5453:17, 5462:23, 5492:16</p> <p>await [1] - 5412:37</p> <p>aware [32] - 5401:35,</p>	<p>5410:26, 5411:45, 5420:4, 5424:13, 5434:2, 5434:4, 5434:5, 5434:8, 5434:31, 5435:47, 5436:42, 5439:32, 5443:12, 5448:10, 5448:11, 5466:21, 5466:26, 5466:35, 5466:43, 5470:14, 5470:17, 5490:23, 5497:20, 5498:32, 5506:6, 5510:27, 5510:47, 5511:31, 5525:47, 5526:17, 5529:11</p> <p>awareness [2] - 5486:1, 5507:22</p>
B				
<p>back-year [1] - 5507:14</p> <p>backwards [3] - 5513:23, 5523:30, 5523:47</p> <p>backwards-looking [1] - 5513:23</p> <p>balance [2] - 5497:4, 5517:31</p> <p>banded [1] - 5423:13</p> <p>Bar [1] - 5525:9</p> <p>barcode [1] - 5411:17</p> <p>barrier [1] - 5436:34</p> <p>barriers [1] - 5445:21</p> <p>based [90] - 5415:12, 5415:13, 5416:47, 5418:44, 5419:20, 5419:28, 5420:8, 5420:19, 5420:20, 5420:30, 5421:14, 5422:25, 5422:37, 5423:35, 5425:20, 5425:29, 5425:30, 5429:44, 5430:9, 5430:10, 5431:29, 5431:35, 5432:44, 5433:6, 5433:15, 5433:37, 5435:3, 5439:32, 5443:16, 5444:20, 5449:18, 5449:46, 5450:46, 5451:24, 5452:10, 5452:27, 5452:29, 5452:30, 5452:31, 5455:19, 5456:11, 5460:25, 5460:26, 5462:29, 5462:42, 5463:8, 5463:24, 5463:44, 5465:9,</p>				

<p>5465:37, 5465:38, 5470:11, 5471:35, 5472:24, 5472:26, 5473:12, 5474:22, 5475:18, 5476:33, 5477:45, 5480:10, 5480:14, 5486:39, 5486:41, 5487:21, 5487:26, 5492:34, 5492:43, 5492:45, 5493:7, 5500:9, 5507:30, 5507:33, 5508:1, 5513:44, 5515:10, 5515:19, 5518:6, 5518:8, 5518:19, 5518:25, 5519:2, 5519:10, 5519:17, 5519:28, 5519:31, 5528:34, 5529:7, 5529:12</p> <p>baseline [2] - 5513:46, 5518:37</p> <p>basing [1] - 5478:5</p> <p>basis [25] - 5411:44, 5411:45, 5420:17, 5425:21, 5448:46, 5451:42, 5452:7, 5452:13, 5456:21, 5462:24, 5474:11, 5474:21, 5477:32, 5481:3, 5488:39, 5493:33, 5501:23, 5504:40, 5510:43, 5510:44, 5511:8, 5511:26, 5512:18, 5512:41, 5521:29</p> <p>bear [1] - 5463:46</p> <p>became [16] - 5407:12, 5413:16, 5424:13, 5434:10, 5437:38, 5443:15, 5470:43, 5470:44, 5471:14, 5471:40, 5491:33, 5501:12, 5501:46, 5504:10, 5506:6, 5517:17</p> <p>become [2] - 5401:47, 5510:27</p> <p>becomes [2] - 5444:20, 5513:44</p> <p>becoming [4] - 5421:40, 5443:12, 5469:17, 5513:41</p> <p>began [1] - 5457:33</p> <p>begin [3] - 5427:28, 5490:14, 5490:47</p> <p>beginning [3] - 5458:8, 5458:30, 5482:39</p> <p>behalf [2] - 5509:47,</p>	<p>5521:38</p> <p>behind [13] - 5415:36, 5417:12, 5420:15, 5426:24, 5427:31, 5429:4, 5432:6, 5441:36, 5444:38, 5444:40, 5481:40, 5484:43, 5514:24</p> <p>belief [7] - 5438:1, 5438:3, 5438:17, 5462:43, 5463:16, 5471:6, 5472:36</p> <p>below [1] - 5493:34</p> <p>beneficial [1] - 5429:46</p> <p>benefit [3] - 5471:23, 5471:31, 5482:9</p> <p>benefits [1] - 5493:33</p> <p>best [10] - 5404:21, 5406:7, 5437:13, 5463:8, 5463:18, 5478:6, 5478:7, 5489:2, 5489:30, 5521:8</p> <p>better [12] - 5427:45, 5446:1, 5446:28, 5450:11, 5452:31, 5452:34, 5473:41, 5480:18, 5508:15, 5519:22, 5519:39</p> <p>between [25] - 5401:41, 5407:12, 5409:20, 5416:33, 5416:36, 5416:43, 5420:18, 5424:24, 5434:25, 5437:3, 5457:24, 5464:2, 5465:9, 5473:42, 5475:17, 5482:22, 5483:9, 5484:13, 5498:11, 5510:26, 5514:34, 5515:9, 5515:11, 5530:17, 5530:32</p> <p>beyond [2] - 5506:21, 5513:30</p> <p>big [4] - 5430:27, 5430:32, 5453:39, 5478:16</p> <p>bigger [4] - 5470:43, 5471:14, 5478:11, 5503:5</p> <p>billion [33] - 5431:3, 5431:15, 5464:19, 5487:3, 5487:36, 5487:37, 5488:6, 5488:11, 5488:13, 5489:17, 5495:34, 5503:22, 5503:42, 5507:15, 5507:28,</p>	<p>5507:46, 5508:6, 5508:38, 5509:1, 5511:15, 5511:30, 5512:34, 5513:18, 5513:25, 5514:3, 5514:9, 5515:14, 5516:9, 5523:7, 5524:7, 5524:25, 5524:27, 5524:28</p> <p>binary [2] - 5464:9, 5465:8</p> <p>binders [1] - 5499:44</p> <p>bit [8] - 5410:35, 5414:21, 5419:4, 5469:47, 5478:21, 5488:3, 5493:12, 5508:9</p> <p>blacklock [1] - 5526:27</p> <p>blank [1] - 5406:23</p> <p>block [2] - 5400:41, 5447:1</p> <p>blue [2] - 5435:33</p> <p>board [2] - 5453:26, 5528:20</p> <p>body [2] - 5411:37, 5461:16</p> <p>borrow [2] - 5422:10, 5486:41</p> <p>borrowed [1] - 5493:4</p> <p>bottom [9] - 5447:22, 5450:40, 5467:20, 5489:15, 5493:18, 5494:25, 5494:33, 5495:45, 5512:12</p> <p>box [1] - 5447:22</p> <p>boxes [1] - 5494:17</p> <p>breach [1] - 5436:23</p> <p>break [3] - 5462:35, 5469:47, 5488:3</p> <p>brief [10] - 5408:38, 5412:33, 5413:39, 5414:1, 5414:11, 5415:2, 5430:42, 5431:6, 5431:7, 5461:27</p> <p>briefed [31] - 5412:32, 5418:40, 5420:32, 5420:33, 5420:41, 5421:1, 5436:1, 5441:30, 5443:6, 5443:19, 5443:23, 5443:24, 5444:2, 5444:7, 5446:42, 5447:42, 5453:38, 5457:5, 5457:36, 5458:12, 5459:44, 5469:33, 5470:30, 5482:7, 5482:8, 5491:32, 5491:34,</p>	<p>5501:12, 5501:14, 5501:46, 5502:1</p> <p>briefing [45] - 5400:33, 5402:25, 5404:19, 5408:23, 5408:33, 5410:12, 5410:41, 5410:42, 5410:43, 5411:1, 5411:4, 5411:6, 5411:26, 5413:40, 5416:20, 5416:24, 5416:46, 5418:7, 5418:12, 5436:39, 5437:42, 5444:35, 5444:41, 5445:15, 5445:43, 5445:46, 5446:3, 5446:12, 5446:13, 5446:19, 5446:22, 5448:6, 5450:5, 5452:1, 5453:40, 5455:30, 5461:13, 5461:44, 5469:19, 5474:44, 5475:40, 5477:47, 5478:2, 5490:15</p> <p>briefings [14] - 5415:19, 5415:24, 5416:5, 5416:6, 5416:9, 5416:11, 5416:16, 5417:7, 5417:20, 5417:29, 5417:44, 5418:33, 5436:33, 5483:38</p> <p>briefly [1] - 5411:27</p> <p>bring [12] - 5414:16, 5424:11, 5426:23, 5427:28, 5429:1, 5441:45, 5449:28, 5450:8, 5451:38, 5453:25, 5481:35, 5481:39</p> <p>bringing [2] - 5406:40, 5451:12</p> <p>Brisbane [1] - 5399:16</p> <p>broad [3] - 5422:37, 5522:21, 5527:16</p> <p>broadly [3] - 5425:14, 5478:29, 5529:12</p> <p>broken [3] - 5480:11, 5513:21, 5519:27</p> <p>brought [5] - 5424:42, 5487:12, 5501:28, 5518:7, 5518:9</p> <p>bubble [1] - 5475:11</p> <p>bucket [12] - 5423:22, 5436:27, 5439:34, 5439:37, 5439:39, 5451:39, 5451:42, 5521:19, 5521:42, 5522:19</p>	<p>buckets [2] - 5423:18, 5451:3</p> <p>BUDGET [2] - 5401:22, 5489:11</p> <p>budget [180] - 5400:34, 5401:5, 5401:16, 5402:26, 5402:27, 5402:28, 5402:41, 5408:8, 5408:20, 5408:26, 5409:21, 5410:3, 5411:6, 5411:13, 5412:40, 5412:42, 5413:4, 5414:2, 5414:3, 5414:7, 5414:12, 5414:13, 5414:43, 5416:17, 5422:6, 5422:23, 5423:8, 5423:28, 5423:33, 5426:29, 5430:31, 5430:35, 5430:40, 5431:2, 5431:7, 5431:12, 5432:5, 5432:11, 5432:24, 5439:27, 5439:35, 5441:31, 5441:47, 5442:37, 5445:25, 5447:30, 5447:46, 5449:20, 5453:13, 5453:42, 5459:21, 5462:19, 5464:4, 5464:44, 5475:25, 5476:16, 5476:20, 5479:22, 5480:43, 5480:47, 5482:35, 5486:13, 5486:14, 5486:15, 5487:25, 5489:1, 5489:4, 5489:8, 5489:16, 5489:25, 5489:27, 5489:29, 5489:33, 5489:46, 5490:3, 5490:9, 5490:16, 5490:17, 5490:26, 5490:32, 5491:5, 5491:22, 5494:21, 5494:41, 5495:36, 5496:39, 5496:43, 5497:19, 5497:24, 5498:11, 5498:24, 5500:7, 5500:8, 5500:11, 5500:14, 5500:28, 5500:33, 5501:3, 5501:10, 5501:12, 5501:14, 5501:29, 5502:1, 5502:18, 5503:1, 5503:3, 5504:38, 5504:42, 5504:46, 5505:5, 5505:11, 5505:18,</p>
---	--	---	--	---

<p>5505:24, 5505:30, 5505:35, 5505:38, 5505:43, 5506:7, 5506:13, 5506:18, 5506:21, 5506:25, 5506:38, 5506:42, 5506:47, 5507:20, 5507:21, 5507:22, 5507:39, 5507:45, 5508:5, 5508:6, 5508:26, 5508:43, 5509:2, 5509:38, 5511:35, 5511:37, 5512:1, 5512:9, 5512:10, 5512:13, 5512:17, 5512:38, 5512:42, 5513:37, 5515:23, 5515:34, 5515:40, 5515:41, 5516:1, 5517:16, 5517:20, 5518:9, 5520:8, 5520:20, 5520:31, 5520:36, 5521:16, 5521:20, 5521:34, 5521:39, 5522:5, 5522:10, 5522:11, 5523:5, 5523:18, 5523:28, 5523:34, 5523:38, 5523:43, 5524:3, 5524:8, 5528:42</p> <p>Budget [4] - 5402:8, 5407:34, 5491:16, 5501:25</p> <p>Budgetary [1] - 5411:29</p> <p>budgetary [9] - 5402:6, 5403:12, 5407:29, 5407:30, 5407:39, 5407:42, 5407:44, 5409:41, 5411:32</p> <p>budgets [3] - 5464:46, 5465:10, 5488:24</p> <p>build [3] - 5507:30, 5527:24, 5527:30</p> <p>building [3] - 5504:37, 5505:2, 5527:43</p> <p>Building [1] - 5399:15</p> <p>built [2] - 5452:32, 5480:21</p> <p>bullet [4] - 5428:25, 5442:35, 5445:23, 5491:43</p> <p>bundle [65] - 5400:20, 5400:25, 5400:27, 5400:45, 5401:4, 5401:47, 5402:37, 5402:43, 5403:5, 5405:34, 5414:17,</p>	<p>5414:26, 5414:28, 5414:29, 5414:31, 5414:33, 5414:36, 5415:16, 5415:37, 5417:13, 5426:23, 5426:24, 5427:32, 5428:44, 5428:47, 5432:6, 5432:7, 5434:44, 5434:45, 5438:19, 5441:36, 5441:37, 5442:6, 5444:34, 5444:35, 5444:37, 5446:33, 5446:40, 5450:13, 5450:17, 5454:6, 5454:11, 5455:37, 5455:38, 5467:5, 5481:35, 5481:36, 5481:39, 5484:39, 5484:45, 5491:1, 5495:3, 5495:41, 5496:33, 5496:34, 5499:29, 5499:33, 5499:42, 5499:43, 5507:1, 5507:4, 5513:34, 5522:42</p> <p>BUNDLE [2] - 5401:2, 5401:22</p> <p>bundle" [1] - 5401:5</p> <p>bundles [3] - 5400:15, 5400:23, 5427:29</p> <p>business [6] - 5422:20, 5422:22, 5438:10, 5452:17, 5473:40, 5475:37</p> <p>BY [5] - 5405:15, 5413:11, 5483:29, 5484:37, 5525:15</p>	<p>5417:39</p> <p>calculation [1] - 5431:37</p> <p>cannot [1] - 5439:15</p> <p>capable [1] - 5518:30</p> <p>capable [1] - 5517:44</p> <p>capacity [20] - 5419:28, 5420:21, 5426:6, 5426:31, 5426:37, 5440:19, 5447:19, 5449:24, 5449:32, 5453:36, 5453:39, 5453:40, 5471:47, 5477:37, 5484:23, 5494:42, 5495:14, 5508:41, 5527:30, 5527:43</p> <p>capital [1] - 5429:20</p> <p>Care [1] - 5494:16</p> <p>care [162] - 5405:22, 5415:7, 5415:12, 5415:13, 5419:20, 5419:25, 5419:28, 5419:33, 5419:38, 5419:43, 5419:46, 5420:5, 5420:8, 5420:19, 5420:21, 5420:24, 5420:30, 5420:40, 5420:46, 5421:28, 5421:45, 5423:35, 5424:41, 5425:22, 5425:28, 5425:30, 5426:10, 5426:11, 5426:12, 5426:14, 5428:34, 5428:36, 5429:18, 5429:27, 5429:43, 5429:44, 5430:9, 5430:10, 5431:23, 5431:24, 5431:29, 5431:30, 5431:34, 5431:35, 5431:44, 5432:42, 5432:43, 5432:44, 5433:5, 5433:7, 5433:17, 5433:34, 5433:37, 5435:4, 5437:30, 5437:44, 5442:10, 5449:21, 5449:22, 5449:47, 5450:45, 5450:46, 5451:24, 5451:25, 5451:36, 5452:47, 5453:16, 5454:45, 5455:19, 5455:21, 5455:24, 5457:8, 5457:33, 5457:35, 5457:40, 5458:5, 5458:7, 5458:15, 5458:30,</p>	<p>5459:6, 5459:23, 5459:46, 5459:47, 5460:25, 5460:26, 5460:29, 5460:30, 5462:29, 5463:8, 5463:15, 5463:19, 5463:23, 5463:24, 5463:44, 5464:30, 5465:9, 5465:37, 5465:38, 5465:42, 5466:24, 5468:3, 5470:5, 5470:11, 5470:12, 5470:13, 5471:36, 5472:25, 5472:26, 5472:34, 5472:39, 5472:46, 5473:1, 5473:12, 5473:14, 5474:4, 5474:23, 5474:37, 5475:3, 5475:4, 5475:9, 5475:17, 5475:18, 5482:12, 5482:16, 5482:21, 5482:26, 5492:6, 5492:13, 5492:15, 5492:20, 5492:32, 5492:33, 5492:35, 5492:46, 5493:5, 5493:7, 5494:29, 5494:37, 5494:40, 5494:43, 5496:17, 5502:7, 5502:13, 5507:29, 5508:41, 5513:31, 5515:4, 5515:10, 5522:9, 5522:10, 5522:18, 5525:18, 5526:13, 5528:9, 5529:8, 5529:12</p> <p>carer [4] - 5433:10, 5461:8, 5526:29</p> <p>carers [27] - 5419:21, 5419:22, 5449:18, 5449:24, 5449:26, 5449:29, 5450:3, 5450:4, 5450:9, 5451:9, 5451:10, 5451:12, 5451:32, 5453:5, 5453:20, 5460:24, 5462:27, 5468:23, 5469:20, 5492:44, 5507:30, 5527:12, 5527:44, 5528:27</p> <p>caring [2] - 5468:22, 5525:36</p> <p>CARING [1] - 5525:40</p> <p>Carmody [25] - 5452:16, 5473:43, 5475:5, 5475:26,</p>	<p>5475:47, 5476:9, 5476:17, 5476:28, 5476:40, 5476:44, 5477:21, 5477:30, 5477:32, 5477:39, 5477:42, 5478:5, 5478:14, 5478:17, 5478:24, 5479:2, 5496:5, 5496:16, 5496:24, 5496:25</p> <p>Carmody-inferred [1] - 5477:32</p> <p>carried [1] - 5482:34</p> <p>carry [2] - 5422:22, 5521:42</p> <p>case [12] - 5406:28, 5408:34, 5424:20, 5462:42, 5477:12, 5478:6, 5480:23, 5485:32, 5502:14, 5508:24, 5517:8, 5520:12</p> <p>caseload [1] - 5445:30</p> <p>catchall [1] - 5443:25</p> <p>categories [1] - 5468:40</p> <p>category [2] - 5421:10, 5457:3</p> <p>caucus [1] - 5409:1</p> <p>caused [1] - 5420:12</p> <p>causes [2] - 5456:26, 5458:22</p> <p>caveat [1] - 5490:3</p> <p>CBRC [94] - 5400:33, 5400:34, 5402:9, 5402:11, 5402:28, 5402:37, 5403:12, 5403:15, 5403:26, 5404:20, 5407:35, 5409:3, 5409:16, 5410:14, 5410:32, 5411:2, 5411:27, 5411:28, 5411:34, 5411:35, 5411:36, 5411:37, 5411:43, 5411:46, 5412:3, 5412:4, 5412:12, 5412:15, 5412:17, 5412:20, 5412:23, 5412:31, 5413:1, 5413:3, 5413:4, 5417:8, 5424:7, 5424:11, 5424:29, 5432:24, 5440:42, 5441:2, 5448:39, 5455:36, 5455:47, 5457:18, 5458:37, 5459:12, 5464:19, 5486:21, 5488:19, 5489:32, 5492:29,</p>
---	---	--	--	---

<p>5494:39, 5495:22, 5495:35, 5496:44, 5498:3, 5500:13, 5500:17, 5501:2, 5501:35, 5502:21, 5506:47, 5507:8, 5507:13, 5509:27, 5509:33, 5509:43, 5511:15, 5512:23, 5512:42, 5514:42, 5515:19, 5516:17, 5516:22, 5516:33, 5516:41, 5516:43, 5517:21, 5517:27, 5517:30, 5517:41, 5517:45, 5518:4, 5518:21, 5520:17, 5520:25, 5520:35, 5520:36, 5522:7, 5523:7</p> <p>CBRC's [1] - 5424:16</p> <p>cent [9] - 5425:37, 5434:3, 5435:28, 5460:31, 5476:7, 5476:22, 5482:17, 5496:18</p> <p>central [7] - 5408:43, 5409:5, 5409:9, 5409:14, 5452:20, 5452:28, 5480:25</p> <p>centrally [10] - 5487:8, 5504:22, 5504:41, 5518:3, 5520:15, 5521:6, 5521:28, 5522:8, 5522:15, 5523:13</p> <p>centre [1] - 5494:16</p> <p>certain [5] - 5410:3, 5422:21, 5433:5, 5462:12, 5477:40</p> <p>certainly [19] - 5410:18, 5410:19, 5420:4, 5433:29, 5437:19, 5438:14, 5439:21, 5448:11, 5456:4, 5460:44, 5461:11, 5461:44, 5463:15, 5465:6, 5469:19, 5488:21, 5498:6, 5510:19, 5530:31</p> <p>certainty [8] - 5404:16, 5442:47, 5445:25, 5447:30, 5447:46, 5452:4, 5518:10, 5520:1</p> <p>certification [3] - 5436:15, 5448:5</p> <p>certify [1] - 5448:7</p> <p>cetera [1] - 5427:7</p>	<p>CFO [5] - 5484:40, 5484:41, 5485:6, 5511:12</p> <p>challenges [1] - 5491:42</p> <p>challenging [1] - 5471:41</p> <p>chance [1] - 5518:39</p> <p>change [6] - 5408:8, 5410:20, 5411:18, 5427:42, 5454:26, 5462:26</p> <p>changed [7] - 5411:14, 5420:22, 5425:16, 5459:42, 5496:25, 5504:36, 5529:4</p> <p>channels [1] - 5409:3</p> <p>chapeau [1] - 5426:28</p> <p>characterisation [3] - 5503:37, 5504:3, 5504:29</p> <p>chart [1] - 5494:38</p> <p>cheapest [1] - 5432:42</p> <p>check [1] - 5415:31</p> <p>checks [1] - 5452:47</p> <p>chief [3] - 5402:5, 5413:16, 5520:33</p> <p>Chief [3] - 5422:11, 5422:40, 5461:19</p> <p>CHILD [2] - 5399:5, 5526:39</p> <p>Child [2] - 5415:3, 5478:31</p> <p>child [40] - 5401:40, 5402:39, 5405:1, 5407:12, 5416:12, 5419:37, 5421:29, 5432:41, 5433:6, 5437:33, 5446:9, 5453:13, 5462:41, 5462:42, 5463:18, 5469:17, 5473:21, 5473:46, 5475:21, 5475:45, 5477:11, 5478:33, 5479:4, 5486:16, 5489:16, 5489:22, 5489:26, 5496:10, 5502:41, 5503:23, 5503:26, 5508:20, 5508:26, 5516:18, 5516:42, 5517:32, 5523:1, 5526:3, 5526:27, 5528:11</p> <p>Children [1] - 5413:17</p> <p>children [95] - 5415:7, 5419:32, 5419:36, 5419:42, 5419:45, 5420:5, 5420:19,</p>	<p>5420:45, 5421:7, 5421:9, 5421:27, 5421:45, 5425:22, 5425:24, 5425:28, 5425:29, 5425:34, 5428:26, 5428:33, 5428:36, 5429:42, 5429:43, 5429:47, 5430:9, 5431:12, 5431:13, 5433:10, 5433:36, 5437:37, 5442:26, 5450:45, 5451:23, 5451:35, 5452:47, 5455:18, 5455:24, 5457:34, 5457:40, 5458:5, 5458:6, 5458:14, 5458:29, 5459:16, 5459:23, 5459:25, 5459:28, 5459:29, 5460:22, 5460:45, 5461:8, 5461:33, 5461:36, 5462:26, 5463:9, 5463:23, 5465:36, 5465:41, 5466:8, 5466:24, 5468:3, 5468:9, 5468:19, 5468:31, 5468:42, 5468:43, 5470:10, 5470:12, 5474:28, 5474:37, 5475:4, 5475:9, 5482:12, 5482:16, 5482:21, 5482:26, 5482:40, 5491:20, 5492:31, 5492:45, 5496:17, 5508:41, 5513:31, 5514:34, 5522:14, 5522:17, 5525:18, 5526:3, 5527:12, 5527:27, 5528:8, 5528:9, 5528:10, 5528:20, 5529:5, 5529:7</p> <p>children" [1] - 5468:37</p> <p>choice [2] - 5464:9, 5465:8</p> <p>choices [1] - 5517:38</p> <p>Christmas [1] - 5417:29</p> <p>circle [1] - 5453:19</p> <p>circuit [1] - 5522:27</p> <p>circumstance [2] - 5423:3, 5480:24</p> <p>circumstances [2] - 5504:45, 5516:40</p> <p>claims [2] - 5400:8, 5402:16</p> <p>clarification [2] -</p>	<p>5412:26, 5530:31</p> <p>clarified [2] - 5523:24, 5529:33</p> <p>clarify [3] - 5419:47, 5483:22, 5530:22</p> <p>clarifying [2] - 5434:6, 5490:14</p> <p>clarity [1] - 5519:29</p> <p>classes [1] - 5466:33</p> <p>classify [1] - 5438:19</p> <p>clear [23] - 5411:3, 5421:4, 5422:15, 5422:31, 5424:46, 5435:47, 5439:26, 5440:15, 5446:1, 5451:47, 5452:2, 5452:3, 5469:25, 5471:22, 5500:39, 5501:22, 5505:10, 5505:41, 5511:9, 5519:34, 5519:37, 5519:38, 5528:20</p> <p>clearer [3] - 5410:25, 5410:34, 5518:20</p> <p>clearly [7] - 5430:13, 5458:25, 5468:17, 5486:24, 5495:22, 5500:16, 5500:41</p> <p>client [3] - 5402:42, 5403:19, 5510:1</p> <p>CLLO [2] - 5411:15, 5417:1</p> <p>close [6] - 5415:16, 5427:20, 5454:39, 5486:4, 5507:2, 5507:3</p> <p>Closing [1] - 5526:1</p> <p>co [1] - 5444:32</p> <p>co-counsel [1] - 5444:32</p> <p>Coast [2] - 5527:35, 5527:40</p> <p>cohort [18] - 5437:37, 5460:1, 5461:31, 5461:46, 5465:46, 5466:18, 5466:23, 5466:33, 5467:26, 5467:41, 5468:18, 5468:25, 5468:27, 5473:1, 5473:5, 5473:6, 5473:15</p> <p>coincide [1] - 5423:45</p> <p>colleagues [5] - 5454:30, 5516:16, 5516:44, 5525:27, 5526:35</p> <p>collectively [1] - 5418:39</p> <p>colour [1] - 5493:42</p> <p>combination [2] -</p>	<p>5466:1, 5466:3</p> <p>comfort [10] - 5424:7, 5424:30, 5424:35, 5436:35, 5436:36, 5440:41, 5448:9, 5448:16, 5448:36, 5448:37</p> <p>comfortable [1] - 5405:10</p> <p>coming [26] - 5420:5, 5420:39, 5421:45, 5425:22, 5437:29, 5445:32, 5449:27, 5452:30, 5453:23, 5455:31, 5457:8, 5458:14, 5459:23, 5460:29, 5460:30, 5461:31, 5466:24, 5468:9, 5469:17, 5475:4, 5475:9, 5485:14, 5485:24, 5514:15, 5525:9, 5529:38</p> <p>commenced [2] - 5415:24, 5479:13</p> <p>commences [8] - 5405:33, 5432:20, 5435:7, 5450:32, 5467:36, 5481:43, 5489:15, 5496:35</p> <p>commencing [3] - 5457:24, 5485:5, 5522:46</p> <p>commensurate [1] - 5478:4</p> <p>comment [11] - 5427:22, 5451:7, 5468:18, 5468:24, 5468:32, 5469:18, 5477:47, 5504:3, 5523:17, 5528:14</p> <p>commentators [1] - 5475:43</p> <p>comments [1] - 5470:22</p> <p>Commission [28] - 5402:18, 5402:24, 5402:33, 5402:40, 5403:9, 5403:10, 5403:20, 5404:2, 5404:17, 5404:21, 5405:18, 5405:28, 5407:38, 5407:43, 5423:32, 5434:39, 5435:10, 5456:39, 5482:6, 5483:18, 5499:2, 5509:28, 5509:37, 5517:2, 5519:25, 5520:25, 5520:39</p>
---	--	--	--	--

<p>COMMISSION [1] - 5399:5</p> <p>commissioned [1] - 5466:41</p> <p>Commissioner [132] - 5399:27, 5400:14, 5401:10, 5401:29, 5401:33, 5401:36, 5401:45, 5402:4, 5402:21, 5402:42, 5403:41, 5404:4, 5404:13, 5404:40, 5404:47, 5405:13, 5405:32, 5406:22, 5411:30, 5413:6, 5414:24, 5421:24, 5421:30, 5421:44, 5422:35, 5423:9, 5423:15, 5424:4, 5424:28, 5425:4, 5425:35, 5426:1, 5429:39, 5429:45, 5436:8, 5436:46, 5437:19, 5439:11, 5439:15, 5439:44, 5440:11, 5440:34, 5441:15, 5442:45, 5448:33, 5448:47, 5450:33, 5450:36, 5451:46, 5453:12, 5453:46, 5455:29, 5460:15, 5460:27, 5461:9, 5461:15, 5462:9, 5462:32, 5462:38, 5464:4, 5464:16, 5464:44, 5466:14, 5472:13, 5472:32, 5473:39, 5474:25, 5476:26, 5479:19, 5480:17, 5481:19, 5481:29, 5481:32, 5482:23, 5482:32, 5483:3, 5483:18, 5483:27, 5483:43, 5484:8, 5484:14, 5484:26, 5485:34, 5489:5, 5496:31, 5498:9, 5498:12, 5498:39, 5499:21, 5499:25, 5502:35, 5503:32, 5503:35, 5503:40, 5504:33, 5506:11, 5509:20, 5509:23, 5510:21, 5510:30, 5510:37, 5511:8, 5512:19, 5515:26, 5519:7, 5519:23, 5521:3, 5521:22, 5522:19, 5522:25, 5524:14, 5524:44,</p>	<p>5525:8, 5525:13, 5525:26, 5525:34, 5526:9, 5526:25, 5526:41, 5527:18, 5528:22, 5528:39, 5529:15, 5529:21, 5529:27, 5529:36, 5530:3, 5530:7, 5530:11, 5530:35, 5530:36</p> <p>COMMISSIONER [298] - 5400:1, 5400:17, 5400:22, 5400:30, 5400:38, 5400:43, 5400:47, 5401:7, 5401:14, 5401:20, 5401:27, 5401:31, 5401:43, 5402:2, 5402:13, 5402:46, 5403:4, 5403:23, 5403:30, 5403:36, 5403:45, 5404:23, 5404:30, 5404:38, 5405:3, 5405:7, 5405:10, 5405:36, 5405:41, 5406:17, 5406:26, 5406:31, 5406:40, 5413:9, 5414:20, 5414:31, 5415:40, 5421:16, 5421:19, 5421:26, 5421:32, 5421:35, 5422:1, 5422:15, 5422:34, 5422:37, 5422:42, 5422:46, 5423:12, 5423:30, 5423:42, 5424:19, 5424:32, 5424:46, 5425:6, 5433:10, 5436:41, 5437:1, 5437:6, 5437:11, 5437:22, 5437:25, 5438:19, 5438:23, 5438:29, 5438:34, 5438:42, 5438:47, 5439:4, 5439:13, 5439:32, 5439:42, 5440:14, 5440:28, 5441:11, 5445:4, 5445:8, 5448:15, 5448:20, 5448:24, 5448:29, 5448:35, 5448:41, 5448:44, 5449:2, 5451:20, 5451:29, 5453:9, 5454:2, 5460:13, 5460:17, 5460:20, 5460:36, 5460:39, 5460:44, 5461:2, 5462:7, 5462:11, 5462:18, 5462:35,</p>	<p>5462:47, 5463:3, 5463:12, 5463:21, 5463:27, 5463:33, 5463:39, 5463:42, 5464:8, 5464:21, 5464:26, 5464:38, 5465:1, 5469:47, 5471:22, 5471:28, 5472:4, 5472:12, 5472:15, 5472:22, 5472:41, 5473:19, 5473:26, 5473:36, 5474:6, 5474:19, 5474:30, 5474:35, 5474:43, 5475:2, 5475:15, 5475:31, 5475:39, 5476:2, 5476:5, 5476:11, 5476:14, 5476:20, 5477:10, 5477:15, 5477:19, 5478:20, 5478:24, 5478:29, 5478:36, 5478:39, 5478:44, 5478:47, 5479:7, 5479:17, 5479:28, 5479:32, 5479:39, 5479:42, 5479:46, 5480:3, 5480:6, 5480:9, 5480:14, 5480:29, 5480:33, 5480:37, 5480:42, 5480:46, 5481:3, 5481:6, 5481:10, 5481:13, 5481:21, 5481:25, 5482:45, 5483:15, 5483:21, 5483:45, 5484:4, 5484:11, 5484:19, 5484:23, 5484:28, 5484:33, 5488:2, 5488:13, 5488:16, 5489:8, 5490:45, 5491:3, 5494:8, 5495:43, 5496:28, 5497:40, 5498:16, 5498:20, 5498:28, 5498:45, 5499:6, 5499:12, 5499:16, 5499:23, 5499:46, 5500:3, 5501:22, 5501:34, 5502:28, 5502:34, 5502:38, 5503:15, 5503:20, 5503:37, 5503:44, 5504:1, 5504:8, 5504:14, 5504:18, 5504:21, 5504:24, 5504:27, 5505:10, 5505:15, 5505:20, 5505:41, 5506:2, 5506:6,</p>	<p>5506:20, 5506:31, 5507:39, 5507:44, 5508:4, 5508:12, 5508:17, 5508:28, 5508:32, 5509:36, 5509:43, 5510:24, 5510:33, 5510:42, 5511:5, 5511:20, 5511:26, 5511:35, 5515:43, 5516:26, 5516:30, 5517:4, 5517:11, 5517:15, 5517:24, 5517:35, 5518:24, 5518:29, 5518:33, 5518:43, 5519:13, 5519:43, 5519:46, 5520:8, 5520:14, 5520:19, 5520:42, 5520:47, 5521:12, 5521:24, 5521:37, 5521:46, 5522:2, 5522:21, 5522:29, 5522:33, 5522:38, 5523:24, 5524:12, 5524:18, 5524:30, 5524:35, 5524:41, 5524:46, 5525:5, 5525:11, 5525:21, 5525:31, 5525:36, 5526:16, 5526:23, 5526:37, 5527:4, 5527:16, 5528:30, 5529:4, 5529:19, 5529:23, 5529:29, 5529:33, 5529:38, 5530:5, 5530:9, 5530:21, 5530:28, 5530:38</p> <p>Commissioner's [1] - 5451:7</p> <p>commit [6] - 5427:17, 5436:10, 5436:19, 5445:34, 5449:17, 5494:20</p> <p>commitment [4] - 5487:4, 5487:39, 5505:27, 5530:13</p> <p>commitments [2] - 5436:11, 5453:12</p> <p>committed [2] - 5438:16, 5439:19</p> <p>committee [2] - 5412:10, 5526:42</p> <p>Committee [4] - 5402:8, 5407:35, 5411:29, 5501:26</p> <p>COMMITTEE [1] - 5527:6</p> <p>commonplace [1] - 5500:26</p>	<p>Commonwealth [1] - 5399:15</p> <p>communicate [1] - 5412:13</p> <p>communicated [1] - 5402:29</p> <p>communication [3] - 5412:45, 5416:43, 5417:3</p> <p>community [2] - 5469:2, 5526:42</p> <p>COMMUNITY [1] - 5527:7</p> <p>comorbidities [1] - 5473:27</p> <p>compared [4] - 5433:16, 5436:45, 5437:13, 5498:42</p> <p>compares [1] - 5423:4</p> <p>comparison [1] - 5440:9</p> <p>competition [1] - 5471:2</p> <p>completely [1] - 5403:10</p> <p>completeness [2] - 5515:1, 5526:34</p> <p>complex [20] - 5421:12, 5421:27, 5437:38, 5437:39, 5438:31, 5438:43, 5455:31, 5458:29, 5459:16, 5459:25, 5459:46, 5459:47, 5466:25, 5468:9, 5468:21, 5468:37, 5468:43, 5469:20, 5482:27</p> <p>complexity [19] - 5420:38, 5432:41, 5437:29, 5455:20, 5456:40, 5457:8, 5459:23, 5465:46, 5466:34, 5468:3, 5469:2, 5483:32, 5483:40, 5485:15, 5485:16, 5485:24, 5495:15, 5496:13, 5508:41</p> <p>comply [1] - 5436:17</p> <p>component [7] - 5431:13, 5491:46, 5492:5, 5492:27, 5492:43, 5493:3, 5493:4</p> <p>components [1] - 5491:45</p> <p>conceivably [1] - 5472:17</p> <p>concern [4] - 5448:6,</p>
---	--	---	--	--

