**BEFORE THE ACCIDENT COMPENSATION APPEAL AUTHORITY**
**AT WELLINGTON**

[2014] NZACA 15

ACA 9/13

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| **IN THE MATTER** | of the Accident Compensation Act 1982 |
| **AND**<br>**IN THE MATTER** | of an appeal pursuant to s.107 of the Act |
| **BETWEEN** | **GARY BAIGENT**<br>Appellant |
| **AND** | **ACCIDENT COMPENSATION CORPORATION**<br>Respondent |

**HEARING**:
31 March 2014 at Wellington

**AUTHORITY**:
Robyn Bedford

**COUNSEL**:
Mr Miller, counsel for the appellant;
Mr McBride, counsel for the respondent

## INTERIM DECISION

[1] This appeal is brought against the Report and Recommendation under s 102(9)(2)(b) of the Accident Compensation Act 1982 by John Greene, Review Officer, dated 3 April 2013, recommended that ACC revise its decision dated 4 November 2011 and pay Mr Baigent attendant care compensation under s 80(3) of the Accident Compensation Act 1982 based on 24 hour care at the registered nursing rate of payment at the amounts set out in the letter dated 2 June 2006, for the period from 8 June 1991 to 20 March 2006 ("the historic period"). ACC accepted the recommendation and implemented it in the decision dated 11 April 2013.

[2] This is an interim decision because of two procedural problems I identified when reading the court file for my preparation. Those matters are dealt with through directions at the conclusion of my discussion of the substantive appeal and I have framed the interim decision on the assumption that the necessary steps will be taken to perfect my jurisdiction to make a final determination.

### *Background to the substantive appeal*

[3] Mr Baigent was involved in a motor vehicle accident on 6 January 1991 and he has cover under the 1982 Act. Mr Baigent sustained a C5-6 dislocation resulting in C6 tetraplegia, as a result of which he required 24-hour attendant care. ACC provided Mr Baigent with limited attendant care after his discharge from hospital on

8 June 1991, and for the balance of his care needs he was left to rely on his family, primarily his parents for physical care and financial assistance with additional care that he could not afford to pay for from his own resources.

[4] Following the 1996 decision of the High Court in *ARCIC v Campbell*,[1] ACC accepted that Mr Baigent required ACC funded 24-hour attendant care. In 1998 ACC made Mr Baigent a settlement offer of backdated attendant care compensation, which Mr Baigent declined because he contended that compensation should be based on the rates paid for 24-hour attendant care by a registered nurse, as this was the level of his actual care needs.

[5] I have no information concerning the negotiations that took place between 1998 and March 2006, and I have therefore confined the balance of the background to cover the subsequent review and appeal decisions concerning the rate at which Mr Baigent's attendant care should be paid and which ultimately lead to this appeal

***Review No. 49437: Report and Recommendation under s 102(9)(b) of the Accident Compensation Act 1982 dated 31 January 2008***

[6] This review arose from the first decision of the Appeal Authority concerning Mr Baigent's claim that he was entitled to receive backdated attendant care payments at the registered nursing rate. In his decision in *Baigent v ACC*[2]*,* issued on 14 February 2006, the Authority held that Mr Baigent had an entitlement to a significant amount of registered nursing care on a daily basis ranging from either an 8 hour shift, a 12 hour shift or a maximum of 24 hours. The parties were invited to formulate a registered nursing care programme for future care and Mr Cartwright reserved the level of registered nursing care required for the historic period for consideration by ACC.

[7] On 2 June 2006, ACC sent Mr Miller a letter in which Mark Davis, Analyst, advised that ACC was not yet in a position to issue a decision whether the registered nursing rate should be paid, but if it was to be paid, ACC had calculated the rates to be used from 1990 to 2006. The rates started at $22.23 per hour in 1990 and increased each year up to $30.08 per hour in 2006 and Mr Davis said that they were based on the 2006 registered nurse rate divided by the Labour Cost Index ("the LCI"). Mr Davis asked whether the hourly rates were acceptable and whether Mr Baigent wished to review only the hourly rate for the historic period? If not, then he asked Mr Miller to tell ACC what the period was.

