REFLECTION ARTICLE
Documenting the Lived Experience of Disadvantage in Tasmania
Jennifer Jerome*

Abstract
This article discusses how government and community records in the Tasmanian Archives provide evidence of how well Tasmanians have met their need for safe shelter. It provides a brief overview of the structures that have guided the development of the Tasmanian Archives collection – how decisions have been made regarding what to add, or exclude, from the collection. It also investigates if records of housing and housing access have been prioritised for long-term retention, and if not, why? The role of case files as key records of lived experience is discussed, with the aim of sparking discourse on the strengths and weaknesses of archival collections as they record disadvantage and the lived experience of Australians. This article is based upon a presentation given by the author at the 2022 Australian Memory of the World Documenting Australian Society Seminar in Canberra.

Keywords: Disadvantage; case files; housing; records retention.

Case files are the most voluminous and routine documents produced by modern bureaucracies. In governments, business, universities and similar corporate bodies, they fill records offices and records centres to the brim. If acquired, they threaten to overwhelm archives everywhere with mountains of paper. Their electronic counterparts, whilst less bulky, also present complex problems. Yet, with this avalanche of information are many gems, which enrich our understanding of the past. Indeed, such gems can be a sparkling reflection of citizens’ voice, individually and collectively, and sometimes, they are the only such reflection that survives for posterity. Without the patterns and themes uncovered by research in such records, the history of institutions could be told, but not that of people. Terry Cook, 1991

Shelter is an intrinsic human need. Not being able to access adequate shelter is a clear sign of disadvantage. In looking at records of disadvantage and struggle, we can use both government and community records to find evidence of how well or otherwise Australians have met their need for safe shelter. Our national, state and local archives are arguably the best places to access these records, but what records do they hold? Have records of housing and housing access been prioritised for long-term retention? In this

*Correspondence: Jennifer Jerome, Email: jennifer.jerome@libraries.tas.gov.au
paper I will investigate this topic from the perspective of the Tasmanian Archives and its collections. I will give a brief overview of the structures that have guided how the collection of the Tasmanian Archives has developed – how decisions have been made on what to add, or exclude, from the collection. I will give examples of records in the Archives, records that have been included thorough both proactive and passive acquisition practices. Through this, I hope to spark a conversation around the strengths and weaknesses of the Tasmanian archival collection as it records disadvantage and the lived experience of Tasmanians.

**Developing the Tasmanian Archives**

The Tasmanian Archives aims to be the repository of the documented heritage of the state of Tasmania. Its collection includes archival material from both the State Government and the community. The Archives aims to preserve the core records of the state and evidence of the functions of Government. If they are to fulfil this aim, the Tasmanian Archives should include a wide range of documentation around where Tasmanians live, the kinds of housing they live in and struggles around accessing and retaining housing.

The Tasmanian Archives and the State Library both come under the banner of Libraries Tasmania. This unique situation allows clients to access both archival and state library items from the one service. The authority to develop and preserve a state archive comes from the Archives Act 1983 (Tas) and the Libraries Act 1984 (Tas). Whilst these

![Figure 1. Hobart – Wapping, c.1900, Tasmanian Archives: PH30/1/4967.](image-url)
pieces of legislation establish Libraries Tasmania’s role, neither Act prescribes in detail what the organisation should define as appropriate or significant documentary heritage. This allows a great amount of flexibility when determining what will become part of the collection.

The Tasmanian Archives is accessed by a diverse range of people – both in person and online. Many researchers are hoping to find facts and figures; others are looking for more in-depth or detailed information, something to give context and depth to basic data. One of the most common reasons that people access the archives is for genealogical purposes. At Libraries Tasmania, staff create in-depth descriptions of records to explain why they were created and what they include. They also provide research assistance to guide clients to places, both archival and published, that might hold the information they are looking for.

As a general policy, Tasmanian Government records are selected to be State Archives when they show the decision-making processes of government and the implementation and outcome of those decisions. Staff appraise the records of a Government Agency aiming to retain records that show:

- the authority and structure of Government
- the best evidence of Government functions and programs
- evidence of the Government’s influence and effect on communities and individual lives, and
- environmental management and change in Tasmania.

In addition, there is a commitment to retaining records that can be utilised to check on and enforce government accountability, and which allow Tasmanians to find the evidence they need to ensure their rights and entitlements are afforded.

