

Form 3—Register of interests of a councillor and their related persons

Section 173B—*City of Brisbane Act 2010*

Sample form only – examples have been provided in grey

This form is to be used:

- for initial lodgement of your register of interests, or
- to amend your existing register of interests.

For a councillor – complete section A.

For a councillor's related person – complete sections A and B.

Relevant sections in the *City of Brisbane Regulation 2012* have been indicated in italics.

1. Particulars	
A. Particulars of councillor	
Full name:	
Local government:	Brisbane City Council
Position:	
B. Particulars of related person	
Full name:	
Relationship to councillor:	
Signature and date of statement	
Date of statement:	
Signature of councillor:	

Notes are available at the end of this document to assist you with completing your register of interests.

Signature: _____ Date: ___/___/___

Versionno: October 2018



2. Financial and non-financial particulars

2.1 Shareholdings or controlling interests in corporations

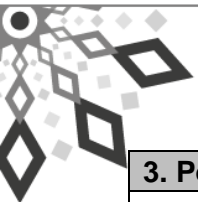
Add	Remove	1. Name of corporation 2(a)	2. Controlling interest?	3. Shareholdings of the corporation in other corporations 2(b)	4. Is the proprietary company in which the shareholding is held, a holding company? 2(c) (if yes complete 2.2)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Harvey Industries Pty Ltd	<input type="checkbox"/>	Not applicable	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	McDonald Holdings Pty Ltd	<input type="checkbox"/>	Weller Industries Pty Ltd	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>

Signature: _____ Date: __/__/__



2.2 Shareholdings or controlling interests in corporations (continued)					
Add	Remove	1. Name of proprietary company 2(c)	2. Company's investments 2(c)(i)2(c)(ii)	3. Subsidiary to the holding company? 2(c)(ii)	4. Name of any investment of the subsidiary company. *see notes 2(c)(iii)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Harvey Industries Pty Ltd	Agricultural land in Bilby Hill	<input type="checkbox"/>	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	McDonald Holding Pty Ltd	Weller Industries Pty Ltd	<input checked="" type="checkbox"/>	Weller Developments Pty Ltd (subsidiary to Weller Industries Pty Ltd), which owns development land at Oshi Grove
<input checked="" type="checkbox"/>	<input type="checkbox"/>	McDonald Holding Pty Ltd	Shares in ABC Mining	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	

Signature: _____ Date: __/__/__



3. Positions held as an officer of corporations

Add	Remove	Name of corporation 3(a)	Nature of corporation's activities 3(c)	Nature of office held 3(b)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Harvey Industries Pty Ltd	Sheet Metal Production	Director
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

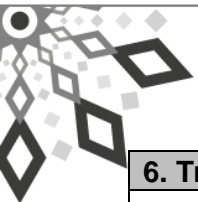
4. Beneficial interests in trusts or nominee corporations

Add	Remove	Name (or description) of trust or corporation's name 4(a)	Nature of activities of trust/corporation 4(b)	Nature of interest 4(c)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Harvey Pty Ltd	Trust	Trustee
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

5. Self-managed superannuation fund

Add	Remove	Name or description of the fund 5(2)(a)	The nature of the activities of the fund 5(2)(b)	The investments or other interests in property held, of which the relevant person is aware, by the fund 5(2)(c)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Private superannuation fund for Mr and Mrs McDonald	Investment	Shares in the EFG Property Management Group
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

Signature: _____ Date: ___/___/___



6. Trustee of family or business trusts

Add	Remove	Name (or description) of trust 6(a)	Nature of activities of trust 6(b)	Name of each beneficiary or class of beneficiary 6(c)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	McDonald Trust Pty Ltd	Proceeds from Harvey Industries Pty Ltd held in trust	Sarah McDonald Jessica McDonald
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

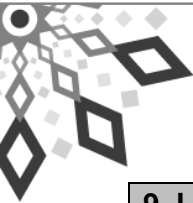
7. Interests in partnerships and joint ventures

Add	Remove	Name (or description) of partnership/joint venture 7(a)	Nature of activities of partnership/joint venture 7(b)	Nature of interest 7(c)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Web Designs	Website development for local organisations	Partner
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

8. Interests in land

Add	Remove	Suburb or locality of land 8(a)	Approximate size of land 8(b)	Purpose for which land is used/intended to be used 8(c)	Nature of interest 8(d)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sandy Bay	850m ²	Residential	Owner occupier
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Greenhill	2550m ²	Investment – capital gain	Owner
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				