[8] On 15 June 2006, before Mr Miller's response was received, ACC paid Mr Baigent $455,092.00 for backdated attendant care, based upon the ordinary care rate rather than the registered nursing rate. I do not have a copy of the decision letter nor any evidence of the ongoing negotiations between Mr Miller and ACC with respect to any further payments to be made, but on 22 July 2006, Mr Davis asked Mr Miller if he had spoken to Mr Baigent about the proposed registered nursing rates in the letter of 2 June 2006. On 24 July 2006, Mr Miller replied by faxing a copy of the letter back to Mr Davis with a handwritten note in which he said "*Dear Mark, OK. Go ahead and calculate on the figures you have given."*

[1] [1996] NZAR 278
[2] Interim decision No. 1/2006

[9] On 25 October 2006, ACC issued the attendant care decision, which Mr Davis said was based on a 2001 mediation agreement, plus additional supervision to provide 24-hour care at varying rates of care payments for the historic period. A further payment of $303,102.00 was made on 23 November 2006, which allowed for 24.5 hours per week at the registered nursing rates in addition to the various rates previously applied. Mr Miller lodged an application for review of the decision.

[10] The appeal was heard on 17 December 2007 and Mr Greene issued his Report and Recommendation on 31 January 2008. I do not have a copy of the review application, but Mr Greene described the review as concerning whether Mr Baigent was entitled to backdated attendant care for the historic period at a rate representing 24 hour registered nursing care. Mr Greene accepted Mr McBride's submissions concerning the applicable legal principles, but not his submission that the reason for implementing the decision for 24.5 hours at the registered nursing rate was due to a deterioration of Mr Baigent's bowel condition and his condition may not have been the same throughout the historical period, as this was contrary to the medical evidence the Authority had accepted in his 2006 appeal decision.

[11] Mr Greene recorded his Report and Recommendation at page 8. He found that ACC erred in exercising its discretion by failing to give proper regard to the medical evidence, and he recommended that ACC revise its decision of 25 October 2006 and pay Mr Baigent further attendant care based on 24-hour care at the registered nursing rate of payment for the historic period.

***The 2010 and 2011 Appeal Authority decisions***

[12] On 7 April 2008, ACC issued a decision in which it declined to follow Mr Greene's recommendation. The decision again went on appeal before Mr Cartwright, who issued two appeal decisions and a corrigendum. The first appeal decision under *Baigent V ACC* [2010] NZACA 8 traversed the background and submissions filed by both parties and called for further submissions. The second appeal decision under [2011] NZACA 3 was the final decision on the papers. Mr Cartwright said at paragraph [50]:

> "*Upheld is Mr Miller's submission therefore that this appeal be allowed and that the Reviewer's recommendation that the ACC pay attendant care compensation based on 24-hour care at the registered nursing rate for the period 8 June 1991 to 20 March 1996 (page 8 of Review decision No. 437 dated 31 January 2008 – tab 4 of the appellants bundle presented at the Appeal authority hearing on 2 September 2010) be restored. The appeal is allowed on this basis*."

[13] On 9 September 2011, ACC issued a decision letter to put the second appeal decision into effect and payment was made on 23 September 2011. The attendant care payment was described as being "*based on 24 hour care at the registered nursing rate*" paid up to 20 March 1996 and was calculated at $423/599.36; the LCI payment of $199,649.58 brought the total to $623,248.94.

[14] The corrigendum under [2011] NZACA 3 was issued on 21 October 2011, to correct the incorrect reference in the second appeal decision to the historic period ending in 1996, instead of 2006.

[15] On 4 November 2011, ACC issued a decision to put the corrigendum into effect and payment was made on 10 November 2011. The attendant care payment was

calculated at $1,303,346.00; the LCI payment of $282,167.00 brought the total to $1,385,513.00. This time it was apparent that ACC had not applied the agreed rates in the letter of 2 June 2006, but a lesser amount, and Mr Baigent applied to review this decision. The application was apparently treated by all concerned as covering the decision of 9 September 2011 also.

***Review No 377584: Report and Recommendation under s 108(9)(b) of the Accident Compensation Act 1982 dated 3 April 2013***

[16] The issue on review was whether Mr Baigent was entitled to be paid for 24-hour attendant care at the registered nursing rate for the historic period, rather than the lesser hourly rates ACC chose for each year in question for the backdated payments. Mr Miller argued that that the rates set out by ACC for registered nursing care in the letter dated 2 June 2006 should apply and in the alternative, that the rate set in 2006 for future care of $40.73 per hour should be the starting point from which a backward calculation should be made.

