



# **PARLIAMENT OF TASMANIA**

## **TRANSCRIPT**

### **HOUSE OF ASSEMBLY**

### **GOVERNMENT BUSINESSES SCRUTINY COMMITTEE**

**Public Trustee**

**Monday 24 November 2025**

#### **MEMBERS**

Ms Helen Burnet (Chair)  
Mr Rob Fairs (Deputy Chair)  
Mr Vica Bayley  
Ms Kristie Johnston  
Mr Marcus Vermey  
Mr Dean Winter

#### **OTHER PARTICIPATING MEMBERS**

Ms Ella Haddad  
Dr Rosalie Woodruff



## **WITNESSES IN ATTENDANCE**

**Hon. Eric Abetz MP**, Acting Attorney-General

**Therese Taylor**  
Chair, Public Trustee

**Todd Kennedy**  
CEO, Public Trustee



# PUBLIC

## Public Trustee

**CHAIR** - The time being just after 10 o'clock, scrutiny of the Public Trustee will now begin. I welcome the Treasurer, and Chair, CEO, along with others at the table. The time for scrutiny is two hours. Any time for a break can't be made up, so I just ask whether you want a break, or are you happy to crash through?

**Dr WOODRUFF** - So far, so good. We reserve the right to change our mind if we need to.

**CHAIR** - If I can be heard, thank you. Members would be familiar with the practice of seeking additional information, which must be agreed to, to be taken by the minister or the chair of the board, and the questions handed in writing to the Secretary.

I invite the minister to introduce any persons at the table, including names and positions. I also invite you, minister, to make an opening statement. Thank you.

**Mr ABETZ** - Thank you, Chair. On my left, Therese Taylor, the Chair of the Board, and on my right, Todd Kennedy, the CEO of the Public Trustee. I have been provided with a detailed opening statement, which I won't read, Chair. Suffice to say that in my role as a local member, it would be fair to say that issues relating to the Public Trustee have well and truly fallen off the radar. I think that is indicative of a significant change of approach having being undertaken after a few reviews and considerations. I'll leave it at that, Chair, and over to questions.

**Ms HADDAD** - Thank you, Treasurer. I agree that we've come a long way in the last few years. I do have questions about that, but I want to start my questions to you.

In September 2024, just over a year ago, during this budget Estimates session, Guy Barnett revealed plans to privatise parts of the Public Trustee and outsource some of their operations to the private sector, including commercial wills and estates and trustee services. It's fair to say that was a big shock to the community, to members of the public who use the services of the Public Trustee. It's my understanding that even staff and board members found out through the media, which is pretty poor, in my view, actions of government. Also, I note it wasn't one of Damian Bugg's recommendations when he did his very exhaustive review.

In June this year, the Premier walked back that commitment ahead of an election. How solid is that commitment? How much guarantee can you give the Public Trustee, and the public, that the government won't continue to seek to privatise parts of their services?

**Mr ABETZ** - Thank you. Chair, I should have also indicated I'm sitting here, of course, deputising for the Attorney-General.

**Ms HADDAD** - Yes, I understand. You are also a shareholder minister, though.

**Mr ABETZ** - I am currently the acting Attorney-General, given that the Attorney-General is on a trade mission out of the country. That should come on the record as well, which I should have mentioned in the opening statement.

That said, the government's position has been made clear, and with the legislation that has passed through both Houses now, that is locked in by legislation.

**Ms HADDAD** - It's only partly locked in, Treasurer, with respect, because it provides that there needs to be a two-thirds majority to privatise any government-owned business. I would like to push you a little further, and I recognise that you're standing in for the Attorney-General, but you're also a shareholder minister. What guarantees can you give the public - recognising the very important role the Public Trustee has in safeguarding the rights of vulnerable Tasmanians - that there won't be a future attempt to privatise any of their services?

**Mr ABETZ** - The government's made its position very clear and then backed that in with legislation. If you can reasonably foresee parliament in either House having two-thirds majority for such an activity or venture, good luck. I don't think that's on the horizon for quite some time. I'm not exercising my mind about that, but yes, it's locked in.

**Ms HADDAD** - Okay. Before that announcement was made, are you aware of any modelling the government might have done, any costs that might have been incurred, in preparing any proposal for privatisation of parts of the Public Trustee?

**Mr ABETZ** - That I don't know. At that time, I was neither a shareholder minister nor the Attorney-General, so I don't know it - as I understand it, no. If there's further information that needs to be provided, I will put that on notice.

**Ms HADDAD** - Do you want me to put that formally on notice, at today's hearing?

**Mr ABETZ** - I don't think that's necessary at the moment.

**Dr WOODRUFF** - Through you, minister. To the Chair and CEO, I want to say that the report, in the annual report, is a really outstanding change on many of the measures of the Public Trustee from the previous years. It's been a big process of transformation that you've been undergoing. In that process, the Guardianship and Administration Bill passed through parliament in, I think, August or November 2023. It required some significant changes to the law to protect vulnerable people and to mandate changes that will affect the work that you do.

I have a series of questions, but could we start with what your response to that legislation was internally? How did you assess the changes that the Public Trustee needed to make in response to that legislation? Then can you walk through the responses that you made? This might be more than one question. How did you assess the responses initially?

**Ms TAYLOR** - Thanks for the question. I agree, the changes to the *Guardianship and Administration Act 1995* were quite substantial. I can answer from the board's point of view about how we approached it, and maybe the CEO can add some colour.

The greatest change was from substitute decision-making to supported decision-making. The amendments came on the back of the independent review into the Public Trustee. It was wholesale changes that we knew that the Public Trustee wasn't meeting community and client expectations at all. We really have gone through, to be honest, unprecedented organisational changes. What we did was look at best practice in other public trustees - the culture needed to change, the attitudes to clients needed to change. What we did was put the client at the centre of everything we did, and brought in a client-centric framework. We brought in experts to help

## PUBLIC

us formulate and develop that framework. We worked with stakeholders. We formed a stakeholder reference group, and every change we made to policy or procedure and - I think this is one of our critical success factors - we ran past those stakeholders, to ensure that the changes were relevant, timely and fit for purpose. That was hugely successful.

We also brought in a culture expert and embedded them in the organisation. I also put that down as one of our success factors. We stripped the culture back and rebuilt a purposeful culture that put the client at that centre. We reduced caseloads from 150 to 50, which is quite significant. In line with that, in terms of fulfilling our obligations against that legislation, we're able to ensure that the will and preference of those clients is met by the decisions we make jointly with that client through the Public Trustee.

**Dr WOODRUFF** - Thank you. There's a lot to dig into there, and I will come back to elements.

**Ms TAYLOR** - It was three years' work, Dr Woodruff.

**Dr WOODRUFF** - That's right. In relation to the caseloads, the drop from 150 to 50 is obviously critical to enable the work of the Public Trustee to be done in a way that meets requirements of the act, to make sure people's will and preferences are heard and made central. However, they're the so-called efficiencies that governments often like to push for changes on. Are you confident that you have the support of the government or, to you, minister, do you give the support that the Public Trustee needs to maintain the caseloads that are required to fulfil the act and to make sure that people can be properly serviced?

**Mr ABETZ** - We, as a government, are always determined to ensure that the best possible service delivery, within certain parameters, is delivered to the Tasmanian community. The Public Trustee is no different in that regard, and with all these changes -

**Ms TAYLOR** - A dividend of \$268,000.

**Mr ABETZ** - Yes, and so, what we had from the Public Trustee was this new approach whilst also being able to deliver albeit a modest dividend to government, which I think indicates that the balance is pretty right.

**Dr WOODRUFF** - Is that required in order to get your government's support, after maintaining the case load that obviously Ms Henning has said is required to actually meet the will and preferences of people that they -

**Mr ABETZ** - No.

**Dr WOODRUFF** - You've put a few caveats into that.

**Mr ABETZ** - There are different elements of the work of the Public Trustee, and overall, that is what the Public Trustee has been able to provide - namely a much better service delivery model. As I said in my opening comment, the phone has gone quiet in relation to these matters, which is a great reflection on that which has been done and, I think, underpinned by the change in legislation. They've also been able to basically run on a break-even basis. I think that's a good outcome all around.

## PUBLIC

**Ms JOHNSTON** - To you, Treasurer, and also to the Chair, the Public Trustee is reliant on funding received by the government to perform its Community Service Obligation (CSO) functions. Has the Public Trustee, or the government, modelled whether the current CSO funding levels will remain adequate, given demand and increase in service-level expectations over the next four-years? Maybe the government and then whether PT has modelled that?

**Mr KENNEDY** - Thank you for the question. We regularly, on a quarterly basis, engage with Treasury around a number of matters that we are supporting people with in the community, what the net avoidable cost is for the organisation. That gives us a regular temperature check, if you like, for what the resourcing requirements are. From my point of view, we made significant changes to our resourcing, and we introduced that 12 months before the legislation came into effect.

We've now had two years in that new environment to test our model. We're feeling very confident that the resourcing we have in place at the moment - which is fully funded through the CSO agreement - is sufficient for what we need in the foreseeable

**Ms JOHNSTON** - You haven't requested an escalation in funding to meet demand over the forward four years?

**Mr KENNEDY** - There's already built in an increase to allow for demand. We have some changes that we're introducing which will have a positive impact on our clients that we support when it comes to the fees that they pay. The existing CSO funding envelope covers that so yes, again, comfortable with the current arrangement and through the forward Estimates as well.

