

A LOT LIKE ENDLESS LOVE: COMMENTS ON THE BUSINESS COUNCIL OF AUSTRALIA (BCA) ACTION PLAN FOR ENDURING PROSPERITY (2013)

I can see us as water spiders, gracefully skimming, as light and reasonable as air, the surface of the stream, without any contact at all with the eddies and currents underneath.

JM Keynes, My Early Beliefs (1938)

Overview: The first BCA proposal, which is to prepare an intergenerational report, needs more explanation on how it should meet regional management requirements.

Will its members openly co-operate, for example, with the United Nations (UN) Advisors Group on Inclusive Financial Sectors Key Messages for Governments, Regulators, Development Partners and the Private Sector? Will government?

One wonders how BCA members and some related parts of government theoretically conceptualize services and their delivery. The BCA seemingly washes its hands to return to business as usual. In doing so it contributes to increasing risk of injury, and cost leading to further costs of business and regulation failure. These are common effects of the producer demand to maximise operations through global, commercial in confidence behaviour, protected by multiple legal privileges. Surely the BCA does not think this is what free markets look like. Ours is a direct action approach to climate change because if US markets cannot improve health and provide health care more effectively, fairly and cheaply than Australian service models, why would markets tackle global warming better? See Stiglitz (2010 'Freefall', and Wessel (2012), 'Red Ink' on US governance problems.

One puts the healthier, more equitable, informed, UN and Australian service direction, which is regionally planned, with many services delivered openly, instead of driven by the producers' secret, multiple, costly occupational thrusts, with bankrupt theories. The bottom line is the Knights who say Nih and I also say no to the BCA plan, which is fascist. We want nice shrubberies first. I am the wild bunny at the end of the picture and there are many of us. We are saying 'Seed seed-banks' in Paris soon (truly), without Dr Seuss. We don't need any new thneeds, we need new oncelers. Greetings from Toytown and country,

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The BCA Action Plan for Enduring Prosperity is theoretically incoherent in parts. Explain bits below, discussed later. Adopt a more coherent, stable, open, service and related protective state, which ideally is data driven by more than a liar's push.

The BCA states the point of the Action Plan for Enduring Prosperity is '*to square up to Australia's economic reform task in a coherent way with a particular focus to drive productivity and competitiveness. It is about identifying and articulating how we can actually progress reform (p. 144)*'. A key historical aspect of reform has been insurance,

and the related services that government has since provided more effectively in more open partnerships, so that fewer children and adults end up impoverished by natural disaster, violence, desertion, business failure, illness or accident or death. How does this historical experience ideally fit regionally with Australian, Chinese and related global trajectories for improving wellbeing and how should the BCA members contribute for good results? Discuss these matters with Kevin Rudd and Bob Carr, who have great relevant experience.

It is problematic that the BCA states what government should do, rather than revealing anything about its powerful members' operations and planning, or how Australian or related supplier direction might or might not fit into BCA international or national action plans. The BCA brings together the chief executives of more than 100 of Australia's leading companies, '*whose vision is for Australia to be the best place in the world in which to 'live, learn, work and do business'*' (p. 1). BCA members inevitably lead Australia so it appears disingenuous to be silent - as if pretending they don't and that government can only be a drain on business, holding it back by regulation and tax (as distinct, one assumes, from up). This BCA view of government is challenged later.

We start from the common rural position of the free services and insurances provided in the family, looking back to a rural village full of us old people and kids, wondering when we will die – like Chomsky's grandma. Would the BCA today, one wonders, address us as *ecosystem services*, the '*the non-market benefits we derive from nature*' as many economists now appear very keen to do for any fish and their environments not yet tapped by markets? We much prefer the UN Convention on Biological Diversity regional direction which describes the '*ecosystem*' approach as 'a strategy for the integrated management of *land, water and living resources* that promotes conservation and sustainable use in an equitable way'. This supports regional planning rather than driving business as usual. This is discussed again later and particularly in Wollongong on www.Carolodonnell.com.au

One finds the following parts of the BCA Plan incoherent and looks forward to their clarification for theoretical and practical reasons related to regional project identification, goals and more open, data driven management, discussed later:

- Productivity and labour costs (p. 26-27)
- Principles for infrastructure ownership, regulation and pricing (p. 7)
- Funding and financing of infrastructure (p. 71)
- Need to boost labour force participation in Australia (p. 84)
- Competition policy principles (p. 100)

- Methods for definition and assessment of risk (p. 116), market distortions (p. 120) and their relationship to definitions and assessments of capital market stability, diversity and resilience (pp.116-117) as well as to definitions and assessments or measurements of domestic debt, equity markets and intermediated debt markets (pp. 118-120)