Signature: _____ Date: __/__/__



9. Liabilities more than \$10,000 (excluding department store and credit card accounts)

Add	Remove	Nature of liability 9(1)(a)	Name of creditor 9(1)(b)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Mortgage for investment property at Greenhill	Westcorp Banking
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Personal loan	Bank of Sandy Bay
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		

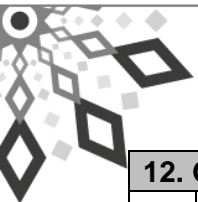
10. Debentures and similar investments

Add	Remove	Name of corporation the investment is in 10(b)	Nature of corporation's business 10(c)	Nature of investment 10(a)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Insurance Co	Insurance	Life Insurance (term policy)
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

11. Savings and investment accounts held with financial institutions

Add	Remove	Name of institution 11(b)	Nature of account 11(a)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Westcorp Banking	Term Deposit account
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Westcorp Banking	Trust account
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		

Signature: _____ Date: ___/___/___



12. Gifts over \$500 or all gifts totalling more than \$500

Add	Remove	Name of donor 12(1)(a)	Description of the gift/s 12(1)(b)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Ms Karen Smith	Electoral campaign donation
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Mr Paul Kens	Season corporate box tickets (NRL)
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		

13. Sponsored hospitality benefits

Add	Remove	Source of the contribution for travel or accommodation received 13(a)	Purpose of the benefit received 13(b)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Ms Karen Smith	Accommodation at Sandy Bay Resort for Sandy Bay Resort Christmas function
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		

14. Memberships of political parties, bodies, associations and trade or professional organisations

Add	Remove	Name of organisation 14	Address of organisation 14
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Surf Lifesaving	22 Surf Parade, Sandy Bay, QLD 1234
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Greenhill Cricket Club	12 Clover Parade, Greenhill, QLD 1235
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sandy Bay Drama Society	167 Birch Close, Sandy Bay, QLD 1234
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		

Signature: _____ Date: ___/___/___



15. Other assets over \$5,000

Add	Remove	Details of other asset/s 15
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Tools associated with Sheet Metal business Harvey Industries Pty Ltd
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	

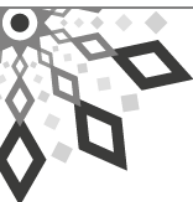
16. Other sources of income more than \$500 a year

Add	Remove	Source of income 16
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Part-time boat builder at Sandy Bay Marina
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	

17. Other financial or non-financial interests known to the relevant person that raise, appear to raise or could potentially raise, a conflict between the interest and your duty as a councillor

Add	Remove	Other Interests 17
<input checked="" type="checkbox"/>	<input type="checkbox"/>	VIP at Sandy Bay Resort
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	

Signature: _____ Date: __/__/__



General notes

Adding a particular

Place a cross in the 'add' box in the left hand column when adding a new particular to your register of interests.

Removing a particular

Place a cross in the 'remove' box in the left hand column when removing a particular from your register of interests.

If there is insufficient space on this form for all of the details you are required to give you may attach additional papers for that purpose. **You must sign and date each additional paper.**

When completing this form, insert the words 'not applicable', where appropriate.

The completed form (with an envelope marked 'confidential') is to be sent, within 30 days of commencement of duty or any changes of circumstances to the chief executive officer of your local government.

Related persons

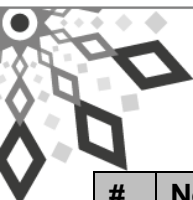
A person related to a councillor need not include information regarding an interest held jointly or in common with the councillor which is already included in the councillor's register of interests.

Section notes

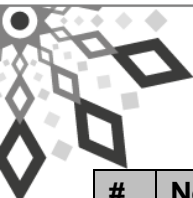
The header of each field includes a reference in italics to the relevant section in Schedule 3 of the *City of Brisbane Regulation 2012*.

The following notes may assist you with completing your register of interests.