**Ms JOHNSTON** - I assume that's built into the forward Estimates for the Budget, that escalation?

**Mr ABETZ** - Yes, it is.

**Mr VERMEY** - I understand that Public Trustee has recorded positive results from its client surveys during 2024-25. What were the results of the client satisfaction surveys during 2024-25.

**Mr KENNEDY** - For now, what I'm really proud of is for three consecutive years we've had really strong results. We made a lot of changes three years ago, but then it was about embedding those changes and for two years in a row we've had 81 per cent overall satisfaction for represented persons.

It's an independent survey that's conducted through myriad research. It's reliable to a 95 per cent statistical confidence. There's around 35 indicators that our clients provide us feedback as well as their support network. We're very confident, but probably the most key indicator that I'm proud of is that 89 per cent of represented persons indicated that their client account manager treated them with respect.

**Ms HADDAD** - I also want to recognise that significant transformation. It's really all of us as local members. What the Treasurer said in his opening comments is quite true. That scale of complaints has really dropped away, and I leapt into my questions before, but I should have stopped to recognise that significant body of work that has happened within the organisation,



that has led to a significant change in practise and a significant improvement in experience as a client.

My question goes a little to similar ground to Ms Johnston's questions. Recognising the reason for that, Treasurer, is the significant work that's gone on in the Public Trustee to respond to the recommendations of Damian Bugg's review, which was damning. I won't go back over old ground, but we all know how serious those recommendations were and how necessary it was for them to be implemented. If anything, it's actually happened at quite a significant pace that we've seen this amount of change in three years, but the ability for the organisation to deliver that change does rely on support from government, including the CSO funding.

In response to Ms Johnston's question, we heard that there's that added staff resourcing that is reliant on that CSO funding as is, correct me if I'm wrong, but also the review of fees charged to clients is also reliant on that CSO funding.

Treasurer, my question to you is: What guarantees can you give that that CSO funding won't be cut and that it will be increased overtime? The CEO mentioned that there's a built-in increase in the forward Estimates, but what guarantees can you give that those funds won't be decreased?

**Mr ABETZ** - The Budget is the Budget, and each budget is a new budget, but an indication of the government's attitude is shown to you in the forward Estimates.

**Ms HADDAD** - Treasurer, the Public Trustee is responsible for maintaining a significant amount of funds on behalf of Tasmanians. You talked about the dividend paid back to government. Can you guarantee that you won't increase that dividend that the trustee is required to return to government or the percentage?

**Mr ABETZ** - Government business enterprises have a dividend policy and we don't foreshadow any change to that.

**Ms HADDAD** - Okay. I'd also make note of the fact that during the election your government announced plans to build a state-owned insurer. I won't go into the details of all that now and whether or not I believe it's deliverable and what the government's done in terms of modelling to deliver on that election commitment. I do want to seek a guarantee from you today that there won't be any anticipated reliance on any of the funds that the Public Trustee holds on behalf of Tasmanians to potentially dip into those in any way to fund any potential state-owned insurer product that your government delivers.

**Mr ABETZ** - If I wanted to, I could say thanks for the idea, but I won't.

**Ms HADDAD** - Let's rule it out here and now, Treasurer. How about that?

**Mr ABETZ** - No, that has not been part of our thinking.

**Dr WOODRUFF** - I want to return to the caseloads. Can you outline for the committee the experience of changing the caseloads from 150 per staff member to 50? Can you outline the experience that you've heard for your staff and then the experience that it has been like for people who have been clients who are receiving services?

**Ms TAYLOR** - Probably the CEO is closer to that.

**Mr KENNEDY** - In relation to staff engagement, that's continued to improve since we significantly reduced the resourcing. Our staff engagement for the prior financial year was 91 per cent, and 95 per cent of staff indicated that they are proud to work at the Public Trustee, which is a big shift from four years ago.

**Dr WOODRUFF** - Could you tell us the figures roughly?

**Mr KENNEDY** - Around 60 per cent approximately, so a significant increase. Supported decision-making is really about having the time to get to know the person, their will and their preferences, and building a trusted relationship. To do that, we needed to have staff around the state where our clients are located and for them to have the time to actually work with people and build that relationship.

That's been central to the changes that we've made. The funding that we have received from government has enabled us to do that. The feedback from clients, as I said before, for three years is really heartwarming, especially when you read the verbatim comments that clients share when they talk about the relationship that they have with their client account manager.

One example I would give is that it's not always the case that when a client requests something that we're able to fulfil it, but what was really pleasing was that a high percentage reported that if that was the case, it was explained to them in a manner that they could understand and they always felt that they could question the client account manager or ask for that to be reviewed.

**Dr WOODRUFF** - Thank you.

**Mr ABETZ** - Can I quickly ask a Dorothy, just to make that point, will client satisfaction levels were at what level?

**Mr KENNEDY** - Will client satisfaction levels were at 100 per cent.

**Mr ABETZ** - Going to your point about beneficiary satisfaction levels where there may have been interaction at 98 per cent. We're making the CEO's point very well.

**Dr WOODRUFF** - Thank you, minister and Treasurer. I'm really pleased to hear you hear those. That is outstanding. There is no other business I could think of that would have that response. That is extraordinary.

The second part of that question is what difference has it made to staff? You said it's gone up to 91 per cent of staff engagement and 95 per cent satisfaction, in terms of the workplace conditions for staff, like taking stress leave and sick leave. Have you any other information about those changes?

**Mr KENNEDY** - Our retention has improved significantly over three years now. Turnovers reduced down to just over 20 per cent, and it was between 40 per cent and 50 per cent three years ago. That's really important, not just for our culture and our people, but also for clients because they get continuity with the person that's supporting them. We've invested

significantly, which was one of the recommendations in Damian Bugg's review around training. There's extensive training that we provide for our people. We've also put in place initiatives such as professional supervision, as well as on-site EAP. There's a lot of support in place because it is a challenging role for our people when it comes to other -

**Mr ABETZ** - What is EAP?

**Mr KENNEDY** - Employee Assistance Program. Our staff have embraced that. Also when it comes to say, grievances, there were no internal grievances for the financial year. Worker's compensation claims remain really low again. Over the whole three-year period, I think we had four claims and three cases over the year, all of those except -

**Dr WOODRUFF** - Extraordinary in the sort of work that you're doing.

**Ms TAYLOR** - The board was very conscious of the psychosocial risks to staff with this new way of working because, of course, some of the clients are challenging in terms of their life experiences and their experiences with the Public Trustee formerly. In terms of having onsite EAP services and the professional supervision, it's really changed the risk profile around our staffing cohort. That in turn, of course, increases the service back to clients with that professional development that's happening, of course, with client account managers so that we can maximise that interaction with clients.

**Ms JOHNSTON** - It was also remiss of me not to congratulate you like my other colleagues have done.

**CHAIR** - We just leaped right in.

**Ms JOHNSTON** - We just leaped right into the questions. Certainly a significant change and I know the constituents you've dealt with on my behalf are really grateful for the things that you've done and the changes you've made. So thank you for that. Change obviously comes at significant pace and trying to keep up with technology around that too, to try to ensure that you're making those beneficial changes.

Both the Chair and the CEO noted in their statement in the annual report that after a period of significant reforms and increased positive client experience, that you will know about, that Public Trustee remains committed to continuous improvement. As the organisation moves to a new phase, modernising legacy information-management systems is an essential next step and priority for the board. This will enable the organisation to further refine its operations and improve efficiencies, guaranteeing client service delivery into the future. I don't know how you get better than 100 per cent but we will see.

My question is, does the Public Trustee have an estimated cost on the modernisation of the legacy information-management systems, and has government committed to funding the capital for that? Obviously we want to continue to see you improving.

**Mr KENNEDY** - At the beginning of the year we did a scan in the market as to what's available for replacements for our legacy systems, which gave us a lot of confidence. We went to the board with a business plan in June, which was approved. At the moment we're doing the specifications, and we aim to go out to the market early in the new year. When it comes to funding the project itself, the capital will come from our balance sheet, so there's no need to go

## PUBLIC

to government for any additional funds. Also, it's a software-as-a-service solution. On an ongoing basis, the extra cost from an operating point of view comes out of our existing profit and loss and fits within our existing CSO funding envelope. We're very confident that we will be able to deliver without needing additional funds.

**Mr VERMEY** - With the great improvements going forward and staff confidence, et cetera, how are things being delivered, the education awareness program to help Tasmanians know about the services and how it's provided, et cetera?

**Ms TAYLOR** - We are very conscious of the fact that we need to lift our profile in terms of community education around wills, et cetera, and what the actual functions of the Public Trustee are. I think a lot of people are still confused. We know that's one of the areas that the board is very conscious of moving into in the next little while.

What we've done over the last couple of years is partner better with other organisations around the state rather than doing it alone. We have a whole range of partnerships and with different stakeholders, whether it's COTA, Palliative Care Tasmania, Terrapin, the TSO, organisations that are out in the community delivering their core services. It makes sense for the Public Trustee to be part of that. There's National Wills Week. We have lifted our profile considerably in terms of community education with that methodology.

**Ms HADDAD** - I also want to ask some questions about client experience. Before I do, Treasurer, can you let us know whether the government vacancy-control measures apply to GBEs generally and to the Public Trustee?

**Mr ABETZ** - What we encourage GBEs to do is to run as good a service, as economical and efficient a service as is possible, keeping in mind the service delivery needs of that particular government business enterprise. Any opportunities where they can realistically make savings, we fully encourage and would say to the Tasmanian community that makes exceptionally good sense because then the delivery of services can be provided at a lower cost. The CEO might be able to answer more about staffing levels.

