

Dear Commissioner Heydon

GLEBE INTERNATIONAL AND REGIONAL RESPONSES TO THE ROYAL COMMISSION INTO TRADE UNION GOVERNANCE AND CORRUPTION, THE MINISTER FOR LOCAL GOVERNMENT, NSW PREMIER, ETC.

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Thank you for your letter of 23.7.15 informing me that it will not be possible for the Royal Commission into Trade Union Governance and Corruption to investigate the information I provided on artistic and related regional direction as discussed again attached, because **'it does not appear to sufficiently relate to the Royal Commission's Terms of Reference'**. In correcting this now I also refer you again to the earlier submission I made to the Royal Commission which is also attached. On the basis of analysis of the Letters Patent or terms of reference for the Commission and related matters it showed:

- *From the ideal national, international and related secure regional perspectives, it should be clear that the cheaper, fairer, more reasonable and flexible way to avoid corruption is for more openly planned and strategic evidence gathering, action and related explanation which is also more broadly open to judgment than the normal legal, commercial and occupational models. This process may or may not be related to categories ideally established for scientific and/or quality management or administrative purposes aimed at achieving social and environmental goals as well as economic ones.*

This is also the spirit in which I sent the Royal Commission the attached submission to the Senate Legal and Constitutional Affairs Committee inquiry into the Arts, to address the term of reference (1b) which is: **the suitability and appropriateness of a National Programme for Excellence in the Arts, to be administered by the Ministry for the Arts with particular reference to: E. Private sector funding of the arts, and F. state and territory programs of support to the arts.** The answer lies in regionally open, planned and shared approaches to management of land and people upon it. From attending the recent talk at Sydney University entitled 'Planning Intercity Railways in China's Mega-City Regions: Insights from the Pearl River Delta', I guess Australians have a lot to learn from China. One wonders what the Royal Commission thinks it is supposed to come up with as a conclusion in the light of the argument I previously made about the inadequacy of the Letters Patent for modern times with common dictionaries. Please recall the following case:

The Letters Patent of the Royal Commission, which apparently are its terms of reference, use the unexplained term **'entity'** to refer to organizations, funds and people. Its use appears to support the traditional feudal view that organizations, funds and people remain equally subject to the rule of a monarch over his or her supposed lands. This is in contradiction of later and more relevant analytic and other inquiry and developments exemplified, for example, in International Labour Organization (ILO), United Nations (UN), World Health Organization, UN Educational, Scientific, Cultural and related regional directions based on the International Declaration of Human Rights and its related conventions. Regions may or may not accept these directions, depending on the case. (That's a fact, Jack. It pays to know the difference.) I guess lawyers think that separating entities to rule them in secret from each other and beyond is naturally protective. However this is wrong and cannot

provide an effective framework to achieve ***the peace, order and good government*** the Royal Commission superficially appears to seek. It is impossible to investigate potential corruption, for example, from a feudal but legal position which sees secrecy as protective of the state or broader public, as distinct from being protective of a warring state, organization, individual or tool facing spoils. (Who the state represents best is anybody's guess? From long observation I guess the answer here and now is lawyers and their mates, especially those turning to President Obama's recent visit to Kenya and elsewhere. (See related earlier discussion 'Clueless in Kenya' at www.Carolodonnell.com.au)

The Royal Commission and its coverage require a broader analytic framework than it can give to itself. From modern standards this is not a good or cheap start, following Britain or the US or not. These key problems are addressed below in regard to regional planning and execution of land and housing direction and also in discussions attached which take related place based local approaches to direction and services. Openness, not closure, with better evidence, are required for gaining better direction for anyone. The Royal Commission should be a more modern Constitutional Commission. The Constitution should also recognize that black people lived in Australia prior to white settlement. (That is a fact, not merely an opinion. Lawyers and acolytes must get this key distinction to move on risk. Legal privileges are dysfunctional and hinder better investigation. Lots of people like to fight because it gives them a stronger sense of social identity and they mistake it for doing any useful work. (Lie back and think of football or better still :)

ANSWER THE FOLLOWING QUESTIONS IN REGARD TO LOCAL LAND SALE AND HOUSING CONSTRUCTION IN GLEBE

Q. Why is NSW government selling land in Glebe when all three tiers of government point to the need for more affordable housing, especially for low income renters? How is our local Glebe land situation going to be managed?