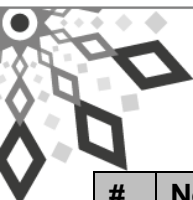
#	Notes	Definitions
1	<p>If a councillor, complete section A.</p> <p>If a related person to a councillor, complete section A and B.</p>	<p>A <i>related</i> person is a spouse, a dependent child or someone whose affairs are so closely connected with the affairs of a councillor, chief executive officer or senior executive employee, that a benefit derived by that person, or a substantial part of it, could pass to the councillor, chief executive officer or senior executive employee.</p>



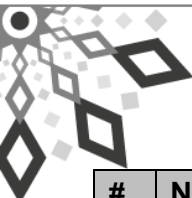
#	Notes	Definitions
2	<p>2.1</p> <ol style="list-style-type: none"> 1. If relevant person is a shareholder or has a controlling interest in a corporation state the name of the corporation. 2. If the relevant person holds a controlling interest in the corporation tick the box. 3. List the shareholdings of the corporation in any other corporation/s. 4. If any of the shareholdings are held in a proprietary company/s tick the box and move on to section 2.2 <p>2.2</p> <ol style="list-style-type: none"> 1. State the name of the proprietary company/s. 2. List any investments of the proprietary company/s. 3. If any of the investments are a subsidiary to the proprietary company tick the box. 4. In column four list the investments of the subsidiary company you have listed in column two and if the investments include a subsidiary to that company, state the name of the company or its investment(s)—you may need to provide this information in a separate signed attachment. <p>The number or monetary value of shares does not need to be stated.</p> <p>The monetary value of investments does not need to be stated.</p>	<p><i>A Corporation</i> includes—</p> <ul style="list-style-type: none"> • a company, • any body corporate (whether incorporated in this jurisdiction or elsewhere), and • an unincorporated body that under the law of its place of origin, may sue or be sued, or may hold property in the name of its secretary or of an office holder of the body duly appointed for that purpose. <p><i>Holding company</i>—in relation to a body corporate, means a body corporate of which the first body corporate is a subsidiary.</p> <p><i>Proprietary company</i>—A proprietary company is a company that is registered as, or converts to, a proprietary company under the <i>Corporations Act 2001</i>.</p> <p><i>Share</i> means any of the following:</p> <ul style="list-style-type: none"> • a share in the share capital of the corporation, • stock, • a convertible note, or • an option contract. <p><i>Subsidiary</i>—A body corporate is a subsidiary of another body corporate if, and only if:</p> <ul style="list-style-type: none"> • the other body: <ul style="list-style-type: none"> ○ controls the composition of the first body's board ,or ○ is in a position to cast, or control the casting of, more than one-half of the maximum number of votes that might be cast at a general meeting of the first body, or ○ holds more than one-half of the issued share capital of the first body (excluding any part of that issued share capital that carries no right to participate beyond a specified amount in a distribution of either profits or capital), or • the first body is a subsidiary of a subsidiary of the other body.



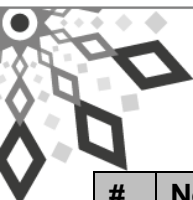
#	Notes	Definitions
3	<p>Complete if you are an officer of a corporation, including if you are an officer of any corporations you have stated in section 2.</p>	<p><i>Officer</i> of a corporation means:</p> <ul style="list-style-type: none"> • a director or secretary of the corporation; or • a person: <ul style="list-style-type: none"> ○ who makes, or participates in making, decisions that affect the whole, or a substantial part, of the business of the corporation, or ○ who has the capacity to affect significantly the corporation's financial standing, or ○ in accordance with whose instructions or wishes the directors of the corporation are accustomed to act (excluding advice given by the person in the proper performance of functions attaching to the person's professional capacity or their business relationship with the directors or the corporation), or • a receiver, or receiver and manager, of the property of the corporation, or • an administrator of the corporation, or • an administrator of a deed of company arrangement executed by the corporation, or • a liquidator of the corporation, or • a trustee or other person administering a compromise or arrangement made between the corporation and someone else.
4	<p>If providing a description of the trust or nominee corporation, the description must be sufficient to identify the trust or corporation.</p> <p>The monetary value of beneficial interests does not need to be stated.</p>	<p><i>Trust</i>—does not include the duties incidental to an estate conveyed by way of mortgage, but with that exception trust extends to implied, resulting, bare and constructive trusts, and to cases where the trustee has a beneficial interest in the trust property, and to the duties incidental to the office of a personal representative.</p> <p><i>Nominee corporation</i>—means a corporation whose principal business is holding marketable securities as a trustee or nominee.</p>
5	<p>Complete if you are a trustee of the fund or, if the trustee of the fund is a corporation, a director of the trustee.</p>	<p><i>Director</i>—see the <i>Corporations Act 2001</i>.</p>