- How ‘supply and demand side measures’ (p. 132) ideally relate to comparative service and related production or outcome measures (e.g. in health care provision) in driving innovation (p. 132) and in meeting the nine national challenges of climate change, ocean, water, health, food, energy, light metals, minerals and nanotechnology (p. 140) (*How can the land be ignored? They must be nuts? This is the charitable interpretation. What are they protecting other than their driving theoretical patches seeking to break many more natural operational links between theory and practice on some evidentiary ground or another?*)
- Definition and measurement of multifactor productivity (p. 26-27 and p. 156)

In **Appendix 1 on The fundamental principles of well-managed growth**, the BCA first states that markets ‘*help with the allocation of resources and facilitate what is produced, how it is produced and to whom it is distributed*’ (p 166). Surely it is often governments which also undertake these tasks by policy, related regulation and construction? One wonders how the BCA defines markets. It often seems focused only on financial markets. How are these assumed to relate to other exchange and production outcomes? Surely one does not live by trading funds alone? What do BCA members do besides make money?

The BCA states that *over the next 20 years the rate at which supply of water and land is added globally would have to increase by 140 percent and 250 percent respectively, compared to the past 20 years* (p. 34). Land is finite with water on or under it. Whose does the BCA think will be bought or taken? These commercial land and water increases are apparently necessary to meet ever-increasing consumption and workforce needs, also with the more competitively flexible work outputs the BCA seeks. For the BCA it seems too many people consuming and in the workforce, are never enough, perhaps like sport. This is our hell on earth where there is no notion what was missed as the only record is an increasingly lying price. We have seen this degraded future reflected around the poorest parts of the world already. It is not surprising that it may be violent and impoverishing. Take regionally planned approaches to land, water and family protection going forward.

The BCA states ‘*a prosperous society is inevitably underpinned by a national compact around prosperity and inclusiveness*’ (p 9). One wonders how trust is to be achieved and assumes it cannot normally occur without open and clear treatment which seeks stability and attempts to be reasonably evidence based. In God we trust, all others bring data not simply and ignorantly based on assumed price at a particular juncture. When asked whether one’s God, one’s community or someone else can be trusted, one often wonders: - trusted to do what? This question relates centrally to human wellbeing and to the related conceptualisation of the nature and/or measurement of risk, communication and thence to trust in services and markets. The BCA are experts in trust. Define its nature and logical foundations for us. That would be a first outside the court so should save a lot of money. (As Padley pointed out on Business Sunday, it seems unwise to concentrate on returns on investment in the absence of clear focus on the capital wanging away in the background.)

Ideally one wants neither private affluence and public squalor nor the reverse in future, as this is a necessary part of the inclusive democratic model that the BCA states it seeks. As

discussed later, the BCA appears to be going in a fascist political direction, (which failed violently and repeatedly for ordinary people in 20th century Europe and elsewhere), in seeking to '*prioritize productivity and competitiveness rather than spatial planning*' (p. 65). This is not well managed growth, as addressed later. Neither will it bring '*better-funded retirement and access for older Australians to properly funded, quality health and aged care*' (p. 58). The National Disability Insurance Scheme (NDIS) is discussed in this context later. One wonders what better insurance directions any American, European or Islamic state like Brunei or the UAE may take with government and/or sharia financing. The BCA works daily in the heart of such matters. If the BCA really cares, why shut up?

Australian goals and Al Jazeera could be a great match. Investigate this in the context of Easy Access Intellectual Property (IP) where universities offer most of their intellectual property for free to business and the community. University of NSW Vice Chancellor, Fred Hilmer, said the agreement 'gives UNSW a front row seat at the centre of China's development' according to the Australian Financial Review (AFR, 16.8.13, News 3).

How does the BCA ideally conceptualise services, competition and related goods?

As recommended by the Productivity Commission (PC) the Australian and New Zealand Standard Industrial Classification (ANZSIC) system enables better planning and related data gathering for work and many related community risk management purposes. The list of service industries includes the following:

- Construction
- Property and business services
- Accommodation, cafes and restaurants
- Finance and insurance

The Australian Services Roundtable described 'services' to a PC inquiry as follows:

Services deliver help, utility or care, an experience, information or other intellectual content. The majority of the value of that activity is intangible rather than residing in any physical product (2006, p.5).