New global, holistic and regional approaches to life and standards ideally began after World War II with the Universal Declaration of Human Rights. This challenges many historic feudal assumptions and ideally opens up government and markets to support broader and greener regional schemes and related initiatives in services and projects, often commencing with those who are apparently most disadvantaged. Many key initiatives may also be related to private or other community sector services in education, research and travel with the improvement of related land, construction, accommodation management, rehabilitation and estate management services in mind. Openly pooled regional funds spent in shared and understood direction seem to make more sense than organizational amalgamations, whether one is discussing tiers of government, local councils or related ideal co-locations to better implement regional plans. (Is there ever a strategy? Baby, you bet.) Call it learning from or with peasants if you like. Consider our local case later. The Office of Fair Trading Home Building Contract that was used at St James Court when these 18 town houses and their grounds were repaired and painted by Robertson's seems clear and good as a tool of quality project management, including training and certification on the job. A related tree health and condition assessment produced for us by Bradshaw Tree services appears good in assisting thoughtful decision. However, there appears to be no clear link between breaches and insurance practices under strata title management discussed later. This is important for future planning direction already led in Australian states.

Key contributors to the Senate Economic References Committee report '**Out of reach? The Australian housing affordability challenge**' (2015); the City of Sydney **Housing Issues Paper** (2015) and the NSW government agree there is a considerable asset base of public (government owned) housing in the states and territories which is being transferred to community sector (non-profit?) management. However, the shortfall of affordable and suitable dwellings in the **private rental market** and in **social housing** (the government owned sector for low income renters) are both getting worse. The City of Sydney states that it is very concerned that investor-driven demand is inflating inner city housing prices and that the market alone cannot deliver housing that is affordable and appropriate for everyone (p.9). Winestock's article 'Fix for Social Housing' (Australian Financial Review 18.11.2014 p.40) addresses the latest NSW government discussion paper '**Social Housing in NSW**' (2015). Apparently it states the sustainability of the social housing system remains a challenge because NSW cannot meet the cost of maintaining its dilapidated public housing stock at a time when even fewer public housing tenants are paying market rents. The paper suggests community housing providers might be better than government because they pay less payroll, GST and fringe benefit tax and as non-government agencies they are able to run an operating surplus or borrow in order to pay for housing repairs. In particular, they can bring in tenants paying higher rents, known as affordable rather than public housing and use the surplus cash to repair existing houses. The average age of NSW public housing stock is now over 50 years old. The paper apparently discusses '*innovative investment models such as social housing bonds, outcome-based funding models (for assets and tenancies), public-private partnerships and joint ventures for delivery of new supply that could provide opportunities to more efficiently deliver housing assistance*'. Artistic interests are ideally explored and utilized in their related place and person based historical, current, and future contexts, as discussed attached and on www.Carolodonnell.com.au (One speaks as a Glebe resident since 1975 and as a former academic and public servant who has just read 'Nobel prize winner says Sydney has a 'pretty good bubble' (AFR 30.7.15 Property p.32). One seeks to avoid creating the problems those concerned about lack of housing were trying to solve.