[17] Mr Miller sought interest on the backdated payment on the ground that as a matter of policy, ACC should not benefit from withholding money from Mr Baigent which should have been paid at the time. He submitted that there was no dispute that Mr Baigent required 24-hour care and the only dispute was over the dollar amount that fairly equated with the registered nursing rate. Mr Greene declined jurisdiction to consider this claim.

[18] Mr Greene said in his analysis of the 24-hour registered nursing rate claim that there was no dispute that Mr Baigent was entitled to 24-hour attendant care compensation based on the registered nursing rate for the historic period. That was what he previously recommended to ACC and that is what the Authority said must happen. The only issue was whether ACC correctly exercised its discretion in setting the hourly rate.

[19] Mr Greene noted the difficulty in identifying the factors ACC took into account in making its decision regarding the rates to be applied (as shown in the attachment to the decision letter), but said that the letter to Mr Miller dated 2 June 2006 set out the registered nursing rates that ACC would use if it determined that a registered nursing rate should be used. That rate varied between $22.56 per hour in 1991 and $30.08 per hour in 2006, however, when the proposal was sent to ACC for sign off at the senior level, approval was not given, and the rates were struck down. This suggested that ACC believed that the rates were too high and would have resulted in more compensation for attendant care than Mr Baigent should receive. But then, following mediation in 2006, ACC agreed to fund attendant care at a registered nursing rate of $40.73 per hour.

[20] Mr Greene could see no reason why ACC should not have calculated Mr Baigent's entitlement on the rates set out in the letter to Mr Miller dated 2 June 2006, and said that the reasons it was struck down were not readily apparent, though they were probably simply a matter of cost. He then said (at page 7):

> "*Though Mr Miller submitted that an alternative was to take the rate of $40.73 ACC agreed to pay in March 2006 and work backwards from there, I am not attracted to that submission. When ACC set out the rates it would pay in its letter to John Miller dated 2 June 2006, it asked whether those rates were*

> *acceptable. I cannot see that there was any objection to the proposed nursing rates at that time*.
> …
> *I recommend that ACC revises its decision dated 4 November 2011 and pay Mr Baigent attendant care compensation based on 24 hour care at the registered nursing rate of payment at the amounts set out in its letter to John Miller Law dated 2 June 2006, amounts that range between $22.56 per hour in 1991 and $30.08 per hour in 2006*."

[21] On 11 April 2013, ACC issued the decision revising the decision of 4 November 2011, which stated that ACC accepted the Review Officer's recommendation that ACC pay attendant care compensation based on the rates proposed to Mr Miller in ACC's letter dated 2 June 2006. The additional attendant care compensation was calculated at $397,725.84; the LCI payment of $141,790.11 brought the total to $539,515.95. A spreadsheet was attached which confirmed that the payment was made at the registered nursing rates set out in the letter to Mr Miller dated 2 June 2006.

***The present appeal***

[22] The appeal was ostensibly brought against Mr Greene's Report and Recommendation dated 3 April 2013, not the decision letter of 11 April 2014 which implemented it, but the appeal was effectively brought against ACC's decision to apply the registered nursing rates in the letter dated 2 June 2006. The grounds stated in the notice of appeal are that:

> "*The registered nursing rate should have been greater and at least based on the $40.73 rate assessed by the ACC in March 2006 so that the increases from 1991 would have reached the $40.73 rate in 2006. Instead they only reached $30.08 which indicates that the starting point and yearly increases were incorrect*."

[23] No appeal was brought in respect of the declined interest claim and the relief sought was "*Increased compensation based on the correct rates*."

[24] Mr Miller submitted that the appeal concerns the appropriate hourly rate to be assessed for the 24 hour registered nursing care that the Appeal Authority decided in 2006, should be paid. However, somewhat confusingly, according to Mr Miller, ACC used an hourly rate of $19.85 in 1991 increasing incrementally to $25.00 in 2005, which was at odds with the rate ACC said it would pay in the letter dated 2 June 2006, which ranged from $22.23 in 1991, to $29.28 in 2005 and $30.08 in 2006. Mr Miller said that these figures were actually signed off by ACC then were cancelled at the last minute, as shown by the spreadsheets of calculations at pages 22 and 23 of the appellant's bundle.

