My Name is Colin Butcher and my wife operate Taxis in Victoria.

We decided to buy two Reginal Taxis Licenses, we cashed in what super we had and Borrowed the rest from the ANZ bank: Total money \$330,000.00.

With the deregulation of the Taxi industry in Victoria the only people that gained anything from this reform was Uber and the ANZ Bank. With the \$50,000.00 paid to use for one License that cost us \$180,000.00 and then you give us \$25,000.00 for our second license that cost us \$160,000.00.

Which still left us in great debt paying for Licenses that we no longer have and no light at the end of the tunnel.

Then we applied for the, so called Fairness Fund which we qualified for, we received \$100,000.00, we used this money to paid off the rest of the Debt that we still owed for our Two Licenses at the ANZ Bank.

Which has left nothing for us to sell for our Retirement or any savings for anything as if all this was not enough to deal with when Tax time come along we get a bill from the ATO for \$15,950.20 for myself and my wife also received a bill from ATO for \$15,998.15 which they have only allowed us two years to pay this money back at \$175.00 each a week which was caused because we qualified for the So Called Fairness Fund please tell me how fair was this .Right now my wife is 64 and Im 66 so for the next two year we are working to pay a tax debt that the government created So tell us how Fair was the Fairness Fund.

During all these event that has happened to us has caused a lot of health and Mental issues that I have spent numerous weeks in hospital and my wife also has spent time in hospital with issue caused by the stress of it all because of the stress involved with the deregulation of the taxi industry that the government created .

Regard Colin Butcher