Tell the NSW government to give us the paper 'Social Housing in NSW' (2015), to read and ask them why they withhold it. In the building context, for example, one also refers to a letter from Commissioner Rod Stowe (Ref. FTMIN 15/566) of NSW Fair Trading who states in response to my submission on the Draft Building Industry Security of Payment Amendment (Retention Money Trust Account) Regulation 2014 (the Amendment Regulation) that it would take effect on 1.5.2015. One wonders how the key points outlined by Commissioner Stowe for the management of projects valued at \$20 million or more have been received by the key project stakeholder groups? Will such management principles be applied, for example, to the land management and construction situation at the Cowper Street site of new housing in Glebe discussed later? This is addressed in regard to shared and commonly related views put to government by NSW Unions, the local community group 'Hands Off Glebe' and others. From the regional perspective, the amalgamation of Commonwealth, state and local government bureaucracy may appear as problematic and undesirable as the forced amalgamation of councils as a result of the Independent Pricing Review and Regulatory Tribunal Local Government Division Review of Local Council Fit for the Future Proposals. A recent newsletter from the City of Sydney argues that its direction should be driven by the City's Sustainable Sydney 2030 comprehensive visionary plan, not by forced and risky amalgamations. From this urban and regional perspective, the harmonization of strategic planning visions for related land and community development and housing activity, including openly related planning for wellbeing, licencing and certification purposes becomes more important than the comparative distractions of amalgamations. It cannot be done effectively in the dark where government, private sector, non-

profit and related community organisations often make a virtue of not addressing each other except about comparative trivia.

Many appear to share the evidence based perceptions of the Senate Economic References committee report that the housing rental affordability crisis is getting worse for lower income people and especially for those with complex conditions likely to be related to homelessness, such as being without a continuing job or secure private financial support. Mr Patrick Flynn from Mission Australia pointed out to the Committee that the major national housing construction risk management effort should logically be laid on more social and affordable rental housing construction and management when he stated:

‘The lack of social and affordable housing is a problem both because it creates a risk of more people being homeless and because it prevents an exit from homelessness. Yet today the percentage of social housing is at a historic low – less than 5% of stock – and falling’ (p.310)

Professor Beer, Director of the Centre for Housing, Urban and Regional Planning at the University of Adelaide suggested public housing accounted for around 4% of public housing stock but that this varied significantly on a state by state basis. He noted that the UK had a much larger social housing stock than Australia – roughly 18% of its housing stock. He claimed even the US, which is thought of as the classic neoliberal state, (one assumes ideally depending only on the market), tend to have on average a social housing stock no smaller than Australia (p. 233). A repeated question in the Senate report is whether the government is cost-shifting into potentially black or high risk markets, which might also be seen as charitable and/or worthy of government support. One recalls that in the global financial crisis of 2008 churches and councils also lost huge investments which were marked as safe and that some won their case. What a lot of wasted effort with other peoples’ money. Tell us a better way forward in the public interest, which contains the individual, competitive or not. Investors, employers, employees, contractors, subcontractors, residents, etc. are ideally linked in more openly shared key directions to help all make better decisions.

In ‘Stress Test: Reflections on Financial Crises’(2014), Timothy Geithner, former US Secretary of the Treasury discussed how government policy which supported housing construction and employment was tied to land and housing construction loans, mortgages, insurance and related derivative investments and costs for supposedly knowing and managing risks that were increasingly entered into in the dark in reality. Joseph Stiglitz, another US winner of the Nobel prize, told the story earlier in ‘Freefall: America, free markets, and the sinking of the world economy’ (2010). In the article ‘Nobel prize winner says Sydney has a pretty good bubble’, Professor Vernon Smith compares the current Australian housing situation with the US market build up leading to the 2008 crash. He states:

We came out of the Depression with the right lessons...but the rules got eroded and we got the idea that we could help people with modest means into homes and help their wealth. It

worked from 2002 to 2007 and then it was all given back with the whole lot more. The people hurt the most were the ones we were trying to help. (AFR 30.7.15, p. 32)