[25] Mr Miller argued very strongly for the Authority to take into account the registered nursing care client rates quoted variously by the RNA Nursing Agency, the New Zealand Nursing Agency and the Christchurch Nursing Agency between 2001 and 2006 that look to have been obtained by ACC for the purposes of the 2006 mediation, which resulted in the higher figure of $40.73 per hour for Mr Baigent's ongoing attendant care at registered nursing rates. He referred to various spreadsheets prepared by a member of his staff, at pages 24 to 31 of the appellant's bundle which all calculate the averaged registered nursing rates for each year

between 1991 and 2006, plus GST. Mr Miller submitted that given the increased rates for weekends, overnight and public holidays that ACC either did not apply, or applied a lower rate when nursing agencies applied a much higher rate, the $40.73 figure he relied upon was more than reasonable and was in line with the actual agency rates of between $41.16 to $51.50 for direct care and the figures ACC used were noticeably out of step with the mediated amount and the market reality.

[26] Mr Miller justified the use of such higher figures, rather than the process suggested by Mr McBride which took into account the commercial reality of ACC provider contracts and the lower prices that flow from this, as opposed to the direct to the client pricing Mr Miller used, because ACC had subjected Mr Baigent to dreadful hardship by failing to provide the registered nursing care at the time he needed it, to the detriment of his health. Mr Miller relied upon the explanation of *Campbell* given by Judge Ongley in *Chittock v ACC*,[3] and in particular, his comment at paragraph [14] of the decision where he said "…*it is clear from Campbell that the cushioning principle does not operate to reduce the contribution for attendant care below that which is required by a claimant who has no other resources to make up the shortfall*", and submitted that ACC should not be allowed to profit by its wrongful behaviour and exercise its discretion under s 80(3) in an unprincipled manner.

[27] From Mr Miller's perspective, it was irrelevant that, as Mr McBride argued, Mr Baigent had not actually paid for the attendant care he was now seeking at the higher rate, as the point of the historic attendant care payment was to recognise ACC's wrongdoing and discourage it from continuing to deny claimants the care they need at the rate they require. It would be wrong for ACC to now profit by setting lower nursing rates than those which should have been payable at the time, and this was consistent with the Authority's approach in the *Baigent* appeal decisions.[4] While Mr Miller accepted that Mr Baigent was in a more favourable position than claimants who had not litigated for their rights, making a payment to him now set at the March 2006 negotiated rate for ongoing care and working backwards as he suggested, would ultimately be for the long range good of future claimants, as it would serve as a warning to ACC that it could not exercise its discretions in an unprincipled manner and profit by its own wrongdoing.

[28] For all that I am moved by Mr Baigent's history and I agree that ACC should not be allowed to profit from paying less than it should for historic attendant care, or indeed, by not providing any such care at all when a claimant is dreadfully injured, I have difficulty with accepting Mr Miller's submissions.

[29] First, I am inclined to think that when Mr Miller commenced his comparison of the registered nursing rate that ACC paid for the final back payments, he was following the submissions he put in for the 2013 review. Mr McBride said in his oral

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[3] [2009] NZACC 122

[4] Mr Cartwright said in Baigent v ACC [2011] NZACA 3 at paragraph [49]: "*The Authority finds that the appellant is the one who has suffered physically and mentally from ACC's wrongful actions as the Authority's interim decision No.1/2006 dated 14 February 2006 amply demonstrated. The appellant is the one who has had to go without registered nursing care he needed. The appellant is the one who has had to go without basic essentials and to borrow considerable sums of money from his elderly parents…to obtain as much registered nursing care as his limited income would allow and to pay fro a three month trial with 24-hour registered nursing care in Australia in 2003 to convince ACC of the need for such care*."

submissions that ACC applied the rates used in the letter of 2 June 2006, and the spreadsheet signed off on 5 April 2013 for the decision of 11 April 2013 in the bundle he filed for ACC shows that the rates Mr Miller said were paid by ACC for the backdated payment at issue, relate to the decision letter dated 4 November 2011. Those rates were re-calculated to implement Mr Greene's Report and Recommendation dated 3 April 2013 and this makes the disparity between the historic registered nursing rate of $30.08 per hour in 2006, and the 20 March 2006 starting rate of $40.73 per hour that Mr Baigent now seeks somewhat less significant. As does the removal of the GST component and the extra the agencies charge for providing care direct to the patient.