We also start from here and related UN and regional directions. The value of services may be far more tangible when they are produced for open evaluation, as in sport, on radio, TV or on-line, in human health care or in many environmental and related construction fields. Where does the BCA stand on trust and professional or collegiate desire for secret service, commencing in the patent? Communications and research are ideally designed in related data collection contexts, not driven all over the shop by price and advertising at unknown cost, probably ending in secret failures for many of the more deserving, while the nastier get on or escape. (One also thinks here about required design of effective IT applications.)

The market appears to encourage failure for some, as well as market success for others, as markets do not clear as economic and financial theorists expected, (i.e. exchanging in increasingly equal and more perfectly informed ways). The reverse is the case. Economic

and political theories of discrimination and its treatment were erected to address this problem as it was originally seen in the US, in largely black dole queues at the height of the fifties boom. More education was prescribed to increase the value of human capital. Women and minorities were accepted into many formerly closed male professional shops. Americans also operate on the assumption that gun ownership protects them, although the comparative OECD data on homicides overwhelmingly shows the reverse is true. Their right to refuse a breathalyzer privileges killers behind the wheel. US governance is crazy.

Today around the world we have seen growing personal and government debt; repeated and totally unpredicted financial crashes; increasing youth unemployment in Europe and elsewhere; further entrenched rural and urban poverty in Africa and elsewhere; and overcrowded retail and insurance markets in Australia. Improvements in health across the post war world have been substantially due to Chinese government direction with industry. God alone knows what environmental ravages would have been like without a one child policy. One therefore finds any ordinary consumer and investor confidence in markets very surprising. One assumes others share this lack of trust, so we are opportunities to tap.

Acceptance that human life, including one's own is finite, is necessary for effective risk management and better business. It is also consistent with the statistical reality that female health and well-being are closely linked to female capacity to limit reproduction through contraception. Birth is often the greatest risk women and earlier children face. Fewer births are highly and positively correlated with general well being (unless one ends high up in some ruling political or related brotherhoods grabbing more effectively than the rest.) On the other hand, one may be vulnerable fodder for many comparatively powerful and closed services markets when one is old and yet denied the choice of an easy death. Life is not always about people helping individuals to get better, as religiously taught in the health professions. The old also have to be stored for maximum exploitation. Those people who can face the truth that they or others will die should openly plan death or see others do it. Why deprive the old of choice? This is an evil, stupid view of duty of care.

The Catholic view of any personally supported attempt at controlling birth, population and death appears to be that none should take place other than through war and commerce. From the BCA view of the drivers of growth, one assumes it must logically feel the same. Does it? The Amnesty International view of human rights also appears to include a crazy position in regard to the death penalty for crime, which it always abhors. Where there is only the family as support, the denial of the death penalty in all cases, creates major risks by providing the most expensive state welfare services, from an almost non-existent range, to the most predatory society members. The BCA should clarify how it thinks about risk and how this is ideally also related to human rights and personal choice in broader regional environments. As an old woman I feel as if a stupid, anti-democratic Christian dogma has controlled Western life until contraceptive knowledge and services finally became legal in Britain and elsewhere in the 1930s. The BCA should consider how it feels about death choice, as this is not a trivial question in its relationship to risk and all the BCA holds dear.

The BCA states '*the share of services in wealth creation continues to rise*' (p. 16). However, if those people who are laughingly called 'financial planners' and others like

them are regularly losing baby boomer mums and dads retirement funds without any warning whenever the market crashes, with all the resulting chaos and cost, one tends to question the assumptions on which the BCA appears to rest its case. In addition, if younger generations are forced to enter increasing educational debt, then expected to feel lucky if they end up with any job at all, they are unlikely to be very grateful. In regard to the BCA, one cannot see how encouraging investment will necessarily raise the growth rate (*when the rate of return is greater than the cost of capital (p. 11)*) in a continuing way. Neither can one see how this development will be related to better management of growth rather than encouraging ongoing violent disturbance, war or other ways of stripping unwanted people or environments from any of the current, apparently holding states.

The first BCA proposal is '**To prepare an intergenerational report**', under the heading **Tax, Fiscal Policy and the Federation**. From the action plan one has little idea what the BCA thinks an intergeneration report would aim at, would cover, how and for how long. (One has forgotten the earlier one when Costello was Treasurer.) The BCA states '*since 2008 we have seen 125 national partnership agreements formed and the formation of four to five new intergovernmental bodies each year*. It recommends more, including a National Innovation Council. Why would that be good? It further points out that '*by prescribing services and inputs rather than outcomes, there is a risk states lack the flexibility to deliver services in a way that meets local community expectation and which utilizes more efficient service delivery models (p. 53)*. How the NSW Housing and Land Corporation works is discussed later and one assumes the apparent lack of clear management accountability for a particular building, does not help the living situation of troubled families or those around them. Strata management seems better. What does the BCA suggest to assist effectively partnered, accountable service delivery and how does this relate to its first proposal?

