

Section 32 Vendor Statements: Avoiding the perils and pitfalls

Presented by: **Jamie McCallum** | Prevention and Risk Manager, LPLC



Acknowledgement of traditional owners and country

This session is being held on the lands of the Wurundjeri people of the Kulin Nation and on behalf of LPLC I wish to acknowledge them as the traditional owners of the land.

I also acknowledge the traditional owners of the lands which all of those joining us online today are living, learning and working on.

I would also like to pay my respects to their Elders past and present, and any Elders of other communities who may be present today.

Section 32 of the Sale of Land Act 1962 (Vic) ('SLA')

Why is the Sale of Land Act so important?

- Regulates conveyancing transactions
- Places obligations on the vendor
- Provides statutory protections and rights to purchasers
- Partially rebuts common law position of 'caveat emptor' – buyer beware
- Scope is huge, but division 2, sections 32 to 32P are key



Have **you** read them?

Why is it important?

- Defective S32 Vendor Statement - termination right of the purchaser
 - Section 32K(2) of the SLA – if information is false (incorrect) or not supplied
- How does this play out, if the purchaser terminates under section 32K(2)?
 - Refund of any monies paid
 - Vendor liable for commission?
 - Depending on market, re-sale at a loss?
 - Threat of termination used by purchaser to reduce the purchase price?



Why is it important?

- Vendor defence under section 32K(4) of the SLA?
 - Requires litigation by the vendor
 - Multi-limb test (4 limbs to the test), and vendor must satisfy all 4 limbs of the test
 - Is it a commercial option for the vendor client?



Why is it important?

- Purchaser has other rights under the Sale of Land Act, where S32 Vendor Statement is defective:
 - Purchaser may still have a right to seek damages from the vendor, see also section 48A of the SLA
 - See Hobson v Robinson (Building and Property) [2017] VCAT 524 & Wagner v Usatov (Civil Claims) [2014] VCAT 1198



Why is it important?

For vendor solicitors, defective S32 Vendor Statements can lead to:

- Claims
- Stress
- Reputational damage
- Cost



Disclosure obligations for S32 Vendor Statements

Lots to disclose, including...

- Financial matters and outgoings – [section 32A](#)
- Insurance details – [section 32B](#)
- Easements, covenants or restrictions that apply to the land, bushfire prone areas, road access, and planning scheme – [section 32C](#)
- Notices and compulsory land acquisition – [section 32D](#)
- Building permits where there is a residence on the land – [section 32E](#)
- Information relating to any owners corporation – [section 32F](#)
- GAIC details – [section 32G](#)
- Status of utility services not connected to the land – [section 32H](#)
- Title documents and right to deal – [section 32I](#)



Common defects

Failing to disclose financial matters – section 32A

- Land tax
- Congestion levy
- Council rates
- CIPT (*emerging risk?*)