Along with Government records, the Tasmanian Archives collects and preserves community archives. The Community Archive collection is comprised of personal, family, organisational and corporate records. Staff select for inclusion records that:

- provide evidence of Tasmania and its people,
- record significant events in Tasmania,
- reflect the day-to-day lives of Tasmanians over time, and
- include the political, social, cultural, religious, economic, and natural history of Tasmania.

Proactive donations are heavily relied upon to grow the community archives. Over the last four years, an average of 80 new donations of community archives have been accepted per year. Resourcing has seen Tasmanian Archives favour not favours a passive collecting approach. It is only in exceptional situations that the Archives is able to choose what it wants to collect and then proactively go and approach possible donors.

**Records of housing and access to housing within the archives**

The Tasmanian Archives and Tasmanian State Library collections include many records of houses and development – for example house plans, building applications and family histories that detail land settlement and property development.

If a person did not own a property but rented a place to live or lived with their employer, then this is reflected in census records, post office directories and electoral rolls, as well as in assessment and valuation rolls. The Archives also include records of public housing and the
development of subdivisions. More broadly, the Archives has records that contain information on the financial context of housing affordability in Tasmania. These records include many ‘facts and figures’.

**Figure 2.** L: Plan – Public House, Tasmanian Archives: PWD266/1/89.

**Figure 3.** R: Plan – Residence at Lachlan, New Norfolk for J Moore Esq Architect R Flack-Ricards – Ground and first floor plan, Tasmanian Archives: NS2936/1/2.
For the period prior to the establishment of the Tasmanian Housing Division in 1908, Tasmanian Government records related to housing can found within three broad areas:

- Records recording the regulation and development of land for settlement and agriculture
- Records recording management of and reporting on issues that come from dense infrastructure such as drainage and environmental pests
- and records recording overseeing a range of charitable institutions, residential facilities, hospitals and schools.

Examples of these records include House of Assembly Papers,6 annual reports of Institutions, correspondence of the Colonial Secretaries Office,7 records of entities such as the Charitable Grants Department8 and Local Government records. Council minutes can also include records of housing disputes and evidence of petitions for housing assistance from individual residents or charitable organisations. For example, Tasmanian Archives holds the records of the Hobart City Council, which include (very sparse) minutes of the ‘Houses for the Poor Committee’ set up by the Council in 1904 to address poverty and housing-related issues.9
Since 1908, there have been quite a few departments with housing as their core responsibility (see Table 1). Each of these government agencies or departments is required by the Archives Act, and sometimes under their own establishing legislation, to send permanent records to Archives.

The process of negotiating which Government records become State Archives is complex. The Tasmanian Archives works continually with Government Agencies to assist with records disposal. Together documents called schedules or authorities are developed that outline which of an Agency’s records need to be kept permanently, and those that can be retained for temporary periods of varied length. Generally, Government records that are set for permanent retention in disposal schedules include documents that give broad overviews of the programs and activities undertaken by an Agency. Key types of records usually made permanent include policy documents, statistical reporting, significant administrative correspondence, meeting agendas and minutes and records of compliance with standards. For records related to clients and customers of services, or of the staff that run a service, only registers or lists tend to be classified as permanent. In-depth files, sometimes called ‘case files’, are often classified as ‘temporary’. This is usually because their extent is thought to be too large, and their contents thought to be too repetitive or mundane, to be of high long-term value.10,11

‘Temporary’ records are set for destruction in the future. This may be anywhere from a few years to over a 100 years. Temporary records may be saved from destruction by chance and accident or through a reassessment of their value. For example, if a Royal Commission or industrial issue occurs, the information in a previously ‘temporary’ record may be reassessed as having a higher value. In these cases, a disposal freeze can be put in place where record destruction is halted until the freeze is removed.12

Researchers approaching Government archives need to be aware that, because of decisions around disposal authorisation, many housing-related case files – that is, files that comprehensively document a family, individual or property – tend not to be found in the archives. This can be seen, for example, in disposal schedule DS22, which was issued by the Tasmanian State Archives in 1995.13 DS22 authorised retention or destruction of records of the Housing Services Program for the Department of Community and Health Services. DS22 designated many case files or files of the day-to-day management of housing as temporary. For example, ‘house history files’, which include the condition of public housing and records of the management of tenancies, are both temporary.