**Mr KENNEDY** - I guess every GBE, as you would appreciate, is slightly different in its structure. At the Public Trustee, all our staff fall under the *State Service Act*. Since the time that the recruitment freeze came into play, the last check from last Friday said our FTE is currently sitting at just under minus 5 per cent. That's happened without us having an impact on our ability to deliver frontline services. It does apply to us, and it is in our forward planning to make sure that we do our part along with every other organisation.

**Mr ABETZ** - Through natural attrition.

**Mr KENNEDY** - Yes, that's right. There's no formal program. It's happened through natural attrition.

**Ms HADDAD** - You spoke a little bit before when you were answering Dr Woodruff's questions around caseloads reducing, are you confident with your staffing numbers and staffing complement at the moment that you can continue to provide that more active support role to clients?

**Mr KENNEDY** - Yes, and knowing that a number of staff might be watching as well, they're not sitting back thinking this is very easy with these caseloads. It is challenging still to work and they're very busy, in particular when you think about we've got a new workforce, so it takes years to build that capability. From my point of view, the most exciting thing, and this came out of the staff survey, is that their systems are so archaic it's holding them back in their ability to do their role. Hopefully, when I'm sitting here this time next year, we will be well advanced and we'll have new systems in place which will bring benefits to our clients as well as our staff.

**Ms HADDAD** - Great. Are there any big staffing gaps still yet to be resolved in that transformation process that you've gone through?

**Mr KENNEDY** - No. We've had our staff quota in place for a while now when it comes to the team that provides what we call personal services. About 18 months ago, we started to invest in state administration as part of our business. The only area that we've recently been filling those gaps has been in our legal area, but we now have that complement. We're booked out until March for appointments, so that's good, but we've got a bit of work in catching up to do there.

**Dr WOODRUFF** - I would like to ask some questions of the Chair or the CEO, whoever is the most appropriate, about the supported decision-making process. There was a supportive decision-making framework developed in 2023, I think. I'm not sure where it's up to and whether that's still the one that's in place. There were conversations we had then about the consultation process, and that was two years ago now. Can you run us through what status does the supported decision-making framework have and whether it's reviewed and how it's used?

**Mr KENNEDY** - I'm happy to talk to it. One of the best things we did was launch our new supported decision-making framework 12 months before the legislation came in. That gave everyone time to make that shift. That was really the turning point where clients started to come back and say, this is exactly how we want to be treated. After we introduced it and then the legislation came into play, it was about testing it and seeing how effective it was. We did a review during the year as well, and we do that in conjunction with our client reference group.

I should also say that over the journey, we have regular workshops individually or in small groups with our clients as well, so we're continually getting feedback as to whether it's working. From my point of view, we've done a really good job in making the shift and the change in legislation is having the desired impact that it's designed to do for the people we support.

**Dr WOODRUFF** - That sounds really good. The stakeholder reference group is still in place - you still have a stakeholder reference group?

**Mr KENNEDY** - Yes.

**Dr WOODRUFF** - One of the groups of people - maybe you could tell me how many people with lived experience are on that group, and how you consult with people or gather the experiences of people who are on orders, whether they're on the stakeholder reference group or through the stakeholder consultation workshops?

## PUBLIC

**Mr KENNEDY** - It's a challenging space. Initially, when we set up our reference group, we had everyone at the table. However, the feedback that I got from people was that you really need to create a safe space for the people who we support. We got really good advice from Health Consumers Tasmania that you're better off going out to clients in their own homes or where they're residing and conducting the feedback where they're comfortable.

That's what we've done, and we've also done it with independent people to the Public Trustee. We do that at regular intervals when we're designing or reviewing pieces of work that we've done, in particular the supported decision-making framework. Then we survey our clients as well, which is another opportunity for them to have a voice. We survey the support network that work with them every day. So a combination of those is how we get the voice of our client through.

We have two clients on our stakeholder reference group. They're not clients who are represented persons, but they do have experience supporting people.

**Dr WOODRUFF** - They've been previous clients or -

**Mr KENNEDY** - They are currently clients of the Public Trustee, but they're not represented persons. They might be a will-client or power of attorney-client or somebody who has assisted people who has been under an order previously.

**Ms JOHNSTON** - Following on from Dr Woodruff's questions about the supported decision-making framework -

**Mr KENNEDY** - Sorry to interrupt.

**Mr ABETZ** - I was suggesting to Mr Kennedy, he might like to add to the answers as to how things have changed at the Public Trustee. They used to have security at the door. That is no longer so, and I think that is a huge improvement that should be on the public record. That's why I was whispering to Mr Kennedy.

**Mr KENNEDY** - I was going to say, we've opened our doors. We're regularly going out, visiting our clients and welcome them into our sites around Tasmania. We get regular feedback every day, if things aren't where they need to be.

**Dr WOODRUFF** - You can't have a better example of something that's working well than that shift, can you, really?

**Ms TAYLOR** - Yes, we've changed the whole risk profile.

**Mr ABETZ** - That is why I wanted that on the record.

**Ms JOHNSTON** - I appreciate that, Treasurer. It is definitely worth putting on the public record.

Leading on from Dr Woodruff's questions on the supported decision-making framework and leading in this particular space, have you been asked to share your learnings with other organisations? In the healthcare setting, voluntary assisted dying? Have you been asked to share that knowledge and experience, and how you're leading?

## PUBLIC

**Mr KENNEDY** - At a national level, I've had the opportunity, which we do every year, to meet with other public trustees, advocates and guardians around the country. The national conference is coming up next year and we are one of the speakers.

Victoria is really the only other jurisdiction that has the legislation in place around supported decision-making, so I'm really proud of where Tasmania's at. I think we're at the forefront, in particular with the model that we developed which, I might add, was also done in close consultation with our clients.

**Ms TAYLOR** - Also, I've been asked by different groups to talk to the culture changes within the Public Trustee, particularly. The consultant who assisted us with that culture change with staff and for clients has written an article that was published in an HR magazine. I agree with you. To share good learnings is a great thing, especially in a small state where we know each other and we can learn from each other.

**Dr WOODRUFF** - And change for the better.

**Ms TAYLOR** - Yes.

**Ms JOHNSTON** - In your annual report, you acknowledge that significant progress has been made around the Office of the Tasmanian Economic Regulator (OTTER) review, the recommendations. I think 12 of the 18 have been completed, with the remaining six in progress. Are there any barriers to achieving those that you're aware of. Not necessarily cost barriers, but maybe resourcing, or IT barriers -

**Ms TAYLOR** - You just mentioned one of the barriers. Maybe the CEO could -

**Mr ABETZ** - I think there's been more improvement than those figures.

**Mr KENNEDY** - There has, yes.

**Ms JOHNSTON** - Excellent.

**Mr KENNEDY** - There's now 15 of the 18 have been done, so a considerable amount of work over the last 18 months. The last three are dependent on us updating our legacy system. For example, one of the client benefits I spoke about before was making improvements to the statement that we produce for clients - the frequency, how easy it is to understand and the disclosure of fees. The new system will enable that.

The second aspect is about having an updated corporate accounting system; we're currently still on MYOB. That will give us a good indication of our costs to serve and our costs as they're allocated around the business, which is very important.

**Ms JOHNSTON** - Fantastic.

**Mr FAIRS** - Minister, we've heard some of the discussions so far regarding the implementation of the recommendations of the independent review. Could you please expand on how many recommendations have been implemented and how the implementation of those recommendations have contributed to the improved performance and results please?

**Mr ABETZ** - Twenty-seven of the 28.

**Mr KENNEDY** - So, 27 of the 28 of Damian Bugg's independent review, which was handed down almost four years ago to this date, and we're very close to finalising the last recommendation. We're aiming for it to come into effect on 1 January. It's a really great way to finish because what it will mean is that almost half of the clients that we support through guardianship administration will receive an annual fee saving of approximately \$500 a year. That benefit will go out to clients with between \$0 and \$40,000, aligning with the Northern Territory, which is the most vulnerable cohort that we support.

**Mr FAIRS** - Thank you.

**Ms HADDAD** - In your annual report, you have some really positive case studies of experiences that clients have had in the last little while. At least one of them - I might have missed others - talked about the Public Trustee assisting a client to successfully have their order removed or successfully come off an order. Sorry, I should be looking at you, Treasurer. I'm wondering how that happens at an operational level. How often is that something that account managers are able to talk through with their clients, and, if coming off an order is safe and the right thing for that client, how much priority is placed on trying to move towards having orders removed?

**Mr KENNEDY** - When we introduced our new supported decision-making framework, recognising the important role and duty that we have to build capability for the people we support, we also launched our financial independence pathway and every year we reach out to our clients to seek interest in participation. It's a challenging thing. It's not something that everyone has the capacity to be involved with, but last year we had approximately 175 clients participating in either the formal 12-month financial independence pathway or even other capacity-building initiatives. That can just be taking responsibility for paying some bills or having their own spending and discretion.

The way that it works is that - it's very important that we don't just measure it by the number of clients who come off an order - that was 14 last year, which is fantastic. That's because we don't lose sight of the fact that, for example, if you take age-related illnesses like dementia, which are terminal, they don't get better, they get worse. That doesn't mean we shouldn't encourage our clients to participate in capacity-building because, whilst they may not regain their financial independence, it still has a positive impact on that person.