<p>5499:7, 5508:21, 5512:25</p> <p>concerned [2] - 5460:22, 5468:42</p> <p>concerning [2] - 5508:20, 5509:38</p> <p>concerns [4] - 5401:10, 5461:23, 5508:19, 5529:34</p> <p>conclusion [2] - 5442:21, 5451:38</p> <p>concurrently [3] - 5460:11, 5463:43, 5464:40</p> <p>conditions [3] - 5459:42, 5473:29, 5528:31</p> <p>conducted [1] - 5461:19</p> <p>confidence [6] - 5452:28, 5487:23, 5507:35, 5518:10, 5518:20, 5519:4</p> <p>confirm [4] - 5415:47, 5444:38, 5444:39, 5463:10</p> <p>confirmed [5] - 5416:1, 5468:22, 5509:16, 5509:27, 5511:13</p> <p>confirming [1] - 5468:23</p> <p>confirms [1] - 5491:5</p> <p>confluence [1] - 5454:37</p> <p>confusing [3] - 5411:4, 5423:16, 5446:29</p> <p>confusion [1] - 5420:12</p> <p>connect [1] - 5473:46</p> <p>connected [2] - 5408:47, 5528:11</p> <p>conscious [2] - 5402:16, 5484:14</p> <p>consecutive [1] - 5416:5</p> <p>consequence [4] - 5423:30, 5455:6, 5455:18, 5470:8</p> <p>consequences [3] - 5469:35, 5472:4, 5494:34</p> <p>consequent [1] - 5474:22</p> <p>consider [3] - 5409:39, 5410:41, 5517:43</p> <p>considerable [3] - 5432:29, 5458:39,</p>	<p>5529:43</p> <p>consideration [3] - 5424:16, 5502:18, 5502:22</p> <p>considerations [2] - 5403:12, 5412:39</p> <p>considered [2] - 5501:34, 5530:23</p> <p>consist [1] - 5402:37</p> <p>consistent [12] - 5422:11, 5426:29, 5435:44, 5435:45, 5452:14, 5452:16, 5457:6, 5482:5, 5483:3, 5491:25, 5518:3, 5527:9</p> <p>consistently [3] - 5418:40, 5452:36, 5459:21</p> <p>constant [4] - 5409:15, 5409:36, 5416:45, 5510:35</p> <p>constantly [2] - 5409:27, 5463:19</p> <p>constrain [1] - 5449:46</p> <p>constrained [1] - 5472:2</p> <p>constraining [1] - 5423:38</p> <p>constraint [2] - 5451:16, 5517:45</p> <p>constraints [9] - 5423:36, 5440:22, 5442:37, 5447:24, 5448:25, 5472:8, 5472:28, 5472:30, 5528:35</p> <p>constructed [1] - 5518:29</p> <p>consult [1] - 5408:33</p> <p>consultations [1] - 5411:31</p> <p>contact [7] - 5409:15, 5409:20, 5409:36, 5456:13, 5461:35, 5467:28, 5467:43</p> <p>contacted [1] - 5412:2</p> <p>contained [6] - 5487:25, 5497:35, 5506:16, 5509:45, 5518:37, 5521:35</p> <p>contains [4] - 5400:25, 5400:32, 5400:40, 5482:7</p> <p>content [2] - 5403:24, 5404:40</p> <p>contention [1] - 5464:10</p> <p>context [13] - 5404:15,</p>	<p>5428:15, 5428:41, 5429:30, 5429:36, 5430:14, 5430:17, 5430:41, 5431:18, 5441:46, 5444:41, 5462:13, 5462:36</p> <p>contextual [1] - 5427:47</p> <p>continuation [6] - 5410:5, 5429:39, 5444:6, 5444:15, 5444:23, 5458:25</p> <p>continue [13] - 5410:4, 5445:32, 5472:26, 5473:9, 5474:41, 5476:43, 5477:6, 5477:39, 5503:29, 5504:37, 5509:32, 5517:25, 5521:42</p> <p>continued [8] - 5415:28, 5416:24, 5416:28, 5463:35, 5472:25, 5475:19, 5522:14, 5528:28</p> <p>continues [1] - 5407:5</p> <p>continuing [3] - 5422:3, 5462:24, 5479:24</p> <p>CONTINUING [1] - 5484:37</p> <p>continuity [3] - 5449:38, 5487:46, 5513:30</p> <p>continuously [2] - 5411:38, 5425:16</p> <p>contract [12] - 5424:15, 5433:45, 5434:26, 5435:28, 5435:34, 5435:39, 5438:35, 5453:30, 5453:37, 5464:3, 5515:12</p> <p>contracted [2] - 5436:10, 5464:1</p> <p>contracting [7] - 5433:43, 5445:35, 5447:5, 5447:25, 5448:26, 5448:32, 5453:31</p> <p>contracts [39] - 5423:45, 5424:14, 5424:44, 5425:2, 5426:7, 5426:9, 5426:32, 5426:36, 5436:7, 5436:9, 5436:14, 5436:19, 5436:28, 5437:13, 5437:18, 5438:1, 5438:16, 5439:10, 5439:25, 5439:39,</p>	<p>5440:4, 5440:12, 5440:18, 5440:19, 5440:21, 5440:30, 5440:32, 5442:40, 5443:1, 5447:14, 5447:18, 5447:32, 5451:30, 5459:41, 5459:43, 5464:11, 5464:28, 5464:39</p> <p>contractual [1] - 5437:7</p> <p>contrary [2] - 5456:25, 5463:22</p> <p>contributing [5] - 5442:24, 5455:28, 5457:2, 5457:10, 5457:12</p> <p>control [3] - 5485:26, 5485:36, 5485:43</p> <p>controlled [2] - 5431:2, 5433:45</p> <p>controversial [1] - 5432:1</p> <p>controversy [2] - 5509:47, 5510:1</p> <p>convenience [2] - 5413:30, 5415:40</p> <p>convenient [3] - 5406:23, 5481:14, 5483:21</p> <p>conversation [3] - 5427:4, 5437:19, 5453:26</p> <p>conversations [2] - 5448:3, 5468:47</p> <p>conversion [4] - 5440:3, 5440:8, 5440:12, 5453:34</p> <p>converting [4] - 5441:5, 5441:6, 5453:35</p> <p>cooperating [1] - 5530:1</p> <p>cooperation [1] - 5529:39</p> <p>copies [3] - 5414:11, 5489:6, 5526:44</p> <p>coping [1] - 5438:9</p> <p>copy [6] - 5406:23, 5411:22, 5415:41, 5441:40, 5446:39, 5493:46</p> <p>core [3] - 5403:30, 5527:27, 5527:33</p> <p>corner [4] - 5411:18, 5493:18, 5494:4, 5494:34</p> <p>correct [49] - 5405:24, 5405:28, 5405:29, 5406:7, 5407:14,</p>	<p>5407:20, 5413:19, 5415:22, 5415:26, 5415:47, 5416:26, 5416:35, 5417:9, 5417:17, 5418:29, 5419:23, 5419:29, 5419:34, 5420:8, 5424:6, 5425:12, 5425:39, 5430:2, 5431:25, 5431:31, 5431:36, 5439:42, 5443:47, 5457:13, 5463:34, 5464:17, 5483:41, 5484:5, 5485:2, 5487:32, 5488:14, 5488:39, 5488:46, 5502:31, 5505:13, 5507:46, 5508:7, 5510:36, 5512:36, 5514:18, 5518:11, 5518:22, 5523:16, 5528:34</p> <p>corrected [2] - 5465:13, 5484:4</p> <p>correctly [1] - 5464:5</p> <p>correlate [2] - 5504:38, 5505:6</p> <p>correlated [1] - 5437:7</p> <p>cost [47] - 5419:37, 5419:46, 5420:24, 5420:46, 5425:22, 5430:1, 5431:28, 5431:33, 5432:34, 5432:41, 5432:44, 5433:3, 5433:16, 5433:25, 5433:38, 5433:42, 5433:44, 5433:45, 5434:26, 5437:12, 5437:18, 5440:38, 5441:8, 5442:1, 5442:21, 5442:24, 5459:6, 5462:23, 5463:35, 5464:1, 5464:15, 5480:20, 5480:21, 5480:22, 5482:27, 5485:17, 5491:19, 5492:1, 5492:31, 5492:34, 5495:9, 5495:12, 5495:15, 5496:3, 5507:29, 5515:3, 5519:26</p> <p>cost-controlled [1] - 5433:45</p> <p>cost-effective [1] - 5437:18</p> <p>costing [2] - 5493:19, 5493:26</p> <p>costs [12] - 5422:28, 5431:37, 5431:38,</p>
---	---	---	---	---

<p>5436:43, 5440:44, 5441:6, 5469:38, 5485:18, 5491:21, 5492:17, 5492:45, 5523:14</p> <p>Counsel [3] - 5483:34, 5484:9, 5484:16</p> <p>counsel [8] - 5399:32, 5429:11, 5444:32, 5468:31, 5489:14, 5501:1, 5525:1, 5530:32</p> <p>count [3] - 5429:4, 5432:20, 5484:43</p> <p>counterparts [2] - 5467:29, 5467:44</p> <p>country [2] - 5469:4, 5528:12</p> <p>couple [5] - 5441:13, 5441:16, 5444:26, 5444:30, 5514:22</p> <p>coupled [1] - 5442:37</p> <p>course [44] - 5403:39, 5404:33, 5406:26, 5408:1, 5410:32, 5411:18, 5411:23, 5415:33, 5417:23, 5418:1, 5418:16, 5420:36, 5422:19, 5423:7, 5424:19, 5425:31, 5425:37, 5426:28, 5429:33, 5430:27, 5433:32, 5436:31, 5436:37, 5444:30, 5454:12, 5461:22, 5463:17, 5471:1, 5472:35, 5474:15, 5479:7, 5502:38, 5512:30, 5515:9, 5516:5, 5516:34, 5516:38, 5518:34, 5521:8, 5528:12, 5528:44, 5529:40, 5530:1</p> <p>Courts [1] - 5399:15</p> <p>cover [11] - 5411:8, 5411:9, 5422:28, 5423:2, 5442:17, 5495:1, 5496:47, 5517:26, 5521:18, 5524:24, 5524:37</p> <p>covering [4] - 5408:16, 5412:33, 5521:39</p> <p>covers [1] - 5457:44</p> <p>COVID [78] - 5427:5, 5437:30, 5438:5, 5438:10, 5438:20, 5438:23, 5438:42, 5439:19, 5452:41,</p>	<p>5457:30, 5457:41, 5458:6, 5458:8, 5458:11, 5458:13, 5458:30, 5461:30, 5461:31, 5461:38, 5462:3, 5462:13, 5462:15, 5465:46, 5466:18, 5466:23, 5466:29, 5467:26, 5467:41, 5468:7, 5468:30, 5469:7, 5469:8, 5469:14, 5469:15, 5470:45, 5471:19, 5472:2, 5472:4, 5472:18, 5472:30, 5472:44, 5473:5, 5473:6, 5473:7, 5473:8, 5473:20, 5473:22, 5473:31, 5474:19, 5474:26, 5474:32, 5474:36, 5475:12, 5475:18, 5475:19, 5475:33, 5475:34, 5476:35, 5476:42, 5477:6, 5477:13, 5477:35, 5478:1, 5478:9, 5478:16, 5479:42, 5479:43, 5482:39, 5483:6, 5489:28, 5491:27, 5515:26, 5515:32, 5518:17</p> <p>COVID-19 [1] - 5506:14</p> <p>Craig [1] - 5407:23</p> <p>Crawford [1] - 5407:23</p> <p>Creamer [1] - 5525:6</p> <p>CREAMER [1] - 5525:8</p> <p>create [1] - 5502:15</p> <p>created [4] - 5436:5, 5450:3, 5473:22, 5523:1</p> <p>credible [2] - 5486:42, 5515:19</p> <p>credit [2] - 5527:42, 5528:19</p> <p>crisis [3] - 5461:39, 5461:41, 5498:36</p> <p>critical [8] - 5403:21, 5403:43, 5404:11, 5409:5, 5444:3, 5494:41, 5498:11, 5528:30</p> <p>criticality [1] - 5404:32</p> <p>criticism [1] - 5476:28</p> <p>crucially [1] - 5491:40</p>	<p>CSIP [3] - 5492:5, 5492:27, 5502:7</p> <p>cultural [1] - 5528:1</p> <p>culturally [1] - 5527:25</p> <p>current [7] - 5400:41, 5401:34, 5407:9, 5414:7, 5431:37, 5442:37, 5445:30</p> <p>curve [1] - 5479:14</p> <p>cycle [8] - 5410:3, 5423:8, 5436:5, 5449:12, 5486:15, 5489:46, 5500:7</p> <p>cycles [4] - 5486:14, 5489:1, 5523:34</p>	<p>debating [1] - 5431:46</p> <p>DECEMBER [1] - 5525:41</p> <p>December [4] - 5489:33, 5490:26, 5502:41, 5525:37</p> <p>decided [3] - 5403:13, 5404:18, 5451:41</p> <p>decision [23] - 5402:29, 5404:20, 5412:15, 5413:1, 5413:3, 5439:9, 5440:22, 5487:11, 5488:14, 5488:18, 5490:25, 5497:27, 5500:37, 5517:20, 5517:42, 5517:45, 5518:4, 5520:17, 5520:25, 5521:10, 5521:28, 5521:34, 5522:7</p> <p>decision-makers [2] - 5439:9, 5440:22</p> <p>decisions [7] - 5403:15, 5404:15, 5417:15, 5480:38, 5480:43, 5520:31, 5527:47</p> <p>deck [2] - 5446:21, 5446:26</p> <p>decrease [1] - 5462:4</p> <p>dedicated [1] - 5453:16</p> <p>deep [1] - 5418:7</p> <p>deep-drive [1] - 5418:7</p> <p>default [1] - 5421:41</p> <p>deferral [1] - 5502:22</p> <p>deficit [57] - 5400:34, 5422:6, 5422:16, 5422:17, 5422:46, 5423:25, 5425:10, 5425:14, 5425:20, 5426:2, 5427:18, 5430:21, 5430:22, 5430:24, 5430:28, 5430:32, 5436:4, 5448:45, 5452:3, 5453:29, 5487:38, 5488:37, 5491:46, 5492:1, 5495:38, 5496:47, 5497:3, 5497:4, 5497:17, 5498:36, 5500:11, 5501:11, 5502:45, 5503:28, 5504:47, 5505:24, 5506:28, 5506:34, 5506:37, 5507:13, 5507:21, 5509:2, 5513:22,</p>	<p>5513:23, 5514:9, 5514:12, 5514:16, 5515:31, 5517:12, 5518:7, 5523:29, 5523:46, 5523:47, 5524:7, 5524:24</p> <p>deficits [36] - 5423:4, 5423:6, 5425:8, 5426:29, 5431:22, 5433:33, 5441:47, 5448:11, 5449:13, 5449:32, 5449:45, 5477:1, 5480:3, 5487:12, 5487:41, 5488:44, 5501:29, 5501:36, 5503:46, 5505:44, 5506:10, 5506:28, 5507:23, 5514:3, 5517:7, 5517:26, 5518:11, 5518:46, 5519:5, 5520:1, 5521:18, 5521:40, 5523:11, 5524:38</p> <p>defined [2] - 5424:21, 5528:37</p> <p>definitely [5] - 5441:5, 5453:1, 5453:4, 5455:28, 5528:1</p> <p>degree [3] - 5425:42, 5465:44, 5495:11</p> <p>delay [2] - 5472:27, 5474:20</p> <p>delayed [1] - 5472:5</p> <p>delegated [4] - 5527:34, 5527:41, 5527:46, 5528:41</p> <p>delegates [2] - 5436:9, 5442:46</p> <p>delegation [3] - 5436:17, 5436:24, 5440:30</p> <p>delegations [1] - 5442:39</p> <p>deliberations [1] - 5503:2</p> <p>deliver [3] - 5471:5, 5471:10, 5472:38</p> <p>delivered [6] - 5487:22, 5489:33, 5519:19, 5519:25, 5523:18, 5528:25</p> <p>delivering [3] - 5472:38, 5480:22, 5487:20</p> <p>delivery [2] - 5422:24, 5452:45</p> <p>delta [1] - 5421:13</p> <p>delve [1] - 5527:1</p> <p>demand [58] -</p>
D				
<p>daily [3] - 5416:32, 5416:37, 5418:32</p> <p>dark [1] - 5435:33</p> <p>dashboard [1] - 5519:24</p> <p>data [15] - 5415:3, 5415:6, 5434:14, 5434:18, 5434:21, 5434:24, 5434:25, 5434:27, 5435:37, 5475:15, 5480:22, 5483:6, 5518:37, 5529:16, 5529:42</p> <p>date [9] - 5403:7, 5411:7, 5412:2, 5433:15, 5455:45, 5489:33, 5496:2, 5509:25, 5514:8</p> <p>dated [9] - 5402:37, 5405:31, 5411:10, 5442:13, 5491:6, 5497:42, 5498:25, 5500:22, 5528:18</p> <p>dates [2] - 5415:30, 5482:2</p> <p>days [2] - 5416:5, 5424:9</p> <p>DDG [1] - 5411:6</p> <p>deal [10] - 5407:42, 5483:26, 5484:31, 5494:44, 5496:47, 5497:28, 5497:30, 5506:39, 5514:16, 5527:31</p> <p>dealing [2] - 5419:31, 5471:19</p> <p>dealings [1] - 5472:8</p> <p>dealt [1] - 5483:12</p> <p>debate [4] - 5404:3, 5404:9, 5404:11, 5504:29</p>				

<p>5421:20, 5421:22, 5422:26, 5423:24, 5423:34, 5424:26, 5425:17, 5425:19, 5425:21, 5438:36, 5438:37, 5438:40, 5442:1, 5442:21, 5445:31, 5446:46, 5447:14, 5452:22, 5452:23, 5457:14, 5460:45, 5465:47, 5468:8, 5468:30, 5473:20, 5473:21, 5473:22, 5473:30, 5475:16, 5475:21, 5475:22, 5475:40, 5475:45, 5477:10, 5477:36, 5478:4, 5479:4, 5479:12, 5479:14, 5479:43, 5480:6, 5480:24, 5480:26, 5486:39, 5486:41, 5491:26, 5494:36, 5494:44, 5495:12, 5495:15, 5495:28, 5496:9, 5517:38, 5518:15, 5518:17, 5519:28, 5523:11</p> <p>demands [2] - 5426:7, 5426:31</p> <p>demonstrate [4] - 5479:34, 5509:29, 5514:42, 5515:5</p> <p>Department [2] - 5409:7, 5425:43</p> <p>department [177] - 5401:11, 5407:31, 5408:1, 5408:11, 5408:12, 5408:26, 5409:13, 5409:15, 5409:33, 5409:40, 5411:20, 5415:21, 5416:33, 5416:36, 5417:44, 5418:3, 5418:17, 5418:28, 5418:33, 5418:35, 5419:31, 5420:32, 5420:40, 5422:5, 5422:19, 5422:22, 5422:24, 5422:27, 5422:30, 5423:1, 5423:20, 5423:35, 5423:44, 5423:47, 5424:28, 5424:36, 5424:37, 5424:38, 5425:42, 5426:5, 5426:28, 5426:30, 5427:6, 5427:41, 5428:35, 5430:8, 5430:12, 5430:28,</p>	<p>5430:40, 5433:17, 5433:43, 5436:1, 5436:4, 5436:6, 5436:12, 5436:29, 5437:15, 5437:27, 5437:32, 5437:38, 5437:42, 5438:25, 5439:1, 5439:4, 5439:8, 5439:14, 5440:10, 5440:16, 5445:20, 5445:32, 5445:34, 5447:31, 5447:42, 5448:12, 5448:31, 5449:16, 5449:33, 5451:3, 5451:47, 5452:15, 5452:18, 5452:45, 5453:17, 5453:28, 5454:24, 5454:28, 5455:30, 5457:5, 5457:10, 5458:12, 5459:20, 5459:27, 5459:34, 5459:44, 5460:2, 5460:6, 5460:21, 5460:27, 5461:11, 5461:14, 5461:33, 5461:34, 5463:42, 5466:22, 5466:42, 5468:19, 5469:36, 5470:35, 5470:46, 5471:40, 5472:33, 5472:37, 5473:29, 5473:40, 5474:2, 5474:35, 5475:10, 5475:24, 5475:36, 5476:34, 5476:46, 5477:7, 5477:27, 5477:29, 5477:38, 5477:47, 5478:15, 5478:30, 5479:1, 5479:47, 5480:16, 5480:19, 5480:39, 5480:47, 5481:16, 5485:7, 5485:25, 5485:35, 5485:43, 5486:23, 5487:6, 5487:16, 5491:41, 5494:20, 5494:41, 5495:13, 5495:33, 5503:8, 5503:20, 5508:42, 5509:4, 5513:38, 5514:11, 5516:4, 5517:8, 5517:18, 5517:46, 5518:35, 5518:44, 5519:3, 5519:9, 5519:33, 5519:47, 5520:2, 5520:10, 5520:21, 5521:15, 5521:17, 5521:21, 5521:30,</p>	<p>5521:32, 5522:6, 5522:23, 5523:10, 5523:29, 5523:45</p> <p>department's [17] - 5414:6, 5414:12, 5419:27, 5422:10, 5422:12, 5423:3, 5423:5, 5430:23, 5442:38, 5449:46, 5461:27, 5461:37, 5472:24, 5491:22, 5492:14, 5500:10, 5520:20</p> <p>departmental [2] - 5479:21, 5492:14</p> <p>departments [2] - 5458:39, 5459:13</p> <p>dependence [2] - 5426:12, 5472:39</p> <p>depicted [1] - 5457:9</p> <p>deployed [4] - 5421:38, 5438:34, 5528:32, 5528:33</p> <p>deputy [1] - 5449:36</p> <p>Deputy [4] - 5408:35, 5412:5, 5412:24, 5447:42</p> <p>derived [1] - 5431:42</p> <p>describe [4] - 5411:8, 5465:7, 5492:6, 5503:7</p> <p>described [5] - 5431:13, 5431:14, 5448:35, 5483:8, 5513:45</p> <p>describes [2] - 5445:21, 5471:29</p> <p>description [5] - 5491:17, 5513:10, 5513:13, 5513:17, 5513:29</p> <p>design [3] - 5438:30, 5528:47, 5529:2</p> <p>designed [3] - 5421:20, 5421:28, 5528:40</p> <p>designing [1] - 5528:47</p> <p>desire [1] - 5436:14</p> <p>desperate [1] - 5503:8</p> <p>despite [1] - 5472:23</p> <p>detail [18] - 5410:22, 5410:33, 5411:13, 5418:18, 5418:27, 5427:47, 5432:28, 5432:29, 5434:28, 5448:1, 5456:33, 5465:2, 5493:14, 5507:31, 5514:20, 5528:36, 5529:15</p>	<p>detailed [7] - 5407:25, 5408:1, 5418:35, 5447:3, 5491:17, 5513:17, 5529:17</p> <p>details [2] - 5456:13, 5521:9</p> <p>deteriorating [1] - 5442:25</p> <p>determined [1] - 5417:15</p> <p>developed [3] - 5429:38, 5487:22, 5519:1</p> <p>developing [1] - 5513:45</p> <p>development [2] - 5406:42, 5513:44</p> <p>DG [4] - 5411:7, 5429:44, 5430:2, 5445:43</p> <p>Di [3] - 5402:39, 5403:18, 5407:19</p> <p>dial [1] - 5529:10</p> <p>dialogue [1] - 5429:39</p> <p>diaries [2] - 5416:1, 5417:45</p> <p>diary [2] - 5416:8, 5417:38</p> <p>Diaz [55] - 5399:32, 5400:1, 5400:12, 5402:34, 5403:36, 5413:9, 5415:43, 5416:19, 5420:34, 5422:1, 5423:37, 5424:21, 5426:15, 5428:5, 5429:2, 5430:19, 5434:5, 5436:38, 5440:24, 5441:5, 5441:11, 5441:22, 5442:3, 5451:5, 5458:43, 5460:10, 5465:2, 5467:31, 5469:25, 5469:47, 5471:22, 5476:20, 5480:29, 5481:13, 5481:25, 5483:23, 5484:47, 5486:2, 5488:9, 5490:45, 5498:20, 5499:23, 5499:32, 5499:46, 5503:3, 5503:24, 5505:10, 5508:7, 5510:42, 5516:30, 5522:39, 5523:16, 5524:36, 5524:46, 5528:37</p> <p>DIAZ [84] - 5400:14, 5400:19, 5400:25, 5400:32, 5400:40, 5400:45, 5401:4,</p>	<p>5401:9, 5401:16, 5401:24, 5401:29, 5413:11, 5413:13, 5414:24, 5414:33, 5415:46, 5422:3, 5422:40, 5422:44, 5423:40, 5424:34, 5425:8, 5433:13, 5440:1, 5440:26, 5441:13, 5445:11, 5449:4, 5453:45, 5454:4, 5462:9, 5465:6, 5470:3, 5471:26, 5471:31, 5481:19, 5481:27, 5482:47, 5484:35, 5484:37, 5484:39, 5488:21, 5489:13, 5490:47, 5491:5, 5494:10, 5496:31, 5497:42, 5498:22, 5499:25, 5500:1, 5500:5, 5501:32, 5501:38, 5502:40, 5504:32, 5505:13, 5505:17, 5505:22, 5505:46, 5506:4, 5506:33, 5508:9, 5508:14, 5508:19, 5508:30, 5508:34, 5509:20, 5511:8, 5511:23, 5511:29, 5511:37, 5515:45, 5516:32, 5520:28, 5520:45, 5522:25, 5522:31, 5522:35, 5522:41, 5523:27, 5524:14, 5524:20, 5524:43</p> <p>Diaz's [1] - 5519:15</p> <p>difference [15] - 5424:24, 5432:34, 5434:25, 5436:43, 5437:3, 5437:12, 5451:26, 5465:45, 5510:10, 5510:11, 5510:46, 5515:9, 5515:11, 5530:17</p> <p>differences [1] - 5437:7</p> <p>different [22] - 5408:12, 5410:37, 5411:19, 5416:40, 5421:10, 5423:36, 5426:38, 5428:44, 5439:30, 5447:29, 5451:3, 5461:7, 5474:6, 5482:42, 5495:2, 5499:3, 5500:28, 5503:35, 5510:8, 5510:9,</p>
---	--	---	---	--