In a global era of services and communications, how does the BCA conceptualise the relationships between the personal, the political and production? From the ideal land and heritage protection, housing, health, education, entertainment and innovation management perspectives, one thinks of businesses in ways more related to the local community and government in cities and rural regions, and how these operations are also related to meeting individual needs in homes, work and related communities and environments. From this view, the BCA should focus on recommendations on ***Planning for Population and Cities, especially (2.6) Focus cities planning on liveable and efficient cities and (2.7) regional development plans***. This would be more like the Katz and Bradley 'Metropolitan Revolution' view that one is ideally passionate about place rather than political affiliation.

This is an act now to save the Earth approach. Think globally, act regionally and locally, but also in broadly informed and reasonably flexible ways to record the particular situation and its apparent requirements, so as to treat it and then learn from the outcomes in future. The BCA does not address ideal management relationships between service aims, estimation of service delivery outcomes and the costs and benefits of cooperative or competing service provision. One's related response to the NSW Government White Paper 'A New Planning System for NSW' (2013) was that it showed little or no idea of key requirements of quality service management and risk management and thus the regional planning aims could not be attained, through lack of the open producer input necessary to regional deliberations. Although one supports NSW White Paper aims and

direction in general, one doubted planning implementation would succeed in much other than multiplying professional costs, with little or no improvement in construction accountabilities, outcomes and related drivers. The BCA Action Plan suffers from related problems so its theoretical position requires open clarification, as discussed.

The BCA states infrastructure provides the *‘essential transport, water, energy, communications and social services which determine the quality of life for citizens and the competitiveness of our businesses* (p. 66). It thus seems clear that ‘infrastructure’, often serves a region or regions (including its businesses, consumers, and related communities) in order to produce economic and non-economic goods, such as peace, beauty or other pleasure. The National Competition Policy designed by Hilmer (1993) and endorsed by Australian governments, assumed services may be provided by the public or by the private sector, but that the services providers ideally should compete on a level playing field of national standards unless there appears good reason for the situation to be otherwise. One wonders how the BCA conceptualises services and competition. Tell us clearly.

Hilmer defined competition as, ‘striving or potential striving of two or more persons or organizations against one another for the same or related objects’ (1993, p.2). This meant that competition to achieve social and environmental goals, rather than purely financial ones ideally became part of national and related regional policy, although lawyers have largely ignored it. BCA assumptions about growth and competition policy appear unclear and the BCA view of government appears wrong. It seems this generally makes the BCA members incapable of identifying, measuring or controlling their service outcomes so as to deliver better quality services more broadly, in order also to reduce risk, improve management outcomes and generate more openly innovative links with related producers. What are essential differences, for the BCA, between *well managed* growth and growth?

The UN Advisors Group on Inclusive Financial Sectors Key Messages for Governments, Regulators, Development Partners and the Private Sector states under the ***Private Sector*** heading that *‘Providing financial products and services to poor people represents a large business opportunity for the private sector. Providers of financial products and services should use their strengths to develop a range of products which better serve the needs of the poor.* If the BCA agrees, what is its view of *‘appropriate enabling environments’*?

On ABC TV, Business Sunday recently made clear the limitations of stand-alone life insurance policy and financial products, in comparison with superannuation which may be accumulating in non-profit industry funds or be self managed, with or without related government or employer contributions and with cheap top-up insurances included. The money is yours until you lose it? In life insurance, however, the premium pool belongs to the insurer who will be put under increasing premium stress as claims and competition increase and underwriting cycles turn. The insurer will seek to raise the life insurance premium when the client is older knowing he has paid the premium for years so will not want to forfeit this expenditure as wasted money. Does the BCA ideally see insurance design related to project funding in these more traditional market contexts? We hope not.

Limits to growth and the nature of a fascist agenda compared with a service state

The BCA proposal to prepare an intergenerational report is thus launched into an unclear global context in regard to the BCA relationship to key UN, World Health Organization (WHO), UNESCO and related professional and legal assumptions about performance and measurement to achieve business goals, or the broader BCA goal of making Australia into *'the best place in the world in which to live, learn, work and do business'* (p. 1).

