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Submission: Some other documents that may be of interest:

 $https://www.parliament.vic.gov.au/images/stories/documents/council/SCFPA/BWI/Submissions/Sub_12_-_Michael_Stokes.pdf$

https://www.pc.gov.au/inquiries/completed/consumer-policy/submissions/subdr145.pdf

 $https://www.parliament.vic.gov.au/images/stories/documents/council/SCFPA/BWI/Corrected_Transcripts/Stokes_CORRECTED_8_April_2010.pdf$