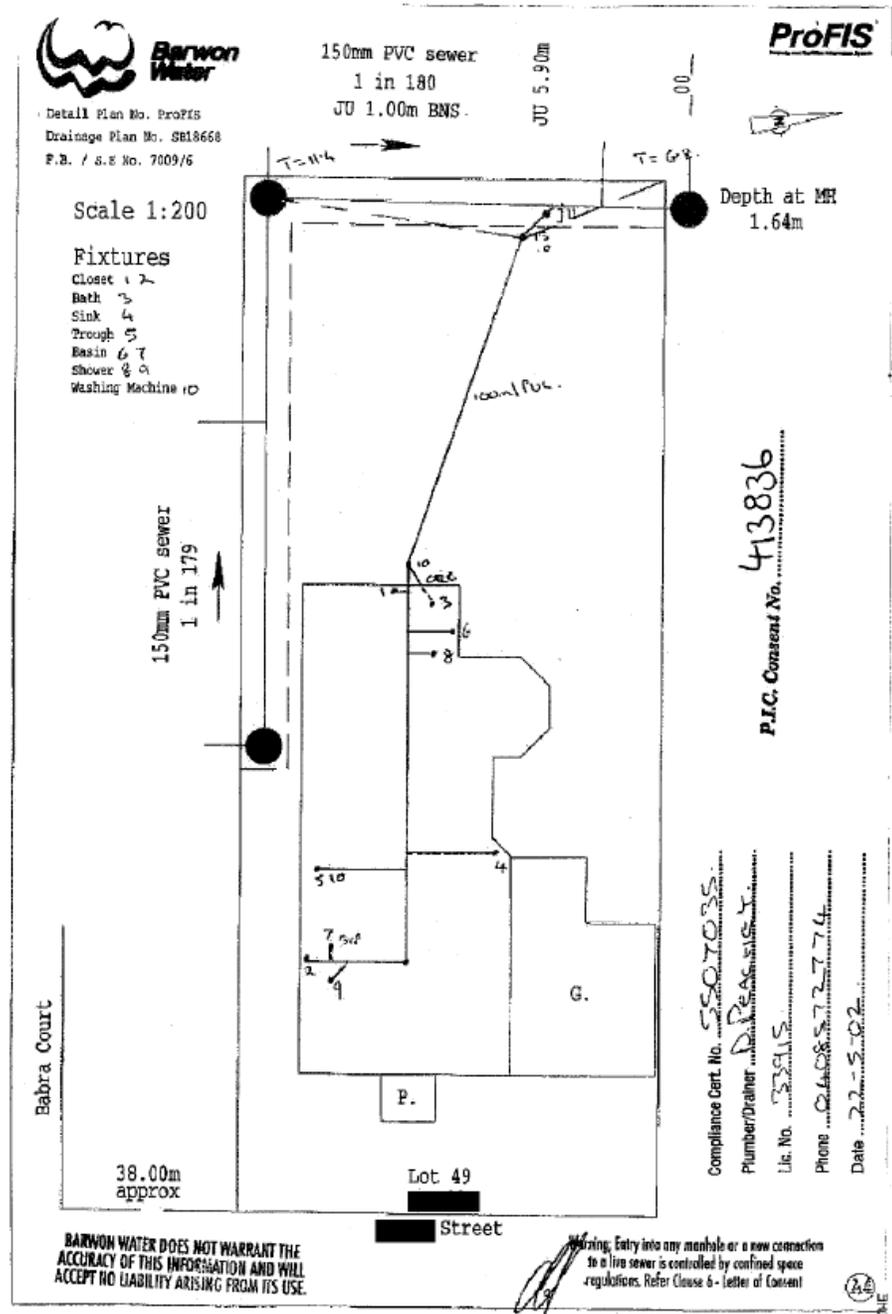
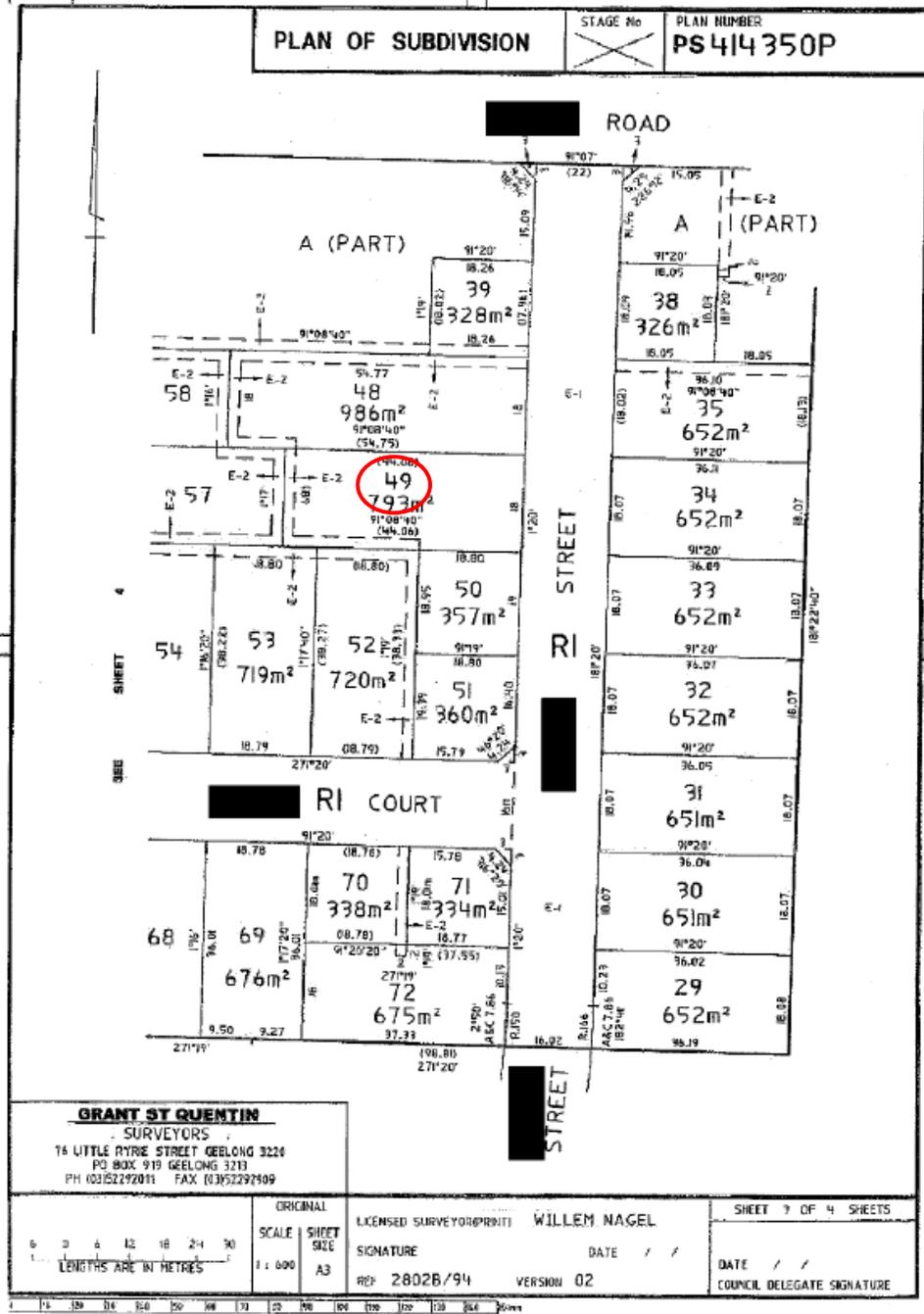