Table 1. Tasmanian Departments with a core responsibility for the housing function

<table>
<thead>
<tr>
<th>Period</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1908–1984</td>
<td>Housing Division (within Agricultural Bank of Tasmania) (TA53)</td>
</tr>
<tr>
<td>1951–1957</td>
<td>Office of the Minister for Housing (TA985)</td>
</tr>
<tr>
<td>1953–1977</td>
<td>Housing Department (1) (TA68)</td>
</tr>
<tr>
<td>1976–1980</td>
<td>Office of the Minister for Housing and Construction (TA741)</td>
</tr>
<tr>
<td>1977–1983</td>
<td>Department of Housing and Construction (TA879)</td>
</tr>
<tr>
<td>1984–1989</td>
<td>Housing Department (2) (TA880)</td>
</tr>
<tr>
<td>1989–1993</td>
<td>Department of Community Services (TA769)</td>
</tr>
<tr>
<td>1993–2016</td>
<td>Housing Tasmania (within Dept of Communities) (TA1593)</td>
</tr>
<tr>
<td>1993 –</td>
<td>Aboriginal Housing Service Tasmania (associated with Housing Tasmania) (TA1712)</td>
</tr>
<tr>
<td>2009 –</td>
<td>Rental Services (TA2142)</td>
</tr>
<tr>
<td>2016–2022</td>
<td>Housing, Disability and Community Services (TA2177)</td>
</tr>
<tr>
<td>2022 –</td>
<td>Homes Tasmania (TA2229)</td>
</tr>
</tbody>
</table>
Case files and personal stories

Case files, or records that provide information on particular people or places, can be fantastic sources for information on how a government service actually operated in practice. However, these files can be numerous depending on the number of clients that a service has. Large runs of records take up repository space and can be highly repetitive in content. When case files do exist in the Tasmanian Archives, they are often not in full runs. This is the result of re-evaluations in the 1980s and 90s of records transferred earlier to the Archives. In some cases, whole sets of records were destroyed; in others, a sample was retained. These samples were either randomly chosen or selected for their significance or size. An example is the series ‘Applications for Assistance and associated Correspondence under the Housing Department Act 1938 and 1946 (Srd)’.

The records in this series relate to a government-guaranteed advance scheme that allowed people to, without a deposit, apply for housing loans. Just a sample of this series – one box with 16 files – remains.

For researchers looking to find personal housing stories, the records of the Fair Rent Boards can be more useful. Established in the late 1930s, Fair Rent Boards assessed applications from renters and landlords regarding disputes over rents. Records in the Tasmanian Archives include both applications for evictions and determinations of the Board. A set of Fair Rent Board records in the Tasmanian Archives includes applications for rent determinations and reductions. These applications give a window into housing conditions of the time. For example, in many cases, landlords are recorded as seeking to raise rents, yet inspections included in the records show that properties needed repair or in fact were not suitable for habitation.

Other useful housing-related case file records (that have not been sampled) include those from Federal and then State Government Schemes put in place to grow the housing stock in Tasmania, or other programs such as the Soldier Settlement Scheme. For example, there are 3119 files for clients who received housing loans from the Agricultural Bank or the Tasmanian Development Authority.

A look within a case file

The Tasmanian Archives includes a set of housing-related case files – the series called ‘Yellow Back Files for Premises purchased or vacated’. Created by the Housing Department, this series once documented all of public housing that had been purchased or vacated by tenants. In 2023, all that remains of the series is a small sample – just seven boxes – including material from 1947 to 1977. Included within these boxes is a 1960s case file for the Flynn family.

The Flynns are described as living in one room at Carlton Street in the Hobart suburb of New Town. Mr Flynn is listed as being an employed Milkman, with Mrs Flynn listed as looking after their 16-month-old son and expecting another child. The file contains information about the Flynn’s urgent need to be assigned a property by the Housing Department. There is also a letter from a doctor, recommending that Mrs Flynn needs better accommodation, letters from two local politicians, and an inspection that the Department undertook so that they could confirm that the family did, indeed, need new accommodation. The file follows the Flynn’s increasingly desperate pleas. By September 1960, their power had been turned off at their New Town accommodation. One month later, the Flynns had signed a contract to purchase a Tecoma Road Risdon Vale property. Risdon Vale was a housing subdivision area established by the Government.

