

MARY KNEW HOUSING WAS A WOMEN'S ISSUE BEFORE JESUS: (A MAGIC PUDDING TAKES A STAND WITH AN INTERNATIONAL WOMEN'S DAY MESSAGE)

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SPREAD THE ATTACHED MESSAGES ON HOUSING for Hillary Clinton, Angela Merkel, Christine Lagarde, the International Monetary Fund and others. Point them out clearly to George Pell and the Vatican as they are intimately related to being transparent with finances.

Christine Lagarde stated the challenge now is to agree on medium-term fiscal adjustments and implement the structural reforms – including deregulation of product and service markets and measures to boost the share of women in the workplace – that are needed to give growth a firm foundation and finally banish the spectre of deflation.

Michaela Cash believes in women and I do too. However, from regionally planned perspectives, knowledge and direction are usually more important than regulation or attempted deregulation for sustainable development. Knowledge and direction must depend primarily upon openness, which has had few defenders where it most counts, e.g. in construction. Talk to an engineer per day about the problem. Bugger the boring collegiate tea room. It is often also hard to work with too many kids.

See the attached discussion of Affordable Housing which puts the case for planning housing more like health management and support. Housing is related to security, which we love.

One assumes the Anglican diocese of Sydney, which I heard lost \$100 million in the 2008 global financial crisis, was not alone among churches and their related odds and sods. How many of them, as well as local councils, believed liars who appear to think that taking advantage of ignorantly trusting people is just doing business. To generalize the question asked in a letter to the Sydney Morning Herald by Bill Swan of Leura – how wealthy are they now? God knows what the churches did with our dads' money, not to mention our more particular mites. They have got a nerve to keep turning up.

See planning direction starting globally with the common aim of achieving 'Bluer sky, clearer water, greener land and better living', recommended in Shanghai. (O the place where I worship is the wide open spaces, built by the Hands of the Lord, etc. See discussion of regional land and housing direction attached and at www.Carolodonnell.com.au. Open up. Don't address all the people the same.)

Fortunately, there appears to be a completely new Papal approach to managing risk, even in Rome. According to the article 'Condom incident threatens papal visit' (Sydney Morning Herald World 26.4.2010, p. 6) Vatican spokesman, Father Frederico Lombardi, told the Italian bishops' conference:

'This is the age of truth, transparency and credibility. Secrecy and discretion, even in their positive aspects, are not values cultivated in contemporary society. We must be in a position to have nothing to hide'.

Men everywhere will naturally be thrilled to hear this again. The next stage must be learning of the joys of speech and writing. The pen is not so much seen as mightier than the sword, but different to it. Email and Google are equally exciting. One assumes this path is to be constructed and fixed in a local common ground project with the family and others, or alone or with the photographers, etc. etc. I will also reply to Patricio Campos, ADP Campozano, Vision Mundial, Equador and keep you in the loop.

FOR MORE AFFORDABLE HOUSING AND SECURITY PLAN IT MORE LIKE HEALTH

Land, housing and related insurance and fund management require regionally planned and competitive approaches to development.

1. *Understand the pioneering objectives, design and power of Australian workers compensation, health care, and superannuation service models to deliver more affordable housing and other plans better*
2. *Take planned regional development and place based routes to land and housing insurance and superannuation planning for fund stability, effective competition and reduced housing cost.*
3. *Develop jointly owned state and community funds which call for competitive services to the place in the interests of key stakeholders and the broader public, so many service providers and advanced manufacturers may flourish.*
4. *Democratic inclusion is required which depends on open fund operation as secrecy is the same as ignorance for everybody else. (Then they may hate and call you corrupt.)*

CONSTRUCT RELATED INTERNATIONAL AND REGIONAL DIRECTIONS FOR PLACE-BASED SERVICE DELIVERY AND COMPETITION WHICH ALSO DRIVES MANUFACTURING, AS RECOMMENDED TO THE FINANCIAL SYSTEM INQUIRY (FSI)

The attached FSI directions address *land, housing and related insurance and fund management* in the context of term of reference (2) on *the philosophy, principles and objectives* underpinning the development of a well-functioning financial system, including: (2.1) balancing competition, innovation and efficiency, with stability and consumer protection (2.4) the role of government (3.5) corporate governance structures across the financial system and how they affect stakeholder interests.

These community management issues are also addressed in the attached papers through critical inquiry into the first NSW Government Strata and Community Title Law Reform Position Paper (2013) to meet the FSI policy aims (4.1) promoting a competitive and stable financial system that contributes to Australia's productivity growth; (4.2) promoting the efficient allocation of capital and cost efficient access and services for users, and (4.3) supporting individuals and businesses to be able to manage their finances by understanding risks and rewards in the financial sector. It can do the lot.