Common defects

Failing to disclose easements, covenants or restrictions that apply to the land – section 32C

- Copy of a restrictive covenant or s 173 agreement not included
- Unregistered easement not disclosed
 - See Payne & Anor v Morrison [1991] VSC 166
- Planning scheme, bushfire prone area, property access by road
- Registered or unregistered, and obligation to disclose any existing failure to comply





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The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

VOLUME [REDACTED] FOLIO [REDACTED] Security no : 124096017027U
Produced 09/03/2022 08:29 AM

LAND DESCRIPTION

Lot 49 on Plan of Subdivision 414350P.
PARENT TITLE Volume 10214 Folio 716
Created by instrument PS414350P 17/11/1998

REGISTERED PROPRIETOR

Estate Fee Simple
Joint Proprietors

ENCUMBRANCES, CAVEATS AND NOTICES

COVENANT PS414350P 17/11/1998
COVENANT V910085W 24/02/1999

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE PS414350P FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: [REDACTED]

DOCUMENT END

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PLAN OF SUBDIVISION		STAGE No	LTO USE ONLY	PLAN NUMBER															
		X	EDITION-1	PS 414350P															
LOCATION OF LAND PARISH: DUNEED TOWNSHIP: - SECTION: - CROWN ALLOTMENT: - CROWN PORTION: [REDACTED] LTO BASE RECORD: [REDACTED] TITLE REFERENCES: [REDACTED] EAST PLAN REFERENCE/S: APP.66795 POSTAL ADDRESS: [REDACTED] (At time of subdivision) AMG Co-ordinates (at approx centre of land in plan) E 266 500 N 5 769 200 ZONE 55		COUNCIL CERTIFICATION AND ENDORSEMENT COUNCIL NAME: CITY OF GREATER GEELONG REF: 4009 1. This plan is certified under Section 6 of the Subdivision Act 1988 2. This plan is certified under Section 1271 of the Subdivision Act 1988 - -By the original notification under Section 6 - 3. This is a statement of compliance issued under Section 21 of the Subdivision Act 1988. OPEN SPACE (i) A requirement for public open space under Section 18 of the Subdivision Act 1988 has/has not been made (ii) The requirement has been satisfied (iii) The requirement is to be satisfied in Stage Council Delegate Council Seal Date 21 / 4 / 08 Re-certified under Section 11(1) of the Subdivision Act 1988 Council Delegate Council Seal Date / /																	
VESTING OF ROADS AND/OR RESERVES IDENTIFIER: [REDACTED] COUNCIL/BODY/PERSON: [REDACTED]		NOTATIONS STAGING: This was not a staged subdivision Planning permit No: [REDACTED] DEPTH LIMITATION: DOES NOT APPLY																	
RESERVE 1: CITY OF GREATER GEELONG RESERVE 2: CITY OF GREATER GEELONG ROAD R1: CITY OF GREATER GEELONG		THE LAND BEING SUBDIVIDED IS ENCLOSED WITHIN THICK CONTINUOUS LINES. LOTS 1-28, 30, 31 & 40-47 HAVE BEEN OMITTED FROM THIS PLAN.																	
Creation of Restriction: THE FOLLOWING RESTRICTION IS TO BE CREATED UPON REGISTRATION OF THIS PLAN AS DIRECTED IN PLANNING PERMIT No. [REDACTED] LAND TO BENEFIT : ALL LOTS ON THIS PLAN. LAND TO BE BURDENED : LOTS 29,35,38,39,49-56 & 58-72. Description of Restriction: 1. THE OWNER'S OF LOTS 29,35,38,39,49-56 & 58-72 SHALL NOT ALLOW THE ERECTION OF MORE THAN ONE DWELLING ON ANY SINGLE LOT. 2. THE OWNER'S OF LOTS 38,39,50,51,59,58,66,67,70 & 72 SHALL NOT DEVELOP THE LAND OTHER THAN IN ACCORDANCE WITH AN APPROVED NEIGHBOURHOOD DESIGN PLAN.		SURVEY THIS PLAN IS/IS NOT BASED ON SURVEY THIS SURVEY HAS BEEN CONNECTED TO PERMANENT MARKS No(s) IN PROCLAIMED SURVEY AREA No																	
EASEMENT INFORMATION LEGEND A - Appurtenant Easement E - Encumbering Easement R - Encumbering Easement (Road)		LTO USE ONLY STATEMENT OF COMPLIANCE EXEMPTION STATEMENT RECEIVED [] DATE 21 / 10 / 08 LTO USE ONLY PLAN REGISTERED TIME 11:20 DATE 17 / 11 / 08 [Signature] Assistant Registrar of Titles SHEET 1 OF 4 SHEETS																	
<table border="1"> <thead> <tr> <th>Easement Reference</th> <th>Purpose</th> <th>Width (Metres)</th> <th>Origin</th> <th>Land Benefited/In Favour Of</th> </tr> </thead> <tbody> <tr> <td>E-1</td> <td>DRAINAGE</td> <td>16</td> <td>C/E 1476090M</td> <td>CITY OF GREATER GEELONG</td> </tr> <tr> <td>E-2</td> <td>DRAINAGE SEWERAGE</td> <td>2</td> <td>THIS PLAN</td> <td>CITY OF GREATER GEELONG BARWON REGION WATER AUTHORITY</td> </tr> </tbody> </table>		Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of	E-1	DRAINAGE	16	C/E 1476090M	CITY OF GREATER GEELONG	E-2	DRAINAGE SEWERAGE	2	THIS PLAN	CITY OF GREATER GEELONG BARWON REGION WATER AUTHORITY			
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E-2	DRAINAGE SEWERAGE	2	THIS PLAN	CITY OF GREATER GEELONG BARWON REGION WATER AUTHORITY															
GRANT ST QUENTIN SURVEYORS 76 LITTLE RYDIE STREET GEELONG 3220 PO BOX 998 GEELONG 3218 PH 0352292011 FAX 0352292509		LICENSED SURVEYOR (PRINT) WILLEM HAGEL SIGNATURE DATE / / REF 2802B/94 VERSION 02																	
		DATE / / COUNCIL DELEGATE SIGNATURE ORIGINAL SHEET SIZE A3																	



