

EVERY CHILD WINS A PRIZE: (ESTABLISH AND COMPARE NON-PROFIT AND PROFIT BASED HOUSING TO GAIN MORE AFFORDABLE HOUSING THROUGH MORE BROADLY AND OPENLY RELATED REGIONAL PLANNING AND RISK MANAGEMENT APPROACHES TO BENEFIT ALL AUSTRALIANS)

The British hate the Germans. Indonesians hate the Dutch. And I don't like anyone very much. (Lehrer)

Enjoy yourself, it's later than you think. Enjoy yourself, while you're still in the pink. The years roll by as quickly as a wink. Enjoy yourself, enjoy yourself, it's later than you think. (Mother)

OVERVIEW

This submission to the NSW Parliament inquiry into 'Tenancy management in social housing' focuses on term of reference a. **The cost effectiveness of current tenancy arrangements in public housing, particularly compared to the private and community housing sectors.** The way forward is addressed later below as being through more broadly and openly related regional planning and risk management designed to benefit all Australians by comparison of profit and non-profit actions.

See attached discussion of the recent Hockey budget and a submission to the Senate Economics References Committee Inquiry into Australia's Innovation System and to the Australian Government Competition Policy Review. The Senate Committee apparently seeks policy options to: *'attract, train and retain a research and innovation workforce; develop research pathways; ensure strategic international engagement; and support emerging industries'*. Action research in housing is treated later in related regional planning contexts and in response to the National Senior Productive Ageing Centre (NSPAC), a research body co-funded by the federal Department of Social Security and the non-government organization National Seniors Australia. This action research is also synonymous with quality management and good administrative practice, including risk and fund management.

From these perspectives, NSW and other governments should seek discussion with State Super and others to make land and housing practice more openly consistent with state planning and health service direction, which is ideally based on the holistic World Health Organization (WHO) and UN views of the region and state – including the personal state. In this regional management model, open partnerships to deliver shared community goals are openly pursued and scrutinized. From this perspective, employees and subcontractors should also be able to elect to have their compulsory superannuation paid on an ongoing basis into the bank account which pays off their home mortgage.

One recalls the legal and financial forces on both sides of government which retarded the Whitlam government plans for national health care, superannuation and disability insurance. Since 1975, state experience and the global financial crisis have developed greater political consensus, based on good evidence, about the comparatively protective nature of the first two of these systems for all Australians. Disability is positively correlated with growing old and dying, so policy here is ideally now related to earlier Medicare and industry superannuation developments which have proved good.

This is another of the trust based submissions I have made for over 40 years on Glebe home ground. I refer also to the movie 'The Jeweller's Shop', based on the international bestseller by Karol Wojtyla, Pope John Paul II, the Polish Pope. The blurb on the box states that here Pope John Paul II 'unravels such fundamental human concerns as: 'What does it mean to fall in love'? 'When do we know that a love is real?' and Can love stand the test of time? This movie is sexist kids' stuff to me. We will not be having any more movies like that here. (I am a grandma of an illegitimate mixed race grandson.)

However, a talk on the Polish Pope and how she feels by Eileen Leyne at the Catholic Society of St Peter, made me reflect again upon the concept of **vocation** and how it may differ from **career** or being a **student** or **carer** or having a **job** or **hobby**. The terms **vocational education or skills** often reflect comparatively narrow views, synonymous with **career** pursuit. The management centres of global life are discussed later based on regional and self-education. The rest is treated as practice. As I wrote to Eileen Leyne, 'Can apparently natural enemies share vocations and services? Shall we find out?' I guess we share a vocation in wishing to see good services delivered to women and children (men included) whatever they are. I was also asking who supports her daily life, because this is the key question often hidden from any history, but which is fundamental for any related policy understanding about how any services or vocations may be best pursued, apart or together.

In regard to the recent City of Sydney talk with Joseph Stiglitz on 'The Price of Inequality' one must say, in company with MC Adam Spencer, 'Pull your head in pal, nobody likes an over-achiever'. This is democracy brought to you by fascist pigs. Tell Clover we won't be singing about the brotherhood of man with the post-Beatle next time, we will be singing 'Tomorrow belongs to me' and we will invite some Australian Jews to speak, not Stiglitz'. The BCA has been warned. You get the picture?

A guiding history of Australian directions for work, community health, enjoyment, retirement services and for housing and land risk management (including construction, management, maintenance, insurance, and for related profit and non-profit investment) is also on www.Carolodonnell.com.au

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(The universal board room grandma and the British nanny. Also known as Lilith the Magic Pudding, Chief Alternative to Faith; Queen of the Monkeys; Top Chimera and the Antithesis of Mary McKillop.)