DISCUSSION OF RELATED REGIONAL PLANNING AND DEVELOPMENT DIRECTION TO GAIN BETTER PARKS, GARDENS AND HOUSING THROUGH THE LAND AND HOUSING CORPORATION IN FAMILY AND COMMUNITY SERVICES AND IN MANY RELATED COMMUNITIES IS ATTACHED. These were sent to the relevant government inquiries into housing, audit, public utilities, aid, related individuals, potentially interested parties, etc. One assumes Defence Housing, State Super and related funds have a lot to tell us. Don't hold back.

Modernity is possible to the extent that the means of production are developed and wealthy enough to support it in their increasingly wide feudal, tribal, occupational and related community networks of interest, whether collegiate or adversarial. This has occurred through investments in the technological, scientific and related communication efforts of men, while women worked under supervision, paid or not. Security can often only depend today, especially for women and children, on opening up more honestly in communication. This is discussed later in regard to an interview with the Vice Chancellor of Sydney University in Honi Soit. Humour, song, movies, etc. have also been vital vehicles for risk management and learning. The Student Services and Amenities Fee (SSAF) is discussed later in this context to implement the general strategic direction better through more integrated communications.

EAT, PRAY, HAVE A BANANA? (NOT ON MY WATCH)

Whether or not Tony Blair's book, "A Journey" (2010), about his time in office as prime minister, represents his true (honest) assessment of management and politics I am appalled. He is either silent on what he knows about key management problems, I guess to protect lawyers like himself and other more puerile and/or powerful mates from honest notice and investigation; or he seems a comparatively inexperienced fool in a very powerful position. This book again raises the question I often asked about British TV when I was in England. Why is this news program so superficial with so little explanation of the key policy issues involved in discussion? Today one wonders if Tony Blair was the lawyers and financiers Oxford charm choice for a 'free' world. Let's hear it instead for global and local security, women and kids through more planned open, honest and stable fund management. Being open is usually much cheaper because people are encouraged to learn and to understand risk.

Blair often reports on struggles with Gordon Brown which he also never explains other than in repeated simple slogans of New Labour versus Old Labour. Yet New Labour appears totally wedded, through Blair, to the US position. One hopes the main UK political agenda is in local government or the evidence appears to be that Blair comparatively ruined Britain so Australia is also more likely to lose historical struggles for Keynesian insurance and risk management reform directions, adopted from UK lessons of an earlier era. These are supported in the approach Hilmer and Australian governments took in his report on National Competition Policy (1993). This defined competition in regard to any potential range of place and person based goals which may not be purely and automatically economic.

You may also be aware that, according to Pew Research recently discussed on PBS Newshour on SBS TV, the US is now the most unequal in wealth terms that it has been since 1928. This is not a good trajectory for Australia or anywhere else to be automatically pushed down, where too many producers and consumers (babies) are never enough. In *Dead Aid* (2009) Dambisa Moyo argues aid makes things worse for Africa and the market provides better ways forward. The author and timing of the book may be ironic because Moyo left Zambia very early to prepare for final education at Oxford and Harvard. She worked in Washington as Goldman Sachs consultant for the World Bank. In strange timing the book arrived soon after the global financial crisis in 2008. (This black chick is kidding?)

Moyo might more honestly have said that aid delivered at the village or regional level cannot globally compensate for the effects of secret financial and related voting behaviour, legal or not. These often generate more corruption, violent conflict and waste, however they are defined, which may increase global inequality, not reduce it. Tourism, the greatest African hard currency draw card behind mining has also exacerbated the normal problems of village and urban life related to desertification. A thorough review of the global evidence is presented in Collier's book 'The Bottom Billion' (2008) where he discusses why the poorest countries are increasingly failing and his view of what can be done about it. Nigeria has gone backward since I taught there with Australian Volunteers Abroad. One wonders how charitable efforts of Vinnies, the Catholic church, etc. relate to the global view. One often also asks this question locally because of all the charities begging in Glebe Pt. Road.

My first submission was about affordable housing, which, along with family planning, appear to be key pivotal policy development leaders on any related lands. Think globally, act openly and justify wherever. You should also note Australia apparently has little current ability to deliver aid against stated policy objectives and international commitments. Earlier submissions to the Foreign Affairs, Defence and Trade Committee on Australia's Overseas Aid and Development Assistance Program referred to the Independent Review of Aid Effectiveness held by the last government. It was pointed out that no-one can evaluate the outcomes of expenditure against the aims of its provision in the

absence of clear and reliable information about what aid money was spent on. The submission asks the question: *What was the aid money supposed to be spent on and what was it spent on?* It seems impossible to know. This should be fixed openly wherever possible. It shouldn't be too hard.

LOCALLY WE TURN TO ADDRESS DISHARMONY BETWEEN THE NATURAL AND COMMON LAW BACKED BY CHOMSKY'S GRANDMA, SIMONE AND J.P. SARTRE.