One assumes Australia should rely instead on broad government and industry policy in health insurance and non-profit superannuation, to reduce costs through more open scheme cooperation and project management with shared funds. Avoid court by acting openly in the interests of related regional plans and stakeholders. If they honestly valued financial literacy and cost-containment instead of complicating and lying, surely they would freely tell us clearly what goes on when plans and work are conducted with government funds or our money. This is not merely a matter of trade union corruption but of many land, economic and political connections which appear dysfunctional and in need of correction from broader regional and related cooperative and competitive perspectives. These closed, secretive and conning adversarial systems driven by lawyers and their acolytes often operate to kill broader, more democratic interest in knowledge in favour of keeping people ignorantly in the dark, feeding on bullshit and being told everything is fine. Local ways forward, for example, would assist regional implementation of the university strategic plan rather than capitulating to its professional and other commercial forces. According to the Education Officers' Report in Honi Soit, the student magazine for Sydney University, a 'massive restructure' will take place through the 2016-2020 period. Will it follow the strategic plan or the traditional collegiate directions which are often followed most fiercely by students and the National Tertiary Education Union (NTEU)? Talk about collectively living legally in false consciousness, forced or not, at least until 2008. Now is the time to gain more broadly and accountably informed and practical understanding of related regional approaches to working together openly instead of grooming lawyers. This is living globally and locally.

In the international and related urban and rural contexts, Glebe land which is government owned appears ideally to be a part of the national and regional shared inheritance with shared potential for being leased and used for development and rental. Other openly justified transfer or exchange may also occur over changing time and circumstance. Private sector management conducted under strata title is discussed attached for example. The Strata Community Australia describes a strata scheme as a system of multiple ownership of a building or collection of buildings. Owners may rent to tenants. Each owner owns a portion call a 'lot' which is usually an apartment or townhouse but every owner shares ownership of a common property (e.g. gardens, driveways, paths, fences). In this model a lot owner generally owns the ***air space and its contents, including internal walls and fixtures***. Everything else – outside walls, roofs, stairs, gardens, etc. is held and managed in common. In my experience, the debate regarding the owners under strata title, is often over what is ideally considered a common or individual responsibility. At St. James Court, for example, we are surrounded by neighbours with whom we may or may not have common concerns or interests. Those, for example in regard to common or individually felt views of some trees, fences, dumped rubbish, leaks and other issues concerning more green, safe and sustainable practice. We also share a boundary wall with a Land and Housing Commission (LAHC) property which is in need of joint tree-related repair, as has been recognized by both parties in writing. How long will we have to wait in ignorance, we wonder, for managers, whoever they may be this week in LAHC, to follow up on their warning to us that this is a priority wall? From the report of the activities of the Hands off Glebe group I guess this is a common question. We love trees. I guess they are ideally managed in common, as well as individually. This appears so in City of Sydney Council direction but not so for advisors in Land and Property Information. We are ideally past the time when politics is part of the

family business closely related to interests in land, construction and housing. Ideally we are embarked on regional planning directed jointly at practical social outcomes. Government land sale, (compared with shared construction and management of more affordable and social housing upon it), may more easily be poor policy or corruption with lawyers. Why is it here?

In openly shared regional management approaches, the government ideally encourages more openly shared *needs based funding, choice and social mix* in more secure and affordable housing and in rehabilitation management, openly avoiding lawyers. Do it openly in place based approaches to providing more affordable housing, starting with more social housing and more affordable renting. A press release by local Green MP, Jamie Parker (23.6.15) states the Minister for Family and Community Services, Brad Hazzard, has released the plan for developing the Glebe 'Cowper Street estate' which outlines a mix of private apartments, affordable housing and public housing. Parker also confirms the point made by many others, that while the Minister states public housing will be boosted by 15% in this development, the reality is there will be less public housing and accommodation overall on current trends. He pointed out the Cowper Street plans would create segregated communities, with housing types developed by three different groups, and separated by streets. This balkanized approach to management appears to hinder opportunities for more openly and broadly shared development with better planned social mix. Instead it appears likely to increase opacity and cost related to public, private and non-profit operations behind separate walls. Regional place based and open approaches to projects using shared funds and operations seem better.

To keep the Glebe land openly in public hands and to be prepared for construction, management and rental by private, public and/or non-profit interests appears closely related to achieving better welfare. This includes through encouragement to be more open and honestly informing with ourselves and others. Surely one would have to make similar observations about the management of aboriginal land in Redfern. It seems ideally managed openly to benefit future generations, not sold off for currently sectional interests. Shared development ideally takes place upon it as openly and clearly as possible, so the comparison of project outcomes working with particular land and people can be undertaken in appropriately historic, flexible and cheaper ways, depending on surrounding circumstances. As Noel Pearson said on TV in regard to changing the Constitution to make it known aborigines lived on the land before its white settlement and possession by Westminster rules – 'What we propose here is what is missing'. (This is not a tiny omission.)