<p>5511:21, 5512:24 differential [8] - 5433:25, 5434:6, 5434:9, 5434:32, 5435:33, 5435:41, 5435:47, 5464:1 differentiating [1] - 5488:9 difficult [10] - 5414:21, 5422:18, 5426:4, 5426:29, 5430:7, 5458:9, 5470:44, 5471:4, 5471:15, 5471:43 difficulties [2] - 5419:20, 5526:7 difficulty [3] - 5441:19, 5510:35, 5516:5 digits [1] - 5490:40 diligent [3] - 5418:47, 5469:33, 5470:33 diligently [1] - 5429:29 dimensional [1] - 5471:28 diminishing [1] - 5495:13 direct [7] - 5416:43, 5423:30, 5424:22, 5432:30, 5470:23, 5472:8, 5472:43 directed [3] - 5464:26, 5487:37, 5528:44 direction [1] - 5479:14 directions [1] - 5481:10 directly [1] - 5498:22 Director [58] - 5400:26, 5408:24, 5408:34, 5408:35, 5408:36, 5409:1, 5412:24, 5412:25, 5414:40, 5415:20, 5416:42, 5418:10, 5418:41, 5422:28, 5423:19, 5423:25, 5426:19, 5426:26, 5426:33, 5426:34, 5427:11, 5427:22, 5427:25, 5428:4, 5428:42, 5429:9, 5429:10, 5430:43, 5436:26, 5437:16, 5439:27, 5439:33, 5439:38, 5444:36, 5444:42, 5445:15, 5445:26, 5445:40, 5446:3, 5446:12, 5446:20, 5446:23,</p>	<p>5447:43, 5449:26, 5449:37, 5450:1, 5450:12, 5451:6, 5454:7, 5460:1, 5467:1, 5467:39, 5467:42, 5469:5, 5486:42, 5501:13, 5511:13, 5528:7 director [3] - 5416:43, 5416:44, 5467:27 Director-general [49] - 5400:26, 5408:35, 5408:36, 5412:24, 5412:25, 5414:40, 5415:20, 5416:42, 5418:10, 5418:41, 5422:28, 5423:19, 5423:25, 5426:19, 5426:26, 5426:33, 5426:34, 5427:11, 5427:25, 5428:4, 5428:42, 5429:9, 5429:10, 5430:43, 5436:26, 5437:16, 5439:27, 5439:33, 5439:38, 5444:36, 5444:42, 5445:26, 5445:40, 5446:12, 5446:20, 5447:43, 5449:26, 5449:37, 5450:1, 5450:12, 5454:7, 5460:1, 5467:1, 5467:39, 5467:42, 5486:42, 5501:13, 5511:13, 5528:7 director-general [2] - 5416:44, 5467:27 Director-General" [2] - 5446:3, 5446:23 Director-General's [7] - 5408:24, 5408:34, 5409:1, 5427:22, 5445:15, 5451:6, 5469:5 director-generals [1] - 5416:43 disadvantage [1] - 5403:20 disagree [1] - 5419:16 discard [1] - 5446:36 discern [1] - 5502:11 discuss [2] - 5418:8, 5441:20 discussed [9] - 5410:37, 5418:34, 5433:36, 5434:30, 5436:5, 5442:45, 5449:14, 5485:33, 5494:19</p>	<p>discussing [5] - 5441:15, 5449:36, 5485:33, 5502:6, 5514:27 discussion [12] - 5426:18, 5439:21, 5449:32, 5452:41, 5465:18, 5466:17, 5484:9, 5502:24, 5512:19, 5518:12, 5528:24 discussions [10] - 5402:11, 5410:10, 5411:31, 5425:47, 5426:13, 5454:29, 5484:1, 5489:31, 5490:27, 5501:43 disparate [1] - 5456:47 disproportionate [1] - 5529:6 dispute [3] - 5427:10, 5434:30, 5463:21 disputed [1] - 5459:33 disputes [1] - 5461:45 disputing [7] - 5434:31, 5435:46, 5457:15, 5459:18, 5459:32, 5460:8, 5469:4 dissonance [1] - 5510:26 distinct [4] - 5403:20, 5433:6, 5435:39, 5483:8 distinction [1] - 5524:30 diverted [1] - 5527:46 document [85] - 5401:10, 5408:10, 5413:4, 5414:22, 5427:24, 5427:33, 5427:35, 5427:46, 5428:1, 5428:9, 5428:17, 5428:41, 5432:10, 5432:13, 5442:9, 5443:6, 5444:11, 5444:28, 5444:31, 5445:41, 5446:2, 5446:28, 5446:41, 5456:2, 5456:5, 5456:6, 5456:11, 5458:37, 5481:30, 5481:43, 5482:6, 5483:47, 5484:15, 5489:14, 5491:5, 5491:10, 5492:7, 5495:43, 5497:42, 5498:11, 5498:13, 5498:30,</p>	<p>5499:12, 5499:30, 5499:46, 5500:5, 5500:7, 5500:10, 5500:21, 5500:22, 5501:27, 5502:4, 5502:5, 5506:16, 5508:4, 5509:21, 5509:31, 5509:44, 5510:7, 5510:9, 5510:12, 5510:38, 5510:40, 5511:16, 5511:21, 5511:31, 5512:22, 5512:23, 5512:31, 5512:39, 5514:24, 5517:6, 5520:36, 5520:39, 5522:26, 5522:47, 5523:6, 5524:15, 5524:21, 5525:31, 5526:26, 5529:46, 5530:29 document's [1] - 5483:19 documentation [2] - 5448:15, 5529:42 documents [67] - 5400:4, 5400:6, 5400:9, 5402:23, 5402:27, 5402:32, 5402:35, 5402:46, 5403:8, 5403:17, 5403:18, 5403:21, 5403:24, 5403:31, 5403:43, 5404:9, 5404:12, 5404:14, 5404:19, 5404:24, 5404:30, 5404:34, 5414:2, 5414:41, 5414:43, 5417:1, 5441:14, 5444:3, 5444:26, 5447:39, 5448:13, 5449:31, 5476:16, 5484:15, 5490:2, 5490:6, 5490:7, 5490:27, 5490:30, 5493:17, 5498:31, 5500:24, 5500:40, 5500:41, 5502:28, 5508:37, 5509:26, 5509:30, 5509:33, 5509:37, 5509:45, 5509:46, 5510:3, 5510:4, 5510:15, 5510:27, 5510:45, 5511:14, 5515:45, 5527:2, 5530:14, 5530:19, 5530:23 domestic [4] - 5461:24, 5462:14, 5473:27, 5496:14</p>	<p>done [11] - 5434:39, 5448:8, 5464:10, 5464:14, 5466:22, 5472:34, 5475:20, 5507:34, 5517:17, 5529:9, 5529:47 dot [3] - 5428:34, 5520:16, 5523:6 double [1] - 5428:25 doubling [1] - 5424:41 doubt [9] - 5403:30, 5414:44, 5414:46, 5426:34, 5456:26, 5480:29, 5509:20, 5511:10, 5530:29 doubt" [1] - 5509:24 doubting [1] - 5479:35 down [11] - 5438:7, 5462:35, 5469:47, 5475:10, 5480:11, 5488:3, 5489:25, 5491:30, 5513:21, 5519:27, 5523:39 downstream [1] - 5478:31 DPC [5] - 5412:22, 5412:32, 5440:43, 5444:4, 5458:40 draft [12] - 5408:11, 5408:12, 5408:15, 5408:16, 5408:22, 5408:39, 5409:38, 5409:42, 5410:11, 5500:35, 5500:41, 5504:18 drafted [3] - 5504:22, 5504:40, 5504:41 drafting [2] - 5504:14, 5505:7 drafts [1] - 5500:40 draws [1] - 5513:38 drive [1] - 5418:7 driven [12] - 5431:22, 5433:33, 5452:8, 5456:39, 5456:42, 5458:29, 5468:31, 5469:7, 5469:14, 5469:15, 5495:15, 5495:27 driver [3] - 5433:36, 5433:38, 5433:42 drivers [2] - 5431:27, 5433:35 drives [1] - 5431:33 driving [5] - 5442:1, 5442:21, 5456:43, 5457:1, 5473:30 drug [3] - 5461:2, 5462:14, 5473:28 dual [1] - 5465:7</p>
---	--	---	--	--

<p>due [4] - 5424:19, 5425:36, 5489:27, 5491:20</p> <p>during [41] - 5408:9, 5408:36, 5410:9, 5414:40, 5416:11, 5420:39, 5421:46, 5424:47, 5425:41, 5433:24, 5436:13, 5436:26, 5436:41, 5437:30, 5437:35, 5439:19, 5443:39, 5446:47, 5451:45, 5452:40, 5454:44, 5457:36, 5461:31, 5468:7, 5468:30, 5469:34, 5470:17, 5470:43, 5471:5, 5472:23, 5473:2, 5473:8, 5474:26, 5474:31, 5474:36, 5475:18, 5477:13, 5479:43, 5501:36, 5519:8, 5523:44</p> <p>dutiful [1] - 5494:4</p> <p>dwarfed [1] - 5440:9</p> <p>dwelt [2] - 5432:28, 5447:1</p> <p>dwelled [1] - 5430:3</p> <p>dynamic [2] - 5468:1, 5468:7</p>	<p>5479:42, 5490:33, 5520:10, 5521:15</p> <p>effective [3] - 5437:18, 5479:36, 5528:31</p> <p>effectively [4] - 5439:8, 5457:45, 5485:18, 5485:42</p> <p>effectiveness [4] - 5478:26, 5479:8, 5479:29, 5479:34</p> <p>effects [6] - 5438:20, 5438:23, 5438:42, 5462:13, 5462:15, 5472:18</p> <p>efficiencies [1] - 5495:10</p> <p>efficient [2] - 5435:2, 5471:35</p> <p>effort [3] - 5451:26, 5451:29, 5463:19</p> <p>efforts [2] - 5404:2, 5472:47</p> <p>either [6] - 5417:28, 5420:29, 5459:36, 5462:26, 5482:7, 5486:30</p> <p>elapsed [1] - 5529:43</p> <p>elected [2] - 5406:45, 5407:2</p> <p>election [3] - 5506:12, 5506:15, 5515:27</p> <p>element [1] - 5421:39</p> <p>elements [2] - 5462:32, 5488:18</p> <p>emails [1] - 5416:45</p> <p>emerge [2] - 5403:39, 5404:30</p> <p>emergency [2] - 5420:23, 5420:46</p> <p>emerges [1] - 5508:35</p> <p>empirical [5] - 5466:21, 5466:26, 5466:27, 5466:35, 5466:40</p> <p>empowers [1] - 5519:33</p> <p>empt [1] - 5488:31</p> <p>empty [1] - 5497:17</p> <p>empty-handed [1] - 5497:17</p> <p>enable [2] - 5448:31, 5491:41</p> <p>enabled [1] - 5450:41</p> <p>encapsulate [1] - 5471:33</p> <p>encapsulated [1] - 5485:10</p> <p>encapsulates [1] - 5481:31</p> <p>encapsulation [1] -</p>	<p>5482:31</p> <p>end [10] - 5408:2, 5409:42, 5420:17, 5451:36, 5455:24, 5465:15, 5465:42, 5466:8, 5470:12, 5496:20</p> <p>endeavours [1] - 5451:23</p> <p>ended [2] - 5465:43, 5470:13</p> <p>ending [5] - 5420:45, 5421:7, 5455:20, 5455:25, 5470:11</p> <p>endorsed [3] - 5456:5, 5486:20, 5518:36</p> <p>endorses [1] - 5494:40</p> <p>endorsing [1] - 5410:46</p> <p>ends [1] - 5513:41</p> <p>engaged [2] - 5404:10, 5474:1</p> <p>engaging [4] - 5408:30, 5409:40, 5485:17, 5485:41</p> <p>enhancing [1] - 5460:25</p> <p>enlarged [2] - 5491:43, 5498:34</p> <p>enlarging [1] - 5483:2</p> <p>ensure [3] - 5510:3, 5513:30, 5516:41</p> <p>ensuring [2] - 5499:7, 5528:10</p> <p>enter [13] - 5423:44, 5424:14, 5431:44, 5436:9, 5436:13, 5436:28, 5436:31, 5437:18, 5439:9, 5442:47, 5447:18, 5451:30, 5482:26</p> <p>entered [5] - 5437:8, 5440:21, 5458:5, 5458:7, 5464:29</p> <p>entering [17] - 5419:32, 5419:36, 5419:42, 5424:1, 5424:44, 5425:2, 5425:28, 5436:6, 5436:44, 5440:30, 5447:31, 5457:35, 5457:40, 5458:30, 5468:3, 5470:9, 5482:12</p> <p>enters [1] - 5433:17</p> <p>entire [1] - 5422:5</p> <p>entirely [5] - 5456:47, 5477:15, 5500:16, 5511:9, 5512:33</p>	<p>entirety [2] - 5419:15, 5419:17</p> <p>entitled [8] - 5401:5, 5414:27, 5427:33, 5435:3, 5442:9, 5446:3, 5491:11, 5526:28</p> <p>entries [1] - 5457:33</p> <p>envelope [2] - 5408:14, 5438:38</p> <p>environment [2] - 5436:5, 5485:7</p> <p>epidemic [8] - 5421:46, 5457:36, 5461:28, 5473:8, 5475:32, 5476:35, 5477:27, 5485:35</p> <p>equivalent [1] - 5508:26</p> <p>escalation [1] - 5440:38</p> <p>escapes [1] - 5423:37</p> <p>essential [1] - 5516:41</p> <p>essentially [11] - 5413:2, 5427:46, 5429:15, 5475:19, 5475:23, 5486:12, 5492:43, 5493:5, 5494:39, 5496:47, 5513:43</p> <p>establish [3] - 5402:23, 5453:15, 5498:23</p> <p>established [2] - 5473:44, 5522:9</p> <p>estimate [1] - 5417:38</p> <p>estimates [8] - 5412:19, 5487:38, 5487:40, 5488:38, 5493:38, 5507:23, 5514:17, 5515:7</p> <p>estimation [1] - 5408:20</p> <p>et [1] - 5427:7</p> <p>euphemism [1] - 5447:17</p> <p>evaluation [3] - 5479:10, 5479:17, 5479:19</p> <p>evaluations [2] - 5479:8, 5526:17</p> <p>evaluative [1] - 5479:33</p> <p>evening [3] - 5401:11, 5403:5, 5489:2</p> <p>event [7] - 5434:38, 5474:46, 5477:29, 5504:1, 5518:17, 5518:18, 5520:40</p> <p>events [5] - 5462:12,</p>	<p>5475:28, 5475:31, 5517:41, 5519:17</p> <p>eventually [1] - 5494:6</p> <p>eventuated [1] - 5486:45</p> <p>evidence [89] - 5402:5, 5402:10, 5402:18, 5402:22, 5403:39, 5404:21, 5407:25, 5407:28, 5413:16, 5418:45, 5418:46, 5421:19, 5422:38, 5423:31, 5424:34, 5425:36, 5428:19, 5428:42, 5429:8, 5433:15, 5434:14, 5439:32, 5440:11, 5441:30, 5446:18, 5446:20, 5446:32, 5446:47, 5447:39, 5449:44, 5450:11, 5453:46, 5454:6, 5454:12, 5455:45, 5456:4, 5456:6, 5456:25, 5456:38, 5463:3, 5463:9, 5466:45, 5466:47, 5467:1, 5467:16, 5468:16, 5468:28, 5469:27, 5470:21, 5473:20, 5474:36, 5474:39, 5474:40, 5482:5, 5482:31, 5483:3, 5483:31, 5483:38, 5484:5, 5484:21, 5484:40, 5485:47, 5488:5, 5491:25, 5497:32, 5498:25, 5498:32, 5498:37, 5501:16, 5502:19, 5505:39, 5505:42, 5505:46, 5509:24, 5509:29, 5509:34, 5510:38, 5515:9, 5515:18, 5515:46, 5516:6, 5516:21, 5517:1, 5518:24, 5520:22, 5520:33, 5525:44, 5526:26</p> <p>evidence-in-chief [2] - 5402:5, 5413:16</p> <p>exacerbated [3] - 5472:30, 5473:22, 5475:12</p> <p>exact [4] - 5415:30, 5434:32, 5491:35, 5511:42</p> <p>exactly [14] - 5409:28, 5413:46, 5435:46,</p>
E				
<p>early [14] - 5408:42, 5441:30, 5461:37, 5462:4, 5477:21, 5478:26, 5478:30, 5478:32, 5478:40, 5479:9, 5479:13, 5479:29, 5479:34, 5526:18</p> <p>ease [2] - 5429:5, 5454:26</p> <p>easiest [1] - 5470:3</p> <p>easy [1] - 5461:6</p> <p>EB [2] - 5480:24, 5519:35</p> <p>economic [8] - 5438:6, 5461:26, 5489:28, 5502:14, 5506:14, 5515:27, 5515:30, 5515:35</p> <p>economist [2] - 5410:23, 5422:32</p> <p>education [1] - 5466:32</p> <p>effect [9] - 5429:41, 5448:30, 5472:29, 5474:19, 5476:43,</p>	<p>5479:42, 5490:33, 5520:10, 5521:15</p> <p>effective [3] - 5437:18, 5479:36, 5528:31</p> <p>effectively [4] - 5439:8, 5457:45, 5485:18, 5485:42</p> <p>effectiveness [4] - 5478:26, 5479:8, 5479:29, 5479:34</p> <p>effects [6] - 5438:20, 5438:23, 5438:42, 5462:13, 5462:15, 5472:18</p> <p>efficiencies [1] - 5495:10</p> <p>efficient [2] - 5435:2, 5471:35</p> <p>effort [3] - 5451:26, 5451:29, 5463:19</p> <p>efforts [2] - 5404:2, 5472:47</p> <p>either [6] - 5417:28, 5420:29, 5459:36, 5462:26, 5482:7, 5486:30</p> <p>elapsed [1] - 5529:43</p> <p>elected [2] - 5406:45, 5407:2</p> <p>election [3] - 5506:12, 5506:15, 5515:27</p> <p>element [1] - 5421:39</p> <p>elements [2] - 5462:32, 5488:18</p> <p>emails [1] - 5416:45</p> <p>emerge [2] - 5403:39, 5404:30</p> <p>emergency [2] - 5420:23, 5420:46</p> <p>emerges [1] - 5508:35</p> <p>empirical [5] - 5466:21, 5466:26, 5466:27, 5466:35, 5466:40</p> <p>empowers [1] - 5519:33</p> <p>empt [1] - 5488:31</p> <p>empty [1] - 5497:17</p> <p>empty-handed [1] - 5497:17</p> <p>enable [2] - 5448:31, 5491:41</p> <p>enabled [1] - 5450:41</p> <p>encapsulate [1] - 5471:33</p> <p>encapsulated [1] - 5485:10</p> <p>encapsulates [1] - 5481:31</p> <p>encapsulation [1] -</p>	<p>5482:31</p> <p>end [10] - 5408:2, 5409:42, 5420:17, 5451:36, 5455:24, 5465:15, 5465:42, 5466:8, 5470:12, 5496:20</p> <p>endeavours [1] - 5451:23</p> <p>ended [2] - 5465:43, 5470:13</p> <p>ending [5] - 5420:45, 5421:7, 5455:20, 5455:25, 5470:11</p> <p>endorsed [3] - 5456:5, 5486:20, 5518:36</p> <p>endorses [1] - 5494:40</p> <p>endorsing [1] - 5410:46</p> <p>ends [1] - 5513:41</p> <p>engaged [2] - 5404:10, 5474:1</p> <p>engaging [4] - 5408:30, 5409:40, 5485:17, 5485:41</p> <p>enhancing [1] - 5460:25</p> <p>enlarged [2] - 5491:43, 5498:34</p> <p>enlarging [1] - 5483:2</p> <p>ensure [3] - 5510:3, 5513:30, 5516:41</p> <p>ensuring [2] - 5499:7, 5528:10</p> <p>enter [13] - 5423:44, 5424:14, 5431:44, 5436:9, 5436:13, 5436:28, 5436:31, 5437:18, 5439:9, 5442:47, 5447:18, 5451:30, 5482:26</p> <p>entered [5] - 5437:8, 5440:21, 5458:5, 5458:7, 5464:29</p> <p>entering [17] - 5419:32, 5419:36, 5419:42, 5424:1, 5424:44, 5425:2, 5425:28, 5436:6, 5436:44, 5440:30, 5447:31, 5457:35, 5457:40, 5458:30, 5468:3, 5470:9, 5482:12</p> <p>enters [1] - 5433:17</p> <p>entire [1] - 5422:5</p> <p>entirely [5] - 5456:47, 5477:15, 5500:16, 5511:9, 5512:33</p>	<p>entirety [2] - 5419:15, 5419:17</p> <p>entitled [8] - 5401:5, 5414:27, 5427:33, 5435:3, 5442:9, 5446:3, 5491:11, 5526:28</p> <p>entries [1] - 5457:33</p> <p>envelope [2] - 5408:14, 5438:38</p> <p>environment [2] - 5436:5, 5485:7</p> <p>epidemic [8] - 5421:46, 5457:36, 5461:28, 5473:8, 5475:32, 5476:35, 5477:27, 5485:35</p> <p>equivalent [1] - 5508:26</p> <p>escalation [1] - 5440:38</p> <p>escapes [1] - 5423:37</p> <p>essential [1] - 5516:41</p> <p>essentially [11] - 5413:2, 5427:46, 5429:15, 5475:19, 5475:23, 5486:12, 5492:43, 5493:5, 5494:39, 5496:47, 5513:43</p> <p>establish [3] - 5402:23, 5453:15, 5498:23</p> <p>established [2] - 5473:44, 5522:9</p> <p>estimate [1] - 5417:38</p> <p>estimates [8] - 5412:19, 5487:38, 5487:40, 5488:38, 5493:38, 5507:23, 5514:17, 5515:7</p> <p>estimation [1] - 5408:20</p> <p>et [1] - 5427:7</p> <p>euphemism [1] - 5447:17</p> <p>evaluation [3] - 5479:10, 5479:17, 5479:19</p> <p>evaluations [2] - 5479:8, 5526:17</p> <p>evaluative [1] - 5479:33</p> <p>evening [3] - 5401:11, 5403:5, 5489:2</p> <p>event [7] - 5434:38, 5474:46, 5477:29, 5504:1, 5518:17, 5518:18, 5520:40</p> <p>events [5] - 5462:12,</p>	<p>5475:28, 5475:31, 5517:41, 5519:17</p> <p>eventually [1] - 5494:6</p> <p>eventuated [1] - 5486:45</p> <p>evidence [89] - 5402:5, 5402:10, 5402:18, 5402:22, 5403:39, 5404:21, 5407:25, 5407:28, 5413:16, 5418:45, 5418:46, 5421:19, 5422:38, 5423:31, 5424:34, 5425:36, 5428:19, 5428:42, 5429:8, 5433:15, 5434:14, 5439:32, 5440:11, 5441:30, 5446:18, 5446:20, 5446:32, 5446:47, 5447:39, 5449:44, 5450:11, 5453:46, 5454:6, 5454:12, 5455:45, 5456:4, 5456:6, 5456:25, 5456:38, 5463:3, 5463:9, 5466:45, 5466:47, 5467:1, 5467:16, 5468:16, 5468:28, 5469:27, 5470:21, 5473:20, 5474:36, 5474:39, 5474:40, 5482:5, 5482:31, 5483:3, 5483:31, 5483:38, 5484:5, 5484:21, 5484:40, 5485:47, 5488:5, 5491:25, 5497:32, 5498:25, 5498:32, 5498:37, 5501:16, 5502:19, 5505:39, 5505:42, 5505:46, 5509:24, 5509:29, 5509:34, 5510:38, 5515:9, 5515:18, 5515:46, 5516:6, 5516:21, 5517:1, 5518:24, 5520:22, 5520:33, 5525:44, 5526:26</p> <p>evidence-in-chief [2] - 5402:5, 5413:16</p> <p>exacerbated [3] - 5472:30, 5473:22, 5475:12</p> <p>exact [4] - 5415:30, 5434:32, 5491:35, 5511:42</p> <p>exactly [14] - 5409:28, 5413:46, 5435:46,</p>

<p>5446:1, 5446:2, 5463:13, 5484:26, 5488:31, 5490:31, 5502:11, 5509:15, 5510:36, 5512:19, 5512:27 examination [1] - 5529:26 EXAMINATION [5] - 5405:15, 5413:11, 5483:29, 5484:37, 5525:15 example [5] - 5409:31, 5410:1, 5451:30, 5485:41, 5526:9 exceed [2] - 5491:22, 5494:41 excellent [1] - 5453:10 except [1] - 5423:30 excess [2] - 5493:37, 5494:20 exchange [2] - 5466:13, 5481:28 excuse [1] - 5514:40 excused [1] - 5529:31 executives [4] - 5408:37, 5415:20, 5416:20, 5418:41 exhausted [3] - 5420:31, 5421:38, 5421:42 EXHIBIT [7] - 5401:2, 5401:22, 5406:20, 5489:11, 5525:40, 5526:39, 5527:6 exhibit [5] - 5401:20, 5406:18, 5525:37, 5526:37, 5527:4 existing [5] - 5419:21, 5458:26, 5473:23, 5492:1, 5507:45 exists [2] - 5479:10, 5530:29 expand [3] - 5420:34, 5426:15, 5528:41 expanded [3] - 5485:13, 5527:41, 5528:6 expanding [3] - 5424:41, 5426:10, 5474:26 expansion [1] - 5527:34 expect [10] - 5410:3, 5417:29, 5419:6, 5428:11, 5428:23, 5428:24, 5473:37, 5474:40, 5474:43, 5482:6 expectation [2] -</p>	<p>5416:19, 5475:29 expected [4] - 5459:37, 5477:1, 5478:11, 5491:21 expenditure [3] - 5423:2, 5423:6, 5430:23 expensive [16] - 5425:1, 5425:36, 5431:34, 5431:39, 5431:44, 5433:4, 5433:20, 5435:28, 5435:38, 5442:42, 5443:1, 5455:25, 5465:43, 5470:13, 5486:31 experience [7] - 5407:44, 5410:46, 5419:7, 5452:15, 5466:30, 5468:44, 5469:3 experienced [7] - 5427:12, 5461:40, 5466:31, 5466:32, 5468:10, 5469:3, 5515:36 experiencing [6] - 5427:6, 5452:18, 5468:20, 5469:1, 5476:36, 5478:5 experts [1] - 5418:16 explain [16] - 5407:38, 5407:43, 5410:34, 5410:38, 5418:14, 5418:18, 5420:16, 5420:28, 5420:44, 5427:21, 5427:24, 5428:41, 5439:4, 5458:37, 5460:20, 5477:16 explained [7] - 5403:38, 5429:11, 5438:47, 5439:13, 5462:13, 5496:40, 5510:26 explaining [1] - 5432:23 explains [4] - 5432:40, 5435:21, 5435:22, 5447:4 explanation [7] - 5423:10, 5455:34, 5459:12, 5459:40, 5475:24, 5480:12, 5505:25 explanations [4] - 5403:14, 5403:32, 5438:24, 5511:1 explore [2] - 5426:38, 5524:23</p>	<p>express [2] - 5463:22, 5490:8 expressed [3] - 5400:8, 5406:11, 5504:29 expression [5] - 5422:10, 5429:43, 5439:34, 5471:33, 5486:41 expressly [3] - 5429:17, 5492:16, 5507:40 extend [1] - 5493:5 extended [2] - 5472:18, 5473:37 extensively [1] - 5527:41 extent [8] - 5403:13, 5404:2, 5404:11, 5406:10, 5425:47, 5486:25, 5530:14, 5530:17 extra [2] - 5453:13, 5471:38 extract [1] - 5401:5 EXTRACT [1] - 5401:22 extracts [2] - 5401:17, 5490:32 extraordinary [3] - 5474:46, 5475:28, 5475:31</p>	<p>5520:9 factor [9] - 5442:1, 5455:28, 5457:1, 5457:2, 5457:10, 5457:12, 5465:46, 5469:16, 5485:9 factors [16] - 5442:23, 5454:37, 5456:42, 5456:43, 5456:46, 5469:15, 5473:26, 5476:26, 5485:6, 5485:14, 5485:16, 5485:22, 5485:25, 5485:32, 5485:40, 5485:42 facts [2] - 5517:15, 5517:16 failing [1] - 5469:35 failure [2] - 5453:41, 5507:29 fair [28] - 5409:43, 5416:32, 5418:4, 5418:39, 5421:43, 5424:41, 5427:5, 5427:43, 5428:5, 5430:11, 5430:14, 5430:39, 5452:46, 5455:16, 5456:41, 5457:3, 5461:9, 5461:12, 5466:27, 5469:14, 5479:9, 5482:31, 5485:22, 5485:31, 5487:24, 5518:19, 5518:21, 5520:12 fairly [4] - 5499:18, 5525:13, 5527:9, 5527:18 fairness [13] - 5427:20, 5431:41, 5432:47, 5443:28, 5443:42, 5446:32, 5470:1, 5488:31, 5495:5, 5498:30, 5499:1, 5511:1, 5512:1 fall [4] - 5404:12, 5404:25, 5421:9, 5423:2 falls [1] - 5466:13 familiar [14] - 5419:6, 5427:46, 5428:5, 5428:12, 5428:23, 5428:24, 5428:27, 5431:16, 5441:21, 5446:43, 5448:2, 5448:3, 5453:7, 5459:17 families [19] - 5438:3, 5438:4, 5460:23,</p>	<p>5460:32, 5460:36, 5460:37, 5460:40, 5460:41, 5461:5, 5461:10, 5461:26, 5461:35, 5461:40, 5462:2, 5474:1, 5527:45, 5528:9, 5528:20, 5528:45 family [78] - 5415:12, 5415:13, 5419:20, 5419:28, 5420:8, 5420:19, 5420:20, 5420:30, 5421:14, 5423:35, 5425:29, 5425:30, 5429:44, 5430:9, 5430:10, 5431:29, 5431:35, 5432:44, 5433:6, 5433:37, 5435:3, 5437:32, 5437:39, 5438:12, 5449:18, 5449:46, 5450:46, 5451:24, 5455:19, 5460:25, 5460:26, 5460:41, 5461:20, 5461:24, 5462:29, 5463:8, 5463:15, 5463:24, 5463:44, 5465:9, 5465:37, 5465:38, 5470:11, 5472:24, 5472:26, 5473:12, 5473:16, 5473:45, 5473:46, 5473:47, 5474:22, 5475:18, 5478:41, 5492:34, 5492:43, 5492:45, 5493:7, 5496:15, 5504:37, 5505:2, 5507:30, 5508:20, 5508:26, 5515:10, 5522:12, 5523:1, 5525:36, 5525:37, 5526:12, 5528:11, 5528:19, 5528:43, 5529:7, 5529:12 FAMILY [2] - 5525:40 family-based [33] - 5415:12, 5419:20, 5419:28, 5420:8, 5420:30, 5421:14, 5425:29, 5429:44, 5430:10, 5431:29, 5431:35, 5432:44, 5433:6, 5433:37, 5449:18, 5449:46, 5450:46, 5451:24, 5455:19, 5460:25, 5462:29, 5463:8, 5463:24, 5463:44, 5465:9, 5465:37,</p>
F				
<p>face [5] - 5456:11, 5502:29, 5509:31, 5511:30, 5529:8 faced [3] - 5471:40, 5473:29, 5486:23 facilities [1] - 5427:8 facing [1] - 5509:4 fact [36] - 5415:24, 5418:2, 5418:23, 5421:41, 5425:14, 5427:32, 5428:18, 5428:24, 5436:3, 5439:26, 5441:28, 5442:16, 5444:35, 5453:39, 5463:14, 5464:31, 5468:43, 5473:7, 5474:23, 5476:31, 5476:39, 5491:15, 5493:16, 5493:46, 5499:3, 5502:20, 5502:30, 5503:27, 5505:34, 5506:7, 5506:33, 5509:25, 5509:29, 5512:22, 5519:23,</p>				

<p>5470:11, 5475:18, 5492:34, 5492:43, 5492:45, 5507:30, 5515:10 fanciful [3] - 5486:28, 5486:31, 5486:38 far [11] - 5420:6, 5423:4, 5423:9, 5431:39, 5442:41, 5447:2, 5480:17, 5498:37, 5518:10, 5519:5, 5519:22 Farmer [3] - 5402:39, 5403:18, 5407:19 farmer [1] - 5490:4 fast [3] - 5453:5, 5453:22, 5477:24 fastidious [1] - 5512:29 feature [1] - 5422:12 February [13] - 5402:41, 5431:8, 5491:6, 5495:5, 5497:35, 5497:42, 5498:5, 5498:11, 5498:25, 5501:2, 5501:15, 5514:8 feedback [5] - 5408:42, 5409:12, 5409:34, 5470:23 feet [1] - 5499:16 felt [4] - 5458:13, 5477:7, 5477:29, 5478:15 few [2] - 5479:5, 5519:14 figure [6] - 5433:1, 5433:2, 5433:30, 5435:22, 5435:32, 5515:43 figures [5] - 5432:32, 5437:1, 5514:23, 5514:25, 5514:30 fill [2] - 5458:33, 5459:8 filled [2] - 5514:45, 5515:3 final [31] - 5404:20, 5409:38, 5410:40, 5410:47, 5442:35, 5456:7, 5456:12, 5456:22, 5459:4, 5482:38, 5493:3, 5493:38, 5500:41, 5509:16, 5509:17, 5509:26, 5509:46, 5510:2, 5510:9, 5510:10, 5510:19, 5510:26, 5510:38, 5510:39, 5510:45,</p>	<p>5511:21, 5512:26, 5518:14, 5523:6, 5523:12, 5530:24 finalised [8] - 5402:6, 5407:39, 5407:45, 5408:47, 5443:46, 5487:26, 5518:9, 5519:24 finally [2] - 5519:9, 5526:41 Finance [2] - 5422:11, 5422:40 financial [36] - 5408:7, 5409:28, 5412:47, 5414:7, 5422:6, 5422:12, 5432:25, 5435:23, 5436:9, 5436:17, 5436:23, 5440:28, 5442:39, 5442:46, 5447:43, 5455:36, 5455:47, 5459:26, 5463:16, 5463:17, 5486:21, 5486:46, 5486:47, 5487:1, 5487:2, 5490:18, 5493:37, 5512:11, 5513:22, 5517:44, 5518:34, 5519:47, 5520:3, 5522:3, 5523:2 Financial [5] - 5408:35, 5423:40, 5435:3, 5436:18, 5440:26 finders [2] - 5453:16, 5526:12 fingertips [1] - 5529:45 first [44] - 5400:19, 5400:45, 5402:36, 5406:45, 5407:41, 5407:43, 5419:12, 5419:18, 5427:23, 5428:34, 5431:28, 5432:31, 5433:33, 5433:36, 5444:27, 5445:22, 5458:6, 5460:34, 5470:6, 5477:23, 5479:5, 5485:23, 5487:6, 5487:44, 5490:29, 5491:15, 5491:45, 5493:35, 5494:15, 5495:4, 5503:32, 5506:42, 5511:11, 5511:32, 5513:35, 5516:28, 5518:2, 5519:23, 5523:18, 5523:35, 5524:21, 5524:47, 5528:19,</p>	<p>5530:33 firstly [5] - 5431:23, 5431:43, 5445:24, 5501:15, 5507:13 fiscal [5] - 5409:32, 5426:27, 5496:8, 5506:17, 5515:28 five [11] - 5416:4, 5428:6, 5452:32, 5452:44, 5482:20, 5485:14, 5488:13, 5504:42, 5513:45, 5519:28 five-year [1] - 5513:45 fixed [1] - 5423:21 flexibility [2] - 5421:21, 5521:25 flick [2] - 5435:11, 5467:15 flow [6] - 5416:33, 5416:45, 5417:5, 5418:32, 5439:18, 5486:8 flow-in [1] - 5439:18 flowing [1] - 5417:2 focus [23] - 5408:10, 5408:14, 5435:18, 5437:27, 5437:28, 5441:45, 5442:34, 5447:35, 5449:29, 5450:24, 5453:17, 5458:21, 5463:19, 5467:19, 5471:9, 5471:11, 5481:15, 5493:19, 5494:15, 5494:24, 5515:34, 5515:35, 5522:13 focused [16] - 5424:40, 5440:37, 5441:4, 5441:7, 5447:45, 5453:26, 5468:24, 5468:27, 5468:47, 5515:37, 5522:9, 5522:16, 5528:10, 5528:43 focusing [5] - 5407:29, 5426:9, 5426:10, 5426:12, 5515:28 focussing [1] - 5527:26 folder [12] - 5413:40, 5413:42, 5413:43, 5413:44, 5414:20, 5454:39, 5486:2, 5486:4, 5490:31, 5512:43, 5513:2 folders [1] - 5445:9 follow [5] - 5400:6, 5416:23, 5417:5,</p>	<p>5472:16, 5524:18 followed [2] - 5451:33, 5523:44 following [9] - 5423:8, 5429:5, 5431:23, 5454:38, 5467:33, 5471:11, 5485:10, 5493:13, 5495:6 follows [3] - 5413:1, 5475:25, 5513:21 FOR [1] - 5525:40 forced [1] - 5442:47 forecast [32] - 5425:10, 5425:16, 5425:20, 5426:3, 5438:40, 5447:10, 5476:14, 5501:29, 5501:36, 5503:29, 5505:44, 5506:10, 5506:28, 5513:46, 5514:3, 5514:12, 5514:26, 5517:7, 5517:26, 5518:11, 5518:15, 5518:45, 5519:5, 5519:38, 5520:1, 5520:4, 5521:18, 5524:7, 5524:24, 5524:32, 5524:38 forecasting [8] - 5438:39, 5452:5, 5452:7, 5452:33, 5487:22, 5487:23, 5507:35, 5519:37 forecasts [4] - 5425:15, 5426:4, 5446:46, 5488:39 foregoing [1] - 5426:1 foresee [3] - 5469:34, 5478:9 foresight [1] - 5495:2 forever [1] - 5413:4 forgive [2] - 5413:24, 5427:32 form [3] - 5404:20, 5504:36, 5517:16 formal [3] - 5413:1, 5416:46, 5530:29 formally [3] - 5409:2, 5523:39, 5530:28 formed [1] - 5506:16 former [22] - 5400:32, 5402:5, 5402:22, 5402:38, 5402:42, 5403:10, 5403:18, 5404:47, 5429:9, 5429:44, 5430:2, 5454:7, 5466:47, 5467:39, 5495:5, 5497:15, 5497:46,</p>	<p>5501:13, 5503:1, 5511:12, 5515:46, 5530:16 forms [2] - 5412:42, 5500:35 formulated [4] - 5402:6, 5404:26, 5407:39, 5407:45 Forrest [10] - 5399:33, 5429:11, 5429:24, 5467:24, 5467:39, 5468:32, 5485:6, 5485:11, 5485:20 forthcoming [3] - 5441:47, 5442:46, 5501:10 forward [37] - 5410:13, 5411:34, 5412:16, 5424:12, 5432:12, 5436:20, 5440:42, 5443:14, 5447:4, 5448:32, 5480:6, 5487:5, 5487:12, 5487:38, 5487:39, 5487:43, 5488:10, 5488:38, 5488:43, 5488:44, 5491:15, 5491:40, 5493:38, 5499:4, 5506:10, 5507:23, 5509:27, 5509:32, 5514:17, 5515:7, 5516:33, 5519:20, 5519:39, 5520:5, 5524:26 forward-looking [4] - 5436:20, 5488:43, 5488:44, 5524:26 forwards [3] - 5487:46, 5488:8, 5523:31 foster [9] - 5419:21, 5419:22, 5449:18, 5460:24, 5461:8, 5462:27, 5468:23, 5469:20, 5492:15 four [9] - 5433:6, 5433:10, 5485:14, 5490:40, 5491:43, 5491:45, 5492:47, 5493:8, 5494:17 four-child [1] - 5433:6 fourth [2] - 5401:9, 5513:40 frankly [1] - 5510:16 free [1] - 5415:41 FREEMAN [2] - 5510:21, 5521:3 Freeman [3] - 5401:18, 5516:23,</p>
---	---	--	--	---

