

**From:** [REDACTED]  
**To:** Committee, SPLA (REPS);  
**Subject:** Insurance of units in FNQ  
**Date:** Thursday, 12 January 2012 6:45:30 PM

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To whom it may concern,

I am a pensioner and a retired Police Officer who spent my life savings on a unit in Cairns. When I purchased our unit nearly two years ago the body corporate fees were \$1250 a quarter. My wife and I decided to buy our unit thinking we would be able to afford the fees. Since then our body corporate fees have jumped to nearly \$2200 a quarter because of the hike in insurance costs. We are currently getting advise as to whether we can afford to live in our unit or not. I think it is a disgrace that a retired military man of 20 years and policeman of 15 years has to be told where he can or can not live due to circumstances beyond my control. Presently, I do not see anything lucky about our country.

Paul Morley  
[REDACTED]