[30] Secondly, I see the purpose of s 80(3) as being to provide an injured person with necessary care following their injury, if the injury is sufficiently serious to warrant the constant personal attention contemplated. I do not share Mr Cartwright's views as expressed in the two *Baigent* decisions upholding the proposition put forward by Mr Miller, that there is effectively an ancillary purpose behind s 80(3), being to financially punish ACC for failing to provide compensation which it is later found should have been provided and that this should be reflected in the attendant care payment rate to be applied in historic claims.

[31] I am more attracted by Mr McBride's submission that s 80(3) is intended to provide payment for necessary full time care, not damages against ACC for wrongful action. On that basis, the purpose becomes the reimbursement of those providing the unpaid care and at a rate appropriate to the care actually given in light of the rates that applied at the time, if ACC had performed its rehabilitation role when it was needed and as the legislation intended. The alternative approach Mr Miller relies upon has the appearance of giving a claimant a future "*windfall*" of a compensation payment that is not otherwise payable under the 1982 Act, so as to teach ACC a lesson at the public's expense.

[32] That said, it is not the decision that I would have given had the earlier appeals come before me and not Mr Cartwright, that is at issue here, but rather how best to give effect to the decisions made by the Authority and Mr Greene in Mr Baigent's case. As a result of the combined decisions, Mr Baigent is entitled to be paid for 24-hour attendant care paid at "*the registered nursing rate*" for the full 24 hours and for the full historical period, and there is no judicial guidance as to what that rate is, except by reference to the rates set by ACC in the letter dated 2 June 2006.

[33] I do not intend to conduct a year by year comparison of the hourly rates chosen by ACC as the registered nursing rate that it would pay for attendant care during each of the relevant years and compare them to the commensurate client rates plus GST and penalty rates as invited by Mr Miller. I accept Mr McBride's submission that, following *Campbell*, the discretion afforded to ACC is not to decide whether a lesser period than 24 hour care should be paid for, but to decide at what rates(s) payment is to be made. ACC has applied the rates set out in the letter of 2 June 2006, which, at the time, it assessed as the appropriate rates in each of the relevant years for historic 24-hour registered nursing care retrospectively funded by ACC.

[34] Using those rates, Mr Baigent has been paid in excess of $3,000,000 for the value of the care that he should have received had that care been provided and funded as it should have been. The total payment goes beyond the rates that ACC calculated would have been paid at the time, because it includes an enhancement factor to recognise the delay in making the payment and the changes in the value of

money, and no deduction has been made for what appears to be a very significant amount that ACC paid for direct attendant care during the historical period. Looking at the payment in global terms, rather than the scheduler analysis Mr Miller has urged the Authority to apply, I am satisfied that the rates chosen by ACC are not so unreasonable as to warrant interfering with the broad discretion ACC has to set the rate it will pay for registered nursing care on historic attendant care claims.

[35] Thirdly, Mr Miller had access by 20 March 2006 to all the information now produced to confirm commercial rates for registered nurses employed by nursing agencies to give private 24-hour care. When ACC asked Mr Miller in June 2006 whether the hourly rates were acceptable, Mr Miller replied unequivocally in July 2006 that they were and asked Mr Davis to make the backdated payment attendant care payment. He did not reserve his position to challenge the rates at a later date, should Mr Baigent change his mind after the payment was made, and nor did he suggest as he has now, that the 2006 mediated rate for future attendant care should be used instead.

[36] When ACC made the first payment it may not have been evident to Mr Miller that it had backtracked on the agreed rates, as Mr Baigent's first review in December 2007 was conducted purely on the issue of the periods for which ACC should pay registered nursing care rates, not the registered nursing care rate that should be applied. However, by the time Mr Greene considered the matter again in 2013, the issue was squarely whether the 24-hour registered nursing care should be paid on the basis of Mr Davis' letter to Mr Miller dated 2 June 2006, and not the lesser rates applied in the decision of 11 November 2011. There is nothing before me to indicate either that Mr Miller sought a decision from ACC to instead pay the $40.73 per hour agreed to by the parties in March 2006 for ongoing care, or that ACC ever made a decision in which it considered whether to use that rate for the 24-hour registered nursing care backdated payment, so that it was validly put in issue at the December 2012 review hearing. To the contrary, it appears that this rate was raised for the first time in Mr Miller's submissions for the review as an alternative to his primary argument founded on the rates used in the letter of 2 June 2006.