TRANSFER OF LAND
Section 45 Transfer of Land Act 1958

Lodged by:

Name:

Phone:

Address:

Ref:

Customer Code:



V910085W

240299 0940 45 42



MADE AVAILABLE/CHANGE CONTROL
Land Titles Office Use Only

The transferor at the direction of the directing party (if any) transfers to the transferee the estate and interest specified in the land described for the consideration expressed -

- together with any easement created by this transfer;
- subject to the encumbrances affecting the land including any created by dealings lodged for registration before the lodging of this transfer; and
- subject to any easement reserved by this transfer or restrictive covenant contained or covenant created pursuant to statute and included in this transfer.

Land: (volume and folio reference)

Certificate of Title Volume [redacted] Folio [redacted]

IMAGED

Estate and Interest (e.g. "all my estate in fee simple")

All our estate in fee simple

Consideration:

\$42,500.00

Transferor: (full name)

[redacted]

Transferee: (full name and address including postcode)

[redacted]

Directing Party: (full name)

Creation and/or Reservation and/or Covenant:

"AND the said Transferee for itself, its respective heirs, executors, administrators and transferees the registered proprietor or proprietors for the time being of the said land hereby transferred and of each and

Continued on T2 Page 2

Approval No. 522965A

ORDER TO REGISTER

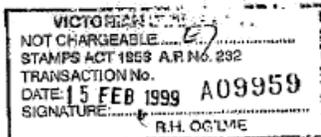
Please register and issue title to

STAMP DUTY USE ONLY



Signed

Cust. Code:



THE BACK OF THIS FORM MUST NOT BE USED

every part thereof do hereby covenant with [redacted] and others the registered proprietor or proprietors for the time being of the land comprised in the Plan of Subdivision No. PS414350P and each and every part thereof (other than the land hereby transferred) as follows:-

- (a) Not at any time hereafter to erect or build or suffer to be erected or built on the lot hereby sold any building other than any new private dwelling house with the usual motor vehicle garages or carports and the usual domestic outbuildings save that for Lots 36, 37, 40 - 48 (both inclusive) and 57 it will be permissible to erect two single storey units or the like dwelling house. Such work will be carried out with new and/or good quality materials.
- (b) Not to house on the lot (for whatever purpose) poultry, farm animals such as horses, greyhound dogs or pigeons or to use or permit the land to be used for carrying out any noxious or offensive trade under the Health Act 1958 (as amended).
- (c) No temporary or portable building or mobile home will be erected and/or kept on the lot as a residence and once commenced the building of any dwelling house will be completed within nine (9) months.
- (d) Not to erect or cause to be erected on the land or any part of it any prefabricated house or dwelling or to cause and allow or permit a constructed house or dwelling or partly constructed house or dwelling to be moved onto the land.

AND IT IS HEREBY AGREED AS FOLLOWS that the benefit of the foregoing Covenant shall be attached to and run at law and in equity with the said lot hereby transferred and that the burden thereof shall be annexed to and run at law and in equity with the said lot hereby transferred and the same shall be noted and appear on every future Certificate of Title for the said lot and every part as an encumbrance affecting the same."

Dated: 10/02/1998 1999

Execution and attestation:

SIGNED by the Transferor

[redacted signature]

)
)
)
)
)
)

[redacted]

Witness:....

[redacted]

Approval No. 522965A

T2 Page 2



V910085W

240299 0940 45 42



THE BACK OF THIS FORM MUST NOT BE USED

Common defects

Notices not disclosed – section 32D

- But what is a notice, order, declaration or recommendation or approved proposal?
- Can include:
 - Planning permits
 - Building permits
 - Council demolition notices
 - Compulsory land acquisition
 - EPA contamination notice
- See commentary in textbook - D Lloyd and W Rimmer “Sale of Land Act Victoria”



Common defects

Building permits not disclosed, where there is a residence on the land – section 32E

- Typically, the LPLC sees claims occurring relating to a failure to correctly disclose:
 - Building permits relating to owner-builder works
 - Scope of what are owner-builder works under section 137B of the *Building Act 1993 (Vic)* is broader, than section S32E of the SLA



Common defects

Failing to provide GAIC details – section 32G

- Land subject to GAIC, may have a recording on title
 - See section 201UB of the *Planning and Environment Act 1987* (Vic)
 - Note that the trigger for payment of liability is a ‘GAIC event’
- See SRO website for further information