<p>5520:47 fresh [1] - 5506:8 FRIDAY [1] - 5530:40 friend [13] - 5401:25, 5402:34, 5483:17, 5484:1, 5484:9, 5484:35, 5498:40, 5499:26, 5499:30, 5500:6, 5501:1, 5504:34, 5516:23 friend's [1] - 5498:10 friends [1] - 5443:30 front [17] - 5405:45, 5414:20, 5414:27, 5420:10, 5427:10, 5448:21, 5449:17, 5453:28, 5470:34, 5490:36, 5503:18, 5507:4, 5512:40, 5513:1, 5514:43, 5516:18, 5516:42 frontline [10] - 5416:25, 5423:24, 5424:15, 5427:7, 5452:45, 5453:13, 5453:15, 5466:31, 5471:1, 5503:42 fruit [1] - 5463:46 full [2] - 5405:17, 5462:39 fund [9] - 5426:5, 5426:30, 5452:12, 5476:39, 5508:42, 5514:43, 5519:39, 5520:23, 5521:13 funded [32] - 5420:30, 5421:8, 5421:42, 5422:21, 5425:3, 5436:44, 5436:45, 5439:9, 5440:17, 5454:45, 5458:33, 5458:41, 5459:32, 5460:7, 5460:17, 5462:1, 5462:20, 5462:21, 5463:36, 5464:3, 5465:20, 5470:5, 5477:31, 5477:38, 5477:42, 5506:34, 5514:35, 5519:10, 5521:17, 5529:1 funding [152] - 5408:13, 5410:6, 5421:20, 5421:21, 5421:37, 5421:38, 5421:39, 5421:41, 5423:5, 5423:7, 5423:27, 5423:32, 5423:46, 5423:47, 5424:2, 5424:47,</p>	<p>5427:17, 5427:25, 5428:31, 5429:41, 5430:7, 5436:20, 5437:3, 5437:6, 5438:25, 5438:26, 5438:35, 5438:38, 5439:6, 5440:18, 5440:20, 5440:33, 5442:47, 5443:16, 5444:20, 5447:44, 5449:17, 5449:41, 5451:14, 5451:17, 5452:2, 5452:4, 5452:10, 5452:29, 5452:31, 5452:34, 5453:24, 5453:29, 5462:24, 5462:30, 5463:47, 5464:5, 5464:11, 5464:28, 5464:35, 5464:41, 5476:32, 5476:46, 5477:2, 5477:45, 5479:24, 5480:10, 5480:15, 5480:34, 5480:38, 5481:16, 5486:25, 5486:46, 5487:5, 5487:7, 5487:21, 5487:26, 5487:31, 5487:35, 5488:4, 5488:35, 5488:42, 5488:43, 5491:46, 5492:28, 5494:43, 5495:14, 5495:17, 5495:28, 5495:33, 5495:38, 5496:45, 5497:18, 5498:14, 5498:33, 5498:35, 5500:18, 5501:4, 5501:24, 5502:44, 5502:45, 5503:13, 5503:25, 5503:27, 5503:41, 5504:47, 5505:24, 5505:43, 5506:8, 5506:9, 5506:26, 5506:37, 5507:13, 5507:14, 5507:27, 5507:34, 5507:41, 5508:25, 5512:16, 5513:14, 5513:18, 5513:23, 5513:29, 5513:44, 5514:11, 5514:16, 5514:43, 5516:4, 5516:18, 5516:40, 5517:5, 5517:7, 5517:42, 5518:6, 5518:8, 5518:19, 5518:25, 5519:3, 5519:17, 5519:31, 5520:10, 5521:14, 5521:26,</p>	<p>5522:11, 5523:7, 5523:30, 5523:46, 5524:32, 5528:35, 5528:36, 5528:40, 5528:43, 5528:46, 5529:2 funds [30] - 5422:27, 5422:31, 5423:26, 5429:16, 5429:26, 5429:28, 5430:11, 5436:10, 5439:6, 5439:27, 5439:33, 5439:38, 5449:19, 5450:2, 5450:40, 5463:30, 5464:39, 5471:45, 5494:20, 5517:26, 5517:38, 5517:39, 5518:4, 5521:28, 5521:29, 5521:31, 5522:8, 5522:15, 5528:32, 5528:33 future [3] - 5436:10, 5452:33, 5462:12 FY [1] - 5432:5</p>	<p>5446:20, 5447:43, 5449:26, 5450:1, 5450:12, 5454:7, 5460:1, 5467:1, 5467:39, 5486:42, 5501:13, 5511:13, 5528:7 General" [2] - 5446:3, 5446:23 General's [7] - 5408:24, 5408:34, 5409:1, 5427:22, 5445:15, 5451:6, 5469:5 generally [7] - 5421:41, 5433:34, 5455:25, 5462:29, 5478:39, 5518:35, 5518:38 generals [1] - 5416:43 genesis [1] - 5427:22 genuine [1] - 5480:19 genuinely [1] - 5527:44 Gibbs [1] - 5399:15 given [41] - 5409:32, 5412:2, 5413:16, 5418:23, 5418:45, 5418:46, 5419:6, 5422:25, 5422:38, 5423:16, 5424:34, 5425:34, 5428:18, 5437:11, 5437:26, 5438:24, 5444:11, 5445:30, 5449:45, 5459:12, 5466:45, 5467:16, 5479:17, 5482:6, 5483:33, 5483:39, 5491:26, 5498:29, 5502:19, 5506:17, 5509:25, 5509:46, 5512:28, 5515:33, 5515:36, 5515:46, 5516:6, 5517:26, 5520:32, 5528:40, 5529:1 glasses [1] - 5406:28 goal [3] - 5428:27, 5462:42, 5463:5 goals [2] - 5429:15, 5525:44 Goolburri [2] - 5525:36, 5526:11 GOOLBURRI [1] - 5525:40 government [11] - 5408:6, 5409:9, 5422:29, 5474:12, 5487:27, 5496:6, 5500:36, 5506:15,</p>	<p>5515:26, 5519:3, 5519:36 government's [1] - 5497:26 grandchildren [1] - 5526:43 GRANDCHILDREN [1] - 5527:7 grandparents [2] - 5453:19, 5526:43 GRANDPARENTS [1] - 5527:7 granular [4] - 5410:22, 5452:24, 5480:18, 5487:23 granularity [2] - 5448:5, 5519:23 graph [1] - 5433:2 graphics [1] - 5494:13 graphs [2] - 5435:17, 5515:5 great [3] - 5403:9, 5453:14, 5476:27 greater [5] - 5417:6, 5476:39, 5477:30, 5519:20, 5519:26 green [1] - 5447:22 Greenwood [2] - 5525:9, 5525:22 GREENWOOD [14] - 5525:13, 5525:15, 5525:17, 5525:25, 5525:33, 5525:43, 5526:21, 5526:25, 5526:34, 5526:41, 5527:1, 5527:9, 5527:18, 5529:21 gross [1] - 5475:44 group [4] - 5457:40, 5459:47, 5461:32, 5522:47 grow [5] - 5450:8, 5453:27, 5483:7, 5515:6, 5528:28 growing [6] - 5425:21, 5445:31, 5477:24, 5495:12, 5522:10 growth [46] - 5422:26, 5451:11, 5452:8, 5452:14, 5452:36, 5462:3, 5473:7, 5474:40, 5475:4, 5475:5, 5475:8, 5475:10, 5475:26, 5475:34, 5476:8, 5476:18, 5476:23, 5476:33, 5476:36, 5476:39, 5476:44, 5477:4, 5477:10, 5477:22, 5477:30,</p>
G				
<p>Gap [1] - 5526:1 gap [16] - 5403:37, 5420:18, 5421:13, 5458:33, 5459:8, 5459:19, 5461:46, 5473:3, 5473:4, 5473:13, 5495:14, 5495:28, 5508:40, 5515:3, 5515:5, 5515:6 Garth [1] - 5528:21 general [7] - 5416:44, 5433:7, 5449:37, 5467:27, 5467:42, 5528:14, 5529:16 General [47] - 5400:26, 5408:35, 5408:36, 5412:24, 5412:25, 5414:40, 5415:20, 5416:42, 5418:10, 5418:41, 5422:28, 5423:19, 5423:25, 5426:19, 5426:26, 5426:33, 5426:34, 5427:11, 5427:25, 5428:4, 5428:42, 5429:9, 5429:10, 5430:43, 5436:26, 5437:16, 5439:27, 5439:33, 5439:38, 5444:36, 5444:42, 5445:26, 5445:40, 5446:12,</p>				

5477:32, 5477:39, 5478:1, 5478:8, 5478:11, 5479:3, 5479:12, 5482:21, 5482:40, 5483:5, 5494:36, 5495:16, 5496:3, 5508:2, 5508:40, 5519:11, 5523:12 guidance [1] - 5519:30	heart [1] - 5404:17 held [12] - 5406:12, 5413:21, 5422:7, 5487:8, 5506:38, 5518:3, 5520:15, 5521:6, 5521:28, 5522:8, 5522:15, 5523:13 help [1] - 5489:13 helpful [4] - 5412:18, 5484:1, 5484:6, 5522:38 helpfully [1] - 5485:13 hence [1] - 5423:3 herself [1] - 5445:12 high [24] - 5410:18, 5414:3, 5416:19, 5418:13, 5419:37, 5419:46, 5425:42, 5428:8, 5433:44, 5434:18, 5434:21, 5434:24, 5434:25, 5434:27, 5437:44, 5441:8, 5457:5, 5459:6, 5476:47, 5495:12, 5507:32, 5514:26, 5514:36, 5515:3 high-acuity [1] - 5437:44 high-cost [6] - 5419:37, 5419:46, 5433:44, 5441:8, 5495:12, 5515:3 high-level [6] - 5414:3, 5434:18, 5434:21, 5434:24, 5434:25, 5434:27 higher [6] - 5420:24, 5420:46, 5432:43, 5459:16, 5482:27, 5492:31 higher-cost [3] - 5420:24, 5420:46, 5492:31 highlight [2] - 5494:14, 5514:21 highlighted [1] - 5513:37 highly [1] - 5430:1 HIS [3] - 5401:38, 5404:6, 5404:44 historic [3] - 5505:44, 5517:7, 5524:37 historical [1] - 5434:40 hold [2] - 5407:6, 5522:42 holidays [1] - 5418:1 home [14] - 5415:7,	5415:12, 5419:32, 5419:43, 5425:28, 5431:24, 5433:34, 5438:12, 5442:10, 5459:37, 5459:38, 5460:5, 5507:29, 5513:31 honestly [1] - 5406:11 HONOUR [3] - 5401:38, 5404:6, 5404:44 hope [18] - 5438:1, 5439:44, 5440:35, 5460:33, 5461:20, 5461:30, 5461:45, 5461:47, 5462:12, 5462:20, 5462:24, 5462:25, 5462:32, 5462:40, 5499:36, 5512:40, 5528:25, 5528:28 hopefully [3] - 5507:3, 5527:45, 5529:33 hoping [2] - 5460:40, 5530:21 horizon [1] - 5509:2 house [2] - 5450:2, 5450:6 household [1] - 5433:6 housekeeping [2] - 5400:28, 5401:24 housing [2] - 5427:8, 5517:32 huge [1] - 5450:7 human [2] - 5471:3, 5484:23 hundreds [1] - 5453:22	imagine [1] - 5410:19 immediate [5] - 5453:19, 5491:18, 5495:12, 5495:23, 5498:36 immunity [10] - 5400:2, 5400:9, 5400:35, 5432:7, 5441:37, 5455:38, 5495:40, 5496:34, 5499:32, 5512:43 impact [6] - 5430:1, 5475:22, 5482:11, 5494:25, 5496:14, 5526:17 impacted [2] - 5429:19, 5429:28 impacts [2] - 5496:8, 5496:11 impeded [2] - 5428:32, 5436:6 impediment [1] - 5424:38 impetus [1] - 5528:38 implement [7] - 5450:41, 5451:40, 5464:41, 5472:45, 5474:24, 5517:18, 5517:25 implementation [10] - 5447:23, 5448:24, 5451:21, 5463:45, 5464:32, 5472:6, 5472:28, 5474:20, 5492:29, 5523:4 implementation" [1] - 5515:17 implemented [5] - 5427:40, 5472:18, 5479:2, 5493:29, 5517:44 implementing [1] - 5494:34 importance [12] - 5410:34, 5417:6, 5447:43, 5447:47, 5453:14, 5477:44, 5478:14, 5487:17, 5488:10, 5516:17, 5516:44, 5519:8 important [25] - 5404:14, 5408:47, 5410:31, 5411:20, 5424:14, 5425:28, 5425:33, 5452:4, 5452:5, 5452:6, 5452:11, 5452:27, 5463:17, 5470:40, 5476:25, 5481:16, 5494:18, 5504:27,	5514:41, 5517:29, 5518:13, 5519:40, 5519:41, 5527:27, 5527:33 imposed [2] - 5440:22, 5517:45 impost [1] - 5463:35 impression [1] - 5484:5 imprisonment [1] - 5496:16 improperly [1] - 5420:22 in-chief [1] - 5520:33 in-house [2] - 5450:2, 5450:6 inaccurate [1] - 5503:33 inadequate [1] - 5423:33 inapt [2] - 5503:7, 5503:11 incentivise [1] - 5521:32 incidental [1] - 5494:38 incidentally [1] - 5482:37 include [1] - 5415:6 included [12] - 5414:1, 5414:3, 5414:11, 5414:43, 5415:2, 5417:6, 5418:7, 5419:20, 5434:25, 5451:29, 5451:31, 5515:37 includes [3] - 5478:40, 5501:3, 5513:24 including [9] - 5433:7, 5458:39, 5478:41, 5494:18, 5496:24, 5511:12, 5517:31, 5519:47, 5529:5 incoming [3] - 5413:39, 5413:40, 5430:42 inconsistency [1] - 5464:27 inconsistent [5] - 5438:39, 5450:12, 5460:6, 5466:47, 5468:15 inconvenient [1] - 5499:37 incorrect [3] - 5439:45, 5440:36, 5512:29 increase [41] - 5419:32, 5419:44,
H		I		
half [3] - 5472:35, 5504:42, 5506:33 halve [1] - 5428:35 hamstrung [3] - 5427:25, 5429:15, 5429:25 hand [6] - 5411:18, 5494:33, 5525:25, 5526:26, 5526:34, 5526:44 handbag [1] - 5406:33 handed [3] - 5489:25, 5497:17, 5523:39 handy [1] - 5507:1 happily [2] - 5440:41, 5441:1 happy [6] - 5407:47, 5463:13, 5463:14, 5483:23, 5483:26, 5510:30 hard [4] - 5422:18, 5451:9, 5453:6, 5504:47 Harry [1] - 5399:15 hate [1] - 5498:9 headed [1] - 5491:16 heading [7] - 5491:17, 5493:19, 5494:16, 5494:25, 5500:9, 5501:28, 5515:17 health [3] - 5515:30, 5515:38, 5517:32 heard [14] - 5421:19, 5429:8, 5433:15, 5439:33, 5439:43, 5440:11, 5455:45, 5463:3, 5463:21, 5483:4, 5492:7, 5505:38, 5518:24, 5520:22 HEARING [1] - 5530:40 hearing [4] - 5400:41, 5403:39, 5447:1, 5530:2 hearings [1] - 5484:42	ice [15] - 5421:46, 5457:36, 5458:16, 5460:32, 5460:39, 5461:22, 5461:28, 5473:8, 5474:47, 5475:32, 5476:35, 5477:27, 5478:9, 5482:11, 5485:34 idea [2] - 5466:23, 5474:10 idem [1] - 5459:13 identified [8] - 5404:25, 5460:44, 5473:26, 5486:25, 5491:18, 5493:34, 5495:33, 5521:41 identify [2] - 5479:8, 5520:24			

<p>5420:37, 5420:38, 5421:45, 5424:25, 5425:10, 5425:14, 5426:3, 5431:23, 5451:10, 5453:4, 5453:42, 5455:7, 5456:43, 5457:34, 5458:14, 5459:22, 5460:32, 5462:23, 5463:47, 5465:29, 5469:38, 5473:30, 5477:5, 5477:10, 5477:28, 5477:36, 5478:2, 5483:32, 5483:39, 5488:4, 5492:14, 5496:19, 5522:17, 5523:19, 5524:4, 5524:22, 5524:31, 5528:26</p> <p>increased [16] - 5425:20, 5425:23, 5426:6, 5426:31, 5439:22, 5455:15, 5457:7, 5461:23, 5464:11, 5466:34, 5469:2, 5469:18, 5476:24, 5482:16, 5492:42, 5495:27</p> <p>increases [1] - 5431:28</p> <p>increasing [25] - 5420:4, 5425:17, 5425:19, 5425:22, 5426:11, 5431:28, 5433:34, 5433:38, 5437:29, 5442:24, 5448:45, 5461:24, 5462:29, 5463:44, 5464:27, 5466:23, 5468:2, 5468:3, 5477:5, 5491:20, 5496:12, 5496:13, 5507:29, 5515:31</p> <p>increasingly [2] - 5468:21, 5469:20</p> <p>incredibly [4] - 5438:8, 5527:27, 5527:33, 5528:27</p> <p>incremental [1] - 5453:32</p> <p>incrementally [1] - 5453:42</p> <p>indebted [2] - 5444:31, 5484:8</p> <p>indeed [22] - 5415:46, 5424:13, 5435:2, 5444:17, 5448:20, 5452:5, 5462:1, 5465:28, 5466:1, 5466:3, 5466:31,</p>	<p>5471:6, 5471:31, 5474:13, 5475:42, 5500:33, 5505:17, 5508:43, 5510:47, 5518:33, 5527:29, 5530:21</p> <p>indexed [1] - 5508:2</p> <p>indicate [3] - 5402:41, 5417:35, 5487:16</p> <p>indicated [4] - 5411:29, 5501:26, 5508:5, 5515:28</p> <p>individualised [1] - 5421:28</p> <p>industries [1] - 5471:3</p> <p>inelastic [1] - 5423:24</p> <p>inevitable [1] - 5462:23</p> <p>inevitably [3] - 5464:31, 5472:5, 5514:44</p> <p>infer [2] - 5456:42, 5505:23</p> <p>inferred [2] - 5476:45, 5477:32</p> <p>infern [1] - 5448:45</p> <p>infinite [1] - 5517:37</p> <p>inflow [2] - 5460:28, 5461:17</p> <p>inflows [1] - 5451:9</p> <p>inform [3] - 5440:16, 5480:38, 5480:43</p> <p>information [18] - 5408:30, 5409:28, 5414:2, 5414:4, 5414:6, 5416:12, 5416:33, 5416:35, 5416:39, 5417:5, 5418:32, 5420:17, 5420:26, 5434:29, 5456:14, 5460:5, 5478:8, 5504:40</p> <p>informed [3] - 5479:1, 5490:8, 5490:9</p> <p>inherited [1] - 5505:36</p> <p>initial [5] - 5428:32, 5461:38, 5477:23, 5490:15, 5498:24</p> <p>initiative [2] - 5505:5, 5528:28</p> <p>initiatives [15] - 5426:5, 5426:30, 5428:32, 5430:8, 5440:10, 5447:36, 5492:30, 5493:28, 5493:29, 5494:35, 5495:9, 5496:2, 5515:37, 5517:31, 5528:24</p> <p>injection [5] -</p>	<p>5462:30, 5463:30, 5464:35, 5471:45, 5497:16</p> <p>injections [2] - 5423:7, 5464:5</p> <p>input [1] - 5458:39</p> <p>inquire [1] - 5403:11</p> <p>INQUIRY [1] - 5399:5</p> <p>Inquiry [14] - 5407:28, 5452:16, 5473:43, 5474:15, 5476:9, 5476:17, 5476:28, 5477:21, 5477:39, 5478:8, 5478:24, 5479:3, 5479:8, 5506:22</p> <p>inquiry [1] - 5475:47</p> <p>insert [1] - 5412:47</p> <p>insignificant [2] - 5459:22, 5461:47</p> <p>insofar [2] - 5488:43, 5511:16</p> <p>instance [4] - 5415:8, 5432:31, 5485:34, 5530:33</p> <p>instances [1] - 5418:1</p> <p>instead [2] - 5461:7, 5525:18</p> <p>institute [3] - 5424:39, 5475:6, 5475:7</p> <p>institution [1] - 5473:43</p> <p>instructing [1] - 5405:26</p> <p>instruction [1] - 5409:35</p> <p>instructions [1] - 5510:22</p> <p>instructive [1] - 5495:1</p> <p>instructor [2] - 5443:31, 5494:4</p> <p>insufficient [4] - 5454:44, 5465:19, 5470:4, 5471:35</p> <p>insurance [1] - 5453:41</p> <p>intend [3] - 5498:22, 5504:32, 5527:1</p> <p>intended [6] - 5421:22, 5421:40, 5438:30, 5464:43, 5475:27, 5499:28</p> <p>intensive [2] - 5473:47, 5492:34</p> <p>interaction [1] - 5409:12</p> <p>interest [9] - 5400:2, 5400:9, 5400:35, 5432:7, 5441:37,</p>	<p>5455:38, 5495:40, 5496:34, 5499:33</p> <p>interested [1] - 5403:11</p> <p>interesting [1] - 5437:30</p> <p>interestingly [1] - 5437:39</p> <p>interests [1] - 5463:18</p> <p>internal [2] - 5428:9, 5479:21</p> <p>internally [1] - 5449:28</p> <p>interrogating [1] - 5506:22</p> <p>interrupt [5] - 5471:8, 5483:43, 5486:8, 5498:9, 5522:25</p> <p>interrupted [1] - 5465:17</p> <p>interruption [1] - 5452:42</p> <p>intervenes [1] - 5418:19</p> <p>intervening [2] - 5499:12, 5501:9</p> <p>intervention [9] - 5478:26, 5478:31, 5478:32, 5478:40, 5479:9, 5479:13, 5479:29, 5479:35, 5526:18</p> <p>invested [2] - 5474:25, 5504:36</p> <p>investing [4] - 5426:14, 5465:9, 5504:36</p> <p>INVESTMENT [1] - 5525:41</p> <p>investment [33] - 5417:15, 5454:45, 5464:6, 5465:19, 5465:47, 5469:36, 5470:5, 5470:35, 5474:45, 5479:25, 5486:16, 5487:3, 5488:10, 5489:21, 5491:19, 5491:47, 5492:7, 5492:13, 5492:14, 5492:21, 5494:28, 5494:37, 5494:40, 5495:23, 5502:7, 5502:14, 5502:15, 5502:41, 5503:22, 5505:2, 5505:28, 5516:42, 5525:37</p> <p>investments [4] - 5454:25, 5476:9, 5477:22, 5519:34</p>	<p>involved [7] - 5430:9, 5463:28, 5464:32, 5490:6, 5506:43, 5523:35, 5523:39</p> <p>IPS [64] - 5419:38, 5419:46, 5420:6, 5420:37, 5420:40, 5421:7, 5421:10, 5421:19, 5421:37, 5421:39, 5424:2, 5424:47, 5425:35, 5433:39, 5434:26, 5435:27, 5435:34, 5435:39, 5436:28, 5436:44, 5437:13, 5437:20, 5437:28, 5437:43, 5438:15, 5438:25, 5438:30, 5438:34, 5439:5, 5439:23, 5439:27, 5439:33, 5439:39, 5440:3, 5440:12, 5440:17, 5441:6, 5453:18, 5453:35, 5455:2, 5455:9, 5455:13, 5455:25, 5456:44, 5457:14, 5459:15, 5459:30, 5459:44, 5459:45, 5460:2, 5462:24, 5463:36, 5464:3, 5465:23, 5465:31, 5465:43, 5466:8, 5470:7, 5470:13, 5492:33, 5514:45, 5515:11, 5522:18</p> <p>IPS-funded [4] - 5436:44, 5440:17, 5463:36, 5464:3</p> <p>Islander [8] - 5522:14, 5525:46, 5526:3, 5527:26, 5528:8, 5528:27, 5528:45, 5529:7</p> <p>isolation [1] - 5438:6</p> <p>issue [22] - 5409:31, 5430:11, 5436:15, 5436:25, 5436:31, 5439:16, 5439:17, 5444:28, 5444:33, 5447:41, 5448:1, 5452:23, 5453:41, 5459:19, 5469:21, 5473:3, 5473:5, 5474:7, 5474:38, 5476:15, 5503:38, 5527:32</p> <p>issued [5] - 5401:12, 5404:4, 5404:26, 5489:28, 5489:29</p>
--	--	--	---	--

<p>issues [15] - 5400:7, 5403:42, 5409:22, 5418:8, 5427:5, 5428:8, 5447:36, 5469:20, 5469:37, 5470:25, 5470:47, 5481:16, 5495:27, 5497:1, 5525:45</p> <p>iterations [1] - 5403:26</p> <p>iterative [5] - 5409:42, 5409:44, 5410:6, 5412:34, 5444:7</p> <p>itself [7] - 5403:38, 5411:7, 5446:41, 5455:6, 5495:1, 5495:26, 5504:8</p>	<p>5449:18, 5449:21, 5449:22, 5449:24, 5449:26, 5449:28, 5450:3, 5450:9, 5451:9, 5451:10, 5451:12, 5453:5, 5453:16, 5453:18, 5453:20, 5462:27, 5462:28, 5462:29, 5463:15, 5463:19, 5473:12, 5473:14, 5492:15, 5522:9, 5522:10, 5522:14, 5522:17, 5522:18, 5527:44, 5528:11, 5528:27</p> <p>kind [6] - 5422:17, 5440:9, 5453:26, 5462:4, 5478:44, 5483:38</p> <p>kinship [15] - 5419:25, 5426:11, 5426:14, 5451:25, 5451:32, 5460:24, 5461:8, 5462:40, 5472:34, 5473:1, 5525:18, 5526:13, 5526:29, 5527:12, 5527:25</p> <p>knowing [1] - 5464:11</p> <p>knowledge [7] - 5406:7, 5409:13, 5410:32, 5419:14, 5424:23, 5506:12, 5528:17</p> <p>known [14] - 5409:9, 5409:10, 5423:1, 5423:4, 5424:26, 5427:14, 5427:16, 5437:32, 5437:38, 5437:39, 5445:39, 5447:14, 5447:29, 5517:17</p> <p>KPMG [4] - 5434:39, 5518:33, 5518:36, 5518:39</p>	<p>5493:4</p> <p>large [15] - 5413:43, 5419:36, 5419:42, 5419:47, 5420:23, 5427:29, 5434:5, 5450:44, 5451:8, 5451:25, 5451:29, 5451:40, 5457:29, 5498:31, 5514:44</p> <p>large-scale [2] - 5451:25, 5451:29</p> <p>largely [1] - 5482:9</p> <p>largest [1] - 5453:39</p> <p>last [7] - 5402:34, 5484:16, 5491:21, 5495:7, 5497:24, 5525:3, 5527:1</p> <p>late [3] - 5401:11, 5402:34, 5403:5</p> <p>latent [1] - 5449:23</p> <p>latitude [1] - 5522:3</p> <p>Law [1] - 5399:15</p> <p>Lawyers [1] - 5405:23</p> <p>layer [1] - 5471:38</p> <p>lead [9] - 5402:4, 5402:10, 5402:22, 5441:31, 5456:6, 5464:31, 5466:28, 5480:46, 5495:9</p> <p>lead-up [1] - 5441:31</p> <p>leadership [2] - 5522:23, 5527:29</p> <p>leads [1] - 5423:3</p> <p>LEANNE [2] - 5405:5, 5406:20</p> <p>Leanne [4] - 5401:34, 5405:1, 5405:19, 5412:38</p> <p>learned [18] - 5401:25, 5402:34, 5429:11, 5443:30, 5444:32, 5468:31, 5483:17, 5483:47, 5484:8, 5484:35, 5498:10, 5498:40, 5499:25, 5499:30, 5500:6, 5501:1, 5504:34, 5516:23</p> <p>least [22] - 5401:17, 5404:23, 5420:20, 5427:45, 5430:28, 5434:2, 5448:16, 5457:29, 5458:8, 5458:30, 5462:22, 5493:27, 5494:42, 5498:29, 5504:45, 5511:15, 5511:21, 5511:30, 5519:5, 5520:11, 5522:31, 5530:23</p>	<p>leave [1] - 5495:43</p> <p>leaving [3] - 5421:8, 5423:47, 5475:16</p> <p>led [5] - 5449:13, 5449:14, 5477:41, 5497:33, 5520:33</p> <p>left [8] - 5406:33, 5412:17, 5462:3, 5481:28, 5494:25, 5497:16, 5516:43, 5527:22</p> <p>legislation [2] - 5411:16, 5423:38</p> <p>length [1] - 5416:7</p> <p>less [4] - 5458:10, 5468:43, 5477:11, 5492:33</p> <p>letter [16] - 5412:37, 5412:40, 5412:41, 5412:46, 5424:7, 5424:29, 5424:35, 5436:35, 5436:36, 5440:40, 5448:9, 5448:16, 5448:36, 5448:37, 5520:34, 5520:35</p> <p>level [27] - 5410:18, 5414:3, 5416:19, 5418:13, 5423:46, 5424:24, 5424:25, 5428:7, 5428:8, 5434:18, 5434:21, 5434:24, 5434:25, 5434:27, 5436:33, 5452:17, 5452:24, 5455:20, 5473:9, 5475:34, 5476:43, 5478:3, 5480:18, 5517:42, 5519:22, 5519:29, 5524:36</p> <p>levels [1] - 5527:10</p> <p>Lewis [2] - 5528:22, 5528:23</p> <p>liaising [2] - 5467:28, 5467:43</p> <p>liaison [2] - 5409:1, 5411:16</p> <p>library [1] - 5526:28</p> <p>licensed [2] - 5455:10, 5455:14</p> <p>life [1] - 5410:1</p> <p>light [1] - 5435:33</p> <p>likely [6] - 5472:16, 5474:8, 5474:20, 5482:26, 5490:5, 5496:3</p> <p>limit [1] - 5484:23</p> <p>limitations [2] - 5426:36, 5471:19</p> <p>limited [3] - 5402:4,</p>	<p>5410:1, 5426:43</p> <p>limited-life [1] - 5410:1</p> <p>limits [1] - 5440:29</p> <p>LINARD [1] - 5405:5</p> <p>Linard [62] - 5401:34, 5403:19, 5405:1, 5405:7, 5405:17, 5405:19, 5405:26, 5405:33, 5406:37, 5406:41, 5406:45, 5407:25, 5411:30, 5412:38, 5413:13, 5414:20, 5414:26, 5415:33, 5415:40, 5419:3, 5421:16, 5422:1, 5422:34, 5430:3, 5432:6, 5434:35, 5434:46, 5436:41, 5441:13, 5442:44, 5445:4, 5445:11, 5448:15, 5449:9, 5450:29, 5454:21, 5462:9, 5465:14, 5470:1, 5471:8, 5481:27, 5483:31, 5484:46, 5486:7, 5488:2, 5494:10, 5496:33, 5497:38, 5497:40, 5499:43, 5500:12, 5500:39, 5503:21, 5504:9, 5506:20, 5507:10, 5508:34, 5517:35, 5518:24, 5521:12, 5526:17, 5529:38</p> <p>LINARD'S [1] - 5406:20</p> <p>Linard's [3] - 5400:32, 5406:17, 5453:46</p> <p>line [14] - 5425:14, 5452:21, 5452:28, 5460:24, 5467:20, 5467:21, 5467:31, 5467:33, 5480:22, 5485:5, 5518:37, 5519:20, 5519:26, 5527:21</p> <p>lines [6] - 5429:6, 5429:20, 5450:14, 5450:25, 5450:32, 5467:20</p> <p>liquidity [3] - 5497:1, 5498:36, 5513:30</p> <p>list [4] - 5424:16, 5469:41, 5485:13, 5520:42</p> <p>literally [1] - 5402:47</p> <p>locate [1] - 5400:22</p>
J				
<p>January [1] - 5430:43</p> <p>January/February [1] - 5408:21</p> <p>jargon [3] - 5419:5, 5419:6, 5427:42</p> <p>job [2] - 5409:18, 5521:40</p> <p>Joshua [1] - 5399:33</p> <p>journey [1] - 5449:7</p> <p>June [7] - 5428:26, 5428:37, 5482:17, 5489:47, 5494:36, 5494:45, 5495:25</p> <p>jurisdiction [1] - 5466:31</p> <p>jurisdictions [2] - 5467:29, 5467:44</p> <p>Justice [1] - 5413:17</p> <p>justifications [1] - 5474:13</p>				
K				
<p>KC [1] - 5399:27</p> <p>keep [9] - 5452:45, 5456:38, 5478:5, 5486:2, 5499:37, 5507:2, 5512:25, 5521:33</p> <p>keeping [1] - 5438:5</p> <p>key [11] - 5438:14, 5439:17, 5441:47, 5442:1, 5442:31, 5447:35, 5449:29, 5455:12, 5487:4, 5487:15, 5515:29</p> <p>kids [3] - 5485:14, 5485:23, 5525:46</p> <p>kin [36] - 5424:41, 5428:26, 5441:7,</p>				
	L			
	<p>L-1 [2] - 5406:18, 5406:20</p> <p>labour [1] - 5526:4</p> <p>lack [11] - 5427:25, 5428:31, 5429:16, 5429:26, 5429:28, 5429:41, 5430:7, 5430:11, 5439:6, 5451:16, 5465:47</p> <p>language [5] - 5420:12, 5420:22, 5449:41, 5451:21,</p>			