The file includes papers showing the family falling into arrears in payments and closes in 1964 with the family’s purchase contract terminated due to ‘health reasons’ of Mr Flynn and his children.
‘Housing’ in the community (non-government) archives

A range of Community Archives balances out the Tasmanian Archives collection of Tasmanian records related to housing. Some of the earliest community records related to assisting people with housing can be found in the records of Church organisations and Tasmanian Benevolent Societies. The first Benevolent Society to be established was in Hobart in 1859, followed by Launceston in 1869 and Burnie in 1908.

The records of the Hobart Benevolent Society are all in one series. This series includes minutes, assistance registers (with the basic details of people assisted) and annual reports. Sadly, the individual case files of those assisted have not been kept. The Society minutes from 1933 make a note that they were destroyed:
The Secretary drew attention to the accumulation of the details of cases which were many seven years old and of little value as the names of persons concerned were recorded in the minutes – resolved that the detailed records would not be kept longer than 10 years.

Instead, researchers can get a general feel from the records of Hobart Benevolent Society of the state of housing distress in Hobart: For example, a statement from 1933 includes:

….. (this resolution) expresses its conviction that the present system of State Relief is distressingly inadequate …. The unemployed have had to subsist for a long period upon allowances barely sufficient to keep themselves and their families alive. They have no surplus over and above the amount required to obtain food, and they have been unable to pay landlords, Doctors, Dentists and others, or to buy necessary clothing ….

The only record that the Tasmanian Archives has for the Launceston Benevolent Society is one report book of an Inspector. This example from this book shows the situation in the 1870s of a Mrs Huskinson and her five children. Mrs Huskinson’s voice is not heard, instead we have the assessment of the inspector:

Mrs Huskinson (668) a widow with 5 children residing in …, has been relieved since Oct 18th 1864, I heard Mrs H was misconducting herself and I went to her and told her if there was a repetition of her conduct the Society would stop her rations

…..Mrs H was misconducting herself and also keeping a brothel….. I informed her that the committee would surely discontinue her rations unless she led a different life. She has three girls at home quite old enough to see and know what is going on in the house, and also in the neighbourhood which is infested with prostitutes and men of the lowest characters….

Also prominent in Tasmania was the Hobart City Mission, established in Hobart in 1852. Records held at the Tasmanian Archives for the Mission include meeting minutes. The
minutes include information about donations collected, visits made, and outreach and reflect various concerns at different times – for example religious outreach, working on temperance matters and assisting with poverty. Another important non-Government group that arose in the 1940s was the ‘Slum Abolition League’ 1940-1945,26 and Tasmanian Archives has a small set of correspondence and associated papers of the League. Church records can be a very useful source of information on the living conditions of Tasmanians. Churches are good record keepers, and many have now deposited their records with the Tasmanian Archives. The Tasmanian Archives has records from a wide range of religious organisations,27 including the Anglican Church, the Methodist Churches, the Presbyterian Churches, the Uniting Church, the Hobart Hebrew Congregation, Temperance Unions and the Baptist Union. The Tasmanian Archives also holds records of advocacy bodies such as the Tenants Union of Tasmania28 and the Tasmanian Council of Social Services (TASCOSS).29 Whilst not often containing case files, the records of these bodies document changes in social policy and the push for more government involvement with addressing housing concerns.

As far as the lived experience of individuals, the Tasmanian Archives’ Community Archives include day books and administration records from both the Hobart Women’s Shelter30 and Caroline House.31 Caroline House provided supported accommodation from the 1970s to 2021, for women experiencing a range of challenges.

The Tasmanian Archives also has a small number of records from the real estate industry. Whilst not holding any records from the Real Estate Institute of Tasmania, the Archives does include the records of a small number of real estate firms, such as Rupert Johnston Pty Ltd,32 which operated until 1972, and ‘Roberts and Co’,33 which operated in Tasmania from 1865.