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REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

VOLUME [REDACTED] FOLIO [REDACTED] Security no : 12411020578G
Produced 01/11/2023 02:02 PM

LAND DESCRIPTION

Lot [REDACTED] on Plan of Subdivision [REDACTED]
PARENT TITLES :
Volume [REDACTED] Folio [REDACTED] Volume [REDACTED] Folio [REDACTED]
Created by instrument FS [REDACTED] 15/10/2002

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE [REDACTED] 03/12/2014

MORTGAGE [REDACTED] 07/10/2019

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

NOTICE Section 45 Melbourne Strategic Assessment (Environment Mitigation)

AV [REDACTED] 01/07/2020

NOTICE Section 201UB Planning and Environment Act 1987

AV [REDACTED] 05/08/2022

DIAGRAM LOCATION

SEE [REDACTED] FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 175 DAYS

NIL

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: [REDACTED]

ADMINISTRATIVE NOTICES

NIL

eCT Control [REDACTED]
Effective from 07/10/2019

DOCUMENT END

InfoTrack

STATE REVENUE OFFICE
Section 201SZF PLANNING AND ENVIRONMENT ACT 1987

Growth Areas Infrastructure Contribution (GAIC) Certificate of Estimate



Certificate ID: [REDACTED]
Issue date: 15 November 2023

PART 1 – DETAILS OF APPLICANT

[REDACTED]

PART 2 – LAND DETAILS

Land Address: [REDACTED]

Details of land:

Lot/Plan [REDACTED]

Vol/Fol [REDACTED]

Municipality [REDACTED]

Land type: Type B1

Land area: 11.07 ha

PART 3 – GROWTH AREAS INFRASTRUCTURE CONTRIBUTION LIABILITY STATUS

Total GAIC that would be imposed if a GAIC event were to occur in respect of the land in this financial year is
\$ 1,454,155.20

PART 4 – CERTIFICATION

The information in this certificate relates only to the matters affecting the land detailed above and matters relevant to the Growth Areas Infrastructure Contribution (GAIC) amount as at the date of issue of the certificate. If there has been a change to any of the matters affecting the property or relevant to the Growth Areas Infrastructure Contribution amount, the information contained in this certificate is no longer valid and it may be advisable to apply for an updated certificate. **NB:** This certificate is for information purposes only and is not a notice of assessment for the purposes of the *Taxation Administration Act 1997*.

Paul Broderick
Commissioner of State Revenue



Common defects

Status of utility services not correctly disclosed – section 32H

- LPLC typically sees claims occurring where S32 Vendor Statement incorrectly states which services are connected to the property
 - Mains gas or bottle gas?
 - Mains sewerage or septic tank?
 - See *McHutchison v Asli* [2017] VSC 258



8 SERVICES

The services which are marked with an 'X' in the accompanying square box are NOT connected to the land:

Electricity supply ☒	Gas supply ☒	Water supply ☒	Sewerage ☒	Telephone services ☒
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32H SERVICES

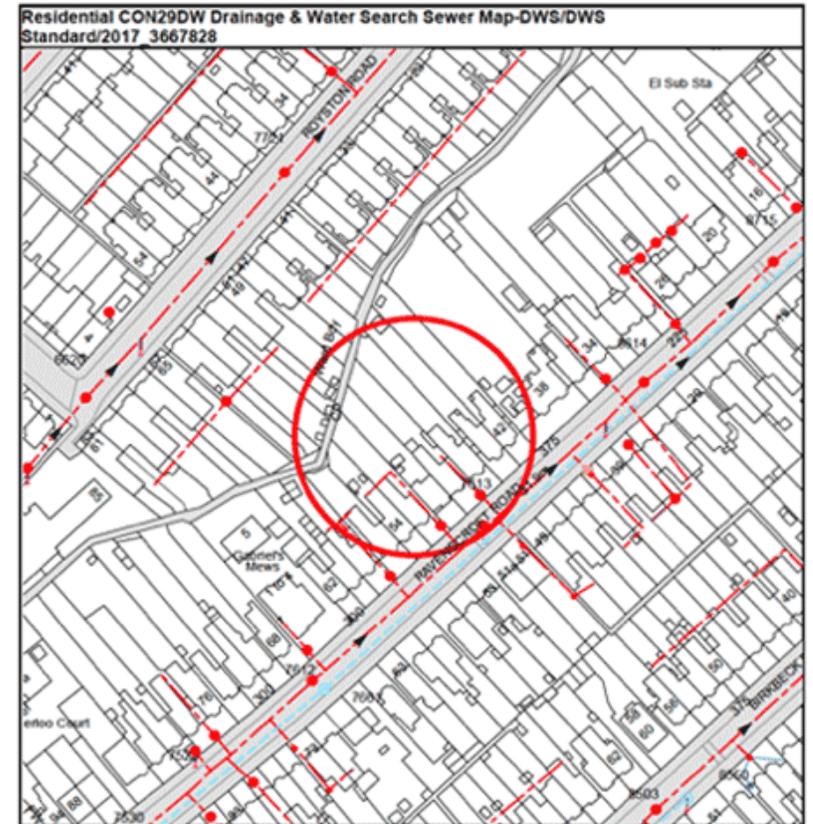
Service	Status
Electricity supply	Connected
Gas supply	Connected
Water supply	Connected
Sewerage	Connected
Telephone services	Not Connected

Connected indicates that the service is provided by an authority and operating on the day of sale. The Purchaser should be aware that the Vendor may terminate any account with a service provider before settlement, and the purchaser may need to have the service reconnected.