[37] At my request for counsel to provide any evidence that Mr Baigent had agreed to the proposed rates (rather than just acquiescing to them as appeared possible from Mr Greene's comments at page 7 on this point), after the hearing Mr McBride provided a copy the letter dated 2 June 2006 with Mr Miller's handwritten acceptance note. On this basis, I think the situation is really one where having taken legal advice, Mr Baigent agreed to accept the rates in the letter, and as Mr McBride submitted, subsequently changed his mind and felt entitled to more compensation than had been paid to him. Unfortunately, the decision making and the ensuing litigation have been based on Mr Miller's acceptance, on Mr Baigent's instructions, of the rates set out in the letter of 2 June 2006, and this is what ACC has ultimately been obliged to pay out.

[38] It follows that even if I were minded to apply the same approach as favoured by the Authority in the 2010 and 2011 appeal decisions, and add an element of punishment or deterrence into the equation, I would still find that Mr Greene's Report and Recommendation and ACC's decision to implement it were correct. Mr Baigent has essentially tried to appeal a review decision that was made in his favour according to what he agreed to and which was implemented in the primary decision under appeal, and I can see no good reason to interfere in ACC's exercise of its

discretion to set the rate of registered nursing care that it will pay Mr Baigent under s 80(3), at the rates set out in the letter dated 2 June 2006.

[39] Nor can I see why the established common law principles of accord and satisfaction should not apply, as Mr Baigent had competent legal advice throughout and cannot be said to have been under any form of disability or duress when he instructed Mr Miller to agree to the rates that were put to him and as Mr Greene properly found, ACC was equally bound when it tried to pay a lesser sum.

***Procedural matters and directions***

[40] When preparing this decision I became aware of two procedural problems, both of which should have been addressed by counsel at the hearing and which by default, must be addressed before the interim decision can become final.

[41] First, s 102(12) provides the right of appeal to the Appeal Authority from a decision made by ACC pursuant to a report and recommendation of a Review Officer under s 102(9)(b). This means that the appeal should have been brought against ACC's decision dated 11 April 2013, as if the appeal proceeds only against Mr Green's Report and Recommendation, the implementing decision is unaffected by the outcome as the ultimate discretion to decide the rate of payment for Mr Baigent's historical nursing care resides with ACC under s 102(10).

[42] Secondly, I do not routinely check the date of filing, rather than the substance, of an appeal, but I see that the notice of appeal was filed on 25 May 2013, some three weeks outside the month allowed under s 108(1) if the time runs from receipt of the Report and Recommendation and two weeks if time runs from ACC's decision to implement it.

[43] Mr McBride did not raise any procedural or jurisdictional objections at any stage during the course of the appeal, and consequently, the appeal was fully argued by both parties as though there were no procedural issues to resolve. As there is no readily discernable prejudice to ACC in light of my interim decision to uphold the rates it has applied to make the backdated payment at issue, I will exercise my discretion under s 108(1) to allow Mr Baigent further time for filing an amended notice of appeal against ACC's decision of 11 April 2013, subject to Mr Miller simultaneously filing a pro-forma application for leave to file out of time.

[44] Mr Miller must file this application in order to trigger the Authority's discretion, as while I am satisfied that subsections (10)[5] and (11)[6] of s 108 allow the Authority to issue a decision conditional upon the amended notice of appeal and the application for leave to bring the appeal out of time being filed as directed, I am not certain that they allow the Authority to extend the time on its own motion, as this is prima facie contrary to the Act.

[45] If Mr Miller does not file the amended notice of appeal and application for leave to bring the appeal out of time within 10 working days of this decision, the appeal will fall to be dismissed for lack of jurisdiction and any potential right of appeal against my decision will be confined to this issue. If Mr Miller does so file, the interim decision

[5] This provides that proceedings before the Authority shall not be held bad for want of form.
[6] This provides that subject to the Act, the procedure of the Authority shall be as the Authority determines.

will be made final and Mr Baigent will have the right to seek leave to appeal the decision to the High Court on its merits.

**DATED** at WELLINGTON this 14th day of April 2014

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R Bedford