According to material from the residents lobby group 'Hands off Glebe' the following unanimous motion was recently passed by Unions NSW:

'the Government owned land in Glebe bounded by Cowper St., Bay St., Queen St. and Wentworth St. be retained in public ownership and rejects all plans to sell part or whole of the land to Private Developers' (sic.) The meeting further resolves that the land be developed by the State to provide for a mix of Social Housing (sic.) and affordable housing for workers employed in providing essential services in and around the inner Sydney area. (Sics are mine. This appears to be a vote for legislation guiding rather than the market, the relevant award and related custom and practice. Is it?)

A background letter in support of the adopted motion was sent to Mark Lennon, Secretary of Unions NSW, by Paul McAleer, Secretary of the Maritime Union of Australia, Sydney Branch. It refers to *'the escalating cost of property ownership and exorbitant rent which means that union members employed in essential services in the inner Sydney area are finding themselves priced-out of accommodation within reasonable travelling time of their place of work'*. The letter states *'We know the NSW Government stands to receive \$6 billion in revenue this financial year from stamp duty alone. Therefore the claim the NSW Government needs the revenue from the sale of land cannot be justified'*.

Do not sell this state land as doing so appears to make the building project more expensive for consumers and less accountable to any. However, why should the proposed land for sale be developed by the state, rather than private or non-profit sectors? All involved should answer as it seems the practice must narrow the market, thus increasing costs and slowing development with related loss of potential jobs and community services. Selling the land seems crazy. Why does NSW government do it, other than for short term gain to its current officers and related close associates? Join us in asking the NSW Premier).

One wonders why government would sell prime land in the City of Sydney when further development could be seen instead as an opportunity to manage many related plots and services better, to achieve service aims better for current and future generations. This direction has been shown in development of Australian health care funding models designed so services can be delivered, monitored and compared in more diverse and timely ways, in order to make more informed changes to policy and practice in future. This is ideally considered now in housing, disability and other insurance. The recommended development of housing is consistent with urban and regional development, health, education and estate management services begun under the Whitlam Government. This unfinished agenda, taken up again by David Gonski in education, necessarily involves the perception of housing as a major asset for personal and family wellbeing and development, including through more flexible approaches to personal rehabilitation in more suitable locations. The NSW WorkCover Review committee report to Minister for Industrial Relations and Employment, John Fahey, pointed out that between 1973 and 1989 ten inquiries concluded the adversarial system is detrimental to rehabilitation of injured workers. Its costs are driven by lawyers while insurers compete on premium price in the dark until some go broke in the next financial crisis, global or not, leaving others to pick up the mess. Housing should follow more socially and environmentally protective directions by learning from workers' compensation, Medicare and related private insurance company or non-profit policy and practice. This remains embryonic and easily open to destruction which is driven by the essentially complicating forces which brought the global financial ignorance of 2008. Open up regionally.

This regionally based and holistic risk management vision of more informed and informing persons, (as distinct from more professionally shattered secret persons), was introduced to me in the 1980s as an employee in the NSW Department of Industrial Relations and Employment followed by the WorkCover Authority. Before entering the public service I had been a normal bright young woman, assuming one could ask any question of anybody who might know and they would reply willingly and

honestly, usually without seeking money. How dumb can you get? Baby, that's us. I sprang from the womb loving the idea of communication in an era when every machine came with a man attached. As a woman who came into the public service when many officers only responded to lawyers, and a virtue was made of nobody knowing what anybody else was doing to pick up their money, the advent of the world-wide-web, email, Wikipedia and Google have fulfilled one's girlish dreams wildly beyond measure already. The public service has done a better job since we all knew nothing about what goes on in government. This Senate report on the Australian housing affordability challenge is an example. I wish I could say the same for most of the private sector and the financial arms of government, lawyers and courts. Malcolm Turnbull said recently that an old law is a good law. Perhaps this is because there wasn't so much of it and most people ignored it. From the ideal regional project and insurance operations, the place and personal identity ideally are related to the regional Medicare and key welfare service events like housing, tax, etc. A virtue should no longer be made of multiple ignorant professional, state and commercial operations, each behind high walls and perhaps creating trouble instead of openly working to resolve many concerns with consumers and others.