If you ever need a jam here I am: (Also addressing God's plan with Cool Hand Luke)

When the medical man, Sigmund Freud, introduced the experience of being both animal and human to its reproductive centre - the family - the idea of psychology was born and enthusiastically taken up by many Jews, Americans and women, with and without medical degrees, professionally or not. Think of Klein, Woody Allen and Chomsky's Grandma. I also rise supremely as Lilith the Magic Pudding, Chief Alternative to Faith and the Antithesis of St Mary MacKillop, making the affordable housing revolution at St James Court, with **Item 1: Finance**. (Jews eat your heart out and tell me what to make of the attached accounting problems. We'd also be thrilled to be shown any other strategic solutions.)

Locally, one notes an interview with Michael Spence, Vice Chancellor (VC) of Sydney University in the student newspaper, Honi Soit, where he is asked if he considers himself rich. He sensibly replies:

Yeah, of course I do. Do I earn a very big salary? Yes I do. Do I have significant assets? No I don't, because most of my career I've been supporting a wife and five children on an academic salary. Do I think any employed person of reasonable income in Australia is hugely wealthy by global standards? Yeah.

This seems a usefully honest reply for an individual in his position to make. However, even if the VC's wife had not recently died of cancer, it would appear intrusive to ask why the couple bore so many offspring. Nevertheless, this key question is naturally relevant in any family health or related economic and child protection planning, so one naturally wonders what the VC would have answered had he been asked, which he was not. Predictably, he was subject to more adversarial treatment.

However, the Honi Soit O-Week Campus Dictionary reminds one that to improve relevant job, housing, transport and related development contact, the integration of the Union of Sydney Union information services and those of Sydney University should be begun to make better use of the Alumni, the Student Services Amenities Fee (SSAF) and other funds to serve the strategic direction.

Honi Soit states the SSAF allowed universities to collect a compulsory fee (\$140.50 per semester in 2014) from students and distribute it amongst student organizations. There are a huge number of clubs and societies whose members may welcome better organized work and related exposures to others besides peers in their interest. The lion's share of SSAF currently goes to Sydney University Sport and Fitness (SUSF) '*which describes itself as the leading provider of University-based sport, fitness and recreations services in the Asia-Pacific region but which is often regarded as a reverse Robin Hood*'. The IT systems for contacting and serving the interests of the Alumni, the National Tertiary Education Union and the Postgraduate Representative Association should also be coordinated in broader strategic interests than the VC claims to serve – the staff and the students of Sydney Uni. (He has a strange God if he thinks the staff and students of Sydney Uni are all he should care about.)

Locally, at St James Court in Glebe, presumably also according to law, the Yearly Statement of Receipts and Payments and the Annual General Meeting (AGM) papers from the strata manager for 2013 and in previous years, do not relate clearly enough to the yearly levies paid by the owners, to judge if strata management is comparatively effective. This makes the audit a comparative waste. The

biggest ongoing cost to the strata plan is insurance premiums and presumably the related unknown claims for eight compulsory types of strata title insurance. This cost was not mentioned in the AGM 2013 papers and does not appear in the yearly statement of receipts and payments. Not good enough.

The effective management of insurance and risk are ideally intimately connected by geographic, historical and related data analysis of the place and persons, globally, regionally and locally. We are in no position to manage this well from the position of the owners' corporation or any other. I often find it offensive that the fiction is that we do so while key information is so obviously withheld.

As Australian governments and industry perceptively recognised in constructing Medicare, workers' compensation insurance and superannuation against the US market odds, one needs better forms of competition than the US market driven kind which brought the global financial crisis of 2008 which affected us all so much. Hilmer's National Competition Policy (1993) was a key departure. Use it in related regional planning and place management models, as many United Nations directions intended.

Related local tree matters: A meeting of the owners' corporation executive at St James Court discussed the tree beside 18 and the tree at the back of 11 as priorities as the respective neighbours have asked that these trees be removed. Because of the loss of amenity, privacy and shade to the property that the loss of these trees would cause, the meeting had previously sought and received City of Sydney Council protection of the tree beside 18. Since then, the owner in No. 10 has complained to the City of Sydney Council and to the Land and Housing Commission about the sudden and disturbing loss of amenity, privacy and shade caused by our Land and Housing Commission neighbours cutting down two big trees deemed weeds. To our knowledge, it is unknown if the tree at the back of 11 is a weed, a fig or something else. Under the circumstances, it would seem best if a face to face meeting of the relevant parties could occur (preferably including on site discussion) to suggest the best ways of coping with the concerns of those who value trees highly, as there are many on this block and we have many neighbours. Good trees and fences make good neighbours by allowing and screening greater freedom of behaviour. Tell Gary Sturgess he forgot the trees as usual.

Deanne will write the relevant letters inviting closer site discussion by the parties in the light of the background direction above and related relevant information that she has which we may not.

Tell Father Federico I live in No. 10 at St James Court in Glebe. I'll be in touch. Cheers Carol
www.Carolodonnell.com.au