TO: MR. PETER COSTELLO, TREASURER & SENIOR ADVISOR MR PAUL LINDWALL

Thank you for giving me the opportunity to receive information regarding this inquiry. As I am not an organisation of any sort and I have been hesitant in replying. It occurred to me I may receive too many pieces of paper. I have discussed my idea of a sliding scale for Stamp Duty particularly with friends and they thought it a good idea therefore I wrote my letter.

As I am an older person I have the time to think and events in my own family member's lives began those thoughts. I'm sure Mr Costello, with the right input of all types of people giving their views, will find a solution to First Home Ownership.

One thing I have noticed in my area is a growing number of homes for lease. Being a beach area on Mornington Peninsula these has always been holiday letting but these are homes bought for to lease permanently. I touched on that subject for Retirees income. Interest Rates have a bearing too on people buying up property.

Yours faithfully

Fiona Rush (Mrs.)