It seems important to point out here that the more children any mother has the more at risk they appear likely to be to themselves, others and the environment if only because they are poor as well. People need to grasp this as fact and reflect it in policy because to do otherwise certainly won't help black women or people of any other colour. A generation of rich women now take birth control for granted if they want. How any people can consider gay marriage a more important social issue than birth control is beyond me. In this risk management context, one is surprised the **City of Sydney Wellbeing Survey and Map 2015** questions residents if they identify as **Gay; Lesbian; Queer; Transgender or Other**. These categories superficially seem strange for people to use to define some key membership of the human race, unless they are also presumed happy to identify themselves as members of higher risk groups. If so good on them. Given the comparatively early and good Australian policy and practical response to the advent of HIV/AIDS, that could surely help. However, it seems a leap of faith against God and reason if such labels are seen as immutable or genetically fixed. People appear reliably defined through their genitals largely in giving birth.

The concept of 'trust' appears to be discussed as if it is some kind of free floating ether, in the overlapping contexts of the City of Sydney Wellbeing Survey and Map 2015 and the Sydney University Social, Economic and Environmental Factors Questionnaire (the SEEF Project). Questions in both surveys which ask about trust in the abstract appear nonsense, as one usually appears sensibly trusted or not, as the case may be, to perform a particular function or action (e.g. build a house, pull out teeth, bring in a neighbour's washing, etc). I do not have a free floating concept of trust and if I did I doubt it would be worth much, depending on my state of knowledge and honesty in the particular case. What could any researchers conclude from any agreement or disagreement with the view that most people (or '*most people*' depending on the survey) can be trusted? Why does this free floating question about trust keep arising? I can only guess that the answer may be related to a view of risk management which seeks to reduce all community goals to price over time. I always reply 'Do I think they can be trusted to do what?' as anything else usually seems too silly. In God or love we trust, all others bring evidence about the class or particular event.

The SEEF survey asks respectively about one's perceptions of friends and co-workers. If one hates one or more people and loves one or more others, surely one cannot end up neutral? Surely extremes of emotion may not be meaningfully reduced to an average tick. What does the researcher find out from this requirement? The City of Sydney Wellbeing Survey asks if I can get help when needed from family, friends and neighbours and whether I would be willing to help my neighbours. This question appears foolish as the answer surely depends on the particular problem and the help that anyone envisages related to it. The word 'help', like 'trust', surely has to relate to the capacity and willingness for specific action to meet specific concern, in order to make sense or to allow any comparison, financial or not, of the outcomes of many and variable actions over time. The actions ideally are open, outside court. Collegiate and family relations secretly conspire against us with lawyers through reification of every new word in new law if it suits them in court. This turns us all into lawyers' tools. Related discussion of the exercise of bylaws under strata title management and the treatment trees, fences and related communities is addressed attached.

The local newspaper the Glebe Grapevine, (June 2015) complains government housing staff have been cut and there is a \$300 million maintenance backlog. People have waited for three and sometimes eight years for work to be done. The City of Sydney Sustainable Sydney 2030 Plan includes introduction of locally generated energy using various low-carbon energy generation technologies such as co-generation, tri-generation and renewables. In the longer term, some of the fuel for this network will supposedly be sourced from local waste. How in God's name is this supposed to happen? Shared trees, fences, roofs, plumbing and electricity are related concerns. Do community run non-profit schemes work better than government on one hand or the private sector on the other? One wonders how any government, private or other community organization in inner Sydney could go wrong in doing up crumbling housing on government owned land. The comparative strengths and weaknesses of strata management are discussed attached in this place and persons based context with a view to more broadly effective land and housing management and jobs. Benefits of competition are ideally gained in more openly shared fund ownership, where services to the key stakeholders may be more flexibly delivered, with more comparable outcomes, according to a variety of standards relevant to specific lands and situations of all involved in the plot, whether they are known about or visible to each other or not. The design of strata management is discussed hopefully to assist provision of more affordable housing to more people through rental first.