<p>locating [1] - 5441:19</p> <p>lockdowns [3] - 5452:44, 5462:15, 5471:2</p> <p>locked [1] - 5447:44</p> <p>locked-in [1] - 5447:44</p> <p>locking [1] - 5438:7</p> <p>lodged [1] - 5491:6</p> <p>long-term [20] - 5424:44, 5426:7, 5426:9, 5426:32, 5433:45, 5436:7, 5438:16, 5447:14, 5447:25, 5447:30, 5447:31, 5448:26, 5448:31, 5449:37, 5459:43, 5462:1, 5473:5, 5479:25, 5487:17, 5518:18</p> <p>longer-term [6] - 5423:45, 5426:36, 5437:47, 5439:9, 5487:19, 5487:45</p> <p>look [13] - 5405:45, 5408:24, 5466:42, 5477:31, 5489:14, 5495:24, 5503:3, 5504:27, 5507:10, 5507:19, 5510:2, 5518:39, 5523:30</p> <p>looked [1] - 5518:33</p> <p>looking [13] - 5434:40, 5436:20, 5440:45, 5443:26, 5466:28, 5488:43, 5488:44, 5492:45, 5503:15, 5513:23, 5519:20, 5523:31, 5524:26</p> <p>looks [8] - 5408:2, 5428:9, 5446:43, 5448:20, 5502:21, 5508:36, 5513:42, 5523:38</p> <p>lost [1] - 5488:2</p> <p>low [6] - 5419:25, 5433:16, 5476:47, 5507:32, 5514:26, 5514:36</p> <p>low-cost [1] - 5433:16</p> <p>lower [2] - 5432:41, 5492:34</p> <p>lower-cost [1] - 5492:34</p> <p>lunch [5] - 5481:15, 5481:28, 5482:33, 5483:32, 5485:34</p> <p>LUNCHEON [1] - 5481:23</p>	<p style="text-align: center;">M</p> <p>M'hmm [3] - 5468:34, 5472:10, 5480:1</p> <p>m'hmm [40] - 5407:32, 5407:36, 5413:28, 5428:21, 5429:21, 5431:4, 5432:8, 5432:26, 5434:41, 5435:8, 5435:25, 5445:28, 5445:36, 5447:7, 5450:30, 5450:34, 5454:14, 5456:36, 5457:22, 5460:18, 5460:47, 5462:16, 5466:19, 5467:17, 5468:4, 5468:13, 5468:38, 5471:12, 5473:34, 5474:17, 5478:27, 5479:40, 5480:4, 5481:11, 5481:45, 5489:18, 5492:18, 5492:22, 5492:25, 5493:31</p> <p>magnitude [1] - 5456:47</p> <p>main [4] - 5421:6, 5431:27, 5433:35, 5433:36</p> <p>maintaining [1] - 5419:21</p> <p>major [1] - 5409:31</p> <p>majority [4] - 5420:7, 5420:9, 5455:14, 5461:19</p> <p>makers [2] - 5439:9, 5440:22</p> <p>manage [4] - 5455:3, 5465:24, 5470:8, 5495:11</p> <p>management [1] - 5423:20</p> <p>manifest [2] - 5503:28, 5506:10</p> <p>manner [2] - 5470:40, 5516:19</p> <p>manual [1] - 5462:44</p> <p>March [6] - 5408:22, 5412:1, 5445:26, 5457:25, 5487:25</p> <p>MAREE [1] - 5405:5</p> <p>Maree [3] - 5401:34, 5405:1, 5405:19</p> <p>margin [1] - 5425:37</p> <p>market [11] - 5438:36, 5453:36, 5453:41, 5455:7, 5455:8, 5455:15, 5459:41, 5465:30, 5470:9, 5485:17, 5485:42</p> <p>mass [1] - 5445:4</p> <p>massive [5] - 5449:30, 5452:42, 5453:36, 5458:7, 5522:18</p> <p>master [4] - 5427:29, 5427:31, 5434:44, 5444:37</p> <p>material [12] - 5403:24, 5403:26, 5403:38, 5418:12, 5430:1, 5437:2, 5437:12, 5445:5, 5448:2, 5475:22, 5475:44, 5521:27</p> <p>materials [4] - 5400:15, 5431:42, 5439:46, 5475:25</p> <p>matter [18] - 5402:21, 5404:42, 5407:27, 5418:15, 5423:27, 5424:8, 5427:14, 5427:16, 5436:7, 5440:15, 5445:25, 5470:6, 5483:12, 5484:35, 5496:40, 5518:40, 5530:33</p> <p>matters [36] - 5401:24, 5404:45, 5406:6, 5412:26, 5416:46, 5417:6, 5418:20, 5418:34, 5419:14, 5419:16, 5421:11, 5424:23, 5426:1, 5445:38, 5469:34, 5469:41, 5470:4, 5470:14, 5470:29, 5482:7, 5483:22, 5485:35, 5485:47, 5486:1, 5492:15, 5492:20, 5494:14, 5494:19, 5495:46, 5496:22, 5500:19, 5506:23, 5511:16, 5518:35, 5523:4, 5528:19</p> <p>mean [25] - 5408:40, 5418:14, 5420:1, 5423:14, 5425:19, 5426:41, 5429:40, 5429:41, 5430:16, 5430:31, 5435:43, 5460:23, 5463:7, 5466:41, 5468:46, 5471:23, 5475:2, 5492:32, 5497:4, 5498:31, 5508:24, 5511:35, 5518:46, 5526:19, 5527:19</p> <p>meaningfully [2] -</p>	<p>5474:1, 5527:31</p> <p>means [3] - 5425:1, 5430:16, 5499:16</p> <p>meant [6] - 5430:7, 5445:45, 5466:40, 5472:22, 5502:35, 5505:22</p> <p>meantime [1] - 5463:47</p> <p>measure [2] - 5448:36, 5452:24</p> <p>measures [4] - 5508:38, 5508:39, 5515:29, 5515:30</p> <p>mechanism [1] - 5445:34</p> <p>media [2] - 5495:32, 5504:39</p> <p>median [2] - 5435:27, 5435:28</p> <p>medium [2] - 5440:47, 5445:22</p> <p>medium-term [1] - 5445:22</p> <p>meet [18] - 5411:35, 5411:43, 5417:36, 5417:37, 5418:3, 5421:20, 5421:26, 5423:33, 5424:26, 5426:6, 5426:31, 5438:30, 5457:14, 5480:6, 5491:19, 5492:1, 5505:44, 5506:9</p> <p>meeting [9] - 5416:20, 5417:21, 5417:22, 5417:24, 5417:27, 5418:3, 5431:7, 5443:12, 5506:27</p> <p>meetings [3] - 5418:7, 5418:11, 5516:33</p> <p>meets [1] - 5411:37</p> <p>member [2] - 5401:35, 5411:46</p> <p>members [6] - 5412:4, 5412:6, 5412:7, 5412:20, 5516:22</p> <p>membership [1] - 5412:8</p> <p>memory [4] - 5432:19, 5498:30, 5521:9, 5529:41</p> <p>mention [5] - 5439:45, 5441:22, 5528:22, 5529:42, 5530:12</p> <p>mentioned [19] - 5402:35, 5404:12, 5404:19, 5409:5, 5409:38, 5410:9, 5410:40, 5410:42,</p>	<p>5411:33, 5413:31, 5428:30, 5441:16, 5455:29, 5461:23, 5487:42, 5490:15, 5500:24, 5505:31, 5527:24</p> <p>merely [2] - 5506:23, 5522:23</p> <p>met [2] - 5411:42, 5528:23</p> <p>methamphetamine [3] - 5458:15, 5460:33, 5496:14</p> <p>methodology [1] - 5493:20</p> <p>methodology" [1] - 5493:26</p> <p>metrics [1] - 5519:29</p> <p>middle [1] - 5481:6</p> <p>might [47] - 5408:13, 5408:14, 5408:28, 5408:29, 5408:39, 5410:2, 5410:10, 5410:24, 5410:33, 5410:35, 5411:5, 5411:19, 5412:24, 5414:21, 5416:45, 5417:1, 5418:17, 5420:8, 5420:13, 5421:9, 5424:15, 5426:38, 5427:20, 5436:27, 5437:34, 5438:4, 5440:1, 5441:13, 5443:40, 5448:35, 5449:6, 5452:17, 5462:25, 5466:22, 5473:37, 5476:33, 5479:11, 5481:29, 5484:24, 5495:24, 5495:25, 5498:30, 5506:20, 5516:23, 5521:29, 5521:41, 5529:23</p> <p>million [37] - 5430:29, 5488:11, 5491:32, 5491:44, 5491:47, 5492:39, 5492:46, 5493:8, 5493:35, 5493:36, 5493:37, 5493:38, 5495:24, 5495:35, 5496:45, 5497:5, 5497:16, 5497:17, 5498:33, 5502:44, 5502:45, 5503:41, 5504:35, 5504:37, 5504:47, 5505:2, 5505:24, 5506:37, 5506:38, 5507:14, 5513:21, 5513:24, 5513:25,</p>
--	---	---	--

<p>5523:13 million-plus [1] - 5513:24 millions [1] - 5447:11 Mills [1] - 5405:22 mind [12] - 5417:7, 5427:10, 5434:6, 5453:28, 5463:28, 5464:33, 5469:41, 5476:14, 5510:43, 5517:47, 5521:16, 5521:38 minimised [1] - 5445:33 Minister [3] - 5403:18, 5411:5, 5413:17 minister [73] - 5400:32, 5401:40, 5402:5, 5402:7, 5402:15, 5402:22, 5402:25, 5402:39, 5402:42, 5403:10, 5403:43, 5404:47, 5407:12, 5407:19, 5407:22, 5407:31, 5407:40, 5407:46, 5408:23, 5410:19, 5410:26, 5413:38, 5414:40, 5416:34, 5416:44, 5417:14, 5417:20, 5418:13, 5418:19, 5418:47, 5424:12, 5425:11, 5428:7, 5431:7, 5434:10, 5436:32, 5437:45, 5454:30, 5463:43, 5469:33, 5482:2, 5484:42, 5486:13, 5489:26, 5489:30, 5490:4, 5490:15, 5491:33, 5495:6, 5497:15, 5497:21, 5497:46, 5500:35, 5501:13, 5501:41, 5501:42, 5501:47, 5503:20, 5504:10, 5505:37, 5506:6, 5506:25, 5512:30, 5517:27, 5517:29, 5517:46, 5523:38, 5523:44, 5527:28, 5529:44, 5530:16 minister's [4] - 5407:47, 5408:5, 5503:1, 5515:46 ministerial [11] - 5408:33, 5410:15, 5413:39, 5413:40, 5415:2, 5416:1,</p>	<p>5416:36, 5416:41, 5417:16, 5417:44, 5436:33 ministers [3] - 5410:30, 5414:42, 5504:25 ministry [1] - 5497:23 minute [1] - 5505:15 minutes [2] - 5499:39, 5519:14 minutiae [1] - 5493:15 misnomer [1] - 5502:42 miss [1] - 5462:32 missed [1] - 5426:15 misspoke [1] - 5505:22 misspoken [1] - 5466:37 misunderstood [1] - 5474:38 mitigate [1] - 5475:7 mix [2] - 5485:17, 5485:41 model [38] - 5421:20, 5421:28, 5421:37, 5421:41, 5424:2, 5424:47, 5438:25, 5438:26, 5438:35, 5443:16, 5444:20, 5452:10, 5452:27, 5452:32, 5452:35, 5477:45, 5480:10, 5480:15, 5480:20, 5480:34, 5487:21, 5487:26, 5507:34, 5513:45, 5518:8, 5518:12, 5518:19, 5518:25, 5518:36, 5518:44, 5519:1, 5519:3, 5519:4, 5519:17, 5519:22, 5519:31, 5519:37 modelling [3] - 5475:42, 5518:30, 5518:38 models [2] - 5425:3, 5494:29 modes [2] - 5437:3, 5437:6 moment [8] - 5403:20, 5427:30, 5446:18, 5471:9, 5475:16, 5485:33, 5507:9, 5514:40 Monday [2] - 5417:21, 5417:37 Mondays [1] - 5418:3 money [24] - 5423:18, 5427:18, 5436:27,</p>	<p>5449:27, 5449:28, 5450:6, 5451:2, 5451:39, 5451:42, 5472:7, 5474:26, 5495:37, 5505:25, 5505:42, 5514:15, 5520:21, 5521:19, 5521:35, 5521:42, 5522:19, 5526:7, 5526:8 monitoring [1] - 5447:6 month [1] - 5457:29 months [7] - 5411:12, 5457:44, 5457:45, 5458:5, 5458:6, 5491:21, 5513:40 Morgan [1] - 5528:21 morning [7] - 5404:3, 5405:8, 5413:13, 5413:14, 5485:47, 5509:25, 5528:36 most [11] - 5403:4, 5410:31, 5420:1, 5429:19, 5429:28, 5457:11, 5463:8, 5463:14, 5463:24, 5482:15, 5528:1 mostly [1] - 5466:27 motivations [1] - 5506:21 move [10] - 5423:25, 5428:33, 5439:33, 5440:14, 5447:2, 5450:6, 5451:24, 5453:20, 5479:14, 5529:10 moved [4] - 5411:14, 5422:30, 5505:25, 5513:2 moving [15] - 5422:27, 5429:43, 5430:9, 5433:36, 5439:27, 5449:27, 5450:2, 5450:5, 5450:44, 5451:2, 5480:6, 5506:10, 5519:39, 5525:17, 5526:8 MR [152] - 5400:14, 5400:19, 5400:25, 5400:32, 5400:40, 5400:45, 5401:4, 5401:9, 5401:16, 5401:24, 5401:29, 5401:33, 5401:40, 5401:45, 5402:4, 5402:15, 5403:2, 5403:7, 5403:28, 5403:34, 5403:41, 5403:47, 5404:8,</p>	<p>5404:28, 5404:36, 5404:40, 5404:47, 5405:13, 5405:15, 5405:17, 5405:39, 5405:43, 5406:15, 5406:22, 5406:36, 5406:45, 5413:6, 5413:11, 5413:13, 5414:24, 5414:33, 5415:46, 5422:3, 5422:40, 5422:44, 5423:40, 5424:34, 5425:8, 5433:13, 5440:1, 5440:26, 5441:13, 5445:11, 5449:4, 5453:45, 5454:4, 5462:9, 5465:6, 5470:3, 5471:26, 5471:31, 5481:19, 5481:27, 5482:47, 5483:17, 5483:26, 5483:29, 5483:31, 5483:43, 5483:47, 5484:8, 5484:13, 5484:21, 5484:26, 5484:30, 5484:35, 5484:37, 5484:39, 5488:21, 5489:13, 5490:47, 5491:5, 5494:10, 5496:31, 5497:42, 5498:9, 5498:18, 5498:22, 5498:39, 5499:1, 5499:10, 5499:14, 5499:21, 5499:25, 5500:1, 5500:5, 5501:32, 5501:38, 5502:40, 5503:11, 5503:18, 5503:32, 5503:40, 5503:46, 5504:6, 5504:12, 5504:16, 5504:32, 5505:13, 5505:17, 5505:22, 5505:46, 5506:4, 5506:33, 5508:9, 5508:14, 5508:19, 5508:30, 5508:34, 5509:20, 5509:23, 5509:41, 5510:30, 5510:35, 5511:8, 5511:23, 5511:29, 5511:37, 5515:45, 5516:21, 5516:28, 5516:32, 5517:1, 5520:28, 5520:45, 5522:25, 5522:31, 5522:35, 5522:41, 5523:27, 5524:14, 5524:20, 5524:43, 5525:3, 5525:8,</p>	<p>5529:26, 5529:31, 5529:36, 5530:7, 5530:11, 5530:26, 5530:35 MS [17] - 5406:20, 5510:21, 5521:3, 5525:13, 5525:15, 5525:17, 5525:25, 5525:33, 5525:43, 5526:21, 5526:25, 5526:34, 5526:41, 5527:1, 5527:9, 5527:18, 5529:21 mulkerin [1] - 5468:28 Mulkerin [14] - 5400:26, 5414:41, 5414:44, 5428:43, 5429:12, 5429:25, 5451:21, 5454:7, 5454:16, 5454:33, 5465:12, 5465:14, 5467:24, 5520:23 Mulkerin's [3] - 5429:16, 5464:42, 5467:15 multi [2] - 5424:44, 5471:28 multi-dimensional [1] - 5471:28 multi-year [1] - 5424:44 Multicultural [1] - 5413:17 multiple [6] - 5442:23, 5489:6, 5500:24, 5500:26, 5504:25, 5517:31 multitude [1] - 5511:24 must [7] - 5414:42, 5447:29, 5459:26, 5489:33, 5505:4, 5516:43, 5529:39</p>
N				
<p>name [5] - 5405:17, 5423:37, 5427:36, 5440:23, 5490:31 namely [4] - 5426:2, 5442:46, 5494:35, 5517:41 names [1] - 5463:1 narrative [2] - 5435:21, 5435:22 Natalie [2] - 5528:22, 5528:23 National [1] - 5525:47 nature [5] - 5437:45, 5445:30, 5455:31,</p>				

<p>5465:31, 5500:14 navigate [1] - 5484:44 near [2] - 5486:23, 5512:35 nearly [1] - 5497:16 necessarily [7] - 5404:10, 5428:6, 5428:11, 5458:7, 5459:16, 5459:35, 5507:34 necessary [11] - 5400:41, 5402:17, 5423:14, 5439:8, 5449:19, 5472:7, 5472:44, 5506:9, 5511:1, 5528:30, 5529:9 necessity [3] - 5445:24, 5447:24, 5451:35 need [47] - 5400:22, 5407:26, 5410:25, 5410:33, 5412:38, 5424:43, 5427:47, 5430:2, 5430:41, 5432:28, 5434:43, 5437:33, 5437:47, 5438:25, 5447:1, 5450:23, 5452:2, 5452:25, 5459:16, 5461:47, 5462:35, 5464:30, 5474:37, 5477:16, 5478:20, 5480:19, 5480:26, 5487:12, 5487:16, 5492:12, 5493:14, 5493:44, 5494:2, 5495:23, 5499:35, 5499:38, 5501:35, 5507:11, 5509:1, 5511:41, 5514:20, 5515:2, 5519:35, 5519:38, 5521:24, 5521:26, 5530:30 needed [7] - 5420:19, 5439:24, 5451:39, 5455:32, 5473:11, 5478:3, 5479:47 needing [2] - 5459:47, 5508:41 needs [18] - 5411:44, 5421:12, 5421:26, 5421:27, 5437:39, 5438:31, 5438:43, 5455:20, 5466:25, 5468:21, 5476:46, 5482:27, 5485:15, 5485:16, 5485:25, 5519:47, 5520:4, 5530:15</p>	<p>negotiate [1] - 5447:13 negotiations [1] - 5480:25 neighbours [1] - 5437:35 net [1] - 5506:26 networks [1] - 5438:7 never [13] - 5424:30, 5424:34, 5424:37, 5439:13, 5439:15, 5461:10, 5461:11, 5486:45, 5497:32, 5500:47, 5521:38 nevertheless [1] - 5523:43 new [25] - 5409:33, 5409:34, 5419:22, 5426:5, 5426:30, 5427:17, 5428:32, 5429:16, 5429:26, 5429:28, 5430:7, 5452:22, 5458:14, 5462:30, 5475:13, 5475:36, 5477:29, 5478:16, 5491:16, 5494:29, 5494:43, 5500:17, 5501:4, 5505:42, 5514:15 next [9] - 5483:34, 5487:24, 5491:30, 5492:42, 5496:38, 5499:28, 5506:18, 5518:9, 5522:14 night [2] - 5402:34, 5484:17 non [16] - 5415:13, 5420:19, 5420:20, 5423:35, 5425:30, 5430:9, 5435:3, 5460:26, 5465:38, 5472:24, 5472:26, 5474:22, 5493:7, 5515:10, 5529:7, 5529:12 non-family [5] - 5460:26, 5472:24, 5474:22, 5529:7, 5529:12 non-family-based [11] - 5415:13, 5420:19, 5420:20, 5423:35, 5425:30, 5430:9, 5435:3, 5465:38, 5472:26, 5493:7, 5515:10 none [2] - 5402:32, 5460:5 norm [1] - 5477:29 normal [8] - 5417:33,</p>	<p>5417:35, 5438:10, 5458:14, 5475:13, 5478:16, 5489:46, 5490:24 normally [4] - 5412:1, 5412:24, 5489:29, 5500:34 North [1] - 5399:16 note [21] - 5400:33, 5400:34, 5404:19, 5408:23, 5410:41, 5410:42, 5410:43, 5411:1, 5411:4, 5411:26, 5416:46, 5444:35, 5444:41, 5445:15, 5445:43, 5445:46, 5446:13, 5446:19, 5448:6, 5500:19, 5527:24 noted [3] - 5404:31, 5501:27, 5530:28 notes [5] - 5402:25, 5408:17, 5410:12, 5416:47, 5441:28 nothing [3] - 5461:45, 5502:44, 5525:8 notice [8] - 5401:12, 5404:33, 5405:27, 5406:3, 5509:38, 5510:19, 5520:43, 5521:1 noticed [1] - 5461:33 notices [3] - 5404:3, 5404:13, 5404:25 notification [1] - 5437:34 notified [1] - 5520:33 noting [5] - 5411:5, 5501:10, 5501:25, 5507:21, 5523:10 November [10] - 5401:41, 5407:13, 5413:18, 5413:31, 5415:25, 5415:28, 5415:44, 5428:2, 5489:42, 5496:44 nuance [2] - 5470:24, 5471:38 Nudgee [1] - 5407:3 number [57] - 5403:47, 5410:20, 5410:37, 5415:7, 5419:32, 5419:44, 5420:5, 5420:18, 5420:21, 5421:45, 5422:21, 5425:23, 5428:36, 5432:32, 5434:32, 5435:16, 5439:23, 5441:23, 5442:31, 5446:45,</p>	<p>5450:7, 5450:8, 5451:10, 5451:23, 5451:35, 5455:7, 5455:14, 5455:39, 5455:41, 5457:7, 5458:1, 5458:40, 5459:14, 5465:29, 5466:29, 5468:2, 5474:27, 5478:16, 5482:12, 5482:16, 5482:21, 5482:45, 5485:6, 5491:20, 5491:35, 5492:24, 5494:13, 5496:17, 5499:46, 5505:7, 5512:27, 5514:35, 5516:2, 5519:27, 5522:17, 5529:5, 5529:6 numbered [1] - 5493:46 numbering [1] - 5490:39 numbers [15] - 5411:18, 5419:25, 5420:9, 5435:46, 5449:30, 5453:35, 5458:22, 5458:25, 5459:17, 5462:3, 5483:7, 5508:40, 5512:18, 5520:6, 5529:11</p>	<p>5483:29, 5483:31, 5483:43, 5483:47, 5484:8, 5484:13, 5484:21, 5484:26, 5484:30, 5498:9, 5498:18, 5498:39, 5499:1, 5499:10, 5499:14, 5499:21, 5503:11, 5503:18, 5503:32, 5503:40, 5503:46, 5504:6, 5504:12, 5504:16, 5509:23, 5509:41, 5510:30, 5510:35, 5516:21, 5516:28, 5517:1, 5525:3, 5529:26, 5529:31, 5529:36, 5530:7, 5530:11, 5530:26, 5530:35 Oakley [1] - 5405:22 object [1] - 5483:23 objection [2] - 5516:24, 5516:26 objective [6] - 5450:44, 5451:44, 5460:25, 5464:29, 5472:45 objectives [12] - 5428:20, 5428:23, 5463:44, 5464:13, 5465:7, 5472:24, 5472:29, 5474:10, 5474:12, 5522:22, 5528:32, 5528:34 obligations [3] - 5426:27, 5436:18, 5436:24 observations [3] - 5428:16, 5446:46, 5462:43 observe [1] - 5519:16 obtain [3] - 5441:40, 5445:24, 5446:39 obtained [3] - 5481:3, 5487:36, 5510:22 obtaining [2] - 5448:36, 5472:9 obvious [1] - 5509:30 obviously [15] - 5402:15, 5403:47, 5410:21, 5411:41, 5418:19, 5429:13, 5429:23, 5460:41, 5461:39, 5462:43, 5489:34, 5507:22, 5512:28, 5515:32, 5528:17 occupy [1] - 5530:30 occur [3] - 5410:12,</p>
O				
<p>O'Brien [20] - 5401:25, 5401:31, 5403:23, 5404:38, 5405:11, 5405:37, 5408:36, 5413:9, 5422:38, 5456:5, 5483:15, 5499:6, 5499:23, 5503:16, 5504:1, 5509:36, 5510:17, 5510:24, 5524:46, 5529:23 O'BRIEN [67] - 5401:33, 5401:40, 5401:45, 5402:4, 5402:15, 5403:2, 5403:7, 5403:28, 5403:34, 5403:41, 5403:47, 5404:8, 5404:28, 5404:36, 5404:40, 5404:47, 5405:13, 5405:15, 5405:17, 5405:39, 5405:43, 5406:15, 5406:22, 5406:36, 5406:45, 5413:6, 5483:17, 5483:26,</p>				

<p>5421:35, 5462:12 occurred [13] - 5404:16, 5424:20, 5424:27, 5440:8, 5454:38, 5462:31, 5466:5, 5475:11, 5501:8, 5503:27, 5517:19, 5517:41, 5524:1 occurring [3] - 5458:11, 5466:46, 5503:8 occurs [2] - 5402:9, 5411:36 OF [1] - 5399:5 off-budget [1] - 5520:20 offered [1] - 5408:32 office [10] - 5408:18, 5408:33, 5408:34, 5409:1, 5416:33, 5416:36, 5416:44, 5416:45, 5416:47, 5418:33 Officer [2] - 5422:11, 5422:40 officer [2] - 5409:1, 5411:16 officers [2] - 5453:14, 5462:41 official [2] - 5440:29, 5520:35 officials [1] - 5437:16 offsets [1] - 5493:33 often [16] - 5402:8, 5411:45, 5416:42, 5417:36, 5418:23, 5420:23, 5436:32, 5437:32, 5455:10, 5459:7, 5459:45, 5466:28, 5466:32, 5469:21, 5476:6, 5504:22 older [10] - 5437:37, 5460:1, 5461:33, 5468:8, 5468:18, 5468:24, 5468:27, 5468:31, 5468:36, 5468:42 older" [1] - 5468:33 olds [1] - 5461:16 ON [1] - 5527:6 once [10] - 5405:41, 5405:43, 5410:10, 5410:27, 5438:2, 5438:12, 5441:44, 5480:14, 5484:43, 5510:45 one [72] - 5401:4, 5402:21, 5404:9,</p>	<p>5404:10, 5410:47, 5413:42, 5413:43, 5413:45, 5417:21, 5418:17, 5419:16, 5421:22, 5422:18, 5423:4, 5426:36, 5427:29, 5427:30, 5428:30, 5434:44, 5436:27, 5438:24, 5438:27, 5438:29, 5439:46, 5440:16, 5444:27, 5446:34, 5446:36, 5447:5, 5448:20, 5448:45, 5453:12, 5453:14, 5456:42, 5457:1, 5461:22, 5462:15, 5462:20, 5466:12, 5471:29, 5471:46, 5472:4, 5473:31, 5473:37, 5476:25, 5479:39, 5480:37, 5485:16, 5492:28, 5495:3, 5498:25, 5499:35, 5504:25, 5505:33, 5507:2, 5509:16, 5514:40, 5518:1, 5518:29, 5519:24, 5520:16, 5523:35, 5525:18, 5525:21, 5526:7, 5526:26, 5527:35, 5528:30, 5530:12 ones [2] - 5518:22 ongoing [9] - 5412:39, 5427:3, 5478:3, 5487:7, 5516:42, 5518:17, 5523:18, 5524:3, 5524:4 online [1] - 5526:28 Online [1] - 5526:28 onwards [1] - 5517:18 opaque [1] - 5493:12 open [6] - 5484:39, 5486:2, 5499:36, 5499:37, 5499:44 opened [1] - 5446:4 opening [1] - 5499:2 operating [7] - 5409:35, 5422:5, 5426:2, 5436:4, 5459:27, 5498:36, 5523:11 operational [2] - 5418:20, 5423:20 Operator [3] - 5417:12, 5420:15, 5493:17 operator [9] - 5414:16, 5429:1, 5429:5,</p>	<p>5432:5, 5445:13, 5450:13, 5483:2, 5491:42, 5494:3 opinions [2] - 5406:10, 5406:11 opportunities [2] - 5445:22, 5445:23 opportunity [11] - 5408:28, 5412:27, 5418:12, 5418:13, 5418:18, 5445:11, 5464:22, 5486:12, 5488:27, 5489:14, 5530:31 opposed [3] - 5422:16, 5431:29, 5431:44 optimistic [4] - 5429:14, 5429:24, 5461:5, 5473:32 option [7] - 5424:1, 5424:36, 5433:16, 5463:15, 5463:24, 5494:43, 5502:17 options [9] - 5420:24, 5420:46, 5432:43, 5458:32, 5459:7, 5487:27, 5492:34, 5494:29, 5515:4 oral [4] - 5408:32, 5415:19, 5415:24, 5416:6 orally [1] - 5408:38 order [23] - 5424:26, 5430:29, 5431:14, 5431:34, 5433:19, 5434:3, 5435:27, 5436:17, 5445:23, 5447:11, 5447:23, 5451:40, 5456:46, 5463:29, 5464:1, 5505:43, 5507:15, 5507:45, 5508:6, 5513:18, 5524:27, 5524:28 ordinary [1] - 5417:47 organisations [1] - 5451:31 organise [2] - 5406:36, 5445:12 orient [2] - 5415:36, 5489:13 original [2] - 5410:11, 5421:40 OSD [61] - 5420:21, 5420:30, 5421:8, 5421:14, 5421:38, 5421:42, 5425:3, 5425:37, 5426:37, 5427:4, 5433:45,</p>	<p>5434:26, 5435:28, 5435:33, 5435:39, 5436:7, 5436:28, 5436:30, 5436:45, 5437:13, 5437:18, 5437:47, 5438:26, 5438:38, 5439:9, 5439:24, 5439:28, 5439:29, 5439:34, 5439:37, 5439:39, 5440:4, 5440:12, 5440:19, 5440:20, 5441:6, 5447:18, 5447:31, 5453:35, 5454:45, 5455:26, 5459:41, 5460:8, 5463:47, 5464:3, 5464:28, 5464:39, 5465:9, 5465:20, 5465:44, 5470:5, 5471:35, 5471:47, 5473:3, 5474:26, 5514:35, 5514:43, 5515:11 OSD-funded [10] - 5420:30, 5421:8, 5421:42, 5425:3, 5436:45, 5439:9, 5454:45, 5464:3, 5465:20, 5470:5 OSDs [1] - 5459:36 otherwise [12] - 5417:33, 5418:2, 5426:39, 5436:23, 5455:18, 5455:46, 5462:23, 5465:37, 5466:17, 5470:10, 5472:43, 5479:21 ourselves [2] - 5402:15, 5437:17 out-of-care [1] - 5431:23 out-of-home [10] - 5415:7, 5415:12, 5419:32, 5419:43, 5425:28, 5431:24, 5433:34, 5442:10, 5507:29, 5513:31 out-years [4] - 5447:44, 5449:38, 5452:4, 5508:43 outcome [39] - 5412:42, 5413:3, 5454:36, 5461:7, 5497:19, 5497:25, 5497:26, 5497:30, 5497:33, 5500:25, 5500:33, 5501:18, 5505:17, 5505:23, 5506:7, 5506:21,</p>	<p>5511:31, 5511:35, 5511:37, 5511:40, 5511:41, 5511:45, 5512:5, 5512:10, 5512:17, 5515:23, 5515:40, 5515:47, 5516:1, 5517:20, 5520:8, 5520:25, 5520:31, 5520:36, 5521:16, 5521:34, 5521:39, 5522:5, 5523:5 outcomes [9] - 5412:41, 5412:47, 5442:25, 5442:40, 5496:43, 5504:38, 5505:38, 5520:37, 5528:25 output [1] - 5518:47 outreach [2] - 5494:29, 5502:16 outset [1] - 5400:15 outside [5] - 5409:35, 5447:41, 5453:20, 5478:31, 5521:20 outstripping [1] - 5495:16 overall [12] - 5419:27, 5422:23, 5423:16, 5423:20, 5430:23, 5430:40, 5431:12, 5431:23, 5475:8, 5507:14, 5508:26, 5514:31 overcome [3] - 5437:17, 5508:40, 5509:3 overdraft [2] - 5422:20, 5422:35 overestimated [1] - 5496:9 overflow [3] - 5455:2, 5465:23, 5470:7 overleaf [4] - 5429:38, 5489:20, 5513:34, 5515:4 overly [4] - 5486:28, 5486:34, 5486:35, 5486:38 overnight [1] - 5400:5 overrepresentation [3] - 5525:45, 5526:2, 5527:32 overspend [4] - 5445:32, 5445:33, 5491:31, 5491:33 owing [1] - 5454:36</p>
---	--	---	--	---