One needs to understand more about how the BCA plans with its members, rather than assume the business as usual stance, which is addressed later. One wonders what BCA members do and feel about the rest of the world, comparatively speaking. One wonders where their product or service *consumers* are and how satisfaction is met and measured, especially if they are comparatively young, poor, disabled or old locally or globally. This is a big global market neglected in the past by all but the family. They should be served more openly to lower risks. As discussed earlier, one assumes the BCA recognizes that Chinese government communications and related builders and manufacturers have improved millions of lives very fast and that strategy also involved population reduction. This appears an instructive direction for improving quality of life and profits in future.

Heritage protection is ideally also a greening opportunity. However, under the heading *'What drives well managed growth'* the BCA states that in a market-based economy, *it is important to recognise that prosperity is driven by business enterprises and their people, and that growth and wealth are not driven by the state* (p. 11). This old fashioned article of faith – that government can only redistribute rather than create value, is clearly untrue if one considers the economic progress China has made since 1949; education; running water, sewers, street lights, roads and transport; or the Australian history of health care and injury protection discussed briefly later in related international context. One wonders how BCA members will go forward with an apparently wrong assumption about how growth is always created. This seems the old feudal business as usual where women and the great unwashed appear as puppets in higher money matters and government is painted as an enemy of production. Government or the private sector can be an ideal enabler if only it can ever get beyond the secretive feudal brotherhood and related bureaucratic origins Weber and Foucault described. Ideal data is open, clear and helpful to searches for truth.

Ideally, we are not trying to redo European fascism, where the rest of us are driven by key producer interests and whoever hangs off them. Ideally we seek to transition to more properly democratic standards and well-being with UN and other expert guidance. On the other hand, one is highly cognizant of the fact that the International Labour Organization (ILO) kept going when the populations and buildings of Europe and elsewhere had yet again been smashed by the leading men into fires and rubble. The powerful set of ILO alliances was comparatively stable during the 20th century transfer of financial and related industry powers from Europe to the US. It seems a pity if the BCA members do not use more of their global and national power to *'Broaden government and public sector understanding of business'*, as recommended under the heading ***'Rethinking our approach to regulation and governance'*** (p. 148). The BCA should do it clearly and openly too.

Like Oswald Mosley's Ten Points of Fascist Policy' (de Courcy, 2003 Appendix I) many BCA Action Plan recommendations for Enduring Prosperity (2013) seem reasonably helpful in their clarity and apparent common sense from the perspective of the need for the peace and political stability necessary for expansion, including through competition. British industry under fascism, for example, was to be divided into national corporations, governed by representatives of employers, workers and consumers'. However, directions were wrong as the most powerful election 'was sought on an occupational and not on a geographical basis'. UN institutions later avoided such professionally driven approaches as they appear largely what the world already has, which is past dysfunctional growth driving above all, based on the strongest feudal constrictions and desires of the past – men's omertás, money, jobs and force. If we have not seen where closed feudal and tribal brotherhood mentalities lead, including through the ballot, we have not been watching TV. This problem remains in regard to the BCA Action Plan. The BCA should fix this.

The BCA 'plan' prefers to point the finger at government rather than dealing with its members and related problems more openly in regional planning processes which they have always tried to drive behind closed doors. For example, it states *there are deep connections between large and small businesses and a sizeable part of the income of each are generated through their interactions with each other. \$475 billion of transactions are estimated to occur directly between large businesses and small and medium businesses each year* (p. 13). The BCA should work openly with others on regional planning. The Inquiry into Construction Industry Insolvency in NSW is addressed later in this context.

Open regional service delivery and related outcome measurement approaches to managing land and what is upon it now appear increasingly necessary for global well-being. BCA members and other employers should be openly prepared to take part in this more open direction, as it begins to occur to hopefully better effect in universal Medicare and other care provision, in comparison with US insurance and funding models which increase cost and inequality. This is discussed again later. However, the BCA plan seems to seek the return to high risk business as usual. It recommends immediate action under the heading '**A strong, stable and competitive financial system**, 'To Maintain Australia's AAA sovereign credit rating' (p. 149) Is it leadership if the BCA pretends key international ratings agency predictions did not fail at all in the most recent financial crash, let alone as spectacularly as they did? The BCA needs to develop more openly to drive more honestly.

In short the BCA Action Plan for Enduring Prosperity usually appears clear, reasonable and concerned to achieve community consensus wherever it counts most, which also explains the apparent theoretical incoherencies referred to earlier. One also notes, for example, that in the prioritization and timeline for providing infrastructure, the first thing to occur before all other change is restoration of the Australian Building and Construction Commission (ABCC) (p. 148). One should rest one's case? How will it operate? Gaining a dominant political consensus is seldom the same as achieving broader common sense action, which is why plain information and its effective dissemination are so important to more genuine democratic development than party or related quarrels over spoils of state.