ONE MUST PUT ONE'S KEY REGION, INSTITUTIONS AND ONESELF INTO GLOBAL ANALYSIS TO DEFINE CLEARER, CHEAPER SERVICES RELATED TO LAND AND HOUSING CONSTRUCTION, MAINTENANCE, INSURANCE, INVESTMENT, ETC. (THINK OF ME AS BEING LIKE TIMOTHY GEITHNER IF IT HELPS.)

To respond effectively to the inquiry into tenancy management in social housing term of reference a. **The cost effectiveness of current tenancy arrangements in public housing, particularly compared to the private and community housing sectors,** one must look more broadly first to the global context for Australian housing construction, mortgages and insurance. This produced the global financial crisis of 2008 by multiplying risk around the world through growing and secretly passing it on, in the name of reducing it. This process was addressed clearly after the financial crash in 'Freefall' (2010) by Nobel Prize winning US economist Joseph Stiglitz and in our press. It's a pity almost all supposed experts were silent on the problems before the crash. Why didn't they warn us?

In 'Stress Test' (2014) former US Secretary of the Treasury, Timothy Geithner, explained why the US government had to rescue the biggest key problem institutions from collapse by printing huge amounts of money, which continues today. The Australian economy remained comparatively stable during and after the global financial crisis of 2008. Companies and jobs were largely protected from the effects by banks with better capital buffers against crisis and various stimuli government gave to many at the bottom when the crisis occurred. (Living at St James Court, Glebe, we felt the effects.)

It is argued later that for more affordable housing Australians should study the pioneering objectives, design and power of Australian health care, workers compensation, and non-profit superannuation service models to deliver more affordable housing and related regional and strategic plans better in circumstances of more broadly pooled funds and related open accountability. Take planned regional development and place based routes to land and housing insurance and personal superannuation planning for fund stability, effective competition and reduced cost. 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 also flourish. Democratic inclusion is required which also depends on open fund operation as secrecy is the same as ignorance for everybody else. The ideal exception proves (tests) the rule.

This submission also responds to the speech to the National Press Club on the interim report into the Financial System Inquiry chaired by David Murray, covered in the Australian Financial Review (AFR 16.7.14, p. 44), the Sydney Morning Herald (SMH) and on the ABC, etc. I look forward to the interim report and hope they will send it for free as I am a poor old stupid woman who cannot analyse anything properly on a website. I need hard copy. Murray's speech notes that operating costs of superannuation schemes appear high by international standards and that the current disclosure-based framework has failed to adequately safeguard consumer interests while imposing significant

costs on industry. The interim report raises concerns about the quality of financial advice. Who knew? Insurance and superannuation are discussed in related housing investment contexts later.

In an article entitled 'When it's sales, call it sales', (AFR, 16.7.14, News 7) Joanna Heath states the inquiry found the price of personal advice has often been hidden by opaque price structures for direct and indirect payments. Baby, are you telling me. Until I retired and had a few brushes with finance I had no idea so many of you poor bastards had to live in such a nasty, ignorant, tricky, stupid way. Law was an earlier shock to me. No wonder men want their doings kept secret. Most of us just want our houses to live in and save money, not to trade. Is this a democracy or what? From this perspective superannuation should be an investment vehicle linked to these objects.

On ABC TV, Ian Verrender noted that if financial planners operate within a sales culture, and are rewarded with incentives like bonuses for bringing in newer and better clients, all the certification requirements in the world may mean comparatively little or nothing to many. He pointed out that if giant pharmaceutical companies paid doctors substantial bonuses for every patient recruited for a medical trial using their products, Australians would be aghast. Too right. At a time of life when people who have been pig-ignorant wage earners for forty years start losing their strength and marbles, they are expected to undertake the most substantial management operation of their lives in a totally opaque, lying, confusing environment, which is justified in legislation. In 'Golden age of reform hard to conjure today', Bank of America-Merrill Lynch chief economist, Saul Eslake, says an 'every child wins a prize' mentality has yet to take hold in housing (AFR, 16.7.14, p. 28). This is it.

Take Saul out of the big US bank or go look over his shoulder and report on the news. Does anybody remember what happened to Enron, Arthur Anderson and Merrill Lynch before 2007? Gee, Baby, I guess not. Sexual scandals are fun for so much longer in the public memory of events. This reminds one confession to those who have been ordained with the power to forgive – is to us. Tell Catholics we will be looking at self to see if there is sin and putting good habits in the place of bad habits next. Before God we are ideally not included with the priest, he is included with us. (Their theory is nuts.)

