

**Parliamentary Inquiry**  
**CPV Reforms**  
**Rod Barton**  
**taxiinquiry@parliament.vic.gov.au**

15/6/2019

Letter from Assunta De Melis and daughters Daniela De Melis and Loredana Mingione

My husband and I invested in the taxi industry buying our licence in 1967. Our dreams at that point were to work hard and live an honest and comfortable lifestyle building our future together. We were excited but also knew the road ahead would also be bumpy working long hours daily 7 days a week to bring home a decent wage.

My husband (Battista De Melis - deceased 2010) was a sole trader therefore our finances hugely depended on his daily takings. Some days he would work 15 to 18 hours a day but rest assured he worked every day to ensure expenses were paid, food was on the table, clothes on our backs, shoes on our feet and if there was anything left over it was a lucky day or week but this didn't mean we went out to enjoy ourselves this meant we needed to save for who knows what tomorrow would bring.

By 1972 with 2 very young children, a mortgage and the added expenses there was no room for holidays or luxuries. We had to account for everything and had to save for all we had. If Battista (Pat) wasn't able to work due to illness or the taxi was involved in an accident or had to be mechanically repaired the time it took for all of this to be rectified all needed to be factored in as there was no claim for wages, it simply didn't exist.

There were good times and bad but having a business and working for yourself provided the opportunity to make decisions according to lifestyle and ambitions.

Based on the knowledge we were given from the Victorian Government we were always told the taxi industry was a secure form of income variable but secure. We were told our licences would always be safe and they were considered an investment and treated as such. So, based on these decisions we decided to keep the licence as it would provide a security should our lives take an unwelcome turn.

Over the years what did the security of the licences ensure for our family

1. A sustainable income
2. Security of a weekly income
3. Security for our growing family
4. Security for our retirement
5. Security for the time one of us were widowed

Unfortunately, since the time of the deregulation of licences we have had

1. No sustainable income
2. No security of a weekly income
3. No security for our growing family
4. No certainly no security for our retirement

5. Now that I am a widow, I no longer have security. This has been the biggest struggle of all. A few years before my husband's passing, we had secured our licence for a regular monthly income. As Battista's health was failing over the last 2-3 years before his death, he was sure that I would financially be ok as we had the licence and this would provide a weekly income enough for me to survive comfortably. We never took any handouts never approached Centrelink for the pension as we worked hard for what we had and were proud to be self-funded retirees.

From when the taxi inquiry commenced, I have had a significant loss in earnings. I applied for the fairness fund and got nothing. With the deregulation of the taxi licence valued at approx. \$500,000.00 I only received \$100,000.00. This investment was not what I planned for, I had no choice in the investment I made, I had no other option given to me and I wasn't even given the chance to discuss my options to make an informed decision as the government made changes adhoc with no consultation with me the investor and yet this was my superannuation.

My Wellbeing has significantly changed, my everyday living has changed. I can no longer do some of the things I enjoyed to do. I can't make plans as I always have to think about the consequences of any financial choice I make.

Battista believed whole heartedly in the Government, he was 1 million % sure they would look after me upon his death.

Well that wasn't to be in the last 9 years of my husband's passing I have severely financially struggled. I have had to request my daughters to assist me in paying the bills. I have had to change the smallest of living standards. I have had to go without basic needs so that I could ensure I had enough money in the event of an emergency.

Some of these changes include

- No heating for longer than 1-2 hours morning and night
- No air conditioner for longer than 1-2 hours morning and night
- Ensuring the petrol in the car lasts 2 weeks instead of 1 week
- No holidays or interstate trips
- Unable to maintain the repairs on the family home

These are only just a few small lifestyle changes that for too many people it wouldn't matter but for me these basic needs make a big impact on my living. The most disheartening and biggest impact of all was realizing I would have to ask my daughters for financial assistance to keep me afloat. My husband would be turning in his grave knowing I was at this stage in my life and required financial assistance from my daughters.

With regards

Assunta De Melis and daughters.