As project construction often starts or continues in a building on some ground or other, one wonders first about ABCC reform in the light of the need to establish clear systems serving the interests not only of top contracting project partners, but also those of other project related regional communities, of which they may or may not be a part. This is later discussed in regard to the Inquiry into Construction Industry Insolvency in NSW (2013).

The BCA states *'the private sector should be able to contribute new ideas for infrastructure investment through governments adopting processes for unsolicited proposals'* (71). The BCA is not a bunch of girls. Do it. Email as I have since email was invented. Good clear suggestions will be picked up, perhaps. There is psychic value for anyone in feeling like an intelligent adult rather than a frustrated, hopeless, rebellious five year old, supposedly only allowed ever to talk or report to a single man in secret. This ensures more wasteful, ignorant, narrow, expensive, rubbish is written in any organization.

One often gets more useful information by broadly and naturally inviting and questioning it, rather than restricting it feudally, through employers, unions, the related financial sector operators or their multiple lawyers. The legal process invites rubbish as it is based on pre-scientific assumptions and rules which flourish more inconsistently, incomprehensibly and irrationally with time. This only encourages more adversarial practice. In the public service, on the other hand, lawyers are mainly focused on changing nothing. This may include flipping dispute resolution work to the court because nobody has key privileged information outside it, or for other reasons. More openly and broadly cooperative, scientific and place based approaches to managing disputes appear best to draw people with divergent interests together in the broader community interest. Alternatives mainly champion legal and financial sector interests to the detriment of others forced to pay for these controlling and expensive services, which also creates resentment against the law.

Planning openly should also substantially reduce the pressures for filling in multiple stupid government applications, like an adult equivalent of endlessly trying to colour-in neatly, between multiple idiotic bureaucratic lines or worse. It amazes me what men take without speaking, before something erupts. As was made clear in *'Caring for Australia's Children: Political and Industrial Issues in Child Care'* (Brennan and O'Donnell, 1986), submissions based funding models often mean taxpayer funds end up where there is least need, rather than most, unless related local government plans step in. Funds otherwise go to people good at writing submissions as they have old mates running the process and are used to it. Services and research require planned approaches to deliver best bang for buck. Competition is ideally addressed in related regional service contexts. The unclear market driven approach to advising government taken by the BCA appears to be a high risk one.

The BCA states *'there is mounting practical evidence which demonstrates that strong competition is typically associated with a higher propensity for firms to innovate'* (p. 11). Firms also often operate with related collegiate institutions along collegiate and hence co-operative lines, especially if their services are mandated in law. One wonders how much innovation the BCA has seen driven by financial services and law firms, how useful it was and who it cost. Innovation for its own sake is not enough. It needs to be usefully productive. Markets may also be over-crowded and lead to failures for everybody

involved – directly or indirectly – as regularly occurred in workers compensation before states introduced more stable, broadly and openly managed care, discussed later. As a former academic, one also assumes that in research areas, many more people would be happy engaged in developing innovation in the field, if they did not have to face the risk of losing their homes to back a patent and its exploitation, while also losing influence over any real or intended research outcomes, to feel a failure in the next crash. Researchers are not driven by money as much as by the desire to get on with research they care about.

Historically, BCA direction appears to have started with a man with all key knowledge held in his head. He later picked up a book and invited others to come and take notes while he reads from it preferably in a huge expensive building at a time suitable for him. He may sell them a copy of the book later, or see it as more valuable to keep it himself. From the practical perspective this is time taken from better learning and contribution in the field which is necessary to *‘improve the focus of vocational education and training arrangements* (p. 147) as the BCA states that it seeks. The alternative is supporting many increasingly theoretical, opaque and costly, collegiate occupational closures driving.

The NSW Independent Review of Local Government report ‘Future Directions for NSW Local Government: Twenty Essential Steps (Sansom Report 2013)’ seeks ‘to strengthen the role of the Division of Local Government in performing and supporting innovation’. Among the goals are a more constructive relationship between employers, employees and employee organization focusing on productivity improvements and performance rewards (p.7). What about subcontractors? Broader communication is necessary to provide more stable, fair and clearer outcomes for everybody involved in work or on the receiving end of it. BCA members and those managing broadcasting industry operations should openly make more development links with governments and their related communities, often guided by the objects of broadcasting as discussed by the Australian Communications and Media Authority Contemporary Community Safeguards Inquiry Issues Paper (p. 87). (See more on this media direction at www.Carolodonnell.com.au .)