**Ms HADDAD** - It's so refreshing to hear you speak about clients in that way. It's such a marked change from GBE estimates, it must have been five years ago, prior to the Bugg review. It's really encouraging to hear you speak about that kind of client autonomy. I wonder, with the shift in the legislation from the 'best interest' test to the 'will and preference' test, which is a significant cultural change, how that has affected the work on the ground in terms of the conversations that account managers have with their clients, and how it's been implemented in terms of how it would feel different for an existing client, or somebody new coming in to your service?

**Mr KENNEDY** - It really comes back to getting to know your client. We have non-financial KPIs that the government has set for us as part of our statement of corporate intent, which is around regular contact with the people we support. Within five days, in over



90 per cent of cases, we've met the people that we're looking after. We will meet again at day 20 to work out a budget with them.

**Ms HADDAD** - Within five days of them coming in?

**Mr KENNEDY** - Yes. We will actually be at the hearings when they're appointed, which we think is important because it's such a challenging time for the people. Then, on an ongoing basis, we'll have a monthly proactive call and a six-monthly meeting with that client, unless they don't want the frequency, or they prefer it to be more often. It's really about getting to know the person, their will and preference, who are the significant people around them, family and supports, and engaging with all of them.

**Dr WOODRUFF** - Through you, minister, to the CEO: have you done some modelling - I assume you have; you're in the business of this - but can you talk about the future projections for population growth and need in terms of the development of wills in particular, or all the services? Can you talk about the trajectory, and how you see yourself able to manage with the incomes that you get, and what you see as the concerning things on the horizon for you to deal with? At the moment, you've provided a cost-neutral return - not that that's the metric that the Greens look at the services you provide through, but given there's always pressure in that direction from some in government, how do you see this going and where do you think the concerning points are, and what's your approach to dealing with them?

**Mr KENNEDY** - Thanks for the question. There's really two parts to it. The one commonality is that we have an ageing population, so there's going to be demand for all our services at the Public Trustee from the Tasmanian community. If I look at wills, 50 per cent of people still pass away without a valid will, so we're playing a key role there along with other legal providers in the community to reduce intestacy.

From a commercial point of view, the work that we do acting as an executor and administering an estate is continuing to grow. This year, it grew by over 25 per cent, so it's important work. That's going to continue to grow. Over the next 15 to 20 years, across the country and outside of Australia is the biggest intergenerational wealth transfer that we've seen. That's because of Baby Boomers: 90 per cent of those assets will be transferred from that generation to the next generation, and they will occur through someone passing away. So, that's one part of our business.

How are we going to grow? I think that's where technology will play an important role. When it comes to the work we do supporting represented persons, the increase of age-related illness like dementia, the low number of people who have powers of attorney in place, there's going to be a significant increase in that space. It's really a bit early to tell, though. At the moment our numbers are pretty stable, but what's probably countering that is that we're seeing a higher number of private appointments for administrators. That's important because the Public Trustee is there to be appointed as a last resort. So, we've got a couple of factors there that are counterbalancing each other. My personal view is that, overall, the ageing population will result in us having an increase.

**Dr WOODRUFF** - Thank you. We've all been hearing the concerning numbers - I don't remember them over time, but - of people dying intestate. Can you talk about the change over the last 10 years - whether there has been a change, whether it's going down, up, staying stable,

and what we can do, not just the Public Trustee, as the government, but as anyone to change that direction?

**Ms TAYLOR** - That's the sort of question, too, that the board has started to ask. Even though we're embedding those very significant changes we've made at the Public Trustee, and you've heard about our IT legacy, so the board's obviously focused on that as well. But also, we're lifting our head up a bit and looking over the horizon because the ACCC has started to talk about the billions of dollars of transfer that's going to happen in the next while. This is very early days, but the board is starting to think about how we can lower that 50 per cent adult intestacy, and maybe next year around this table we can get back to you with some strategies. However, what we are thinking about is, are there different doorways that young adults walk through, whether it's through education or this or that, and a will kit comes with that, or this is very high level conversation but we need to start thinking about the legacy in Tasmania and what ends up happening with the number of people dying without a will.

**Dr WOODRUFF** - A part of that is the role of aged care facilities where many people pass through.

**Ms TAYLOR** - Yes, and when I talked before about our partnerships and relationships, we have with a number of organisations, for example, only last week or the week before, I was in an aged care home with the TSO. The Public Trustee funded a concert and so we're there delivering our message, but it's wrapped up in a beautiful morning tea concert. Those are the sorts of things that we are moving towards, the board putting its concentration towards now. There are so many areas, I agree, that we need to look at now about where are the gaps, how could we actually get people to understand that this is a massive issue.

**CHAIR** - Ms Johnston.

**Ms JOHNSTON** - It's getting to a point where I'm asking Dorothy Dixers. It's so nice to be in a GBE hearing where there aren't fires, people who put the fires out, and actually building on something really wonderful. Just to build on Dr Woodruff's questions around intestacy and the worrying figures around that, I note in your annual report the number of total new wills completed was 590 and the target was 900. I suppose that goes to the issues we were just talking about.

Do you collect data around your community engagement and community education programs - you listed quite a number of them here in the annual report, about how many direct contacts or referrals you get from those community engagement activities or community education activities? When you go out to the nursing home, for instance, do you track data on how many people will pick up the phone and say, 'We haven't got a will, perhaps it might be time to find the Public Trustee'?

**Mr KENNEDY** - We do measure and get feedback from all the information sessions that we run. We always ask clients how they heard about our services. So I'd say yes. I don't have any figures, though, that I can quote today. But yes, we set ambitious targets because there's such a need in the community. The last two years have been pretty consistent around that 600 mark and that's up over 20 per cent from 2022-23.

To answer the question before as well, for 10 years I've been rolling out this statistic in various places I've worked and it's not just Tasmania, it's around the rest of the country. The

## PUBLIC

message really is to plan ahead, get started. It's a lot easier than people think it is. It's going to take a collective effort. It's about accessibility, all of us working together with other providers around the state, but I think as well, the point the chair made is that it's about the next generation as well and educating them.

**Ms JOHNSTON** - So you're forecasting an increase in community engagement and education? Have you thought about how the funding profile looks for that? They are resource-intensive exercises, but really beneficial exercises in a community. Have you thought about what that might look like in the future?

**Ms TAYLOR** - As I said, hopefully next year I can expand on your questions around that. The board's been focused on the work we've had to do over the last three years to get to where we are now. It's really important now that we do shift our focus to look at those areas, so I will take that on broad notice.

**CHAIR** - Ms Haddad.

**Ms HADDAD** - Thanks Chair. I have some questions about wills as well. The majority of them have been covered. However, I wondered who's eligible to be a wills client, who's eligible to have their will written and managed by the Public Trustee? If there's a lower age limit, if you like, or if it's based on demographic or financial grounds.

**Mr KENNEDY** - It really comes back to the *Wills Act* in Tasmania. You need to be 18, you need to be of sound mind, and there's also specifications as to how you actually create and execute that document. That rule applies to anyone. It's 18 and above and that's really the criteria. As far as eligibility, we're there to help anyone in the community who needs help. For people who are on an age pension, if they do a will with the Public Trustee and they nominate us as the executor, there's no cost to them.

This is an important point I'd like to make as well that, for the last 10 years this has been the case. When people come to the Public Trustee, they don't have to appoint the Public Trustee as their executor. They get a choice. Last year, for example, around 75 per cent of people who had a will with the Public Trustee nominated someone else, a family member, to be their executor. As I said before, we encourage people to take the step and put the documents in place, whether that's with your family solicitor or the Public Trustee, it's whatever suits that person.

**Ms HADDAD** - It's true. It's often the case that people don't think about writing a will until they buy a house or have a child, but everybody, like you said, from 18 should really be putting their mind to it.

**Mr KENNEDY** - Definitely.

**Ms HADDAD** - What is the fee for people who don't choose the Public Trustee as their executor?

**Mr KENNEDY** - The fee is the same. If you take, say, someone on a pension, put them to one side, it's \$140.00 for a single person to have a will and \$210.00 for a couple at the Public Trustee. That's whether you appoint the Public Trustee as executor or not.

**Ms HADDAD** - Okay. It's only if someone's on an age pension and they choose the Public Trustee as an executor, that fee is waived.

**Mr KENNEDY** - That's right, but if they wanted to choose their own executor, it would be the \$140 or \$210 for a couple.

**Ms HADDAD** - I feel like this is a bit of a dumb question, but do you know how that would compare to rates in the private sector? I imagine it would cost a lot more for someone to go and write a will.

**Mr KENNEDY** - It depends, as I said before, I really feel that it is a collective effort across all providers to actually solve this problem. Solicitors charge on an hourly rate so it can still be affordable. It depends on the complexity.

**Mr ABETZ** - Some of us used to charge a flat fee, which was less than half of the Public Trustee but that was a few decades ago. I seek to make a comparison.

**Ms HADDAD** - You're sounding more and more like a socialist every day. I'm getting a bit worried, Eric. State-owned insurers, state-owned stadium.

**Mr ABETZ** - Compassionate conservative.

**Dr WOODRUFF** - To the chair or the CEO. When the Guardianship and Administration Amendment Bill went through parliament in 2023, the Greens made an amendment that was supported, which was to add in the right of people to have the dignity to take risks.

It's an important recognition that means that we step out of what has been often in this sector, a traditional sort of paternalistic decision-making view on behalf of other people. As we age - and particularly we all have our different ways of wanting to be in the world as irascible and unreasonable as they might seem to others. The legislation is quite precise in a number of areas. With regard to the promotion of a person's personal and social wellbeing, the meaning is that for the purposes of the act, the wellbeing of a person is promoted by respecting the inherent dignity of the person, and the importance of preserving the dignity of risk of a person with impaired decision-making and the ability of being able to make decisions.

