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Berwick Primary School, Victoria 1962 – 1967. Melbourne Grammar School Higher School Certificate 1968 – 1974. B Sc Forestry ANU 1978. BEc, Economics ANU 1979 – 1982. MComm (Prelim), Economics University of Melbourne 1984 – 1985. DipFP, Financial Planning Deakin University 1994 – 1997.

Principal Research Officer IMPACT Project, University of Melbourne 1984 –1985. This was a multi-agency project involving several Universities and Government Departments to research the effects of economic, social and demographic changes on Australia. Inquiry Director Industry Commission 1985 –1995. Directed public inquiries and oversaw writing of public reports for the Australian people. National Policy and Research Manager The Australian Gas Association 1991 –1995. Responsible for the third long-term natural gas supply and demand study. Senior Adviser Department of The Prime Minister and Cabinet 1987 – 1988. Secretary to Inter-Departmental Committee on Forestry. Also Communications, Energy and Natural Disasters co-ordination. Chief Financial Planner Capital Idea Financial Planning Pty Ltd 1998 –2013. Principal Representative Australian Financial Services Limited 2005 – 2013.