Towards better ways of looking at BCA and regional development: Open up about the situation of BCA members and talk openly about better ways forward

The UN Declaration of Human Rights states, before the Preamble, that ‘All human beings are born with equal and inalienable rights and fundamental freedoms’. The word ‘inalienable’ indicates belief in a God, Who originally gave these rights for all time. An alternative view is that the concept and extension of rights was historically won by combined technological, market and state advances, to meet the demands of movements seeking wider inclusion in the benefits of key feudal privileges to which they feel they ought also to be entitled. The view of human history as naturally determined by feudal, tribal and occupational brotherhoods is also reflected globally, for example, in Article 1 of the Universal Declaration of Human Rights which states:

All human being are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood.

However, traditional commercial and collegiate cultures, driven by their histories of brotherhood connections and associated pressures, seldom wish to try to name, build or fix anything clearly or openly, partly because to do so appears risky to them. These are the mafias constantly engaged in one form of professional closure or another.

Ideally email and other communication cut through these normal silo channels. Grab any chance to work openly with doctors, engineers or others who, unlike lawyers or those in finance, seem most likely to want to deal seriously with preventing death and related risks. This is addressed later in regard to qualities of well designed investment, certification and insurance. One must see the centrality and inevitability of death to grasp and plan for it.

There are many ways of locating the need for innovation the BCA should test. Many relate to establishing more effectively planned and data driven management so gaps in service and related manufacturing provision can be identified and filled. As the BCA went to the trouble of writing this plan, their members should have put themselves in the picture by stating what they do and could to achieve well managed growth. Start, for example by caring for those children and others not as competitive as the rest. The principles of national service and the national disability insurance scheme are ideally discussed in related health risk and injury insurance contexts, to produce greater business stability and cost containment as well as data for improving life for vulnerable service consumers.

Price competition is ideally not the driving force in the absence of related data about the quality and outcome of services. This broader service approach will also turn out cheaper and more equitable in terms of job generation. For example, NSW and other states introduced the WorkCover system in workers compensation and supported a national Medicare system for health care in the 1980s because it was recognised that cut-throat private sector competition on premium price in overcrowded insurance markets had led to increased business instability, costs, cost shifting and failures, without providing much of the data and treatment most necessary to improve human health or business innovation.

Australian governments and related communities planned workers compensation, Medicare and industry superannuation structures to avoid increasing costs and instability in overcrowded insurance markets engaged in dysfunctional competition. The evidence is that health is better and health care is delivered more cheaply, equitably, effectively and with more stability in Australia and Europe than the US. Competition on premium price drives increasing levels of community and business risk, cost and failure, while the increasing underwriting cycles also based on unrealistic premium price competition inevitably turn. US government currently continues printing vast amounts of money. What happens next? The baby boom generation should worry about their retirement.

Since the 1980s the major injury and health care funding pools have been owned and managed by government and the industry partners, with insurers investing the funds on the owners' behalf rather than the insurers'. Better managed competition in Australian health care meant fewer insurance companies delivering services, less cost shifting and fewer adversarial lawyers adding costs on both sides of disputes. The system is also openly

designed to provide the data helpful to foresee and fix potential injury and health problems. It is foolish to give premium pool ownership to insurance companies with unknown commitments and management practices throughout the world, including in places where risk may be greater than in Australia and where the related lawyer driven costs appear likely to be much higher than here. In Australia, fund managers are also required to collect data about injury and related service kinds and outcomes, to improve health, production, and related cost containment. Premium and service costs may then be more stably based on related regional community and business characteristics, which may also be risk rated on an individual, industry and/or related community basis for pricing.

For stability and cost containment the BCA should encourage development of many related regional structures as our population ages and the National Disability Insurance Scheme goes forward. The older one gets the more one is likely to experience disability. Huge global cohorts of baby boomers will die in many ways soon. The old also appear vulnerable to being silently preyed on by specialist interests. In collegiate service cultures collaboration rather than competition is often encouraged, for good and bad reasons, as it may be in other industries, such as in construction. What is the BCA view of the data driven management which seems necessary for concepts of '*well managed*' growth?

The Inquiry into Construction Industry Insolvency in NSW (2013) drew attention to key reasons for insolvencies, which also related to overcrowded markets. These costs include the costs of preparing unsuccessful bids, the under-bidding necessary to win the scarce job, and the capacity of the larger and/or more powerful organization to pass on the risk of failure to those lower down contracting chains when markets fall, including through late payments for completed subcontractor work. This appears likely to generate a lot of loathing in the industry that many feel forced to pretend to swallow, to get the next job.