How do you do that? How have you changed your practices? Explicitly, can you talk to how you enact that requirement?

**Mr KENNEDY** - It's a core part of our supported decision-making framework and it's something that the community, family members still adjusting to because in the past they've probably seen the organisation as the paternalistic gatekeeper that stops them having to be that person for family members. It's very much embedded in the culture, it's in our policies, procedures and in our framework.

How we actually go about it in practice, though, it's important to have safeguards in place, which is really about working with the person, helping them to understand the implications of their decisions, but at the end of the day, respecting that decision.

Also, in the legislation we're only able to override or go against someone's will and preference if it results in serious harm, or if it's against a particular clause in the order, or if it's

illegal. That means that these decisions, it's really about helping the person understand the implications, but respecting that at the end of the day.

Over the year, there were approximately 6400 decisions that we supported our clients with, and there were zero substitute decisions made for that 12-month period, which means that we did not override a person's will and preference.

**Dr WOODRUFF** - That's extraordinary. That should definitely be noted for the record. I want to recognise that what you're doing in the Public Trustee in this respect runs counter to the culture that operates everywhere else in government - and it's not just this government. It's all governments in Australia, which they have a setting which is against risk at all costs.

You are required under law, because you're managing a person's life, to step in as a government business but also then you have this we don't want other people to make decisions, we want to be able to make decisions about our own health and life. You're acting in an exquisitely difficult space. I commend you for what you've done in that regard, in terms of that number.

**Mr KENNEDY** - Could I just recognise the work that the Department of Justice did when the legislation first launched? There were a number of webinars and information sessions that they conducted, which we were part of with the Office of the Public Guardian. That was in the healthcare space, aged care, and that was really talking about a particular case study to highlight the importance of dignity and risk and the change.

**Dr WOODRUFF** - Thank you, that's great to hear. You are required to prevent serious harm so the dignity of risk, as you say, overrides to it, it has points where you're required to step in if there is serious harm. What does serious harm look like in the Trustee setting? It's different from a guardianship setting. Give me an example of where that might come in and a line might be crossed.

**Mr KENNEDY** - It's something that is permanent or not reversible. The impact that it has on the person and it has a significant detrimental impact on them. For example, if a client had, say, \$500,000 to their name and they wanted to make a decision that maybe it was going to cost them \$1000, but it wasn't a great decision but it's their dignity of risk, that would not be a reason for us to override their decision.

If what they were doing was going to mean that the majority of their funds would be depleted, that's when we would step in to make a substitute decision. We haven't had an instance where we've needed to do that over the last 12 months.

**Mr ABETZ** - Because you've been able to talk with the clients to come to a resolution and, I would assume, your experience, et cetera, would have helped guide people to come to a, if I can use the term, reasonable decision.

**Mr KENNEDY** - Yes, it's very challenging to do that. Just one point when I spoke before, with those 6400 decisions, there were approximately 550 decisions we weren't able to implement, but that was more due to the fact that the client didn't have the available funds at that they were looking to do, which is different to overriding someone's will and preference.

**Ms TAYLOR** - Can I just add too, Treasurer? It's interesting. You can't underestimate the relationship that's been built between the client account managers and those clients if you've got 50 or fewer clients, you really are in a one-to-one relationship around how we're going to manage people's lives. We've had quite a few situations now where, for a range of reasons, for people in aged care homes, correspondence from social security wasn't followed up by the home, et cetera. Our client account managers have had the opportunity to do that and have been able to recoup thousands of dollars, for example.

**Ms HADDAD** - I saw that example in the annual report - that's extraordinary.

**Ms TAYLOR** - There are quite a few examples in the annual report. In terms of someone making a decision, often it's just built up to that decision and it's a conversation that happens, not so much a 'this is what I want to do' and 'yes, you can' or 'no, that's going to be harmful'. It really is a process.

**Dr WOODRUFF** - What about a situation where there's a person who maybe has dementia and they have worrying children, and they want to spontaneously, or in quite a different space, give all their money to one person where previously it had been dispersed between the two? That wouldn't be a situation where you would override them, but what would you do in that context?

**Mr KENNEDY** - In that particular example, there's no provision for gifting in the actual act and, as the administrator, we have to follow what the specific conditions of the order state. What that means is we're not able to gift any money, unless it actually says in the order we're allowed to do so. Obviously, people want to provide gifts, at a reasonable level, for family and celebrations and these sorts of things. The tribunal will actually put a provision for a certain amount in there, with a limit. Or we will proactively suggest that as well. That protective measure is already built into the act and the order to stop those sorts of things happening.

If you change that variable - it is complex when you're dealing with people with dementia. It's about talking to the people around them, understanding what their long-term will and preference is, acknowledging that that can change in the short term, but over the long term, it gives you an indication of what they really would like to do.

**Ms JOHNSTON** - Going back to the performance indicators - the amazing performance indicators, particularly around those represented persons - you have here, 'Consult with clients where possible to identify participation in financial independence programs', and the actual is 100 per cent, which is amazing. Can you talk me through where it's not possible for people to be engaged in those programs, and what support is offered to those people?

**Mr KENNEDY** - It could range from someone who - you might not be able to get in contact with them; you might not know where they're living; they might be a homeless person. That's not as a result of being with the Public Trustee, I might add. It could be that the person's health has really deteriorated to the point where they're non-verbal. We do take that into consideration. If family members say, 'Look, it's not appropriate', we recognise that it wouldn't be respectful to sit there and go through the process. We have adjusted that KPI, with support from government, down to a realistic figure - I think it's still 90 - to realise that you just can't do it for some people, but wherever possible, we will.

In relation to why there's, say, a cohort who don't want to participate in building financial independence, it's for a range of reasons. Some of the clients consider us their personal concierge. They're some of the more humorous examples. On a serious note, it's more to do with all the challenges that our clients have going on in their lives, dealing with mental health issues or addictions. It's really tough for them. This is kind of the last thing on their mind, with what they're dealing with on a day-to-day basis.

**Ms JOHNSTON** - In regard to the case load - you were talking about the 50-client case load that your case managers have - how do you determine the complexities around that? I mean, 50 is a sheer number. Some might be very simple to manage, others might be incredibly complex or require lots of in-depth research or advocacy. How do you manage that amongst your case managers, and to make sure they're the appropriate - and someone's not burdened with 50 very complex cases?

**Mr KENNEDY** - We have a mixture. One of the recommendations from the Bugg review was to move away from having a pooled resource model where everyone was working on clients. That brings back the relationship side of things. When clients first start, we obviously don't load them up with complexity. If it requires, say, Centrelink knowledge, it will go with particular team members. But we do make sure we have a mixture, because if you have 50 clients and they're the clients who ring up every day, then you're not going to be able to support those people.

The manager and the team leaders do a great job in allocating those clients, but one thing that's important is that people have access to client account managers in the areas that they live in, because that's very important for them.

**Ms HADDAD** - Thank you. On that same line of questioning - this is not a reflection on anybody in the organisation - but is there a capacity for people to change account managers, if that becomes necessary?

**Mr KENNEDY** - Yes, there is, and it happens. Sometimes, like with everyone, you don't get along with the person you're working with, or a family member might request a change, and that's what we accommodate.

**Ms HADDAD** - In response to Dr Woodruff's earlier question, you talked about the protective element that's built into orders in terms of gifting. I note in the annual report, I believe it was 26 cases where, I think it's the Supreme Court or somebody else, or where the Public Trustee has been appointed in cases of suspected financial misappropriation. Would you be able to expand on that a little in terms of when you're allocated to that role or, alternatively, if it becomes apparent to your account managers that there might be some case of elder abuse or family pressure being put onto a client of the Trustee.

**Mr KENNEDY** - It's a really important issue. One in six older people are subjected to elder abuse but, in reality, the numbers are a lot higher, because the number-one perpetrator is the adult son, followed by the adult daughter.

Our staff to do a really good job when they're taking calls, when they're looking through statements. They're always on the lookout for those sorts of things. They're very attentive, asking who might be in the background when conversations are happening. When we're generally appointed, though, it's because there's a suspected case of financial misappropriation,

and it might be that a family member was power of attorney or was suspected of financial misappropriation. That's when we would be appointed and that's when the tribunal would allocate the person for us. That might only be for a 12-month period, to go through, analyse. If it is a case of fraud or elder abuse, something like that that's happening from a personal member to that person, we would refer that to Tasmania Police. So that's not our role.

**Ms HADDAD** - That makes a lot of sense. Thank you.

It might be a bit of a broader question to you, Treasurer, from a whole-of-government perspective, around elder abuse. What other measures is the government taking to make sure that people are aware of those risks?

One in six is a pretty high number but, as the CEO said, it could be an underreported number in terms of people who are actually experiencing elder abuse or something in that category of experience. What other measures is the government taking to prevent elder abuse and work on it?

**Mr ABETZ** - In fairness, I'm happy to take that on notice for the minister for Community Services, I would imagine.

That said, in the interim between being in the Senate and in the House of Assembly, I did serve as the foundation chair of the Christian Homes Tasmania. You get some interesting insights, and elder abuse is a genuine issue and needs to be guarded against. So well done to the Public Trustee to be alert to that possibility.