P				
<p>pace [5] - 5453:1, 5476:8, 5476:18, 5476:23, 5477:22</p> <p>package [2] - 5492:29, 5507:15</p> <p>page [81] - 5401:46, 5405:33, 5405:45, 5406:1, 5411:9, 5414:18, 5415:37, 5417:12, 5420:16, 5426:24, 5426:25, 5428:4, 5428:17, 5429:1, 5429:4, 5429:40, 5432:20, 5433:1, 5435:7, 5435:12, 5435:13, 5441:41, 5442:17, 5442:20, 5442:29, 5445:1, 5445:14, 5445:16, 5446:4, 5447:2, 5447:4, 5448:20, 5450:14, 5450:24, 5450:29, 5454:10, 5454:18, 5455:44, 5457:21, 5467:12, 5467:16, 5467:20, 5467:33, 5481:39, 5483:34, 5483:35, 5484:45, 5484:47, 5489:16, 5491:15, 5493:16, 5493:17, 5493:21, 5493:45, 5494:13, 5494:16, 5495:4, 5495:7, 5495:45, 5496:38, 5498:34, 5499:29, 5500:1, 5501:26, 5501:29, 5502:5, 5512:12, 5513:34, 5514:2, 5514:22, 5514:28, 5515:2, 5522:46, 5522:47, 5523:17, 5524:2, 5524:20, 5526:11</p> <p>pages [4] - 5432:31, 5493:13, 5493:45, 5494:5</p> <p>pandemic [2] - 5461:38, 5472:5</p> <p>paper [1] - 5416:47</p> <p>papers [3] - 5412:42, 5476:20, 5519:24</p> <p>paragraph [35] - 5414:39, 5415:38, 5417:11, 5420:14, 5420:16, 5420:45, 5421:37, 5426:26,</p>	<p>5432:33, 5435:18, 5441:22, 5441:29, 5443:18, 5457:21, 5457:24, 5458:32, 5458:36, 5458:42, 5462:19, 5482:38, 5482:45, 5485:3, 5491:31, 5495:7, 5496:41, 5502:10, 5502:13, 5502:30, 5507:12, 5507:19, 5507:40, 5508:35, 5513:35, 5513:39, 5513:40</p> <p>paragraphs [6] - 5441:23, 5482:10, 5483:18, 5483:24, 5483:34, 5484:2</p> <p>parameter [7] - 5443:16, 5452:31, 5477:45, 5487:26, 5507:33, 5518:8, 5518:25</p> <p>parameter-based [7] - 5443:16, 5452:31, 5477:45, 5487:26, 5507:33, 5518:8, 5518:25</p> <p>parameters [19] - 5408:7, 5408:13, 5409:32, 5444:20, 5452:10, 5452:27, 5480:10, 5480:14, 5487:21, 5506:17, 5513:44, 5515:29, 5515:33, 5518:6, 5518:19, 5519:2, 5519:17, 5519:31</p> <p>parameters-based [12] - 5444:20, 5452:10, 5452:27, 5480:10, 5480:14, 5487:21, 5513:44, 5518:6, 5518:19, 5519:2, 5519:17, 5519:31</p> <p>pardon [4] - 5400:33, 5444:38, 5465:13, 5481:44</p> <p>parental [1] - 5496:15</p> <p>parents [1] - 5458:15</p> <p>parliament [5] - 5401:35, 5407:9, 5412:43, 5423:36, 5440:23</p> <p>Parliament [1] - 5406:46</p> <p>part [17] - 5400:27, 5439:28, 5449:19, 5454:12, 5457:29,</p>	<p>5461:44, 5462:40, 5464:8, 5472:30, 5489:14, 5490:14, 5496:43, 5503:1, 5510:4, 5514:41, 5518:4, 5519:16</p> <p>particular [53] - 5409:19, 5411:31, 5412:11, 5414:39, 5415:16, 5415:37, 5417:7, 5419:38, 5421:26, 5421:29, 5423:19, 5430:27, 5432:33, 5434:45, 5435:12, 5441:14, 5442:35, 5443:35, 5444:28, 5444:31, 5447:10, 5449:13, 5450:14, 5451:25, 5454:10, 5455:37, 5461:4, 5461:16, 5461:32, 5467:11, 5467:19, 5470:4, 5476:11, 5479:17, 5484:43, 5485:7, 5493:15, 5493:27, 5493:43, 5494:14, 5494:38, 5496:38, 5497:42, 5498:5, 5499:18, 5499:42, 5507:10, 5512:11, 5514:8, 5515:35, 5522:47, 5523:5, 5529:45</p> <p>particularly [18] - 5407:29, 5412:30, 5419:26, 5424:40, 5429:18, 5429:27, 5437:28, 5437:43, 5438:31, 5460:1, 5460:30, 5461:17, 5462:27, 5472:34, 5494:18, 5522:9, 5528:12, 5528:22</p> <p>parties [1] - 5404:32</p> <p>parts [1] - 5510:4</p> <p>pass [3] - 5416:39, 5525:26, 5526:25</p> <p>passage [2] - 5482:8, 5485:9</p> <p>passed [1] - 5438:10</p> <p>passes [1] - 5416:36</p> <p>passionately [1] - 5516:36</p> <p>past [1] - 5481:21</p> <p>patient [2] - 5419:4, 5427:23</p> <p>Paul [1] - 5399:27</p> <p>pause [3] - 5426:35, 5435:45, 5481:14</p>	<p>pausing [1] - 5426:8</p> <p>pay [1] - 5450:4</p> <p>pays [1] - 5433:43</p> <p>PBFM [1] - 5523:4</p> <p>PDF [1] - 5493:17</p> <p>PeakCare [1] - 5469:24</p> <p>penultimate [1] - 5458:41</p> <p>people [39] - 5420:39, 5437:29, 5437:43, 5437:47, 5438:2, 5438:9, 5438:11, 5439:19, 5439:23, 5439:24, 5439:29, 5441:8, 5453:18, 5453:22, 5455:30, 5457:8, 5459:36, 5460:1, 5460:29, 5460:33, 5461:17, 5461:41, 5463:7, 5463:9, 5466:33, 5466:34, 5468:19, 5468:20, 5468:22, 5468:23, 5469:16, 5469:20, 5472:9, 5473:2, 5473:12, 5492:31, 5493:6, 5529:12</p> <p>per [16] - 5413:45, 5425:37, 5433:10, 5434:3, 5435:28, 5447:12, 5460:31, 5476:7, 5476:22, 5482:17, 5488:11, 5493:34, 5496:18, 5501:7, 5519:26</p> <p>perfectly [1] - 5529:41</p> <p>performed [1] - 5493:28</p> <p>perhaps [24] - 5403:31, 5406:36, 5414:16, 5420:22, 5426:18, 5429:42, 5440:1, 5449:15, 5453:27, 5456:21, 5457:17, 5457:29, 5458:9, 5462:14, 5462:35, 5469:40, 5469:47, 5471:32, 5489:41, 5490:14, 5495:45, 5499:36, 5501:27, 5505:25</p> <p>period [43] - 5413:31, 5413:32, 5416:29, 5417:29, 5418:36, 5419:15, 5419:18, 5419:33, 5420:39, 5422:5, 5424:21, 5424:47, 5425:9,</p>	<p>5425:42, 5427:15, 5433:24, 5436:42, 5440:9, 5445:40, 5451:45, 5454:44, 5457:30, 5457:40, 5457:41, 5469:35, 5470:18, 5470:44, 5470:46, 5472:23, 5472:27, 5473:11, 5473:32, 5477:15, 5481:17, 5483:8, 5501:9, 5501:36, 5519:6, 5524:32, 5525:23, 5527:20, 5529:17, 5529:43</p> <p>period's [1] - 5457:28</p> <p>permanency [2] - 5461:15, 5461:18</p> <p>persevering [1] - 5529:46</p> <p>persistent [3] - 5422:11, 5431:22, 5433:33</p> <p>person [4] - 5412:22, 5418:17, 5459:46, 5463:6</p> <p>personally [1] - 5527:28</p> <p>perspective [1] - 5523:31</p> <p>perverse [1] - 5442:40</p> <p>phase [28] - 5441:35, 5442:17, 5443:7, 5443:8, 5443:11, 5443:13, 5443:23, 5443:24, 5443:31, 5443:35, 5443:39, 5443:43, 5443:46, 5444:6, 5444:12, 5444:33, 5444:36, 5444:45, 5445:16, 5445:17, 5446:7, 5446:9, 5446:41, 5513:42, 5513:43, 5519:2</p> <p>phases [2] - 5444:17, 5477:20</p> <p>phenomenon [1] - 5437:31</p> <p>phone [1] - 5416:45</p> <p>phrase [1] - 5529:10</p> <p>phrased [1] - 5498:45</p> <p>physical [1] - 5493:46</p> <p>physically [1] - 5414:47</p> <p>picked [3] - 5455:13, 5492:21, 5526:9</p> <p>picking [3] - 5476:31, 5481:27, 5519:13</p> <p>picture [1] - 5473:28</p>

<p>piece [1] - 5527:47</p> <p>PII [8] - 5441:36, 5442:6, 5446:33, 5446:39, 5455:37, 5496:33, 5507:1, 5522:42</p> <p>placed [11] - 5415:11, 5419:37, 5419:45, 5420:5, 5421:3, 5425:29, 5425:34, 5428:26, 5459:21, 5460:23, 5462:27</p> <p>placement [21] - 5416:12, 5425:23, 5426:6, 5426:31, 5433:5, 5442:10, 5453:16, 5454:27, 5463:14, 5480:19, 5487:9, 5491:20, 5515:10, 5515:11, 5518:5, 5519:27, 5519:28, 5520:16, 5521:8, 5522:15, 5523:14</p> <p>placements [28] - 5419:38, 5419:46, 5420:21, 5420:29, 5420:31, 5421:8, 5421:42, 5422:22, 5433:3, 5433:17, 5452:25, 5454:46, 5455:2, 5455:19, 5455:27, 5459:44, 5464:3, 5465:20, 5470:6, 5470:7, 5470:11, 5477:37, 5494:43, 5508:42, 5514:34, 5514:35, 5514:43, 5514:45</p> <p>places [16] - 5420:18, 5439:25, 5458:34, 5458:41, 5459:14, 5459:32, 5460:7, 5460:17, 5462:1, 5462:20, 5462:22, 5463:36, 5464:1, 5464:30, 5502:16</p> <p>placing [3] - 5419:27, 5432:41, 5527:11</p> <p>plainly [1] - 5464:2</p> <p>plan [19] - 5428:2, 5428:43, 5429:13, 5429:14, 5429:24, 5429:37, 5443:14, 5462:42, 5492:7, 5492:13, 5492:14, 5492:21, 5494:37, 5494:40, 5502:7, 5502:14, 5515:27, 5517:19, 5517:25</p>	<p>plan" [2] - 5427:34, 5427:37</p> <p>planned [1] - 5520:11</p> <p>plans [1] - 5427:40</p> <p>plug [2] - 5487:38, 5494:35</p> <p>plugging [1] - 5495:25</p> <p>plus [4] - 5487:7, 5493:36, 5508:1, 5513:24</p> <p>pm [4] - 5481:23, 5483:29, 5484:37, 5525:15</p> <p>point [95] - 5403:42, 5404:1, 5404:23, 5407:47, 5408:5, 5408:25, 5408:39, 5408:46, 5409:20, 5409:40, 5410:15, 5411:14, 5411:20, 5411:25, 5412:25, 5419:15, 5422:26, 5426:15, 5427:3, 5427:20, 5428:25, 5428:34, 5430:2, 5430:37, 5431:2, 5442:35, 5445:23, 5455:12, 5456:34, 5458:21, 5458:31, 5458:36, 5458:43, 5459:33, 5463:27, 5464:40, 5465:6, 5471:45, 5471:46, 5471:47, 5476:5, 5476:35, 5477:4, 5478:7, 5478:13, 5480:21, 5482:22, 5484:6, 5484:15, 5487:42, 5488:7, 5488:8, 5488:17, 5490:25, 5492:42, 5495:6, 5495:22, 5496:28, 5499:17, 5501:35, 5502:1, 5502:40, 5503:35, 5504:2, 5504:34, 5507:37, 5508:9, 5508:47, 5510:16, 5511:9, 5511:13, 5511:29, 5512:33, 5513:35, 5513:39, 5513:42, 5515:1, 5516:28, 5517:18, 5519:9, 5519:13, 5522:8, 5522:26, 5523:6, 5524:2, 5524:20, 5524:22, 5524:31, 5524:35, 5525:13, 5526:4, 5526:10, 5526:16,</p>	<p>5526:19, 5530:12</p> <p>pointed [2] - 5437:11, 5443:30</p> <p>pointing [1] - 5495:44</p> <p>points [8] - 5403:42, 5471:17, 5481:31, 5491:43, 5494:41, 5502:47, 5520:16, 5523:22</p> <p>policies [1] - 5450:42</p> <p>policy [16] - 5402:37, 5408:10, 5417:14, 5418:36, 5424:39, 5481:47, 5482:1, 5490:16, 5490:17, 5497:26, 5500:9, 5500:13, 5500:36, 5501:10, 5506:13, 5506:14</p> <p>poor [1] - 5429:42</p> <p>poorly [1] - 5469:40</p> <p>population [13] - 5422:25, 5431:24, 5433:34, 5452:8, 5452:14, 5452:36, 5476:33, 5477:32, 5495:16, 5508:1, 5508:2, 5519:10</p> <p>portfolio [20] - 5407:17, 5408:31, 5409:10, 5410:30, 5413:21, 5415:21, 5416:6, 5418:8, 5419:7, 5422:7, 5427:12, 5428:3, 5431:9, 5431:14, 5435:24, 5497:29, 5500:37, 5508:21, 5516:36, 5527:22</p> <p>portfolios [2] - 5409:19, 5416:9</p> <p>position [15] - 5414:7, 5416:17, 5422:12, 5426:27, 5437:17, 5451:45, 5454:24, 5454:29, 5461:41, 5502:1, 5505:36, 5506:24, 5506:33, 5518:14, 5529:11</p> <p>positions [1] - 5421:3</p> <p>possible [2] - 5470:35, 5472:37</p> <p>post [4] - 5457:41, 5461:38, 5466:29, 5475:19</p> <p>post-COVID [3] - 5457:41, 5466:29, 5475:19</p> <p>pot [2] - 5526:7, 5526:8</p>	<p>potential [5] - 5461:7, 5478:25, 5496:47, 5498:36, 5523:14</p> <p>potentially [3] - 5442:25, 5479:36, 5480:11</p> <p>PPE [1] - 5452:46</p> <p>practical [6] - 5450:38, 5462:41, 5472:5, 5472:8, 5472:27, 5472:30</p> <p>practically [2] - 5448:8, 5517:17</p> <p>practice [2] - 5416:28, 5462:44</p> <p>practices [1] - 5450:42</p> <p>Practitioner [1] - 5461:19</p> <p>pre [12] - 5417:27, 5457:30, 5472:44, 5473:6, 5473:7, 5473:20, 5475:18, 5476:17, 5482:2, 5488:31, 5491:27, 5496:4</p> <p>pre-Cabinet [1] - 5417:27</p> <p>pre-COVID [7] - 5457:30, 5472:44, 5473:6, 5473:7, 5473:20, 5475:18, 5491:27</p> <p>pre-dates [1] - 5482:2</p> <p>pre-empt [1] - 5488:31</p> <p>preceded [1] - 5506:12</p> <p>precedes [2] - 5430:46, 5502:10</p> <p>preceding [8] - 5408:9, 5414:13, 5420:39, 5429:36, 5447:4, 5482:39, 5507:19, 5512:11</p> <p>precise [1] - 5529:45</p> <p>precised [1] - 5451:38</p> <p>precisely [8] - 5458:36, 5465:33, 5486:20, 5498:22, 5499:30, 5500:21, 5501:32, 5504:33</p> <p>precluded [1] - 5447:31</p> <p>predicate [1] - 5451:22</p> <p>predicated [1] - 5473:41</p> <p>predicted [2] - 5496:4, 5496:16</p> <p>prefer [1] - 5524:47</p>	<p>preferable [1] - 5438:15</p> <p>preliminary [2] - 5404:41, 5513:43</p> <p>Premier [5] - 5409:8, 5412:5, 5425:43, 5454:31</p> <p>premise [1] - 5471:16</p> <p>premium [2] - 5433:43, 5434:3</p> <p>preparation [2] - 5490:6, 5506:43</p> <p>prepared [9] - 5405:26, 5406:3, 5407:30, 5435:10, 5444:3, 5444:36, 5494:38, 5500:7, 5502:14</p> <p>present [9] - 5403:24, 5432:28, 5434:2, 5434:4, 5434:40, 5441:19, 5451:39, 5456:34, 5518:43</p> <p>presented [2] - 5461:11, 5474:2</p> <p>presenting [1] - 5460:32</p> <p>presently [4] - 5440:10, 5498:28, 5498:34, 5522:42</p> <p>press [11] - 5489:4, 5489:5, 5489:8, 5503:16, 5504:4, 5504:8, 5504:18, 5504:22, 5504:30, 5504:35, 5505:10</p> <p>PRESS [1] - 5489:11</p> <p>pressure [3] - 5419:27, 5427:9, 5461:26</p> <p>pressures [9] - 5414:8, 5416:12, 5419:19, 5438:6, 5454:27, 5459:27, 5491:19, 5492:1, 5513:37</p> <p>presumably [1] - 5504:9</p> <p>presume [1] - 5498:40</p> <p>pretty [3] - 5518:47, 5521:13, 5527:16</p> <p>prevented [1] - 5453:43</p> <p>preventing [1] - 5453:29</p> <p>previous [9] - 5424:9, 5452:32, 5458:4, 5483:4, 5508:5, 5513:22, 5513:36, 5516:16</p>
--	--	---	--	---

<p>previously [5] - 5400:8, 5410:37, 5477:12, 5480:23, 5496:4</p> <p>primarily [1] - 5431:22</p> <p>principal [1] - 5440:17</p> <p>prioritising [1] - 5409:46</p> <p>priority [2] - 5506:16, 5517:29</p> <p>privilege [2] - 5402:16, 5516:24</p> <p>privy [3] - 5489:31, 5490:26, 5501:43</p> <p>proactive [1] - 5478:41</p> <p>problem [13] - 5424:23, 5437:17, 5449:13, 5449:15, 5470:43, 5471:14, 5471:24, 5471:28, 5471:29, 5471:33, 5471:40, 5471:43</p> <p>problems [4] - 5470:36, 5471:39, 5486:23, 5509:3</p> <p>procedures [1] - 5442:38</p> <p>proceed [9] - 5456:21, 5510:7, 5510:25, 5510:30, 5510:40, 5510:43, 5511:8, 5511:26, 5512:41</p> <p>proceeded [1] - 5530:18</p> <p>proceedings [1] - 5405:22</p> <p>process [32] - 5402:9, 5402:11, 5402:19, 5407:42, 5408:20, 5409:42, 5409:44, 5410:6, 5410:9, 5411:28, 5411:29, 5411:33, 5411:35, 5412:17, 5412:19, 5412:34, 5416:24, 5417:16, 5417:33, 5418:32, 5423:28, 5439:36, 5462:47, 5465:3, 5473:27, 5490:24, 5500:28, 5506:7, 5519:16, 5521:20, 5523:40, 5529:47</p> <p>processes [2] - 5410:12, 5519:36</p> <p>procure [1] - 5459:15</p> <p>procured [1] - 5459:28</p> <p>procurement [7] - 5427:34, 5427:36,</p>	<p>5428:1, 5428:20, 5429:13, 5429:37, 5442:38</p> <p>produce [6] - 5404:8, 5454:25, 5509:38, 5510:14, 5510:19, 5520:43</p> <p>produced [14] - 5400:5, 5401:10, 5402:33, 5402:35, 5402:43, 5402:47, 5403:5, 5403:17, 5509:46, 5510:12, 5510:15, 5510:18, 5510:45, 5530:19</p> <p>production [3] - 5404:31, 5404:34, 5530:13</p> <p>proffered [1] - 5485:8</p> <p>program [10] - 5410:2, 5410:4, 5410:6, 5440:43, 5451:41, 5463:28, 5472:6, 5496:7, 5527:25, 5528:18</p> <p>programs [12] - 5410:1, 5426:5, 5426:30, 5427:17, 5475:21, 5479:9, 5479:35, 5528:31, 5528:38, 5528:39, 5529:1, 5529:2</p> <p>progress [2] - 5427:25, 5443:15</p> <p>project [3] - 5523:2, 5526:9, 5527:11</p> <p>projected [12] - 5414:22, 5475:40, 5476:40, 5477:5, 5477:30, 5487:41, 5488:37, 5491:31, 5491:33, 5501:36, 5507:22, 5523:47</p> <p>projection [7] - 5476:37, 5507:32, 5507:33, 5514:7, 5514:9, 5514:36, 5519:27</p> <p>projections [3] - 5518:22, 5519:46, 5529:13</p> <p>promise [1] - 5479:14</p> <p>promised [1] - 5422:4</p> <p>pronounced [1] - 5449:16</p> <p>proof [3] - 5511:20, 5511:23, 5511:24</p> <p>proper [2] - 5465:18, 5494:42</p> <p>properly [1] - 5465:13</p>	<p>prophecy [1] - 5495:2</p> <p>proportion [4] - 5428:26, 5430:22, 5450:44, 5488:36</p> <p>proportional [2] - 5430:26, 5488:37</p> <p>proportionally [1] - 5430:29</p> <p>proposal [34] - 5432:5, 5432:12, 5432:24, 5455:35, 5455:46, 5488:28, 5491:14, 5491:16, 5491:40, 5491:45, 5494:39, 5496:39, 5497:47, 5499:3, 5500:17, 5501:3, 5504:46, 5507:8, 5507:10, 5507:12, 5509:10, 5509:14, 5511:14, 5511:30, 5511:32, 5512:42, 5513:23, 5514:3, 5514:10, 5514:41, 5515:13, 5515:19, 5515:23</p> <p>proposals [10] - 5403:31, 5417:8, 5447:3, 5447:5, 5486:29, 5486:42, 5492:24, 5493:14, 5493:15, 5505:37</p> <p>propose [1] - 5402:4</p> <p>proposed [12] - 5402:10, 5408:26, 5448:41, 5448:44, 5451:2, 5477:6, 5492:28, 5492:38, 5492:42, 5507:15, 5510:37, 5519:25</p> <p>proposes [1] - 5403:36</p> <p>proposing [1] - 5521:44</p> <p>proposition [17] - 5419:12, 5419:13, 5425:34, 5429:45, 5430:6, 5430:18, 5431:43, 5433:19, 5471:11, 5487:34, 5503:24, 5503:29, 5509:33, 5511:11, 5511:16, 5511:17, 5511:18</p> <p>propositions [14] - 5419:3, 5419:8, 5419:9, 5419:19, 5422:3, 5454:37, 5465:15, 5465:16, 5469:30, 5470:15,</p>	<p>5470:24, 5470:26, 5471:34, 5471:36</p> <p>prospective [1] - 5480:38</p> <p>protection [11] - 5473:21, 5475:21, 5475:45, 5477:11, 5479:4, 5489:16, 5489:22, 5496:10, 5503:23, 5503:26, 5526:3</p> <p>protocol [2] - 5416:41, 5416:42</p> <p>proud [1] - 5528:13</p> <p>provide [12] - 5408:2, 5408:6, 5411:22, 5412:32, 5422:21, 5425:23, 5447:46, 5452:29, 5474:21, 5514:11, 5521:14, 5524:3</p> <p>provided [30] - 5403:14, 5403:15, 5412:45, 5413:39, 5414:42, 5416:11, 5420:17, 5420:26, 5420:41, 5421:28, 5423:10, 5423:31, 5445:41, 5445:44, 5450:40, 5461:14, 5470:23, 5475:39, 5480:25, 5484:16, 5487:46, 5497:25, 5500:30, 5500:34, 5503:25, 5503:27, 5504:28, 5520:32, 5524:22, 5528:46</p> <p>providers [13] - 5426:37, 5427:4, 5447:14, 5447:18, 5453:39, 5455:7, 5455:9, 5455:13, 5455:15, 5465:29, 5470:9, 5470:10, 5471:47</p> <p>provides [1] - 5513:13</p> <p>providing [3] - 5434:27, 5449:37, 5530:1</p> <p>provision [2] - 5423:34, 5425:2</p> <p>proximity [1] - 5507:3</p> <p>public [11] - 5400:2, 5400:8, 5400:35, 5417:44, 5432:7, 5441:37, 5455:38, 5495:40, 5496:34, 5499:32, 5512:43</p> <p>publicly [2] - 5412:43, 5416:2</p>	<p>publish [2] - 5400:3, 5400:10</p> <p>published [1] - 5526:27</p> <p>purchased [1] - 5442:41</p> <p>purpose [10] - 5421:40, 5423:22, 5423:23, 5428:40, 5448:1, 5452:7, 5452:11, 5459:45, 5464:36, 5487:3</p> <p>purposes [14] - 5403:25, 5405:21, 5421:23, 5422:30, 5423:19, 5451:39, 5456:35, 5484:30, 5506:25, 5506:26, 5506:27, 5510:8, 5512:40, 5518:44</p> <p>pursue [3] - 5464:43, 5494:43, 5504:28</p> <p>pursued [2] - 5465:8, 5522:22</p> <p>pursuing [6] - 5463:43, 5464:13, 5464:29, 5474:8, 5474:12, 5474:13</p> <p>put [85] - 5403:26, 5404:18, 5408:38, 5409:33, 5410:13, 5411:34, 5412:16, 5417:43, 5419:3, 5419:8, 5419:13, 5422:4, 5424:37, 5425:35, 5429:11, 5429:24, 5430:6, 5432:12, 5437:17, 5437:43, 5437:47, 5438:14, 5439:15, 5439:16, 5439:29, 5442:2, 5442:44, 5443:28, 5445:38, 5446:34, 5447:4, 5447:28, 5449:12, 5449:14, 5451:22, 5455:36, 5455:47, 5457:17, 5458:9, 5459:17, 5459:36, 5463:5, 5465:14, 5468:40, 5469:31, 5469:41, 5470:15, 5470:26, 5471:34, 5472:36, 5475:45, 5485:6, 5487:45, 5491:15, 5491:40, 5491:46, 5498:7, 5499:3, 5501:2, 5501:42, 5503:11, 5503:24, 5503:30,</p>
---	---	---	---	--

<p>5503:33, 5503:34, 5505:38, 5507:8, 5509:27, 5509:28, 5509:32, 5509:43, 5511:12, 5511:15, 5511:30, 5512:42, 5514:10, 5514:42, 5515:19, 5516:33, 5517:5, 5517:24, 5518:38, 5522:31, 5523:32, 5530:16</p> <p>putting [9] - 5410:36, 5436:12, 5438:16, 5441:8, 5453:17, 5470:23, 5472:33, 5519:28, 5524:36</p>	<p>5498:10, 5498:39, 5498:41, 5498:42, 5501:41, 5504:28, 5510:40, 5510:44, 5512:41, 5524:43, 5525:1, 5525:6, 5529:24, 5529:26</p> <p>quibble [2] - 5430:36, 5487:34</p> <p>quick [2] - 5461:6, 5461:10</p> <p>quite [27] - 5403:5, 5412:46, 5414:24, 5416:19, 5419:6, 5420:12, 5428:11, 5433:13, 5437:38, 5447:2, 5458:45, 5459:1, 5468:17, 5469:32, 5470:3, 5471:26, 5475:19, 5483:5, 5486:11, 5498:31, 5500:32, 5500:40, 5501:38, 5507:21, 5520:36, 5527:41, 5529:14</p> <p>quote [1] - 5420:47</p>	<p>5455:35, 5458:9, 5459:29, 5460:23, 5463:23, 5465:14, 5473:36, 5473:37, 5474:23, 5474:37, 5480:24, 5490:39, 5498:46, 5500:9, 5501:25, 5504:29, 5505:43, 5525:23</p> <p>rational [3] - 5462:21, 5474:11, 5474:16</p> <p>re [1] - 5529:26</p> <p>re-examination [1] - 5529:26</p> <p>reach [1] - 5472:44</p> <p>reached [3] - 5420:21, 5440:19, 5498:37</p> <p>read [11] - 5406:29, 5408:28, 5430:17, 5443:18, 5443:34, 5446:16, 5451:5, 5483:33, 5493:27, 5501:27, 5505:1</p> <p>readily [1] - 5517:36</p> <p>reading [2] - 5429:29, 5430:14</p> <p>ready [2] - 5449:24, 5529:44</p> <p>real [5] - 5400:5, 5402:47, 5452:22, 5457:1, 5528:25</p> <p>real-time [2] - 5400:5, 5402:47</p> <p>realisation [1] - 5450:43</p> <p>realise [1] - 5470:33</p> <p>realised [2] - 5406:33, 5463:29</p> <p>realising [2] - 5445:21, 5446:19</p> <p>realistic [2] - 5448:30, 5472:16</p> <p>reality [3] - 5452:9, 5463:45, 5478:10</p> <p>really [26] - 5403:36, 5408:29, 5411:13, 5411:20, 5427:47, 5447:17, 5452:21, 5453:6, 5453:17, 5456:39, 5464:10, 5464:26, 5470:47, 5472:42, 5474:30, 5477:16, 5485:10, 5488:42, 5504:3, 5508:34, 5509:1, 5527:24, 5528:37, 5529:10, 5530:22</p> <p>reason [31] - 5414:44, 5414:46, 5421:3, 5421:6, 5421:41,</p>	<p>5423:36, 5426:8, 5426:34, 5427:10, 5428:17, 5433:42, 5438:34, 5439:5, 5452:40, 5461:4, 5465:42, 5486:20, 5487:15, 5492:27, 5501:44, 5502:31, 5509:20, 5509:24, 5509:30, 5511:10, 5512:23, 5512:25, 5518:45, 5519:4, 5519:13, 5519:33</p> <p>reasonable [7] - 5416:18, 5431:38, 5435:40, 5435:43, 5443:3, 5447:34, 5462:43</p> <p>reasons [16] - 5400:7, 5412:45, 5427:47, 5428:31, 5438:20, 5438:42, 5438:44, 5438:47, 5440:17, 5463:16, 5463:17, 5472:5, 5474:9, 5506:20, 5515:32, 5518:15</p> <p>recap [1] - 5481:14</p> <p>receive [9] - 5488:36, 5490:16, 5490:22, 5492:44, 5516:4, 5516:40, 5517:11, 5523:29, 5523:45</p> <p>received [16] - 5405:27, 5416:16, 5434:14, 5490:17, 5495:33, 5495:34, 5495:37, 5495:38, 5497:17, 5501:14, 5501:17, 5502:45, 5512:17, 5512:34, 5516:10, 5520:26</p> <p>receiving [4] - 5476:32, 5498:24, 5501:16, 5504:46</p> <p>recent [6] - 5403:4, 5406:42, 5414:12, 5414:43, 5435:11, 5490:16</p> <p>recognised [3] - 5464:39, 5487:13, 5492:16</p> <p>recognition [3] - 5487:11, 5487:40, 5507:26</p> <p>recollect [9] - 5440:34, 5447:35, 5449:23, 5462:4, 5472:32, 5487:15, 5518:1, 5521:8</p>	<p>recollection [34] - 5409:16, 5413:43, 5418:9, 5434:24, 5435:38, 5439:44, 5439:45, 5440:36, 5441:4, 5441:9, 5448:1, 5450:1, 5460:31, 5460:37, 5461:18, 5461:27, 5469:2, 5469:11, 5475:35, 5475:41, 5487:8, 5487:24, 5487:44, 5489:27, 5489:30, 5506:14, 5511:45, 5512:6, 5512:24, 5515:24, 5521:6, 5521:34, 5522:7, 5529:45</p> <p>recollections [1] - 5473:42</p> <p>recommendation [1] - 5475:7</p> <p>recommendations [5] - 5454:17, 5454:23, 5473:43, 5476:29, 5501:28</p> <p>recommended [4] - 5448:30, 5502:17, 5502:20, 5502:21</p> <p>recommending [1] - 5447:13</p> <p>record [13] - 5470:27, 5489:21, 5495:33, 5496:40, 5502:41, 5502:43, 5503:4, 5503:13, 5503:22, 5503:34, 5503:38, 5511:10, 5512:16</p> <p>recorded [5] - 5505:18, 5511:47, 5512:5, 5523:5, 5524:8</p> <p>records [6] - 5406:10, 5475:40, 5502:30, 5504:46, 5512:10, 5524:21</p> <p>recovery [6] - 5506:14, 5515:27, 5515:30, 5515:35, 5515:38</p> <p>recruit [1] - 5449:17</p> <p>recruiting [1] - 5419:22</p> <p>recruitment [1] - 5451:31</p> <p>recurrent [19] - 5422:47, 5423:4, 5423:5, 5423:32, 5423:46, 5424:24, 5438:38, 5439:7,</p>
Q				
<p>QATSICPP [5] - 5453:7, 5527:23, 5528:21, 5528:40, 5529:1</p> <p>QATSICPP's [1] - 5527:28</p> <p>QFCC [2] - 5475:43, 5528:23</p> <p>QTC [30] - 5439:29, 5440:37, 5440:43, 5441:16, 5441:20, 5441:30, 5441:35, 5443:5, 5443:13, 5443:19, 5443:25, 5444:8, 5444:33, 5445:16, 5445:17, 5445:20, 5447:10, 5447:13, 5449:40, 5452:10, 5452:20, 5476:24, 5476:31, 5476:45, 5477:41, 5478:15, 5480:9, 5518:13, 5519:1, 5523:3</p> <p>QTC's [7] - 5442:17, 5442:21, 5454:16, 5454:23, 5492:21, 5513:39, 5513:42</p> <p>quarter [1] - 5481:21</p> <p>Quay [1] - 5399:16</p> <p>Queensland [8] - 5406:46, 5407:46, 5409:8, 5409:20, 5419:26, 5468:43, 5468:47, 5472:35</p> <p>questions [24] - 5407:27, 5408:40, 5410:35, 5411:27, 5412:25, 5413:7, 5429:10, 5429:37, 5479:32, 5480:30,</p>	<p>raise [6] - 5400:7, 5402:21, 5403:41, 5404:41, 5431:18, 5516:28</p> <p>raised [11] - 5421:11, 5436:8, 5436:26, 5445:25, 5469:21, 5469:37, 5492:20, 5495:46, 5503:35, 5504:34, 5509:47</p> <p>raises [1] - 5444:28</p> <p>raising [4] - 5404:44, 5453:41, 5476:32, 5526:43</p> <p>RAISING [1] - 5527:7</p> <p>range [4] - 5427:40, 5476:47, 5478:40, 5507:35</p> <p>rapid [5] - 5421:45, 5457:34, 5477:28, 5477:36, 5482:39</p> <p>rate [8] - 5457:34, 5474:41, 5477:10, 5478:9, 5479:3, 5479:12, 5482:39, 5496:3</p> <p>rates [3] - 5477:6, 5478:1, 5496:13</p> <p>rather [23] - 5433:37, 5433:44, 5438:26, 5448:44, 5452:30,</p>	R		