In this context one notes the suggestion of Craigs Coastal Landscaping Pty. Ltd. in Wollongong, for the proposed construction industry trust:

- The developer or owner has to have the funding for the project approved and money should be set aside in a trust
- A percentage amount for variations should be part of the trust arrangement
- As the builder makes claims, the owner and developer verifies that the work has been done and that payment to subcontractors and suppliers has been made before the next payment is made

The above may ideally be the structure for openly shared regional fund and related project management, to which further work, education and certification may also be attached, as part of the contract and settlement processes, to gain quality management and better outcomes. Openly responsive place based management can prevent a lot of cost and corruption. Secret mixes of competition, cooperation and bad management, on the other hand, may often appear to be the case. One wonders, for example, why the NSW Land and Housing Corporation (LAHC) has split its management structure between managers for residents in an LAHC building and managers for the building and grounds, with both sets of managers appearing unavailable to anybody outside the properties.

In strata management, on the other hand, a body corporate manager, whose contact details are on a public notice board, supports the residents in the building and its grounds, liaising with outside service providers as called upon. Surely there should be a place and building management position title in the LALC structure to liaise with the equivalent position of the strata manager under strata legislation? The current LALC management structure, whatever it is, appears to reflect an appalling lack of management accountability and potentially related neglect, waste or corruption.

When Fred Hilmer and Australian Heads of Government outlined requirements for national competition policy all appeared to accept the need for equal competition between private and public sector service providers on 'a level play field' of national standards unless another course of action appears to be more sensible in specified circumstances and the public interest. One wonders how the BCA defines competition. The BCA Action Plan makes it seem like something a frenzied, self-deluding and ignorant gerbil might engage in on a roller-coaster increasing in peaks and troughs and speed, before it fell off.

In democracies and their ideally related global development directions, those who are slow, old or content with living simply, ideally have equal rights to develop in the way they like. The first principle of the Rio Declaration on Environment, signed in 1992, was that humans are at the centre of concern for sustainable development and are entitled to a healthy and productive life in harmony with nature. However, the Sydney Uni. publication by Eadie and Hoisington, entitled 'Stocking Up: Securing our marine economy' (2011) reflects an apparently common financial and academic trend in using the confusing concept '*eco-system services*' which are '*the non-market benefits we derive from nature*'. The measurement is a highly speculative number which becomes a trading price and seems most likely to be a claim for state support for over-fishing. To see untapped nature as providing services to people appears to be anthropomorphic, confused, confusing and highly dangerous to wellbeing, unless they are referring to people who work for free. It encourages a view that 'invisible hands' of markets have nobody attached and are reduced to price. Nasty men led this direction. Take us out.

In this context one prefers regional planning and related direct action on projects with clearly established and protective environmental and social goals. These may also utilise Casemix approaches to pricing services, as is done in Medicare and related health care provision, (if pricing services is considered warranted). Discussions of intellectual property and patents appear best conducted in such contexts. It often appears that those driving and analyzing the financial markets and operations have an inadequate theory of the service economy and its relationship to government, consumers and hence markets. They neglect the need to evaluate the effectiveness of services and so inhibit innovations which would be cheaper and more suitable for many communities and individuals that mainstream markets have left behind or crushed in their path. One must often have a clear and data driven theory of services before one can see good manufacturing paths.

First consider the Action Plan for Enduring Prosperity globally, as we should, in openly planned and delivered regional community and industry joint operations, to achieve wider

and more protective innovation, to benefit all. This UN and regional services approach ideally eschews dysfunctional occupational closures and the related financial contexts of producer protection, preferring open demonstration of quality, to price assumptions about endless growth that turn out wrong. It is unclear how the BCA plan for government, rather than for its own more shadowy members, relates to national competition policy. Tell us.

Our common and evolving global contexts reflect our uneven movements towards choice from many tribal, feudal and related professional heritages and assumptions about the desirability of secrecy for effective competition or contest over finite land or water and other goods and services. In OECD quarters, including Australia, this has led towards more democratic developments in government driven service markets to improve quality of life, like ABC and SBS radio and TV and related productions. In this era of many new communications, it seems many BCA assumptions and recommendations may lead mainly to more of the over-regulation that it deplors and no doubt many of the rest of us do too.

One addresses the alternative UN and Australian government regional view of key services and related competition on www.Carolodonnell.com.au, including under the Background side bar, in the articles entitled '*From the Constitutional Past to the New Educational Ideal*' and '*A healthier approach to justice and environment development in Australian communities and beyond*'. These articles were published in Public Administration Today, Issue 12, Oct.-Dec. 2007 and Issue 9, Oct.-Dec. 2006, pp.12-19.

Thank you for the opportunity to read and comment on the BCA report. Yours truly,
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