I think, too, many people in the community, and I'm just opining here, Chair, and not to run down the clock, but just from my experience that I think the vast majority of the population are good decent people who wouldn't engage in elder abuse and therefore those that are engaged in providing services, that doesn't even enter their mind. Therefore there's the potential that people act naively with people that actually are engaging in elder abuse and therefore to be alert about it and find out who might be in the background, et cetera, when a phone call is made, I think is very wise and sage advice to the staff and the Public Trustee and I would have thought to the community at large be it bank managers or whoever, when monies are being taken out, but that's enough from me, Chair.

Who does this? Does the secretariat - can they flick questions through to Community Services?

**Ms HADDAD** - I think I need to write it down.

**Dr WOODRUFF** - No, there isn't a formal capacity, but you could pass it on to the minister and maybe get a response, I think.

**CHAIR** - Do you have another question, Ms Haddad?

**Mr KENNEDY** - I'll just say that Brigid the CEO and the Council on the Ageing do an amazing - which I know every year there's a walk against elder abuse, which many people are here - I know they do that with the support of -

**Mr ABETZ** - Is that in Health? With minister Archer?



**Mr KENNEDY** - No.

**CHAIR** - Wilkinson.

**Ms HADDAD** - A different Bridget, Brigid Wilkinson.

**Mr ABETZ** - I thought I might have been referring something to, the wrong -

**Dr WOODRUFF** - She does have Ageing as her ministry.

**Ms HADDAD** - She does now, yes.

**Mr KENNEDY** - The lifelong respect campaign and the walk against abuse are important events during the year to raise awareness, but also where we get to hear from people with lived experience.

**Ms HADDAD** - It goes to my last question which was about the partnerships that you have with organisations like COTA and others. You mentioned some of the other partnerships that are newer, since you've been implementing the changes. Just wondering if that's work that's shared work across the sector? Sounds like it is. I think you've covered the answer.

**Mr KENNEDY** - It is. Our recent stakeholder reference group that we had last week, we had a couple of new members, one was Citizen Advocacy from Launceston on the back of an information session we ran there. Members of the group feel now that it's moved more towards a community of practice, as opposed to working through reforms and changes for the Public Trustee. The collaboration is really healthy. Outside of those meetings, what's also important is that we have people from the Public Trustee who attend - team leader, client account manager, our director of client services, who's here today. There is a number and a name and someone they can pick up the phone to if they need anything so we can get onto it quickly.

**Ms TAYLOR** - Can I add to that please? The board, because we are a statewide service, meets around the state and it's fantastic to hear the stories of clients in the regions and also see our staff. The night before the board meeting, we always have a stakeholder networking event, so it allows the board to hear first-hand from a whole range of stakeholders in that particular region around the issues that are happening. We're very conscious of keeping those relationships active.

**Dr WOODRUFF** - On staffing and in the regions, it's always a challenge in Tasmania for services to be delivered as required, particularly the north-west of the state. I couldn't find it in your annual report, I'm sure it's there somewhere: could you please tell us what your staffing structure is in the regions and the breakdown of clients across the regions?

**Mr KENNEDY** - The client breakdown does vary, but let's say between 15 per cent and 20 per cent in the north-west coast, 15 per cent to 20 per cent in the north, with the remainder in the south and our staffing numbers aligned to that. We have 52 staff in the south, 16 on the north-west coast and 16 in Launceston. The numbers in the south seem a bit higher, but that's where, for example, our finance team and people and culture is housed as well. There's a -

**Mr ABETZ** - And the CEO.

**Mr KENNEDY** - Yes.

**Dr WOODRUFF** - And almost 60 per cent to 70 per cent of the clients are in the south as well.

**Mr KENNEDY** - Yes, 60 per cent, a little bit less.

**Dr WOODRUFF** - That's an impressive distribution of like in terms of parity in relation to clients and that stands in contrast to many other services that are provided. What have you done to recruit and retain people in the north-west for example?

**Mr KENNEDY** - You don't always get volume when you're recruiting and it's a bit hit and miss, and this is around Tasmania. We have been lucky that we picked up some amazing people in the north-west coast and in the north. What's great is that if I talk to the north-west coast, there's opportunities if you want to work in our estate administration team or to work with represented persons. There's also team leader positions and our director of client services, for example, which is an executive position, is based on the north-west coast. That's important because staff see that they can move into different roles and have a career path.

**Dr WOODRUFF** - Does that mean a lot of the work is done by phone or remotely so that people might be a team leader for people around the state and based in Burnie or -

**Mr KENNEDY** - No, they're specifically leading the team in that part of the state. We will have frontline staff in Devonport and we will have a team leader and a manager and those people are going out, clients are coming in, they're going out visiting clients. They're doing it for their respective areas.

**Ms TAYLOR** - If I could clarify, that was the model at the Public Trustee that it was centralised here and you managed a team around the state. Then, when we started to look at the organisational structure and culture and the clients we wanted to serve, we abandoned that model. The survey results are telling us that staff and clients prefer the model we have now.

**Dr WOODRUFF** - The centralised model, which appears more efficient from a theoretical point of view, doesn't actually stack up in the real world with people's experiences, which can mean difficulty getting staff recruitment in those regions and retention as well as having the service delivery outcomes which you've been able to achieve. So moving to that model that you have now, are you projecting to have any changes in that? Is there any changed demographics in the way those things are falling over the next five to 10 years?

**Mr KENNEDY** - If anything, we're now looking to actually work out more, use those bases for further leverage so we can go out for the west coast, for example, get to these parts of Tasmania that we don't -

**Dr WOODRUFF** - Expand into new frontiers.

**Mr KENNEDY** - at least have like opportunities, whether we're doing it through local council or Service Tasmania to have accessibility to our services.

**Ms TAYLOR** - That former model may work for other types of services, but for our particular service, yes, this model is certainly working.

**Dr WOODRUFF** - Are you actively down-peddalling phone conversations and prioritising face-to-face conversations because you've got an older demographic? Many people have phone access but, in terms of digital access, it might be pretty hit and miss, not to mention the connectivity issues in remoter parts of the state.

**Mr KENNEDY** - Our model accommodates for people's preferences. One of the biggest things we did was we reintroduced pool cars into our regions. We employed people in those regions and we have a client visitation program where we're going out and seeing people throughout the year. We've got really good feedback. That's how we can connect with people who can't pick up the phone or don't have access to email. Phone is very high demand as well and some people actually prefer to be able to correspond via email so it's in writing and they refer back to what was discussed as well. We work with the person on what their preference is.

**Ms JOHNSTON** - I expect I know the answer to this question, but I'm going to ask it anyway. One of the issues we identified last week in Estimates across most departments that deal with frontline services is higher worker's compensation risk with people burning out, with dealing the complexities of the nature of people they're engaging with all the time. How are you seeing the profile of your worker's compensation risk in terms of your staff dealing with very complex issues, particularly in relation to mental health issues and worker's compensation? I know you've got fantastic staff engagement so I'm assuming that means that you've got fantastic support. How have you done that work? It's obviously a learning for other departments and other organisations.

**Mr ABETZ** - I think Mr Kennedy touched on that earlier.

**Mr KENNEDY** - So it has been low over the journey. As I said before, there were four claims and three cases and one open at the moment - that person's on a graduated return to work. It does relate to psychological. So managing psychosocial risks in the workplace is huge. We've done a lot as far as supporting our people because we recognise the challenging nature of the work they do. We reach out to our people and we do surveys around what they need to see. Our training is around how they not just look after themselves, but also how they can de-escalate situations. We have professional supervision, which we introduce so I think there's 15 of our staff who regularly talk with a professional. They will debrief on things that have happened, pick up skills and tools around 'how will I deal with that in the future'.

This is in addition to a reactive on-site employee assistance program. Significant training and, yes, we've invested a lot. We've even introduced, which was a wonderful suggestion from Advocacy Tasmania who had that in place, the WorkSafe Guardian app, which is a simple thing on your phone that if you're walking home to your car at night, or you're out on a weekend and you might feel unsafe and run into a client, or at lunchtime, you can shake your phone. It will go back to a provider that then checks in and can send assistance if needed.

So, we're continually listening. When you change your model and you move away from having a security guard at the door and say don't come in, you have to make sure because, you know, incidents do happen so it's really important that you put measures in place to try to minimise any of that harm.

**Ms JOHNSTON** - My final question may be in jest, but what's your fee for service for other GBEs to do this transformation reform? No need to answer.

**CHAIR** - Mr Vermey, do you have a question?

**Mr VERMEY** - Yes. Testamentary trusts are a good way of distributing and benefits taxation of course, and making sure funds are going to the right people and not being gold diggers, that type of thing coming on. Does Public Trustee go into that at all, or is it just the standard will?

**Mr KENNEDY** - We have approximately 400 trusts that we administer on an ongoing basis, and a number of those have come testamentary. The most common one is minors' trusts, sadly, when parents pass away. When it comes to the work that we're doing writing wills, we tend to try to offer more simplified services for what the more common person in Tasmania requires. We do get requests for testamentary trusts, but I think that the more complexity that you add with wills, you are probably better off seeing a solicitor in the private sector. Our solicitors at the Public Trustee are qualified and capable to do it as well, but we tend to deal with a cohort in Tasmania where their situation is probably where it doesn't require it as much.

**Mr VERMEY** - And it's a rare occasion, I assume, but there is the possibility of that arising?

**Mr KENNEDY** - Yes, you would be right. It's a valid strategy and important part of estate planning for a number of people.

**Ms HADDAD** - I wanted to follow up. I didn't want to jump in on Rosalie and Kristie's questions before. About the regional staffing as well, you mentioned moving from that model, from having a security guard at the door and most things by phone to something that's much more personalised, which is fantastic to hear. With the client visits in any region, do people go out in pairs, if they're visiting someone in their home, for example?