**Using the Tasmanian Archives**

One researcher intimately familiar with Tasmanian Archives’ holdings of housing records is the University of Tasmania researcher and lecturer Dr Kathleen Flanagan. Dr Flanagan made extensive use of the post-World War II public housing-related records in the development of her PhD thesis and subsequent 2020 publication *Housing, neo-liberalism and the archive*.34 Dr Flanagan gives a wonderfully illustrative description of some of the administrative records that have been retained by the Tasmanian Archives:

… In the Tasmanian ‘archive’ I found files replete with a …. diverse assortment of documents, most of them with dates and names and positions attached: correspondence received and copies of correspondence sent; internal and external memoranda; the official minutes of meetings, as well as sometimes, the notes of individuals participants; the draft and final versions of Cabinet submissions, sometimes filed along with memos, notes and ‘working’ documents, all of which can shed light on their development, reception and outcome; file notes ranging from typed formal records of key conversations and processes through to handwritten jottings on scrap paper identified only by an illegible set of initials and a date; photocopies of pages from books or extracts from other files; copies of submissions and statements of policy from non-government agencies or individuals; press releases; internal reports; discussion drafts; briefing notes prepared by more junior staff for their superiors or for the Minister; brochures and information sheets; plans of houses or the layout of the subdivisions; invoices; purchase orders, receipts and other material pertaining to accounts payable and receivable; forms blank and completed; and marginalia of all kinds ….

During a recent discussion,36 Dr Flanagan stated that she found value in the sets of culled or ‘sampled’ case files that the Tasmanian Archives has retained. However, she noted having difficulty in using these files to tell the broader story of the operation of the Housing
Department(s) or the Department’s impact on their clients. Dr Flanagan described her experience of finding broader administrative and higher-level planning records to be useful. For example, she found that subdivision files with debates over policy development sometimes also included glimpses of individual cases. These files are often quite thick, with much of the paperwork not being relevant. Dr Flanagan noted that the time-consuming process of going through these more dry, administrative records may put off general researchers. For these researchers, case files, such as welfare files, may be a more attractive source of personal stories.

To discover the lived experience of tenants, Dr Flanagan also made use of files, which include records of property maintenance and records of a committee specifically looking at ‘eviction and problem cases’. Dr Flanagan stated that the records of this committee were particularly useful in giving her an insight into how government departments categorise and understand people regarded as problematic. Although they include names and addresses of people, the papers of this committee are open for public access. Dr Flanagan expressed concern around this and emphasised that the confidentiality of those included should be maintained by researchers.

Whilst commenting that the voices of tenants were not often found within the available records, Dr Flanagan noted the informative nature of comments included by staff within files. These comments could be seen as demonstrating how the bureaucracy conceptualised and categorised tenants. It is interesting to note feedback that Dr Flanagan received after giving a presentation on her research. Public servants in the audience stated that they could not believe that people in the past had ‘written that stuff down’. Perhaps this demonstrates a changing culture where today’s government officers are more cautious regarding the opinions and subjective comments they add to official records?

Looking forward – adding to the Archives

When looking for records of ‘housing’, it can seem obvious that useful information will be found in the records of the housing department(s). However, these departments often have a focus on public housing and retaining the records of this function. Looking more broadly, other agencies and departments of the Government can be found to also play a role in the rental and social housing sectors. Most often, this is in establishing and enforcing regulations or in providing project funding. For example, Tasmanian legislation has been in place since the 1950s to regulate the Real Estate industry. The Auctioneers and Real Estate Agents Council operated under this legislation and heard complaints on professional and ethical conduct. Records of this Council could show another aspect of how housing has been provided to Tasmanians. Retaining at least a selection of their records would achieve the Tasmanian Archives’ stated aim to retain records of government accountability and evidence of the affording of rights and entitlements. Unfortunately, these records are not held by the Tasmanian Archives. Despite active correspondence with this Council (which, in 2006, was replaced by the ‘Property Agents Board’), the Archives has received none of the Council’s records. The only way to review the activities of these bodies is to access the annual reports and newsletters that have been lodged with the State Library. Another set of records that the Tasmanian Archives should receive in the future to shine a light for researchers on the experiences of renters in Tasmania are those of the Residential Tenancy Commissioner. The Commissioner oversees Rental Services, which investigates disputes amongst tenants, property owners and real estate agents, and ensures compliance with statutory obligations.

