**Richard Waller**, the elder son of Ken and Zeita was born at Manly, NSW in November 1956 and grew up on Sydney's Northern Beaches. He attended Harbord Public School, Manly Boys High School and then University of Sydney, where he completed a Bachelor of Economics degree. His sporting achievements include playing in the local Manly Warringah cricket and soccer competitions. He has also competed in hockey, basketball and indoor cricket. Richard worked for NRMA Insurance Limited in various accountancy roles and then subsequently as a Senior Financial Accountant with the Insurance Australia Group (IAG) following the demutualisation of the NRMA Group. Richard is a Certified Practising Accountant (CPA) and an associate of the Chartered Secretaries Australia (ACIS).

**David Waller** was born at Manly, Sydney, in 1962. The second son of Ken and Zeita, he grew up on the northern beaches where he attended Harbord Public School, and Manly Boys High School and player soccer with Curl Curl Youth Club, He obtained a BA (The University of Sydney) and MCom (University of NSW). He worked in the banking and film industries and in 1989 he married Judith (nee Nieuwenhuis) and moved away from Sydney to work as a Lecturer in Marketing at Charles Sturt University (Wagga Wagga). After a couple of years at Charles Sturt he moved to the newly formed campus of The University of Newcastle at Ourimbah on the Central Coast where he was one of the foundation lecturers of this campus. David and Judith have three children: Helen (1992), Susan (1994) and Kathryn (1998), all born at Gosford. In 2000 he gained a PhD at The University of Newcastle. He currently works at the University of Technology, Sydney, where he lectures and has authored/co-authored several textbooks and refereed journal articles.