**Ms TAYLOR** - Yes.

**Mr KENNEDY** - Yes, they do. We have a client visitation policy, procedure and guidelines which is all around the steps that you take before you do your visit; and whilst you're there, steps you need to follow if something happens. We also, when we do our visits, make sure that the client has a support person there as well. We have protocols in place to ensure that we do that as safely as possible. But you can never, I guess, eliminate the risk or those incidents happening.

**Ms HADDAD** - I imagine incidents would be fairly infrequent but, when they do happen, what kind of follow up support is offered to the staff involved?

**Mr KENNEDY** - Such a good point in that they are very infrequent, but when they happen they do have an impact and reverberate around staff. We have a process in place for support. We bring in employee assistance on site; we have a debrief and we review. We had an incident during the year. We had an external Work Health and Safety consultant come in, review our existing practices, what are the learnings, what do we need to do differently? We've put a lot into that over the last 12 months in particular because we needed to, shifting from where we were.

**Ms HADDAD** - Is there a version of clinical supervision in a Trustee environment? It's probably not called that, but is there a version of that in terms of recognition of the kind of information that account managers might be exposed to over the course of their work?

**Mr KENNEDY** - Yes, I've been referring to that as professional supervision. That's the clinical supervision, and that's provided through Positive Solutions, a Tasmanian organisation which also provides our employee assistance program on site.

**Ms HADDAD** - Is that a permanent feature of the work supervision that account managers go through, or is it something that they opt into if they require it? In some medical fields, for example, professional supervision is just built in, so there's no question about it and it's a positive thing for the that workforce.

**Mr KENNEDY** - When we launched it, we made it available to all our staff, but it is optional and that was on the advice that we got from our provider in that you shouldn't force this on people. You want that level of engagement.

I believe in the first year we had 21 participants, now it's currently sitting at 17. People sometimes opt out and feel that they're okay for a period of time and they might pick it up later. We don't make it compulsory, but it's available to all our staff.

**Ms HADDAD** - Thank you,

**Dr WOODRUFF** - The caseload that we have here - we've talked about that a bit that you've developed. Can you please talk about where we sit relative to other state public trustees? Do you know where they are in terms of their caseloads and talk a bit about that?

**Mr KENNEDY** - Yes. I'm really proud of the model we have in Tasmania, and I feel like we're leading the way when it comes to other jurisdictions. A big part of that is our legislation that we have in place, which is contemporary and only the second jurisdiction around Australia that has will and preference and supported decision-making.

Caseloads are really high in other public trustees around the country. If I look at Victoria as a comparison, they have a very different model. They have huge scale and they have a more call centre-type approach. They go about it differently. It's not something I can compare with exactly, but -

**Dr WOODRUFF** - Is that proportionate to their population? Obviously, they have a bigger caseload because there are millions and millions more people. Do you mean proportionate to the population?

**Mr KENNEDY** - It is, but also proportionate to the scale of the money that they look after. The wealth profile is different for people in Tasmania compared to Victoria. To answer your question succinctly, we are one of the only jurisdictions that has a caseload of 50 and below, but we're also the only one of two jurisdictions that has supported decision-making. What I'm trying to explain here is that the previous model didn't require this level of relationship around consulting with the client around every decision. Part of it is each jurisdiction's designed on their own relevant legislation.

**Dr WOODRUFF** - Okay, that's interesting. So what you're saying is that there is what might seem a counterintuitive experience that we're having where you provide more input with the face-to-face and the connection and the relationship building, and that is increasing the staff and customer satisfaction and is nonetheless or as a result one of the two leading to a financial bottom line or helping to achieve a good financial bottom line.

**Mr KENNEDY** - The only other jurisdiction we had to reach out to when we were going through this change was Victoria. They indicated that their workforce had to double in preparation for the complexity, which is why we knew early that the resourcing was key.

The other difference with the Public Trustee in Tasmania from a number of other jurisdictions is that we have a community service obligation agreement with the government, and that's fully funded. A number of other jurisdictions around the country are self-funded and don't receive any support when it comes to the delivery of these services. We're very appreciative of the model that we have in the state.

**Dr WOODRUFF** - Thanks. Can I ask a question about the community service obligations? I asked the Attorney-General two years ago about the Office of the Economic Regulator and about the money that the government gives with community service obligations to the Trustee, and the relationship for people who are on orders for you to manage their finances - there are fees still charged, is that the case for people who are on orders?

**Mr KENNEDY** - Yes. Have you finished asking a question? I didn't want to interrupt.

**Dr WOODRUFF** - Yes. Is that correct?

**Mr KENNEDY** - Yes, there are. I spoke before that through our Community Service Obligation Agreement, the government provides support to cover the net avoidable cost for represented persons, with assets up to \$100,000, which is almost three quarters of the represented persons that we support. Those fees are some of the lowest in the country.

However, with the last recommendation from the independent review about to be put in place, other than a management fee that we charge to look after people's investments, clients between \$0 and \$40,000 won't be paying any fees, and clients with \$40,000 to \$100,000 pay significantly subsidised fees. It puts us at the forefront around the country.

**Dr WOODRUFF** - You obviously, as the Public Trustee, think that it is important to retain that?

**Mr KENNEDY** - Yes.

**Dr WOODRUFF** - Do you think that that distribution as it currently stands, which is set by OTTER - no, that's set by the government, by yourself, that below \$40,000 and so on - who sets that? Where does that line get drawn?

**Mr KENNEDY** - That's done in conjunction with government and the Public Trustee. When we sit down and put a CSO agreement in place for two or three years, it outlines the category of clients who are to receive that support. That was looked at in the independent review. It was actually determined after that, that the levels were appropriate. It's looked at and reviewed as part of everything within that agreement on an ongoing basis.

**Dr WOODRUFF** - When's the next review of that agreement due?

**Mr KENNEDY** - It will be in the first half of 2026. Our current deed expires 30 June, and as part of the normal process, we start the process around rolling that over or renegotiating for the next period.

**Dr WOODRUFF** - Sorry, I hope you don't mind me taking those questions. Do you think at this point, there's a need to change that bottom line or the top line? The \$40,000 limit with no fees, and the \$40,000 to \$60,000.

**Mr KENNEDY** - I don't think so at this point in time. One thing I would like to say, though, is even though on the back of implementing the Office of the Tasmanian Economic Regulator (OTTER) recommendations and the independent review, there's been some fees that we've abolished. We talked today about the significant fee saving we will be able to deliver for those clients with less than \$40,000. That's not where we're finished. Part of the board's corporate plan is to make sure we review all our fees across all our services. We want to move towards a more simplified fee structure and something that's more easily explained and understood by all our clients, not just representative persons, but wills, estates and trusts as well.

**Ms TAYLOR** - If I can add to that, Treasurer? The board's conscious that a wholesale fee review hasn't been conducted with the Public Trustee since 2003, so quite a while.

**Dr WOODRUFF** - That's incredible.

**Ms TAYLOR** - Yes. As we've already said very clearly, we're working with an IT system, and it has a lot of legacy issues. Once we can actually interrogate data with the new IT system, look at our efficiencies and how we can work, the board's committed to looking at a fee review across the board at that time. As the CEO has already commented, with the helpful recommendations from OTTER. In terms of the confusion on many of the recommendations about clarifying what we can at this particular time, we have fulfilled 15 of the 18 recommendations. The three that are outstanding are really dependent on good reliable data that, at the moment, we couldn't supply.

**Mr KENNEDY** - Can I add to that? Our fees are set in regulations. Whilst that's been the case for decades, over the journey we have made changes to our fees. I wanted to clarify that point. We do that in conjunction with CSO funding and with government.

I've talked about a change that's coming on 1 January, which is significant. In the last 12 months, there were some smaller fees that were abolished. Prior to my time at the Public Trustee, probably seven or eight years ago, there was also a review done of fees and fee relief provided to represented persons. That's where that tier of zero to \$100,000 came in. A wholesale review is required, as the chair said, and that's ultimately where we'd like to go.

**Ms HADDAD** - I know I already went to the Treasurer early on in my questions around the security of that community sector obligation funding from government. I note that that current agreement also expires at, I think, 30 June next year. Have renegotiations already commenced for the new agreement? Are you expecting any changes in either direction to that community sector obligation funding?

**Mr ABETZ** - From the minister or the Attorney-General's point of view, I'd have to take that on notice.

**Ms HADDAD** - Okay. What about from the Trustee's point of view, if you're able to add to it in terms of the needs of the organisation?

**Mr KENNEDY** - I would say that we meet on a regular basis, quarterly, with the Department of Treasury. This is something that's been discussed that is upcoming, so it's definitely on the radar. Whether work's actually commenced yet I'm not able to comment on. It's certainly something that has visibility from both parties and will be dealt with as part of the normal process.

**Ms HADDAD** - From the perspective of the organisation, do you feel - and don't share anything that you can't - like Treasury is alive to the need for that funding to continue in terms of the vast improvements that have been made and potentially any need that the organisation might have for that CSO obligation to increase over time?

**Mr ABETZ** - I can answer that as Treasurer. We are alive to it.

**Ms HADDAD** - Okay, excellent. My other question goes to the original work that the Law Reform Institute did back in, I think, 2017-2018, that led to a lot of the legislative change. The former attorney-general, Elise Archer, introduced the changes starting with the advanced care directives legislation and then moved on to the bigger tranche of legislation which included the will and preference test change and a whole lot of other reforms. Do you know whether, from a government perspective, all those relevant recommendations from the TLRI's 2018 work have been implemented, or if the parliament can expect to see further tranches of reform legislation?