Disposal Authorisation No. 2501 (DA2501) for the functional records of Housing Tasmania was released by the Tasmanian Archives in 2018. This schedule encompasses Government ‘housing’-related records that are currently being created, as well as those post 1960...
records ready for archiving or destruction. This schedule covers the functions of Housing Programs, the Housing Portfolio and Supply, Tenancy Services and Emergency response and recovery. The term ‘significant’ is used in this schedule to guide records managers to those records that should be classified as permanent and sent to Archives. Although the use of the term ‘significant’ is quite common in disposal schedules, it can be a difficult thing to define and use when sentencing records. DA2501 includes ‘plans, summaries of consultation, public submissions which alter a program, final reports and committee records’ in the category of significant records of the function of ‘Housing Programs’. For the function ‘Tenancy Programs’, significant records are defined as those that ‘document tenancy services matters that set a precedent, lead to a change in policy and/or program design and criteria’. In contrast, records of the people living in the housing including ‘detailed records of tenants that required intensive management’ are temporary – to be destroyed 100 years after the birth date of the tenant. Other general tenancy management or transactional records are scheduled for destruction seven years after the last tenancy. Currently, in Tasmania, applications for social housing are maintained in a ‘Tasmanian Housing Register’. As of December 2020, there were 3813 applications on this register. If this register is interpreted as ‘applications for public housing services, determination of eligibility/priority, and correspondence with applicants’, then under the current disposal schedule, this register could be a temporary record.

Conclusion

Records in the Tasmanian Archives do not tell the full story of Tasmanians experiencing housing stress and disadvantage. Whilst attempts have been made to be objective and systematic in retaining records related to housing, there are obvious gaps and silences. Broad social norms, personal bias and practical concerns have all influenced decisions around the disposal and retention of some of the key sources of personal housing stories and information such as case files. The Tasmanian Archives has also been shaped by ideas held by archivists and record officers regarding what future researchers may want to access, or on what is considered ‘serious’ or ‘legitimate’ research. The Tasmanian Archives’ collections have, in addition, been shaped by the structure of the formal government organisation that manages the collection. For example, the amount of resourcing that is given to collection development and proactive collecting directly affects the shape and growth of the collection.

Destroying case files may be justified through both resource management and privacy concerns. They are notoriously voluminous, often repetitive and most contain unremarkable administrative activities. However, what context, content and depth is lost through retaining only final reports, annual reports and summaries of actions taken? What about the stories behind the statistics? How do we access the voices of those affected by policy? How do we show government policy and processes in action? How do we show the reasons for and effects of grass roots community service delivery to address housing scarcity?

Moving forward, Archives Agencies, including the Tasmanian Archives, need to develop disposal schedules and collecting practices that balance practical considerations with the need to have collections which do their best to reflect the Australian community. Included in this is the need to find a way to include individual – messy, repetitive, private and subjective – accounts of lived experience. As quoted at the start of this paper ‘Without the patterns and themes uncovered by research in [case files] … the history of institutions could be told, but not that of people’.
Notes on contributor

Jennifer Jerome began her archival journey working with the records and library collection of Adelaide Central Mission (now Uniting Communities). After completing a Master of Information Studies, Jennifer joined the National Archives of Australia, working in both Canberra and Hobart. Since 2007, Jennifer has undertaken a wide range of policy and collection management roles with the Tasmanian Archives at Libraries Tasmania. Since 2018, her focus has been on enhancing the diversity and access of Tasmanian Archives’ community archives holdings.

Notes

3. The Archives Act 1983 (Tasmania) gives the State Archivist the responsibility to retain records that have been designated within Tasmanian legislation as requiring permanent retention. The Act also allows the State Archivist to issue guidelines that assist authorities in determining which of their records are permanent.
23. Ibid., NS1637/1/6, p. 338
35. Ibid., p. 10
36. Jennifer Jerome in conversation with Dr Kathleen Flanagan regarding Dr Flanagan’s experience of using the Tasmanian Archives to find evidence of the lived experience of Tasmanians, 5 October 2022.
37. For example, Tasmanian Archives, Housing Department, Tenancy and Allotment of Home Files (SRD), 1973 to 1984, (AB371/1/1).
38. Tasmanian Archives, Housing Department, FA4041-SOC/01 - Social Environment Committee-Housing of Eviction and Problem cases, General Correspondence Files – “Fa Files,” (AD668/1/43).
39. Estate Agents Act 1936 (TAS) and Auctioneers and Estate Agents Act 1959 (TAS)
45. Terry Cook, op. cit., p. 25.