The Fair Trading booklet entitled: Responsibilities of the owners' corporation in a strata scheme' states the insurances the scheme should have are: Building insurance; Public liability; workers' compensation; Voluntary workers insurance. Ours at St James Court are different. Surely all insurance should be managed on land and building which is harmonized better for national and personal security for current and future generations. The Australian Greens put additional comments to the Senate report signed by Scott Ludlam, Australian Greens Senator for Western Australia. They include the need to **'Kick-start an Australian-made prefabricated housing industry to quickly, sustainably and cheaply build affordable homes and boost local jobs and innovation at the same time'**. One looks forward to a related discussion at Sydney Uni. As Greens were elected in the local university precincts in Glebe and Newtown this seems an important Sydney mission for providing projects and jobs for research students, etc. which would not otherwise exist. It is all very well to construct a giant building such as the Charles Perkins Centre and put diverse academics coaxed unwillingly or not to be mates inside. The problem is often too few are willing to let them practice.

A PERSONAL SUMMING UP

The older Australian baby boomer may recall that in their long ago youth, anybody facing problems at home could easily leave and get a job at fifteen. If she didn't like the job she easily got another before marriage and family duties took over. Today young people appear more likely to stay at home or be trapped in many kinds of debt, including tertiary education, perhaps as a duty to parents. From the place based risk management perspectives begun under Australian state occupational health and safety legislation and national health and rehabilitation service, the most severe and common risks to specified communities and individuals ideally require treatment first in the specified place, which is part of a region, peopled or not. Insurance and fund design for land and building construction and management, for example, ideally start in open consideration of the related land and projects conceptualized within some related strategic planning framework. Having seen how US housing debt, mortgages and related financial derivatives drove increasing ignorance, cost and the global financial crisis aided by US government, we are more convinced that 'trickle-down economics' does not work to solve housing or related social problems now or for future generations. It seems wise to be fearful of this historical pressure. The regional health services approach ideally includes housing planned for social mix so that the outcomes maximize the choices ideally available to all Australian people at all their stages of life in greener and more sustainable ways. Ideally this also provides stability and flexibility as well as simplicity for those who want it and who are also sick to death of complexity as they are part of the dying culture, or not, as the case may be. This open regional approach to land, housing and insurance management must address the collegiate and occupational ones we have.

One assumes the problems which brought the global financial crisis of 2008 remain and markets appear likely to become increasingly wild and opaque through rapid technological and communications advance in future. As globalization of the Sydney market continues, the shortfall of affordable and suitable dwellings in the **private rental market** and in **social housing** (government owned sector for low income renters) is worsening. This increases the risk of homelessness and other social problems like domestic violence. In the light of the causes of the last global financial crisis, which was driven in the US government and private sector treatment of housing loans, construction, mortgages, derivatives and other financial products, there appears no reason to believe that related major financial instability and loss problems won't occur again.

Do not continue to use banks of lawyers to keep the rest of us in the dark, while calling the process corruption free as lawyers and their respective mates control the lot in secret. This runs up gigantic costs before the process of building starts and money runs out for those doing the real work, who are then insulted as being bad managers when the financial and related underwriting cycles turn to crush them. Secrecy is only ignorance and cost under another name for all not privy to the secrets. It dooms all around the tender and related financial processes to ignorant expense for bad reasons which are seldom or never expressed as lawyers and their mates are ruling in their own and allied interests. Under them all is commercial in confidence and legal privilege. Bring the natural instincts of the family business back to serve the people more broadly and rationally than this increasingly ignorant and lying bunch. Learn more about the process in Glebe local and regional development.

Cheers

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