**Mr ABETZ** - I've got a cheat sheet here from the Attorney-General's chief -

**Dr WOODRUFF** - I love your honesty.

**Mr ABETZ** - I'm always open and honest. Work to resolve outstanding matters remains a priority in 2025-26. The next round of proposed amendments is expected to include safeguarding reforms to better prevent and respond to the abuse of older Tasmanians, as well as responding to national reform efforts on enduring powers of attorney.

**Ms HADDAD** - On that first point, Treasurer, I note that the Law Reform Institute -

**Mr ABETZ** - Now you might be testing me.

**Ms HADDAD** - There might be another cheat sheet waiting for you, behind you. The Law Reform Institute has recently, in the last few weeks, released their most recent research paper, which is called Safeguarding Against the Abuse of Older Tasmanians. That's already made a series of recommendations. Is the government aware of those? Is that the kind of research that's going into the potential for this third tranche of legislative reform of the guardianship act?



**Mr ABETZ** - I'm sure the government's aware of that paper. If I may, I will take that on notice. As I understand it, the Attorney-General's office will take advice from the Minister for Health's office as well in determining the way forward.

**Ms HADDAD** - I believe that research paper has recommended, for example, a new statutory officer position - a commissioner for older people - that would be part of an overarching body with various powers to receive reports and complaints and make inquiries. Also, a more specialised approach to restraining orders and amendments to our criminal laws to provide for additional criminal offences relating to the misuse of enduring powers of attorney and guardianship. It goes a little bit into that elder abuse space as well.

I wondered - and this is a little outside of either portfolio - but one of the other recommendations that's often made when it comes to elder abuse in various forms - stay with me here, Treasurer - is the incapacity of our family violence legislation to deal with child offenders, not taking away from the significant reforms that our family violence laws made at the time, as they are quite old and in need of review. Those family violence laws at the moment don't enable parents to be able to take family violence action or orders, for example, if it's their child who's perpetrating family violence.

I wondered if I could put that onto the record at these Estimates hearings today in terms of that further tranche of law reform specifically because the TLRI has gone a little way towards that territory in that most recent research paper in mentioning the criminal law. I am wondering if that's something that you're aware of, or have heard the community's concerns around, and whether that can be taken on notice or put into the thinking of the next part of law reform?

**Mr ABETZ** - Specifically for me, no I'm not. I'm sure the Attorney-General is. I'm sure the chief of staff for the Attorney-General sitting behind me will refer the transcript of the *Hansard* to what you've just put on it to him for his consideration in drafting legislation.

**Ms HADDAD** - Thank you. Procedurally, do you want me to write any of those questions on notice out? You do? I'm getting a nod. I'm getting a yes from you, and a no from you. What would be best in terms of procedure to get some of those answers?

**Mr ABETZ** - As I understand it, technically they have to, under Standing Orders or something, be put in writing, and then handed. I think diligent staff will read through the *Hansard* transcripts in any event.

**Ms HADDAD** - I will do my best to write out some of what you've taken on notice today. I will come back maybe through the Attorney-General if there's anything unsound.

**Mr ABETZ** - Please do.

**Dr WOODRUFF** - Our job as legislators is to make changes that will make Tasmania a better place. What else needs to be done in the regulatory space? Do you have a list of things that are impediments to the work the Public Trustee does? You can take this on notice if you want. Things which are difficult, annoying, obstructive, and not as good as they could be. I think we want to do everything we can to have continuous improvement -

**Mr ABETZ** - Some might call that red tape.

**Dr WOODRUFF** - Continuous improvement in the regulatory or legislative space. The CEO has described our guardianship and administrative amendments to the act as bringing us into maybe the best place in Australia, certainly with the dignity of risk added in, in addition to the overarching will and preferences. It's a good place to be. We should always be reaching for the sky.

**Ms TAYLOR** - Thank you for the question and that's very good food for thought. We work under four acts. From the board's point of view, in the last few years we've been bedding down enormous changes, as you know, with the Public Trustee. In terms of regulation, at this particular time I can't think of something off the top of my head, but I will take that on notice, Dr Woodruff, if that's okay?

**Dr WOODRUFF** - That's fine. We have the regulatory environment, government funding, the Public Trustee, it's your staffing, your engagement with customers, with clients and with people; the people representing those people, in addition to the work that you do engaging with people yourself, face to face, the stakeholder group and the consumer advocacy group - or groups. I know that the CEO mentioned earlier the importance of the Tasmanian advocacy group in bringing us to the point of having the Bugg review and having the work done that has led to this transformation.

It has been consumer voices that outlined the problems and led to the changes that we have. What do you think could be done to support the role of the consumer advocacy voices, not just the individual clients, but the system that is to support individuals when, for whatever reason, their voices can't be heard, or they can't speak for themselves? It's not your job really to do that, except that you do by law require to have that engagement with consumer advocates, and it's important to maintain the integrity of the legislation.

**Ms TAYLOR** - We want everyone in Tasmania - the Tasmanian community is our client, really, and we've said earlier on in the presentations that our door is open. We genuinely mean that. We have worked very hard, I think, around building relationships with advocacy groups and making them very aware of what we do. Some have been very embracing of that relationship, some less so, around our role versus their role. We will keep making it very, very clear that we're all in this together and both of our roles, or all of our roles, is to make life better for the clients that we serve.

I will keep working as Chair to ensure that the Public Trustee is always at the table, always with an open mind, always wanting to do the best for those clients who walk through our door, or any other door that we can work with for that person.

**Dr WOODRUFF** - Thank you, Chair.

**Mr ABETZ** - That's a good approach.

**Dr WOODRUFF** - It's amazing. We're very lucky to have someone with your heart and spirit leading the board.

**Ms HADDAD** - I know we're coming to the end of the time, but I want to put on the record as well, as I have already in this hearing, that it is so refreshing to hear how much transformative change has occurred in such a brief period of time in the scheme of things, and that that has been to the benefit of clients.

My final question is really a very specific example that came up: I referred earlier to those GBE hearings before either of you were at the table, and it was many years ago where I think the public was really quite shocked at the very dismissive attitude that people at the table that year had towards clients and towards the Tasmanians in need of services of the Public Trustee. One of the really practical examples that was given at that time -

**Mr ABETZ** - Can I quickly interrupt there? I still remember Senator Carol Brown and I signing a joint letter and being treated absolutely dismissively.

**Ms HADDAD** - Is that true? I didn't know about that.

**Mr ABETZ** - Yes, Carol and I cooperated together for a particular individual. It was above politics, we just wanted an outcome, and we were both gobsmacked. That is why for me, I was able to say genuinely that the things that have come into my office, in relation to these matters, have gone to nil. I haven't had a complaint since I came into state politics.

**Ms HADDAD** - Well, there you go. That's very telling, isn't it? Likewise, I was having a pretty steady flow of constituent matters coming through my office. The question I was going to raise -

**Mr ABETZ** - Sorry for interrupting, but I thought it was -

**Ms HADDAD** - No, it's fine, Treasurer. It's actually good to have that background. I didn't know that you'd cosigned that letter. It's also a testament to the speed of change that's happened in the meantime.

One of the examples that was given at the table that year was someone who - and I will be paraphrasing it, I didn't have time to look up the *Hansard*. He paid for his groceries using vouchers and he lived within walking distance to an IGA. At that time the Public Trustee would only issue a supermarket voucher for Woolies and that meant a bus ride. Often he couldn't afford the bus fare or a taxi ride, so he was walking - I can't remember the kilometres, Treasurer, but it was a couple of kilometres either direction, and then carrying his groceries home. Is there more flexibility in how clients can use their money now than there was back then for practical day-to-day things like groceries?

**Mr KENNEDY** - Definitely. Even the number of clients who rely on vouchers is significantly less. Out of the approximately 1200 people we support, there are about 30 people who would rely on vouchers. Also the number of vouchers that are available is broader. When it comes to IGAs, it really does depend on the individual franchise, but we work with people around alternatives. If it doesn't work and they can't have the card, what else can they do? We've looked at other payment-type cards as well to support people.

**Ms HADDAD** - That is really good to hear.

**Dr WOODRUFF** - I don't have any more questions today. I've asked everything I feel I needed to ask. I'm very grateful that we have such hard-working people working in the service of Tasmanians.

**Ms HADDAD** - And keep letting them go with the funding that they need to make sure it continues, Treasurer.

## **PUBLIC**

**Mr ABETZ** - I've had a long-standing interest in the Public Trustee that I have shared -

**Dr WOODRUFF** - I know. It's great to have you at the table.

**Mr ABETZ** - with the Chair and the CEO. My late wife worked for the Public Trustee for some time, so I had some insights - albeit a number of years ago.

Well done to the Public Trustee. It's nearly as easy sitting here as it is with MAIB Estimates - the two organisations that are performing exceptionally well for the people of Tasmania. So well done. If the Chair and CEO can pass on to all the staff, and it's not often I dare speak on behalf of everybody at a committee, but I think I can, to pass on our thanks for the reform that's taken place.

**Mr KENNEDY** - Thank you.

**Mr ABETZ** - It's great credit to the leadership but the leadership also needs a lot of people to make it happen on the ground. You've got a great team effort and well done to you all.

**CHAIR** - In that case, we will finish this time for scrutiny. I thank everybody who has been in attendance.

**The committee suspended from 11.57 a.m. to 1.00 p.m.**