<p>5439:35, 5440:18, 5440:32, 5448:46, 5451:42, 5464:28, 5479:24, 5480:3, 5508:6, 5524:32</p> <p>redacted [1] - 5406:2</p> <p>reduce [8] - 5440:38, 5440:44, 5441:6, 5472:38, 5474:27, 5475:10, 5488:44, 5492:35</p> <p>reduced [3] - 5473:14, 5474:3, 5476:8</p> <p>reducing [5] - 5426:12, 5451:34, 5462:22, 5464:30, 5472:45</p> <p>reduction [3] - 5474:22, 5474:45, 5475:3</p> <p>reductions [2] - 5495:10, 5496:9</p> <p>refamiliarise [1] - 5507:9</p> <p>refer [5] - 5413:30, 5415:41, 5486:14, 5495:45, 5526:11</p> <p>reference [34] - 5420:13, 5429:12, 5432:32, 5441:46, 5442:1, 5442:20, 5442:44, 5443:34, 5444:32, 5448:16, 5453:34, 5457:39, 5464:46, 5468:2, 5468:36, 5479:26, 5482:10, 5482:38, 5491:31, 5494:33, 5498:3, 5498:6, 5498:16, 5502:5, 5502:11, 5502:12, 5504:35, 5508:36, 5513:41, 5514:23, 5515:3, 5523:6, 5523:12, 5523:16</p> <p>referenced [4] - 5443:15, 5498:1, 5498:5, 5505:5</p> <p>references [2] - 5489:21, 5507:31</p> <p>referral [1] - 5410:2</p> <p>referred [10] - 5402:9, 5438:29, 5472:31, 5478:39, 5490:30, 5501:29, 5509:31, 5510:8, 5525:43, 5526:6</p> <p>referring [20] - 5421:36, 5440:3, 5440:5, 5446:2,</p>	<p>5449:39, 5475:8, 5477:16, 5478:25, 5496:23, 5497:8, 5497:10, 5499:30, 5500:6, 5500:42, 5515:25, 5521:5, 5522:4, 5522:35, 5523:15, 5524:15</p> <p>refers [1] - 5505:11</p> <p>refine [1] - 5447:5</p> <p>refining [1] - 5447:10</p> <p>reflected [2] - 5439:35, 5449:40</p> <p>reflection [1] - 5418:11</p> <p>reflective [2] - 5412:34, 5452:37</p> <p>REFOCUS [1] - 5527:35</p> <p>reform [29] - 5418:36, 5440:42, 5440:46, 5451:41, 5451:43, 5451:44, 5452:12, 5453:1, 5460:24, 5463:28, 5464:13, 5471:6, 5471:10, 5472:6, 5472:24, 5472:29, 5474:10, 5492:29, 5496:7, 5507:34, 5517:19, 5517:25, 5518:5, 5519:8, 5519:41, 5521:33, 5522:16, 5527:31</p> <p>reforms [24] - 5424:39, 5443:16, 5452:9, 5463:45, 5464:32, 5464:42, 5472:17, 5474:8, 5474:20, 5474:21, 5475:26, 5487:9, 5489:22, 5496:2, 5496:4, 5496:12, 5503:23, 5503:26, 5520:11, 5520:16, 5521:15, 5521:43, 5522:22, 5523:3</p> <p>reframe [1] - 5420:13</p> <p>refresh [4] - 5432:19, 5465:16, 5470:4, 5498:30</p> <p>regard [23] - 5424:17, 5437:28, 5447:28, 5449:21, 5455:19, 5461:12, 5461:30, 5466:34, 5468:18, 5468:44, 5469:1, 5469:30, 5472:34, 5476:25, 5479:18, 5485:46, 5515:32,</p>	<p>5517:6, 5517:15, 5517:19, 5517:44, 5518:7, 5521:16</p> <p>regardless [1] - 5478:10</p> <p>regions [1] - 5416:25</p> <p>regrettably [1] - 5428:44</p> <p>regularly [2] - 5411:43, 5528:23</p> <p>rehearse [1] - 5469:45</p> <p>reject [1] - 5400:8</p> <p>relate [3] - 5400:4, 5403:18, 5403:19</p> <p>related [1] - 5490:18</p> <p>relates [1] - 5448:9</p> <p>relation [26] - 5402:5, 5402:29, 5403:12, 5407:41, 5409:40, 5411:28, 5411:32, 5412:14, 5412:15, 5414:6, 5415:3, 5415:7, 5428:43, 5440:11, 5460:21, 5462:28, 5469:33, 5470:29, 5472:28, 5476:14, 5479:13, 5483:33, 5499:18, 5500:10, 5516:24, 5530:15</p> <p>relative [2] - 5460:25, 5520:3</p> <p>relatively [1] - 5433:16</p> <p>release [12] - 5489:4, 5489:6, 5489:8, 5495:32, 5503:16, 5504:4, 5504:8, 5504:18, 5504:30, 5504:35, 5505:8, 5505:11</p> <p>RELEASE [1] - 5489:11</p> <p>released [6] - 5408:9, 5412:43, 5487:8, 5487:9, 5515:26, 5521:31</p> <p>releases [2] - 5503:4, 5504:22</p> <p>relevance [3] - 5483:22, 5485:9, 5494:15</p> <p>relevant [37] - 5401:17, 5405:21, 5413:32, 5416:29, 5418:36, 5419:15, 5419:17, 5419:33, 5422:5, 5424:21, 5424:47, 5425:9, 5425:31, 5425:41, 5426:42, 5427:15,</p>	<p>5431:42, 5433:24, 5436:42, 5440:9, 5445:39, 5451:45, 5454:44, 5469:35, 5470:18, 5470:43, 5478:18, 5482:8, 5489:15, 5501:42, 5510:4, 5510:8, 5511:21, 5527:20, 5528:37, 5528:39, 5529:17</p> <p>reliable [2] - 5451:40, 5519:17</p> <p>reliance [8] - 5431:29, 5433:38, 5439:5, 5440:17, 5463:36, 5472:46, 5474:22, 5492:35</p> <p>relied [1] - 5472:25</p> <p>relinquish [1] - 5438:8</p> <p>relinquished [1] - 5461:33</p> <p>relinquishing [1] - 5461:35</p> <p>rely [3] - 5403:37, 5472:26, 5494:2</p> <p>remain [2] - 5437:46, 5529:7</p> <p>remained [1] - 5475:23</p> <p>remaining [1] - 5481:15</p> <p>remains [1] - 5484:41</p> <p>remember [2] - 5491:35, 5527:39</p> <p>remind [1] - 5440:23</p> <p>remove [1] - 5437:33</p> <p>removed [1] - 5460:46</p> <p>removing [1] - 5436:34</p> <p>reorient [2] - 5445:12, 5465:12</p> <p>repair [1] - 5496:9</p> <p>repeat [1] - 5419:40</p> <p>repeatedly [1] - 5529:14</p> <p>rephrase [1] - 5516:30</p> <p>report [31] - 5435:3, 5435:10, 5435:11, 5435:12, 5441:30, 5441:36, 5441:40, 5443:5, 5443:20, 5443:24, 5444:45, 5445:16, 5446:7, 5446:9, 5446:41, 5446:45, 5447:3, 5447:9, 5447:33, 5466:41, 5479:19, 5479:23, 5496:5, 5496:16, 5496:24,</p>	<p>5496:25, 5505:6, 5518:39, 5523:11, 5526:11</p> <p>report" [1] - 5443:31</p> <p>reports [5] - 5443:29, 5447:29, 5447:41, 5475:42, 5479:34</p> <p>representations [1] - 5515:8</p> <p>representative [1] - 5458:10</p> <p>representing [1] - 5530:16</p> <p>request [3] - 5424:12, 5444:4, 5493:8</p> <p>requested [2] - 5424:30, 5424:35</p> <p>require [1] - 5477:43</p> <p>required [13] - 5417:43, 5423:28, 5448:25, 5451:25, 5454:26, 5462:30, 5464:41, 5477:2, 5480:39, 5486:25, 5487:10, 5491:19, 5495:11</p> <p>requirements [1] - 5423:2</p> <p>requiring [2] - 5491:20, 5514:34</p> <p>residential [50] - 5419:38, 5419:46, 5420:24, 5420:30, 5420:46, 5423:35, 5426:10, 5426:12, 5428:33, 5428:36, 5429:18, 5429:27, 5429:43, 5431:29, 5431:33, 5431:44, 5432:41, 5432:42, 5433:5, 5433:11, 5433:17, 5433:37, 5435:4, 5450:45, 5451:24, 5451:36, 5454:45, 5455:21, 5455:24, 5459:6, 5460:26, 5463:23, 5464:30, 5465:42, 5470:5, 5470:12, 5470:13, 5471:36, 5472:25, 5472:39, 5472:46, 5474:23, 5475:3, 5475:17, 5492:32, 5492:33, 5492:35, 5515:4, 5529:8, 5529:12</p> <p>resolve [3] - 5447:24, 5448:25, 5471:41</p> <p>resource [1] - 5496:11</p> <p>resources [4] -</p>
--	---	---	---	---

<p>5453:25, 5453:27, 5520:3, 5526:12 respect [9] - 5400:9, 5409:16, 5419:9, 5420:20, 5426:27, 5444:45, 5478:33, 5495:37, 5528:12 respectful [2] - 5402:16, 5402:24 respective [1] - 5416:21 respects [1] - 5521:41 respond [1] - 5491:41 responding [1] - 5451:7 response [5] - 5401:11, 5405:27, 5406:3, 5496:6, 5509:36 responsible [4] - 5417:14, 5423:19, 5463:43, 5529:44 rest [1] - 5511:18 restrained [1] - 5449:32 restraining [1] - 5448:12 result [6] - 5412:12, 5479:12, 5494:28, 5498:12, 5498:33, 5520:9 resulted [3] - 5442:39, 5464:15, 5517:20 resulting [1] - 5420:23 results [1] - 5517:41 resumed [1] - 5489:46 retain [1] - 5449:18 return [3] - 5432:10, 5438:11, 5462:1 returned [4] - 5438:11, 5460:22, 5460:23, 5473:16 returning [2] - 5425:8, 5430:21 reunification [2] - 5461:5, 5461:20 reunified [2] - 5460:34, 5462:27 revealed [4] - 5462:18, 5475:41, 5479:3, 5509:45 reveals [1] - 5509:25 revel [1] - 5457:5 reversed [2] - 5473:33, 5473:37 review [14] - 5407:42, 5435:3, 5441:16, 5441:20, 5441:21, 5442:9, 5442:17, 5443:25, 5444:3,</p>	<p>5461:15, 5461:18, 5477:41, 5518:34, 5526:27 REVIEW [1] - 5526:39 Review [4] - 5402:8, 5407:34, 5411:29, 5501:26 reviews [3] - 5454:16, 5454:23, 5479:21 revise [1] - 5446:20 revised [5] - 5497:3, 5498:13, 5500:44, 5501:7 revision [1] - 5410:11 right-hand [2] - 5411:18, 5494:33 rightly [1] - 5443:30 rise [2] - 5496:17, 5499:16 risk [2] - 5442:45, 5474:3 roadmap [1] - 5525:37 ROADMAP [1] - 5525:41 roads [1] - 5480:46 robust [4] - 5486:22, 5527:25, 5528:21, 5528:24 Rockhampton [1] - 5527:40 RoGS [1] - 5434:29 role [3] - 5408:47, 5467:27, 5467:42 roles [1] - 5424:9 rolled [1] - 5471:33 rolled-up [1] - 5471:33 rolling [1] - 5423:28 room [3] - 5412:18, 5486:9, 5512:27 rotate [2] - 5412:7 roughly [4] - 5417:37, 5427:46, 5482:20, 5508:25 round [1] - 5480:33 ruling [2] - 5400:36, 5401:9 rulings [5] - 5400:2, 5400:6, 5400:10 running [3] - 5410:2, 5527:13, 5529:33</p>	<p>5407:12, 5416:13, 5419:37, 5446:9, 5453:13, 5460:46, 5462:41, 5469:17, 5478:33, 5486:17, 5489:26, 5502:41, 5516:18, 5516:43, 5517:32 Safety [2] - 5415:3, 5478:32 SAFETY [1] - 5399:5 satisfy [1] - 5510:24 save [2] - 5418:1, 5518:36 saved [1] - 5447:12 saving [1] - 5464:15 saw [5] - 5447:33, 5473:42, 5475:5, 5508:37, 5528:25 scale [27] - 5440:8, 5450:7, 5450:41, 5451:8, 5451:11, 5451:14, 5451:16, 5451:22, 5451:25, 5451:29, 5451:33, 5452:1, 5453:24, 5453:30, 5453:31, 5454:26, 5464:42, 5471:5, 5488:44, 5520:11, 5520:12, 5521:15, 5525:18, 5527:12, 5527:31, 5529:9 scaling [1] - 5449:22 scant [1] - 5479:10 scenario [1] - 5514:36 scenarios [1] - 5514:26 sceptical [1] - 5518:45 school [1] - 5437:35 schools [1] - 5438:6 scope [3] - 5404:25, 5506:22, 5507:32 screen [8] - 5405:32, 5414:17, 5414:22, 5483:2, 5491:43, 5498:13, 5498:35, 5524:15 script [1] - 5499:28 scrutiny [1] - 5425:42 se [1] - 5501:7 searching [1] - 5432:13 seat [3] - 5407:2, 5407:3, 5407:5 second [13] - 5401:4, 5402:43, 5404:1, 5428:25, 5433:38, 5449:15, 5470:6, 5489:16, 5492:28,</p>	<p>5493:36, 5495:6, 5513:38 secondary [2] - 5473:45, 5474:46 secondly [3] - 5407:41, 5421:26, 5503:3 sections [1] - 5408:12 sector [2] - 5527:30, 5527:44 see [118] - 5404:38, 5411:13, 5411:14, 5414:21, 5414:28, 5416:4, 5423:1, 5424:32, 5424:42, 5426:24, 5427:33, 5428:4, 5428:19, 5428:25, 5428:37, 5428:38, 5429:19, 5429:20, 5429:29, 5429:38, 5430:42, 5432:4, 5432:12, 5432:23, 5432:31, 5432:37, 5433:1, 5433:3, 5435:2, 5435:16, 5435:29, 5435:35, 5441:11, 5441:28, 5442:28, 5443:40, 5445:22, 5446:12, 5446:40, 5447:3, 5447:9, 5447:13, 5447:22, 5453:4, 5453:22, 5454:21, 5457:24, 5457:33, 5457:35, 5457:39, 5457:44, 5458:1, 5458:41, 5461:34, 5467:24, 5467:36, 5468:36, 5472:42, 5473:1, 5477:41, 5481:15, 5481:43, 5481:47, 5482:10, 5482:15, 5482:38, 5483:2, 5483:3, 5485:5, 5485:28, 5488:2, 5489:22, 5490:36, 5491:7, 5491:10, 5491:11, 5491:17, 5491:22, 5491:23, 5491:30, 5491:42, 5492:2, 5492:35, 5492:38, 5492:40, 5492:47, 5493:8, 5493:20, 5493:39, 5494:21, 5495:19, 5497:7, 5498:12, 5500:21, 5502:5, 5505:20, 5507:11, 5507:16, 5507:21,</p>	<p>5508:35, 5508:43, 5512:5, 5512:12, 5513:10, 5513:26, 5513:31, 5513:41, 5513:46, 5514:2, 5514:4, 5514:7, 5514:20, 5514:25, 5514:30, 5514:35, 5515:7, 5515:12, 5517:4 seeing [5] - 5457:6, 5457:7, 5469:19, 5475:43, 5476:16 seek [7] - 5404:33, 5408:42, 5412:26, 5424:6, 5494:43, 5511:1, 5513:13 seeking [12] - 5418:27, 5424:40, 5426:14, 5428:35, 5477:4, 5479:7, 5482:23, 5495:35, 5498:23, 5501:11, 5524:23, 5528:17 seeks [2] - 5507:13, 5507:40 seem [7] - 5411:4, 5439:42, 5472:15, 5479:43, 5487:34, 5522:4, 5529:8 seemingly [2] - 5419:26, 5428:2 segue [1] - 5449:4 Senate [1] - 5526:42 SENATE [1] - 5527:6 SENDING [1] - 5409:25 senior [9] - 5408:37, 5412:5, 5412:6, 5412:20, 5412:21, 5412:22, 5415:20, 5416:20, 5418:41 sense [5] - 5430:26, 5435:41, 5452:1, 5474:16, 5498:29 sent [1] - 5416:47 sentence [5] - 5458:42, 5459:4, 5499:28, 5512:13, 5523:12 separate [2] - 5415:41, 5434:43 separately [1] - 5400:27 sequentially [1] - 5494:5 series [7] - 5402:23, 5419:3, 5429:36, 5465:14, 5471:36, 5490:2, 5493:14 serious [4] - 5475:42,</p>
S				
<p>sadly [2] - 5438:8, 5529:4 safe [2] - 5527:25, 5528:11 safely [1] - 5446:36 safety [18] - 5401:40, 5402:39, 5405:1,</p>	<p>5407:12, 5416:13, 5419:37, 5446:9, 5453:13, 5460:46, 5462:41, 5469:17, 5478:33, 5486:17, 5489:26, 5502:41, 5516:18, 5516:43, 5517:32 Safety [2] - 5415:3, 5478:32 SAFETY [1] - 5399:5 satisfy [1] - 5510:24 save [2] - 5418:1, 5518:36 saved [1] - 5447:12 saving [1] - 5464:15 saw [5] - 5447:33, 5473:42, 5475:5, 5508:37, 5528:25 scale [27] - 5440:8, 5450:7, 5450:41, 5451:8, 5451:11, 5451:14, 5451:16, 5451:22, 5451:25, 5451:29, 5451:33, 5452:1, 5453:24, 5453:30, 5453:31, 5454:26, 5464:42, 5471:5, 5488:44, 5520:11, 5520:12, 5521:15, 5525:18, 5527:12, 5527:31, 5529:9 scaling [1] - 5449:22 scant [1] - 5479:10 scenario [1] - 5514:36 scenarios [1] - 5514:26 sceptical [1] - 5518:45 school [1] - 5437:35 schools [1] - 5438:6 scope [3] - 5404:25, 5506:22, 5507:32 screen [8] - 5405:32, 5414:17, 5414:22, 5483:2, 5491:43, 5498:13, 5498:35, 5524:15 script [1] - 5499:28 scrutiny [1] - 5425:42 se [1] - 5501:7 searching [1] - 5432:13 seat [3] - 5407:2, 5407:3, 5407:5 second [13] - 5401:4, 5402:43, 5404:1, 5428:25, 5433:38, 5449:15, 5470:6, 5489:16, 5492:28,</p>	<p>5493:36, 5495:6, 5513:38 secondary [2] - 5473:45, 5474:46 secondly [3] - 5407:41, 5421:26, 5503:3 sections [1] - 5408:12 sector [2] - 5527:30, 5527:44 see [118] - 5404:38, 5411:13, 5411:14, 5414:21, 5414:28, 5416:4, 5423:1, 5424:32, 5424:42, 5426:24, 5427:33, 5428:4, 5428:19, 5428:25, 5428:37, 5428:38, 5429:19, 5429:20, 5429:29, 5429:38, 5430:42, 5432:4, 5432:12, 5432:23, 5432:31, 5432:37, 5433:1, 5433:3, 5435:2, 5435:16, 5435:29, 5435:35, 5441:11, 5441:28, 5442:28, 5443:40, 5445:22, 5446:12, 5446:40, 5447:3, 5447:9, 5447:13, 5447:22, 5453:4, 5453:22, 5454:21, 5457:24, 5457:33, 5457:35, 5457:39, 5457:44, 5458:1, 5458:41, 5461:34, 5467:24, 5467:36, 5468:36, 5472:42, 5473:1, 5477:41, 5481:15, 5481:43, 5481:47, 5482:10, 5482:15, 5482:38, 5483:2, 5483:3, 5485:5, 5485:28, 5488:2, 5489:22, 5490:36, 5491:7, 5491:10, 5491:11, 5491:17, 5491:22, 5491:23, 5491:30, 5491:42, 5492:2, 5492:35, 5492:38, 5492:40, 5492:47, 5493:8, 5493:20, 5493:39, 5494:21, 5495:19, 5497:7, 5498:12, 5500:21, 5502:5, 5505:20, 5507:11, 5507:16, 5507:21,</p>	<p>5508:35, 5508:43, 5512:5, 5512:12, 5513:10, 5513:26, 5513:31, 5513:41, 5513:46, 5514:2, 5514:4, 5514:7, 5514:20, 5514:25, 5514:30, 5514:35, 5515:7, 5515:12, 5517:4 seeing [5] - 5457:6, 5457:7, 5469:19, 5475:43, 5476:16 seek [7] - 5404:33, 5408:42, 5412:26, 5424:6, 5494:43, 5511:1, 5513:13 seeking [12] - 5418:27, 5424:40, 5426:14, 5428:35, 5477:4, 5479:7, 5482:23, 5495:35, 5498:23, 5501:11, 5524:23, 5528:17 seeks [2] - 5507:13, 5507:40 seem [7] - 5411:4, 5439:42, 5472:15, 5479:43, 5487:34, 5522:4, 5529:8 seemingly [2] - 5419:26, 5428:2 segue [1] - 5449:4 Senate [1] - 5526:42 SENATE [1] - 5527:6 SENDING [1] - 5409:25 senior [9] - 5408:37, 5412:5, 5412:6, 5412:20, 5412:21, 5412:22, 5415:20, 5416:20, 5418:41 sense [5] - 5430:26, 5435:41, 5452:1, 5474:16, 5498:29 sent [1] - 5416:47 sentence [5] - 5458:42, 5459:4, 5499:28, 5512:13, 5523:12 separate [2] - 5415:41, 5434:43 separately [1] - 5400:27 sequentially [1] - 5494:5 series [7] - 5402:23, 5419:3, 5429:36, 5465:14, 5471:36, 5490:2, 5493:14 serious [4] - 5475:42,</p>	

<p>5503:9, 5503:28, 5509:2</p> <p>served [2] - 5407:16, 5441:28</p> <p>service [5] - 5422:24, 5427:9, 5433:11, 5447:14, 5452:45</p> <p>services [26] - 5425:2, 5425:23, 5442:10, 5447:43, 5459:29, 5460:42, 5471:3, 5472:1, 5473:21, 5473:45, 5473:47, 5475:22, 5475:46, 5478:33, 5479:25, 5480:22, 5495:13, 5508:20, 5508:26, 5513:31, 5521:8, 5522:12, 5523:1, 5528:44</p> <p>Services [1] - 5408:35</p> <p>set [1] - 5453:11</p> <p>settled [1] - 5464:14</p> <p>several [1] - 5463:46</p> <p>shall [1] - 5486:2</p> <p>sharply [1] - 5483:5</p> <p>sheet [1] - 5495:1</p> <p>short [24] - 5408:29, 5412:46, 5421:20, 5422:40, 5422:44, 5422:46, 5423:2, 5433:44, 5437:44, 5440:47, 5442:40, 5443:1, 5456:4, 5456:5, 5459:6, 5464:2, 5485:6, 5485:8, 5485:31, 5513:10, 5515:3, 5520:36, 5522:27, 5525:23</p> <p>short-circuit [1] - 5522:27</p> <p>short-term [7] - 5421:20, 5433:44, 5442:40, 5443:1, 5459:6, 5464:2, 5515:3</p> <p>shortage [2] - 5427:42, 5460:7</p> <p>shortened [3] - 5473:38, 5474:23, 5474:27</p> <p>shortfall [21] - 5455:3, 5455:13, 5457:14, 5458:40, 5459:14, 5459:32, 5460:13, 5462:20, 5462:21, 5462:22, 5464:12, 5464:39, 5465:24, 5470:8, 5494:35,</p>	<p>5494:44, 5495:26, 5514:31, 5514:37, 5514:44</p> <p>shortly [6] - 5401:34, 5431:8, 5434:9, 5435:23, 5445:17, 5505:34</p> <p>show [4] - 5416:8, 5417:39, 5479:13, 5514:31</p> <p>showed [4] - 5475:9, 5476:27, 5477:23, 5502:15</p> <p>shown [1] - 5499:8</p> <p>shows [5] - 5413:3, 5433:2, 5435:32, 5475:44, 5483:6</p> <p>side [3] - 5412:19, 5440:39</p> <p>sight [6] - 5452:21, 5452:28, 5487:20, 5519:20, 5519:26, 5527:22</p> <p>sign [10] - 5408:17, 5408:21, 5408:46, 5409:39, 5410:27, 5410:41, 5410:43, 5411:5, 5411:7, 5412:1</p> <p>signature [4] - 5406:2, 5408:25, 5411:9, 5509:12</p> <p>signed [13] - 5402:38, 5409:2, 5411:21, 5411:25, 5411:26, 5412:11, 5487:25, 5495:5, 5497:36, 5497:46, 5509:18, 5519:21, 5522:11</p> <p>signed-off [1] - 5497:36</p> <p>significance [2] - 5440:16, 5522:3</p> <p>Significant [1] - 5427:33</p> <p>significant [41] - 5403:38, 5417:14, 5419:31, 5419:44, 5427:36, 5428:1, 5429:13, 5429:37, 5430:24, 5430:26, 5430:30, 5430:37, 5432:34, 5434:31, 5436:43, 5437:37, 5439:5, 5440:45, 5457:10, 5457:12, 5460:13, 5461:34, 5462:19, 5462:30, 5463:30, 5463:35, 5464:2, 5464:12,</p>	<p>5464:15, 5466:27, 5470:46, 5471:44, 5474:26, 5476:36, 5487:2, 5487:5, 5487:39, 5501:36, 5505:27, 5513:37, 5528:26</p> <p>significantly [4] - 5425:1, 5451:35, 5474:3, 5476:24</p> <p>signs [1] - 5407:31</p> <p>similar [3] - 5466:41, 5482:41, 5508:36</p> <p>similarly [1] - 5431:6</p> <p>simple [6] - 5456:34, 5469:45, 5472:42, 5502:40, 5525:13</p> <p>simplicity [1] - 5429:36</p> <p>simplify [2] - 5423:1, 5475:6</p> <p>simply [17] - 5403:42, 5428:15, 5428:40, 5428:41, 5430:6, 5430:18, 5432:30, 5433:18, 5487:37, 5488:43, 5505:36, 5508:20, 5509:24, 5509:28, 5514:11, 5517:24, 5524:23</p> <p>singular [1] - 5443:28</p> <p>sit [1] - 5411:4</p> <p>sites [1] - 5527:35</p> <p>sits [1] - 5411:35</p> <p>sitting [3] - 5412:23, 5427:18, 5437:14</p> <p>situation [2] - 5424:42, 5438:10</p> <p>six [7] - 5411:12, 5457:44, 5457:45, 5458:5, 5458:6, 5506:16, 5515:29</p> <p>sizeable [2] - 5430:32, 5470:34</p> <p>slide [2] - 5446:21, 5446:26</p> <p>slightly [4] - 5433:4, 5474:6, 5482:1, 5491:30</p> <p>slow [5] - 5451:10, 5476:44, 5477:8, 5477:11, 5477:22</p> <p>slowdown [1] - 5479:3</p> <p>slowed [6] - 5453:1, 5475:26, 5476:17, 5476:23, 5482:21, 5496:2</p> <p>slowly [1] - 5525:23</p> <p>slush [1] - 5521:13</p> <p>small [4] - 5440:8,</p>	<p>5453:31, 5453:35, 5457:1</p> <p>small-scale [1] - 5440:8</p> <p>smaller [2] - 5454:25, 5462:22</p> <p>so-called [2] - 5466:18, 5468:3</p> <p>social [2] - 5438:6, 5438:7</p> <p>society [1] - 5469:16</p> <p>solicitors [1] - 5405:22</p> <p>solution [1] - 5451:2</p> <p>solutions [1] - 5470:44</p> <p>solve [3] - 5471:15, 5471:44, 5473:3</p> <p>solved [1] - 5471:46</p> <p>someone [1] - 5437:35</p> <p>sometimes [4] - 5407:35, 5410:30, 5411:3, 5520:34</p> <p>somewhat [3] - 5450:38, 5469:43, 5477:8</p> <p>somewhere [3] - 5400:20, 5505:7, 5521:26</p> <p>soon [1] - 5482:8</p> <p>sophisticated [4] - 5518:25, 5518:30, 5518:44, 5519:1</p> <p>sorry [68] - 5406:28, 5406:34, 5406:42, 5411:41, 5413:46, 5414:46, 5416:8, 5417:39, 5420:9, 5421:4, 5421:17, 5422:31, 5426:8, 5426:15, 5426:47, 5428:13, 5429:2, 5429:34, 5431:36, 5432:14, 5433:26, 5434:11, 5434:21, 5434:36, 5434:47, 5436:38, 5439:25, 5441:42, 5442:3, 5443:39, 5445:2, 5445:6, 5446:4, 5449:6, 5450:15, 5455:39, 5456:1, 5458:23, 5458:33, 5462:9, 5463:1, 5466:38, 5467:13, 5467:31, 5467:34, 5468:47, 5471:8, 5477:20, 5483:43, 5486:5, 5486:8,</p>	<p>5486:31, 5490:22, 5494:11, 5497:38, 5499:32, 5500:28, 5500:43, 5501:41, 5502:35, 5504:43, 5514:32, 5515:40, 5516:11, 5521:9, 5522:25, 5523:32, 5527:19</p> <p>Sorry [1] - 5514:28</p> <p>sort [22] - 5410:38, 5421:21, 5434:29, 5438:36, 5450:42, 5451:14, 5451:38, 5464:9, 5465:8, 5465:17, 5468:1, 5468:7, 5473:27, 5480:33, 5493:4, 5494:15, 5513:43, 5519:16, 5520:34, 5521:19, 5522:3, 5522:21</p> <p>sorted [2] - 5518:18, 5530:33</p> <p>sorts [3] - 5410:22, 5466:28, 5485:40</p> <p>sought [8] - 5401:17, 5403:32, 5418:37, 5419:1, 5498:14, 5501:24, 5502:44, 5509:38</p> <p>sounds [2] - 5431:16, 5431:38</p> <p>source [3] - 5452:26, 5458:33, 5512:31</p> <p>sourced [3] - 5420:25, 5420:47, 5459:7</p> <p>spanned [1] - 5486:13</p> <p>speaking [4] - 5474:9, 5475:5, 5515:25, 5529:13</p> <p>speaks [2] - 5463:9, 5504:8</p> <p>specific [2] - 5437:1, 5528:16</p> <p>specifically [10] - 5403:37, 5404:33, 5415:11, 5420:40, 5420:41, 5444:42, 5468:2, 5482:15, 5488:28, 5492:33</p> <p>specifics [1] - 5411:31</p> <p>spend [2] - 5430:13, 5479:24</p> <p>spending [1] - 5422:23</p> <p>spike [6] - 5460:45, 5461:2, 5462:14, 5473:22, 5474:36, 5479:42</p>
--	---	--	---	--