Why obtaining certificates is a good idea

Key certificates that can reduce the risk of a defective S32 Vendor Statement, including:

- Land Information Certificate – [section 32A](#)
- SRO Property Clearance Certificate – [Section 32A](#)
- Planning Certificate – [section 32C](#)
- Water Information Certificate / Sewers & Drains plan – [section 32C](#)
- Council Building Information Certificate (1) – [sections 32D](#) and [32E](#)
- See [section 32J](#) of the SLA



Property Clearance Certificate

Land Tax



INFOTRACK [REDACTED]

Your Reference: [REDACTED]
Certificate No: [REDACTED]
Issue Date: 13 NOV 2023
Enquiries: ESYSPROD

Land Address: [REDACTED]

Land Id	Lot	Plan	Volume	Folio	Tax Payable
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	\$0.00

Vendor: [REDACTED]

Purchaser: FOR INFORMATION PURPOSES

Current Land Tax	Year	Taxable Value	Proportional Tax	Penalty/Interest	Total
[REDACTED]	2023	\$6,400,000	\$0.00	\$0.00	\$0.00

Comments: Property is exempt [REDACTED]

Current Vacant Residential Land Tax	Year	Taxable Value	Proportional Tax	Penalty/Interest	Total
-------------------------------------	------	---------------	------------------	------------------	-------

Comments:

Arrears of Land Tax	Year	Proportional Tax	Penalty/Interest	Total
---------------------	------	------------------	------------------	-------

This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.

Paul Broderick
Commissioner of State Revenue

CAPITAL IMPROVED VALUE:	\$7,150,000
SITE VALUE:	\$6,400,000
CURRENT LAND TAX CHARGE:	\$0.00

PROPERTY INFORMATION CERTIFICATE



Building Regulations 2018
Pursuant to Regulation 51(1)

Dye & Durham Property Pty Ltd - Melbourne
PO BOX 447
SOUTH MELBOURNE VIC 3205

10 February 2022
PI: 303457
PIR-2022-1054
Telephone: 5272-4450
Your Ref 72708655

PROPERTY FOR WHICH INFORMATION WAS REQUESTED

Property Address	[REDACTED]		
Title Information	Lot 49 PS 414350	Volume / Folio	[REDACTED]

Regulation 51(1) *Building Regulation 2018*, any person may request the relevant Council to provide in relation to any building or land:

1. Details of any Permit or Certificate of Final Inspection issued in the preceding 10 years:
Nil
2. Details of any current statement issued under Regulation 64 (Combined Allotments) or Regulation 231 (Subdivision of existing buildings)
Nil
3. Details of any current Notice or Order issued by the Relevant Building Surveyor under the Act.
Nil

Please Note:

- While every effort is made to provide full and accurate information, the Council's records may be deficient because of limitations in the period the records have been kept and/or because of their accuracy in recording or failure to record other permits, orders, variations or revocations.
- In addition, the existence of permits or certificates does not indicate whether all construction on a property complies with approvals. Independent inquiries should be made if in any doubt or if any problem is anticipated or encountered.

Yours sincerely

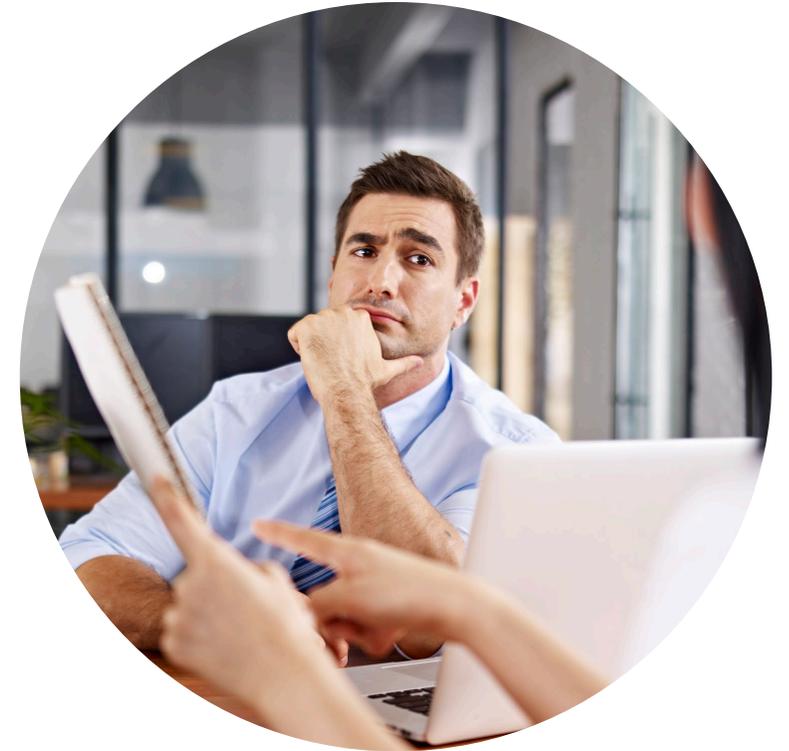
Wendy Dias
Technical Officer

BUILDING SERVICES
100 BROUGHAM STREET, GEELONG

How to minimise the risk of a defective S32 Vendor Statement

When acting for a vendor precedents are key:

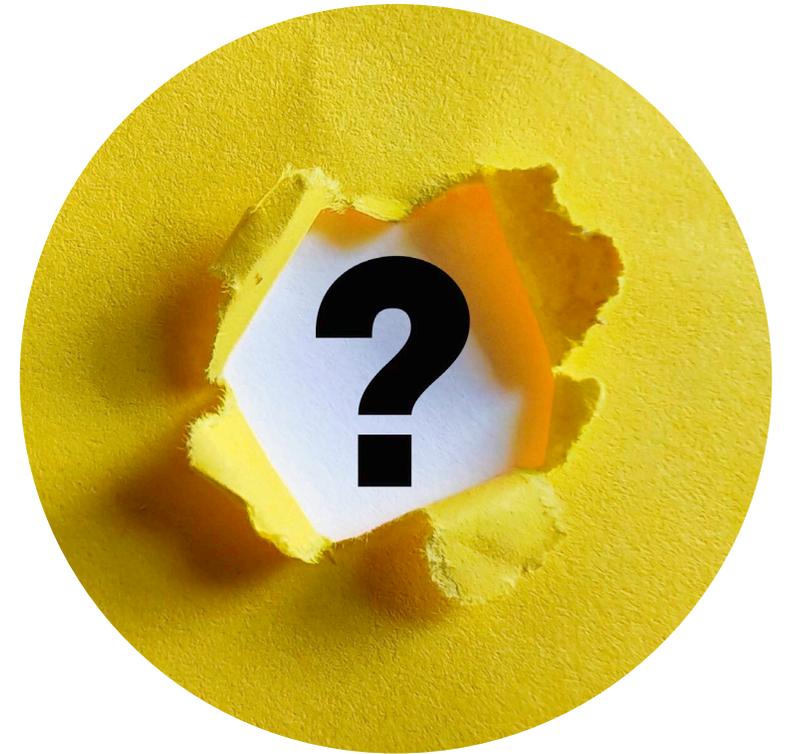
- Initial vendor questionnaire/checklist
- Letter to vendor when requesting review and signing of the S32 Vendor Statement
- What if the vendor wants a 'quick' S32 Vendor Statement?



Poll

When do you use checklists when acting for vendors?

- a) At client intake
- b) Before sending the S32 Vendor Statement to the client
- c) Before signing off settlement
- d) All of the above



Practical tips – S32 Vendor Statements

General recommendations when acting for vendors:

- Review the certificates attached to the S32 Vendor Statement
- Ensure that all documents are attached to the S32 Vendor Statement
- Review the S32 Vendor Statement against the client's instructions
- Fresh pair of eyes?



Checklists – an unsung hero

Study using checklists in hospitals, over a 3-month period with 4,000 patients

- Checklists:
 - Reduced major complications in surgery by 36%
 - Reduced number of infections in surgery by nearly 50%
 - Reduced number of deaths in surgery by 47% (saved 27 people)
 - See the “Checklist Manifesto” by Atul Gawande
- Lessons from Air France Flight 447

A330 AIR FRANCE FLIGHT CREW OPERATING MANUAL	ABNORMAL AND EMERGENCY	3.02.34	P 18
	NAVIGATION	SEQ 210	REV 24

R **UNRELIABLE SPEED INDIC/ADR CHECK PROC (CONT'D)**
● If the safe conduct of the flight is impacted :

MEMORY ITEMS :	
- AP/FD.....	OFF
- A/THR.....	OFF
- PITCH/THRUST :	
• Below THRUST RED ALT.....	15° /TOGA
• Above THRUST RED ALT and Below FL 100.....	10° /CLB
• Above THRUST RED ALT and Above FL 100.....	5° /CLB
- FLAPS.....	Maintain current CONFIG
- SPEEDBRAKES.....	Check retracted
- L/G.....	UP

When at, or above MSA or Circuit ALTitude: Level off for troubleshooting

BFC3-03-0234-018-A210A

Source: BEA Final Report on Air France Flight 447, dated July 2012

Section 12(d) SLA – ‘Material Facts’

- Covers conduct or actions, different to disclosure obligations found under section 32 of the SLA
- Could cover a broad range of issues, see [Consumer Affairs Victoria - Material Facts Guidelines](#)
- But not a termination right like S32K of the SLA
- See case of [Nota & Anor v Karlovy Group Pty Ltd & Anor \[2025\] VCC 1132](#) at paras 410 to 435
- How do you manage a vendor client?



