

(...) (SEN)

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**From:** biznewsnetwork@gmail.com  
**Sent:** Wednesday, 17 February 2010 5:49 PM  
**To:** Economics, Committee (SEN)  
**Subject:** Submission to Senate Economics Committee inquiry into the Insolvency Industry

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Thursday 18 Feb. 2010

By email to - John Hawkins, Committee Secretary  
02 6277 3540  
Email address: [economics.sen@aph.gov.au](mailto:economics.sen@aph.gov.au)

From:  
Bevan Crowley  
(...)

Melbourne 3181  
Phone: (...)

This submission deals with the experience of a bankrupt who has been subjected to an unsupervised trustee.

- My name is Bevan Crowley. I have been a bankrupt for 13 years.
- My trustee is (...) of Melbourne.
- Last year (CAP 12) I challenged an assessment made by (...) ITSA agreed with my challenge and threw (...) adjudication out. The effect of the overturn was to confirm incompetence by (...)
- (...) response was to take-up the suggestion of ITSA and impose retrospectively a tax on living with my family (which equates to approx \$11,000 per annum)
- (...) had previously signed off by way of letter, that nothing was due for any of the CAP 1 – CAP 11 income years.
- (...) does not have any additional information to trigger any re-assessments.
- The effect of (...) incompetence is to create a debt obligation of \$110,000 via the 'living at home' construct.
- Had (...) been competent the living at home with my family tax would have been levied "at the time".
- A bankrupt would reasonably adjust his/her affairs at the time, so as not to incur a debt that he/she was unable to pay.
- When I was finally informed late in CAP 12, I moved out of the family home so as not to further build a debt which I am unable to meet.
- (...) is also misusing his position in other forms.

- On two separate occasions, after I made travel applications in order to work, (...) (...) withheld his letter of consent until the last business day before travel, and then without notice, sought extortionate sums of money (up to \$10,500) to release my passport.
- On one of the above occasions, the letter of demand carried a partially incorrect address and was delivered two days after my proposed departure. I lost my job as a consequence.
- All correspondence carries the threat to extend my bankruptcy, despite my without fault compliance for 10 years, and my honouring, without infraction around 50+ travel orders in that time.
- The actions of (...) equate to the behaviour of the standover man.
- He trousers every cent, and nothing has ever leaked to a creditor.
- This licence to embrace blackmail, extortion and standover tactics under the guise of respectability, and without being accountable to anyone is effectively licensing a 'white collar mafia'.
- I am willing to appear before any inquiry or tribunal to expand on trustee incompetence and standover tactics.

Yours faithfully,

Bevan Crowley  
(...)