<p>spikes [1] - 5438:43 spoken [1] - 5428:8 spot [1] - 5438:36 spreadsheets [1] - 5410:23 stabilisation [1] - 5483:8 stabilise [1] - 5459:46 stabilised [5] - 5438:2, 5438:3, 5438:12, 5473:15 stable [1] - 5459:43 staff [10] - 5416:25, 5416:41, 5453:15, 5471:1, 5471:2, 5472:9, 5503:42, 5505:28, 5519:35, 5519:38 staffed [1] - 5480:26 staffing [6] - 5427:7, 5452:26, 5480:23, 5485:18, 5505:27, 5519:34 stage [2] - 5432:30, 5520:2 staggered [1] - 5496:7 STANDING [1] - 5526:42 STANDING [1] - 5527:6 start [5] - 5400:1, 5402:21, 5481:27, 5527:19, 5527:20 started [5] - 5452:15, 5452:18, 5453:4, 5483:5, 5483:7 starting [9] - 5432:33, 5450:7, 5462:4, 5467:20, 5471:34, 5477:40, 5488:7, 5512:13, 5514:22 starts [2] - 5429:23, 5455:44 state [4] - 5401:41, 5405:17, 5407:46, 5500:10 State [6] - 5404:8, 5404:31, 5510:14, 5515:32, 5517:37, 5530:21 STATEMENT [1] - 5406:20 statement [45] - 5400:26, 5400:33, 5401:46, 5405:27, 5405:31, 5405:33, 5406:2, 5406:6, 5406:10, 5406:15, 5406:17, 5406:24, 5407:26, 5413:35, 5414:39, 5414:45,</p>	<p>5415:31, 5415:38, 5415:41, 5416:23, 5417:12, 5418:6, 5418:45, 5420:14, 5420:15, 5420:29, 5420:44, 5421:37, 5441:20, 5441:29, 5443:19, 5446:42, 5449:35, 5454:13, 5457:9, 5458:43, 5459:18, 5459:33, 5460:8, 5465:26, 5482:41, 5489:20, 5489:28, 5497:26, 5530:1 statements [1] - 5476:16 states [8] - 5412:46, 5416:40, 5468:10, 5468:45, 5469:1, 5472:36, 5500:19, 5511:41 statistics [4] - 5452:31, 5474:2, 5475:35, 5476:7 statutory [1] - 5426:27 stay [3] - 5438:17, 5473:6, 5482:27 staying [1] - 5439:21 steady [1] - 5473:30 steep [1] - 5475:19 steered [1] - 5523:2 step [2] - 5407:41, 5407:43 steps [5] - 5447:23, 5448:24, 5451:32, 5472:44, 5479:12 still [14] - 5420:7, 5432:12, 5448:21, 5474:13, 5477:24, 5478:33, 5499:32, 5507:1, 5507:4, 5512:39, 5512:43, 5513:1, 5523:10, 5525:21 stood [1] - 5520:2 stop [1] - 5463:42 stopped [1] - 5476:7 Strait [8] - 5522:13, 5525:46, 5526:3, 5527:26, 5528:8, 5528:26, 5528:45, 5529:6 strayed [1] - 5450:38 strength [1] - 5487:4 strictly [1] - 5468:27 string [1] - 5422:3 strongly [2] - 5474:14 structural [8] - 5422:6, 5422:16, 5422:46,</p>	<p>5436:4, 5448:45, 5449:13, 5517:12, 5525:45 struggling [3] - 5461:26, 5462:11, 5470:47 stumbled [1] - 5489:4 subheading [2] - 5428:19, 5502:10 subject [8] - 5400:10, 5400:35, 5401:9, 5407:28, 5418:15, 5446:47, 5485:47, 5517:37 subjected [1] - 5529:40 submission [124] - 5400:34, 5401:5, 5401:16, 5402:17, 5402:24, 5402:26, 5402:28, 5402:30, 5402:37, 5402:41, 5403:31, 5404:20, 5408:11, 5408:13, 5408:15, 5408:16, 5408:32, 5408:39, 5408:44, 5409:41, 5409:45, 5410:5, 5410:27, 5410:46, 5411:1, 5411:7, 5411:17, 5411:26, 5412:1, 5412:4, 5412:11, 5412:12, 5412:15, 5412:29, 5412:30, 5412:33, 5414:47, 5416:40, 5424:8, 5424:11, 5424:12, 5424:16, 5424:25, 5424:29, 5440:42, 5441:31, 5447:36, 5455:35, 5456:16, 5459:21, 5462:19, 5464:19, 5481:47, 5482:1, 5482:42, 5487:26, 5490:24, 5491:6, 5491:18, 5495:1, 5495:4, 5495:36, 5497:20, 5497:21, 5497:33, 5497:34, 5497:36, 5498:1, 5498:3, 5498:5, 5498:12, 5498:24, 5499:38, 5500:8, 5500:9, 5500:13, 5500:14, 5500:16, 5500:29, 5500:44, 5501:2, 5501:3, 5501:4, 5501:8, 5501:9, 5501:10,</p>	<p>5501:15, 5501:23, 5501:24, 5501:25, 5502:18, 5502:22, 5502:29, 5507:12, 5507:20, 5507:40, 5508:19, 5508:25, 5508:35, 5509:7, 5509:8, 5509:10, 5509:11, 5509:17, 5510:36, 5512:1, 5512:10, 5512:39, 5513:18, 5513:38, 5515:24, 5517:5, 5519:21, 5520:5, 5524:8, 5526:42, 5529:46, 5530:16, 5530:29, 5530:32 Submission [1] - 5491:11 SUBMISSION [2] - 5401:22, 5527:6 submissions [49] - 5402:6, 5403:11, 5407:29, 5407:30, 5407:39, 5407:44, 5409:33, 5409:34, 5410:13, 5411:32, 5411:34, 5411:44, 5414:12, 5414:43, 5417:2, 5417:8, 5457:7, 5459:20, 5475:25, 5476:12, 5482:35, 5486:21, 5486:22, 5486:24, 5487:12, 5487:43, 5490:9, 5490:10, 5490:16, 5490:18, 5490:23, 5497:28, 5498:6, 5500:13, 5500:26, 5500:35, 5500:42, 5501:12, 5501:14, 5501:17, 5501:43, 5506:44, 5509:39, 5513:36, 5516:33, 5516:37, 5518:7, 5523:35, 5530:24 submit [4] - 5404:1, 5404:13, 5408:21, 5409:2 submitted [3] - 5402:7, 5407:40, 5407:45 subsequent [2] - 5423:7, 5512:1 subsequently [2] - 5402:40, 5412:13 substance [10] - 5400:7, 5447:40, 5492:12, 5504:28,</p>	<p>5507:12, 5510:2, 5510:3, 5511:14, 5514:15, 5530:23 substantial [6] - 5430:22, 5433:43, 5486:16, 5488:4, 5492:16, 5521:13 substantially [1] - 5515:6 substantively [1] - 5506:43 success [1] - 5429:15 successful [3] - 5447:45, 5451:34, 5474:8 successfully [1] - 5462:26 sue [1] - 5526:27 suffering [1] - 5461:6 sufficient [10] - 5451:3, 5455:26, 5484:30, 5508:40, 5508:42, 5517:26, 5520:1, 5521:18, 5524:37, 5528:32 sufficiently [1] - 5451:40 suggest [9] - 5424:36, 5448:24, 5456:6, 5458:25, 5461:3, 5505:23, 5509:34, 5519:4 suggested [3] - 5443:29, 5455:46, 5503:12 suggesting [2] - 5443:23, 5518:47 suggestion [2] - 5424:22, 5500:39 suggests [2] - 5493:28, 5503:25 suitable [6] - 5421:10, 5455:19, 5463:24, 5465:37, 5469:36, 5470:11 suite [2] - 5492:30, 5498:31 sum [3] - 5494:36, 5520:20, 5521:35 summary [3] - 5421:43, 5445:16, 5515:13 Sunshine [2] - 5527:35, 5527:40 supersedes [1] - 5509:44 Supplementary [1] - 5414:28 supplementary [26] - 5400:19, 5400:25,</p>
--	---	--	--	---

<p>5401:47, 5402:36, 5405:34, 5414:17, 5414:29, 5414:31, 5414:33, 5415:37, 5417:13, 5426:23, 5428:47, 5450:13, 5450:15, 5450:17, 5454:6, 5467:4, 5481:35, 5481:36, 5484:39, 5499:29, 5499:42, 5507:4, 5520:42</p> <p>SUPPLEMENTARY [1] - 5401:2</p> <p>supply [16] - 5452:23, 5454:45, 5455:3, 5455:13, 5455:26, 5465:19, 5465:24, 5470:5, 5470:8, 5471:35, 5471:36, 5485:17, 5485:41, 5515:5, 5515:6, 5519:29</p> <p>support [25] - 5402:27, 5430:18, 5438:7, 5438:35, 5439:8, 5439:39, 5440:19, 5440:20, 5460:41, 5466:22, 5473:45, 5474:46, 5478:41, 5480:27, 5489:21, 5492:29, 5494:30, 5503:23, 5503:26, 5504:37, 5505:2, 5508:39, 5526:8, 5526:13, 5527:44</p> <p>supported [10] - 5440:31, 5440:32, 5448:10, 5450:43, 5454:24, 5454:27, 5454:28, 5476:36, 5486:22, 5528:2</p> <p>supporting [5] - 5402:27, 5419:21, 5432:47, 5514:2, 5528:47</p> <p>supports [3] - 5461:38, 5461:41, 5502:16</p> <p>suppose [2] - 5426:35, 5471:3</p> <p>supposition [1] - 5502:23</p> <p>surge [9] - 5458:8, 5461:12, 5461:13, 5468:8, 5468:30, 5468:41, 5491:21, 5491:26</p> <p>surmise [1] - 5416:32</p>	<p>surprised [2] - 5409:44, 5409:45</p> <p>surprising [1] - 5437:2</p> <p>surrounding [1] - 5403:30</p> <p>suspect [1] - 5490:5</p> <p>sustainability [1] - 5523:2</p> <p>sustainable [2] - 5452:13, 5452:26</p> <p>sustained [5] - 5470:34, 5486:16, 5503:9, 5516:18, 5516:42</p> <p>SWORN [1] - 5405:5</p> <p>sworn [1] - 5415:25</p> <p>sympathetic [1] - 5434:35</p> <p>synonymous [1] - 5420:3</p> <p>synthesised [1] - 5445:18</p> <p>system [32] - 5409:26, 5416:13, 5419:20, 5419:37, 5419:43, 5426:14, 5449:24, 5468:20, 5469:17, 5473:6, 5473:13, 5473:17, 5473:45, 5474:46, 5477:24, 5477:37, 5489:22, 5492:6, 5492:13, 5492:20, 5492:46, 5494:16, 5494:37, 5494:40, 5502:7, 5502:13, 5503:23, 5503:26, 5504:37, 5505:3, 5526:3, 5527:46</p>	<p>5467:8, 5481:40, 5484:43, 5484:44, 5490:39, 5490:40, 5490:45, 5493:44, 5495:3, 5496:34, 5499:29, 5500:1, 5507:1, 5507:4, 5512:9, 5512:45, 5513:2, 5513:7, 5522:41, 5522:46</p> <p>table [7] - 5435:21, 5457:4, 5493:27, 5493:34, 5493:43, 5514:3, 5525:9</p> <p>tabled [1] - 5412:43</p> <p>tables [1] - 5435:17</p> <p>tandem [1] - 5523:3</p> <p>target [3] - 5429:18, 5429:27, 5451:34</p> <p>targets [2] - 5518:38, 5525:47</p> <p>teams [2] - 5453:11, 5453:16</p> <p>technical [3] - 5409:26, 5423:18, 5502:43</p> <p>technically [1] - 5424:6</p> <p>teenagers [1] - 5437:37</p> <p>teens [1] - 5461:37</p> <p>template [3] - 5456:14, 5509:16, 5509:32</p> <p>temporary [2] - 5448:35, 5474:37</p> <p>tend [3] - 5411:17, 5437:33, 5497:27</p> <p>tended [1] - 5507:32</p> <p>TENDER [1] - 5401:2</p> <p>tender [19] - 5400:15, 5400:20, 5400:25, 5400:45, 5401:4, 5405:36, 5406:15, 5414:17, 5414:28, 5414:29, 5427:31, 5434:44, 5444:37, 5489:5, 5499:29, 5525:31, 5525:33, 5526:26, 5526:44</p> <p>tendered [1] - 5400:27</p> <p>tens [1] - 5447:11</p> <p>term [69] - 5418:9, 5418:14, 5421:20, 5423:18, 5423:45, 5424:7, 5424:44, 5426:7, 5426:9, 5426:32, 5426:36, 5427:36, 5427:40, 5433:44, 5433:45,</p>	<p>5436:7, 5437:44, 5437:47, 5438:16, 5439:9, 5439:19, 5440:31, 5440:47, 5442:40, 5442:42, 5443:1, 5445:22, 5445:35, 5447:14, 5447:25, 5447:30, 5447:31, 5447:44, 5448:26, 5448:31, 5449:27, 5449:37, 5451:30, 5452:12, 5452:29, 5452:38, 5453:7, 5459:6, 5459:43, 5462:1, 5463:47, 5464:2, 5464:11, 5470:37, 5473:5, 5473:7, 5473:17, 5473:41, 5474:38, 5474:41, 5477:44, 5478:2, 5479:25, 5486:24, 5486:32, 5487:17, 5487:19, 5487:45, 5492:17, 5515:3, 5518:2, 5518:18</p> <p>termed [1] - 5418:10</p> <p>terminated [1] - 5459:41</p> <p>terminology [2] - 5449:36, 5462:45</p> <p>terms [22] - 5410:12, 5423:13, 5434:2, 5434:4, 5439:42, 5469:45, 5472:8, 5473:29, 5481:16, 5483:39, 5491:47, 5495:24, 5495:25, 5495:28, 5498:4, 5501:24, 5507:29, 5515:23, 5517:42, 5520:3, 5529:5, 5530:13</p> <p>territories [1] - 5468:11</p> <p>tertiary [2] - 5478:32, 5478:34</p> <p>test [3] - 5456:38, 5522:35, 5529:41</p> <p>testimony [1] - 5512:28</p> <p>text [5] - 5435:17, 5450:24, 5493:5, 5494:18</p> <p>thankfully [1] - 5441:28</p> <p>THE [1] - 5530:40</p> <p>theirs [1] - 5410:31</p> <p>theme [1] - 5425:8</p> <p>themes [1] - 5453:45</p>	<p>themselves [5] - 5447:40, 5474:10, 5514:23, 5514:25, 5530:19</p> <p>theory [1] - 5466:23</p> <p>thereabouts [2] - 5488:6, 5491:44</p> <p>thereafter [6] - 5482:8, 5482:20, 5489:46, 5518:12, 5528:6, 5528:46</p> <p>thereby [2] - 5423:47, 5492:34</p> <p>therefore [6] - 5418:31, 5440:19, 5443:34, 5451:32, 5463:46, 5471:14</p> <p>therefrom [1] - 5401:17</p> <p>thereof [1] - 5424:25</p> <p>they've [1] - 5437:34</p> <p>thinking [3] - 5437:45, 5474:21, 5475:33</p> <p>thinks [1] - 5410:31</p> <p>third [4] - 5400:35, 5438:34, 5493:36, 5513:42</p> <p>thoroughly [1] - 5418:40</p> <p>thousands [1] - 5418:16</p> <p>three [17] - 5403:8, 5409:17, 5413:45, 5416:9, 5438:42, 5438:44, 5460:30, 5461:15, 5489:41, 5492:39, 5494:14, 5494:40, 5518:1, 5518:5, 5523:34, 5527:21</p> <p>throughout [16] - 5409:21, 5416:28, 5418:36, 5419:14, 5419:17, 5419:33, 5422:4, 5425:9, 5427:15, 5444:30, 5445:39, 5453:46, 5459:19, 5466:46, 5474:15, 5476:25</p> <p>Thursday [1] - 5399:21</p> <p>tie [1] - 5452:13</p> <p>tied [1] - 5519:34</p> <p>timeframe [2] - 5472:17, 5473:36</p> <p>timely [2] - 5470:40, 5516:18</p> <p>titles [1] - 5427:42</p> <p>TO [1] - 5527:6</p> <p>today [9] - 5400:41,</p>
T				
<p>tab [53] - 5402:36, 5414:17, 5414:36, 5415:36, 5417:12, 5420:15, 5426:24, 5427:31, 5427:32, 5429:1, 5429:4, 5432:6, 5432:19, 5434:46, 5441:36, 5441:42, 5441:44, 5441:45, 5442:3, 5442:4, 5444:33, 5444:34, 5444:38, 5444:40, 5445:15, 5446:40, 5450:13, 5450:20, 5450:23, 5454:5, 5455:37, 5455:39, 5455:41,</p>				

<p>5418:46, 5437:14, 5444:31, 5466:17, 5483:4, 5494:19, 5520:33, 5530:2</p> <p>together [2] - 5438:5, 5453:10</p> <p>Tom [1] - 5399:32</p> <p>tomorrow [1] - 5530:12</p> <p>took [17] - 5415:21, 5416:5, 5418:24, 5433:18, 5450:8, 5464:18, 5469:31, 5469:41, 5486:21, 5493:30, 5495:32, 5497:23, 5497:47, 5506:15, 5515:8, 5520:5, 5528:42</p> <p>tool [4] - 5480:15, 5480:34, 5480:42, 5526:14</p> <p>tool" [1] - 5526:30</p> <p>tools [1] - 5526:10</p> <p>top [4] - 5408:23, 5411:18, 5446:4, 5494:4</p> <p>topic [9] - 5404:9, 5426:20, 5426:38, 5440:7, 5440:40, 5441:14, 5479:28, 5479:33, 5479:39</p> <p>topics [1] - 5464:23</p> <p>topped [1] - 5439:37</p> <p>Torres [8] - 5522:13, 5525:46, 5526:2, 5527:26, 5528:8, 5528:26, 5528:45, 5529:6</p> <p>total [4] - 5430:35, 5431:2, 5482:16, 5493:33</p> <p>totalled [1] - 5492:46</p> <p>totally [2] - 5438:39, 5528:10</p> <p>touchd [2] - 5425:46, 5444:29</p> <p>touches [1] - 5495:46</p> <p>towards [3] - 5521:33, 5522:12, 5527:31</p> <p>tracked [1] - 5529:13</p> <p>train [1] - 5526:12</p> <p>trajectory [3] - 5475:20, 5477:40, 5529:4</p> <p>transcript [4] - 5450:25, 5454:13, 5467:11, 5484:45</p> <p>transcripts [1] - 5400:40</p> <p>transfer [3] - 5429:42,</p>	<p>5439:24, 5522:17</p> <p>transferring [2] - 5436:27, 5439:38</p> <p>transition [4] - 5459:38, 5460:5, 5492:30, 5493:3</p> <p>transitioned [1] - 5473:12</p> <p>transitioning [1] - 5493:6</p> <p>travelling [1] - 5417:30</p> <p>Treasurer [11] - 5408:6, 5412:5, 5412:21, 5431:7, 5443:12, 5445:26, 5448:37, 5487:9, 5518:5, 5521:7, 5521:29</p> <p>Treasury [40] - 5408:5, 5408:31, 5409:8, 5409:18, 5409:20, 5409:24, 5409:34, 5410:21, 5412:20, 5412:22, 5412:32, 5423:21, 5423:26, 5424:5, 5424:7, 5424:10, 5424:13, 5424:30, 5424:35, 5425:43, 5440:37, 5440:43, 5444:4, 5445:24, 5445:34, 5447:24, 5448:25, 5452:34, 5454:30, 5458:40, 5475:42, 5480:25, 5487:24, 5487:41, 5504:41, 5518:21, 5518:30, 5519:26, 5521:37, 5521:38</p> <p>treat [1] - 5457:3</p> <p>treated [1] - 5499:17</p> <p>trend [12] - 5458:10, 5458:26, 5466:24, 5466:45, 5473:20, 5473:23, 5473:32, 5475:15, 5475:18, 5475:23, 5483:4, 5507:28</p> <p>Tridata [1] - 5409:27</p> <p>true [6] - 5406:6, 5452:8, 5460:11, 5481:1, 5481:4, 5524:25</p> <p>trust [1] - 5400:20</p> <p>truth [2] - 5411:20, 5502:43</p> <p>try [5] - 5429:29, 5437:33, 5481:14, 5512:30, 5519:38</p>	<p>trying [23] - 5428:33, 5440:38, 5440:44, 5450:39, 5452:45, 5453:26, 5453:32, 5456:42, 5459:38, 5460:9, 5462:36, 5471:4, 5474:30, 5476:26, 5481:7, 5481:31, 5482:32, 5489:3, 5512:29, 5522:2, 5522:13, 5522:17, 5522:23</p> <p>Tuesday [5] - 5401:18, 5429:8, 5450:25, 5450:36, 5467:16</p> <p>turn [14] - 5401:25, 5404:32, 5440:21, 5440:31, 5440:32, 5444:17, 5490:7, 5490:9, 5492:21, 5505:34, 5510:44, 5512:31, 5512:38, 5515:12</p> <p>turned [1] - 5519:18</p> <p>turn [1] - 5525:44</p> <p>two [30] - 5400:1, 5400:15, 5402:35, 5403:7, 5403:8, 5403:17, 5403:42, 5411:8, 5411:9, 5412:5, 5412:6, 5417:20, 5431:27, 5433:35, 5437:3, 5452:24, 5475:27, 5484:13, 5485:23, 5486:13, 5489:35, 5489:41, 5502:47, 5511:12, 5517:47, 5518:3, 5523:22, 5523:43, 5527:2, 5527:35</p> <p>two-page [1] - 5411:9</p> <p>tying [1] - 5476:38</p> <p>type [5] - 5425:33, 5466:41, 5482:31, 5485:32, 5507:27</p> <p>types [2] - 5403:8, 5480:19</p>	<p>unanimous [1] - 5429:46</p> <p>unavailable [1] - 5418:2</p> <p>unaware [1] - 5448:8</p> <p>uncomfortable [1] - 5430:17</p> <p>uncommitted [1] - 5495:16</p> <p>uncommon [2] - 5424:5, 5424:10</p> <p>uncontroversial [1] - 5513:36</p> <p>under [35] - 5412:21, 5419:38, 5419:46, 5422:6, 5423:36, 5423:44, 5425:33, 5425:42, 5426:7, 5428:19, 5433:44, 5433:45, 5436:18, 5439:7, 5439:28, 5440:43, 5442:29, 5445:26, 5447:22, 5459:27, 5459:28, 5463:18, 5472:17, 5473:36, 5487:9, 5491:17, 5491:44, 5501:28, 5515:17, 5518:5, 5521:7, 5521:29, 5522:23, 5525:47, 5526:26</p> <p>under-Treasurer [6] - 5412:21, 5445:26, 5487:9, 5518:5, 5521:7, 5521:29</p> <p>underestimated [2] - 5496:8, 5496:10</p> <p>underfunded [2] - 5452:6, 5496:6</p> <p>underlying [1] - 5506:21</p> <p>underneath [1] - 5494:17</p> <p>underpinning [1] - 5425:1</p> <p>understandable [3] - 5429:33, 5465:1, 5529:41</p> <p>understandably [1] - 5404:17</p> <p>understood [19] - 5418:6, 5425:9, 5452:38, 5463:33, 5465:20, 5465:24, 5465:28, 5465:36, 5465:41, 5466:3, 5469:42, 5470:21, 5471:37, 5487:29, 5487:35, 5497:19, 5505:41, 5516:22,</p>	<p>5517:40</p> <p>undertake [1] - 5430:8</p> <p>undertaken [1] - 5402:19</p> <p>underway [1] - 5440:10</p> <p>unemployment [1] - 5515:36</p> <p>unexpected [4] - 5421:22, 5438:36, 5438:43, 5465:47</p> <p>unfolds [1] - 5404:38</p> <p>unfunded [1] - 5460:17</p> <p>unless [3] - 5430:41, 5455:9, 5515:47</p> <p>unlicensed [5] - 5455:7, 5455:10, 5455:15, 5465:29, 5470:10</p> <p>unpack [1] - 5478:20</p> <p>unsuccessful [1] - 5497:28</p> <p>UNTIL [1] - 5530:40</p> <p>up [58] - 5402:32, 5405:32, 5414:16, 5420:45, 5421:7, 5423:6, 5426:24, 5427:28, 5429:1, 5439:37, 5441:31, 5441:45, 5444:41, 5445:1, 5449:17, 5449:22, 5450:7, 5451:36, 5453:11, 5454:10, 5455:13, 5455:20, 5455:24, 5455:25, 5455:44, 5465:42, 5465:43, 5466:8, 5467:4, 5470:11, 5470:12, 5470:13, 5470:34, 5471:33, 5476:31, 5480:24, 5481:27, 5481:35, 5481:39, 5491:42, 5492:21, 5499:2, 5499:43, 5501:28, 5506:24, 5513:41, 5514:43, 5516:18, 5516:42, 5519:13, 5522:41, 5524:15, 5525:25, 5526:9, 5526:26, 5526:44, 5527:13</p> <p>upcoming [1] - 5414:7</p> <p>update [1] - 5513:13</p> <p>updating [1] - 5409:27</p> <p>upfront [6] - 5486:16, 5486:46, 5487:30, 5487:35, 5488:9, 5488:42</p>
U				
<p>ultimate [1] - 5412:14</p> <p>ultimately [10] - 5403:13, 5404:1, 5404:13, 5409:38, 5409:39, 5410:13, 5410:40, 5480:10, 5480:37, 5480:46</p> <p>unable [2] - 5449:16, 5494:20</p>				

<p>uplift ^[1] - 5449:46 upscale ^[1] - 5472:1 upward ^[1] - 5475:20 upwards ^[1] - 5473:21 useful ^[2] - 5480:15, 5480:43 usefully ^[1] - 5481:30 uses ^[1] - 5426:28 usual ^[4] - 5438:11, 5452:17, 5473:40, 5475:37</p>	<p>voraciously ^[1] - 5517:28 vulnerable ^[1] - 5527:45</p>	<p>5483:24, 5495:44, 5498:24, 5498:41, 5499:1, 5499:7, 5499:17, 5503:11, 5503:12, 5503:24, 5503:30, 5504:2, 5508:14, 5509:30, 5510:5, 5516:21, 5522:31, 5524:14, 5524:43, 5525:26, 5529:31 WITNESS ^[6] - 5406:28, 5406:33, 5521:5, 5525:29, 5526:32, 5526:46 witnesses ^[3] - 5424:22, 5511:12, 5527:10 wondered ^[2] - 5455:34, 5523:4 wondering ^[1] - 5479:11 word ^[5] - 5436:15, 5441:5, 5503:12, 5503:22, 5504:36 wording ^[4] - 5410:24, 5487:10, 5503:4, 5521:32 words ^[6] - 5416:4, 5418:8, 5436:43, 5446:22, 5464:42, 5500:47 workers ^[1] - 5526:13 workload ^[1] - 5496:11 worth ^[1] - 5495:44 worthwhile ^[2] - 5517:31, 5528:27 worthy ^[1] - 5462:25 writing ^[2] - 5475:39, 5530:17 written ^[2] - 5407:26, 5414:41</p>	<p>5487:1, 5487:2, 5487:43, 5487:45, 5488:5, 5488:11, 5489:27, 5490:18, 5490:25, 5493:35, 5493:36, 5493:37, 5493:38, 5495:38, 5500:27, 5500:44, 5503:4, 5503:5, 5507:14, 5508:5, 5512:11, 5513:45, 5516:16, 5517:5, 5521:34, 5522:15, 5523:47 year's ^[1] - 5513:22 years ^[32] - 5403:47, 5408:8, 5428:6, 5436:10, 5441:9, 5445:33, 5447:44, 5448:2, 5449:38, 5452:4, 5452:32, 5463:46, 5464:35, 5466:29, 5471:5, 5477:23, 5479:5, 5482:20, 5486:21, 5487:5, 5488:13, 5488:45, 5492:39, 5492:47, 5493:8, 5496:18, 5504:42, 5508:43, 5519:28, 5521:9, 5527:21 yesterday ^[4] - 5401:11, 5402:32, 5403:5, 5489:2 young ^[37] - 5420:39, 5437:29, 5437:42, 5437:46, 5438:2, 5438:9, 5438:11, 5439:19, 5439:23, 5439:29, 5441:8, 5453:17, 5455:30, 5457:8, 5459:36, 5459:46, 5459:47, 5460:29, 5460:33, 5461:17, 5461:41, 5463:6, 5463:7, 5463:8, 5463:9, 5466:33, 5466:34, 5468:19, 5469:16, 5469:19, 5473:2, 5473:12, 5492:31, 5493:6, 5529:11 younger ^[2] - 5460:29, 5468:42 yourself ^[3] - 5405:10, 5445:31, 5507:9 Youth ^[1] - 5413:17</p>	<p>5461:15 zoom ^[1] - 5429:6</p>
<p style="text-align: center;">V</p>	<p style="text-align: center;">W</p>	<p style="text-align: center;">Y</p>	<p style="text-align: center;">Z</p>	<p>zero ^[2] - 5460:29,</p>
<p>value ^[2] - 5502:36, 5503:2 various ^[9] - 5403:25, 5404:8, 5415:20, 5481:10, 5489:1, 5500:35, 5508:39, 5518:34, 5526:10 vast ^[1] - 5455:14 ventilated ^[1] - 5447:41 veracity ^[2] - 5509:21, 5511:11 version ^[8] - 5409:2, 5411:1, 5445:18, 5456:7, 5456:12, 5456:22, 5463:8, 5494:2 versions ^[3] - 5409:25, 5411:19, 5530:24 via ^[3] - 5426:7, 5426:31, 5439:35 viable ^[1] - 5463:6 vicious ^[1] - 5436:5 view ^[17] - 5407:47, 5408:5, 5410:15, 5412:31, 5461:4, 5461:38, 5463:22, 5472:32, 5472:38, 5472:47, 5473:4, 5474:35, 5487:19, 5517:16, 5518:17, 5518:20 violence ^[4] - 5461:24, 5462:14, 5473:28, 5496:15 virtue ^[1] - 5500:27 vis-à-vis ^[1] - 5521:17 visit ^[1] - 5452:47 visited ^[1] - 5527:39 visiting ^[1] - 5416:24 visual ^[1] - 5515:8 volume ^[7] - 5427:30, 5427:31, 5427:32, 5434:44, 5444:39, 5444:40, 5485:23</p>	<p>wait ^[1] - 5524:47 waiting ^[2] - 5408:30, 5519:19 wants ^[1] - 5404:17 WAS ^[1] - 5530:40 water ^[1] - 5445:12 website ^[1] - 5416:2 week ^[1] - 5411:43 weekly ^[2] - 5417:20, 5418:33 weeks ^[5] - 5417:28, 5417:36, 5483:4, 5489:35, 5489:41 welcome ^[1] - 5405:7 well-analysed ^[1] - 5520:3 wellbeing ^[3] - 5473:46, 5522:12, 5528:43 welling ^[1] - 5484:4 wet ^[1] - 5445:9 whereas ^[1] - 5503:27 whole ^[5] - 5427:40, 5462:36, 5492:30, 5493:14, 5521:19 whomever's ^[1] - 5519:36 widely ^[2] - 5463:12, 5517:40 Wiley ^[1] - 5526:28 Winangay ^[3] - 5526:12, 5526:13, 5526:29 window ^[2] - 5478:7, 5486:12 wins ^[1] - 5453:32 wish ^[12] - 5404:23, 5405:36, 5426:38, 5426:42, 5427:2, 5429:5, 5446:20, 5464:22, 5468:29, 5524:47, 5525:31, 5525:33 wishes ^[1] - 5525:5 witness ^[37] - 5400:33, 5406:23, 5413:35, 5415:38, 5416:23, 5417:11, 5418:45, 5420:14, 5440:1, 5441:20, 5441:29, 5443:18, 5446:42, 5455:45, 5471:23, 5471:32,</p>	<p>year ^[57] - 5405:31, 5408:8, 5408:15, 5412:47, 5417:35, 5417:37, 5422:6, 5424:44, 5425:10, 5426:3, 5428:3, 5430:36, 5432:25, 5435:23, 5447:12, 5452:44, 5453:2, 5455:36, 5455:47, 5458:5, 5458:11, 5461:16, 5471:46, 5482:39, 5483:5, 5486:46, 5486:47,</p>		