Resources

- LPLC website has free conveyancing resources, such as risk guides and checklists
- [Tech Solutions for Risk Reduction in Property Law](#)
- Textbook - D Lloyd and W Rimmer “Sale of Land Act Victoria”
- Textbook – S Libbis “Conveyancing in Victoria”
- Conveyancing guide – “1001 Conveyancing Answers (Vic)” published by By Lawyers

*“How about that! I looked something up!
These books behind me don’t just look
good, they’re filled with useful legal tidbits.”*

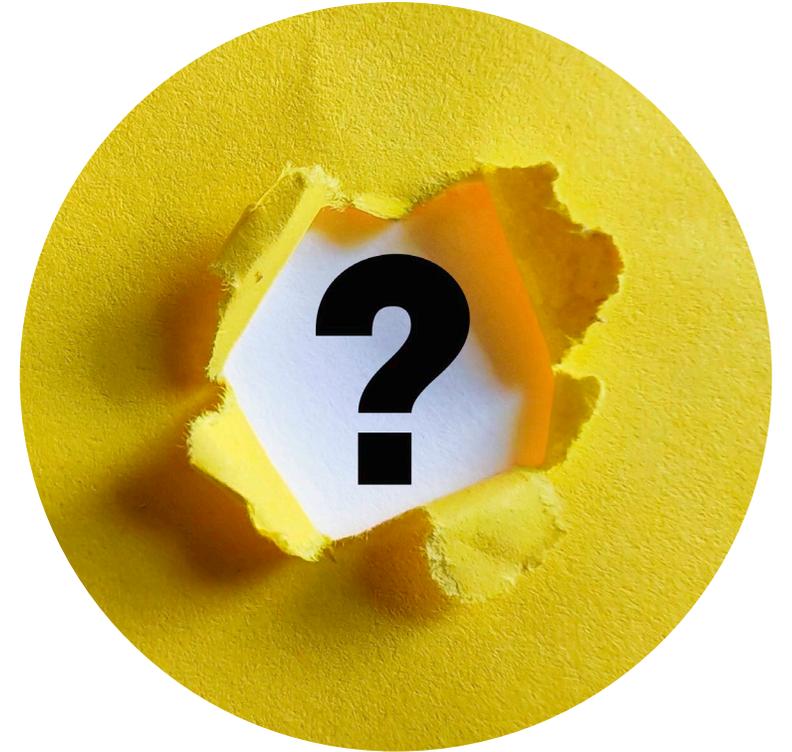
- Lionel Hutz, Attorney at Law.



Poll

Do you have access to any of the conveyancing publications listed below? *(Select all that apply)*

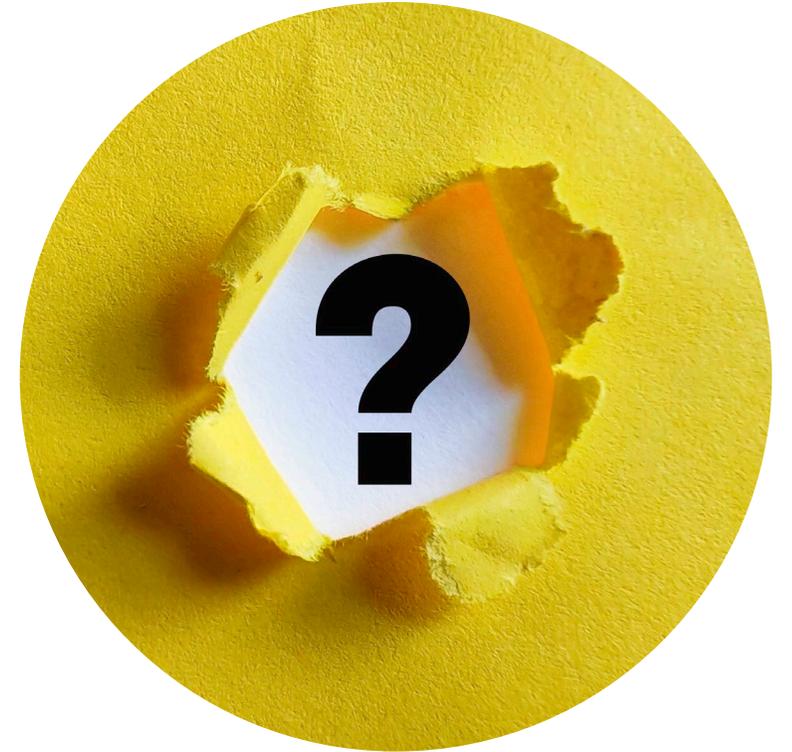
- a) “Sale of Land Act Victoria” – D Lloyd and W Rimmer
- b) “Conveyancing in Victoria” – S Libbis
- c) “1001 Conveyancing Answers” (Vic) – By Lawyers
- d) I’m not familiar with these



Poll

Do you have a network of colleagues (eg: another lawyer to call, a WhatsApp group) that you can reach out to discuss tricky legal issues?

- a) Yes!
- b) No, but I would like to be a part of one
- c) No, and I'm not really interested



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lplc.com.au/subscribe

If you have a specific risk management question or need some help finding resources, you can contact us by phone on 03 9672 3800 during business hours, or via email at

lawyersrisk@lplc.com.au



Final thought

“Excellence is an art won by training and habituation: we do not act rightly because we have virtue or excellence, but we rather have these because we have acted rightly; 'these virtues are formed in man by his doing the actions'; we are what we repeatedly do. Excellence, then, is not an act but a habit.”

From Will Durant, “*The Story of Philosophy*” when discussing Aristotle’s work