Anyhow, in 'Stress Test' Geithner states that of the 25 largest financial institutions at the start of 2008 - 13 either failed or received government help to avoid failure and the stock market dropped more than 40% from its 2007 peak. He explains that before the global financial crash lax lending standards were helping families buy more expensive homes with less money down. Other families were staying put but using their existing homes as ATMs by borrowing against their soaring home values. Fannie Mae and Freddie Mac were two government sponsored enterprises which held or guaranteed more than \$5 trillion in mortgage debt. They were funding about three out of four new US mortgages before the crash without good capital buffers.

Geithner thinks Fannie and Freddie were the most dangerous example of moral hazard in the financial system. They borrowed at artificially low rates as markets assumed the government would never let them default and poured cash into mortgages, mortgage guarantees, and other highly leveraged bets on the US housing markets. They had access to cheap money, like banks, but without the tougher constraints applied to banks. They had built up a huge portfolio of mortgage securities. The contagion in homes had also spread to the cars, malls and factories that made up the everyday US experience (p. 255-256). Tertiary education fees will climb much higher next, without more rational intervention, discussed here and attached. Their collegiate drivers are big moral hazards.

In 2008 legislation was passed giving the US Treasury almost unlimited authority to invest in Fannie Mae and Freddie Mac to avoid their failure. Their regulator was given the power to take them over and the Federal Reserve Bank was given power to dig into their books. Geithner writes that the general plan was to impose transparency on opaque financial institutions and their opaque assets in order to reduce the uncertainty driving the panic. To get free, institutions would have to prove they had enough capital to survive a true worst-case scenario, with the loss estimates determined by the independent Fed. However, Geithner states that no matter how much money the Fed pumped into the financial system, no matter how low it reduced interest rates, its efforts to strengthen growth were being undermined by the overhang of excessive borrowing that triggered the crisis and by a critically damaged financial system. Low rates didn't matter much when few Americans wanted to borrow and few banks wanted to lend. These secretive, confusing, financial liars, certainly scare me. As a retiree and former life-long employee, I am glad I was able to minimize their involvement in my affairs. However, if my mandatory investments in superannuation had gone straight to pay off my mortgage or my kid's, I would be even better off today. Why can't self-employed superannuation fund managers avail themselves of this? Land and houses don't travel so can be state protected.

Geithner had advised on similar crises before in Japan and Thailand. In 2007 one of China's top financial regulators told Geithner the US system was wild and chaotic (p.105) and Geithner had to agree. He points out wryly that if financial executives had to put their own homes as collateral ahead of the assets of their firms', it would be some real skin in the game (p. 167). He states the financial system exposed the system of consumer protection as a dysfunctional mess, leaving the ordinary Americans far too vulnerable to fraud and other malfeasance, while leaving the financial system vulnerable to sudden crises of confidence. The financial cops weren't authorised to patrol the worst neighbourhoods and weren't aggressive enough about using the authority they had. Poor stupid old fools, exactly like me and my neighbours, were left open to predation and abuse. This is the system.

The cost-effectiveness of tenancy arrangements in **public, private and community housing** is ideally part of this broader US, international and Australian regional risk management discussion. More openly related regional and strategic planning and management for more openly shared and more affordable, non-profit or private housing is discussed later and attached in national, international and regional contexts, including locally in Glebe, where I live under **strata title** at St James Court. After

addressing the key housing definitions in this state, which also include **social (public) and affordable housing**, it is suggested reform in strata title housing should openly guide reform for management and funding across the three sectors treated in this inquiry, to compare profit and non-profit funding, performance and outcomes better. Here is to the ideal provision of more affordable housing and jobs while in pursuit of more stable financial environments across the board, perhaps with pooled funding. Regionally pooled funds to support regional planning have been pioneered in health services.

The glossary in the White Paper leading to the New South Wales Planning Bill (2013) stated '**strategic planning**' 'tells the story about a **place**, (sic.) including where it has come from, what it is like now, the vision for an area and what will need to change over time to achieve that vision. It provides structure to this story by identifying the long term goals and objectives and then determining the best approach to achieve the goals and objectives'. Because most organizations and individuals operate in places, more open cooperation is also necessary for understanding and implementing effective competition so as to compare the outcomes of work or related action. Start locally with politicians and in other connexions. Using the NSW Office of Fair Trading Home Building Contract, may be applicable more broadly as a practical guide to quality management of key projects.