#	Notes	Definitions
6	If providing a description of the trust, the description must be sufficient to identify the trust.	<i>Trust</i> —does not include the duties incidental to an estate conveyed by way of mortgage, but with that exception trust extends to implied, resulting, bare and constructive trusts, and to cases where the trustee has a beneficial interest in the trust property, and to the duties incidental to the office of a personal representative.
7	If providing a description of the partnership or joint venture, the description must be sufficient to identify the partnership or joint venture.	<p><i>Joint venture</i>—business enterprise for which two or more parties join forces (not necessarily in partnership or by the formation of a company).</p> <p><i>Partnership</i>—the legal relationship of persons carrying on some business together with a view to profit (provided that they are not members of an incorporated body).</p>
8	<p>Includes any land leased, owned or mortgaged, whether the interest is held alone, jointly or in common with any other person.</p> <p>Examples of property where you may hold an interest: Residential property leased, owned or mortgaged by you which may be your place of residence or where you have established a business. Commercial property leased, owned or mortgaged by you which may be where you have established a business. Residential property where you are the lessor of a property to another party. Commercial property where you are the lessor of a property to another party.</p> <p>For privacy reasons, if the lessee is a corporation, state the name of the corporation (individuals do not need to be stated).</p> <p>Investment property—property held for capital gain (not leased or inhabited). Native Title land—granted or where an application is pending. The full street address of the property does not need to be stated. The monetary value of investments or beneficial interests does not need to be stated.</p>	



#	Notes	Definitions
9	<p>Amounts of \$10,000 or less do not need to be disclosed.</p> <p>The debt does not need to be disclosed if it arises from the supply of goods or services supplied in the ordinary course of your business or the business of a trust or private company.</p> <p>The financial amount of liabilities does not need to be stated.</p> <p>A line of credit does not need to be disclosed until such time as it is used.</p>	<p><i>Private company</i>—means a proprietary company in which a relevant person holds securities.</p> <p><i>Trust</i>—means a trust of which a relevant person is a beneficiary.</p>
10	<p>May include such investments as a term life insurance policy where a return of the policy's premium may occur.</p> <p>The monetary value of investments does not need to be stated.</p>	<p><i>Debenture</i>—see the <i>Corporations Act 2001</i>.</p>
11	<p>The account number of, or financial amounts held in, savings or investment accounts do not need to be stated.</p>	
12	<p>This does not include gifts received from related persons or other persons related by blood or marriage or friends.</p> <p>Includes election donations made to an individual councillor and election donations made to a group of candidates of which the councillor is associated with.</p>	<p><i>Gift</i> means either of the following— the transfer of money or other property: without consideration, or for a consideration substantially less than full consideration, or a loan of money or other property made on a permanent or indefinite basis, other than an overdraft facility.</p>
13	<p>This does not include incidental travel or accommodation that involve little to no value. For example, sleeping a night at a family or friend's house or car pooling arrangements.</p>	<p>A person receives a sponsored hospitality benefit if— the person, other than in an official capacity— undertakes travel, or uses accommodation, and a contribution, whether financial or non-financial, for the cost of the travel or accommodation is made by another person.</p> <p>Note: A person does not however receive a sponsored hospitality benefit if the contribution was made by the person's spouse, or other family member or friend unless there could be a perception of a conflict of interest, financial or otherwise, relating to the contribution.</p>
14	<p>Includes honorary patrons, honorary members etc.</p>	



#	Notes	Definitions
15	This excludes: household and personal effects, motor vehicles used mainly for personal use, and superannuation entitlements.	
16	Includes income of a proprietary company and of trusts in which the relevant person has an interest. Includes any employment where earnings are more than \$500 per year.	
17	The particulars required for each other interest of a relevant person are sufficient details of the interest to identify it.	<i>Interest</i> , of the relevant person, means a financial interest or non-financial interest— <ul style="list-style-type: none"> • of which the relevant person is aware, and • that raises, appears to raise, or could raise, a conflict between the relevant person's duty under the Act and the holder of the interest.

Important note

Failure to complete or update a register of interests can give rise to an offence, with associated penalties to a maximum of 85 penalty units, or 100 penalty units if a councillor intentionally fails to complete or update their register of interest, and/or disqualification from holding office as a councillor for four years.

If you are unsure of your obligations with respect to registers of interest, it is strongly recommended that you seek independent professional advice to clarify your understanding of your obligations.

Further information

When completing this form, you should refer to the *City of Brisbane Act 2010* (the Act) and the *City of Brisbane Regulation 2012* (the Regulation) relating to the disclosure and registration of interests for a Councillor and their related persons.

See www.legislation.qld.gov.au for a copy of the Regulation and the Act.