Pursue the goals of the recent NSW Planning Bill (2013) which claimed planning should: (1) put the community first; (2) be easy to use; (3) be efficient and transparent; (4) involve residents in up-front strategic planning for their areas; (4) enable governments and councils to better plan for houses and jobs; (5) plan and deliver infrastructure alongside growth development. The treatment of Crown and related lands should reflect these requirements as well as supporting UN and national goals, those of state Environment Protection Acts and related cooperation and competition. So far they don't. Planting trees and providing access to green open spaces are proven ways to boost the health outcomes of old and young alike, while also improving the treatment of the native flora and fauna. One wonders how water and waste treatment ideally relate to renewable energy targets globally and locally. Can former Premier, Anna Bligh, for example, give us any idea how this is best handled in Queensland, with storms and flooding so often all over the state from the coast and the desert? What is this talk of tri-generation from waste in the City? (We appear to have got the rubbish for it.)

In this regional context also note the proposed Framework for a NSW Biosecurity Act derives from the National Agreement, now known as the Intergovernmental Agreement on Biosecurity (IGAB). It was approved by all states and territories with the exception of Tasmania, and was signed by the Prime Minister in January 2012. Eleven Local Land Services have been established across NSW under the Local Land Services Act 2013 (LLS Act). They will provide biosecurity services in relation to:

- Animal pest and disease and plant pest and disease prevention, management, control and eradication,
- Preparedness, response and recovery from animal and plant pest and disease emergencies,
- Chemical residue prevention control and management, and
- Control and movement of stock.

Partnerships may be developed between LLS and the Department of Primary Industries to enable delivery of other priority biosecurity programs. What does this mean for native flora and fauna? (If you are human rest assured many tourists want to see the lesser native animals and plants as well.)

IN ANY EVIDENCE BASED APPROACH, MANAGEMENT TERMS SHOULD BE CLEARLY DEFINED FOR SEEKING NON-PROFIT AND PROFIT BASED COMPARISONS TO REDUCE HOUSING COST FOR THE BOTTOM TWO THIRDS OF THE POPULATION INSTEAD OF BEING DRIVEN AGAIN BY MARKET TOPS

In any regional vision, terms may not only be synonymous with prices, but are ideally also defined in clear relationship to social and environmental aims, in order to see if related key regional goals, (which may nevertheless be highly diverse for individuals and communities in particular places with particular interests), can be attained through action. Ideally, any place based context and the services available to it may also be studied and varied to achieve these goals, their modified forms, or others over time.

Whereas the lawyer leaves the problem of definition to the court, the potential for effectively scientific and democratic, as distinct from closed collegiate operations historically based on English common law and statute, depend in part on clearer, broadly shared dictionaries of terms, which may naturally be questioned over time. Sydney Lord Mayor Clover Moore mentioned '**social, private, and affordable**' housing briefly when she introduced Joseph Stiglitz to discuss his new book 'The Price of Inequality' at a recent City Talk at Sydney Town Hall. One may first wonder what the current government inquiry means when it questions tenancy arrangements in **public, private and community** housing. For the Sydney Lord Mayor and the Department of Family and Community Services, there appear to be three key types of housing for the purposes of evidence based operation. These are **social** housing (publicly funded); **private** housing; and **affordable** housing (*designed for low to moderate income households*). Private housing cannot easily be studied because privacy means ignorance for everybody else. This is the commercial behavioural norm questioned in strata title later.

The website of the Federation of Housing Associations states that '*community housing mainly covers **housing associations, co-operatives and church owned** housing. **Housing associations** are specific professional not-for profit housing providers. While they mainly manage rental housing, they may provide other services as well. **Co-operative housing** is subsidised by government but is fully managed by the tenants themselves, providing real control and 'ownership' of their houses. Church based agencies have responded to need in their local communities and bring church resources to the table. In partnership with government they have played an important role in providing local solutions. Recently both housing cooperatives and church housing have established umbrella bodies to hold assets, raise finance and provide some management services*'.

As St James Court has a lot of Catholic institutions as close neighbours, one has tried to find out who manages their buildings and have concluded that it must be the Holy Ghost. (All better directions are naturally welcome.) There is a need for clearer, fairer and more openly accommodating regional and strategic planning, management and accounting approaches. It is argued later and attached that strata title housing in the private sector, where I live with others, probably has a lot of management and cost problems similar to housing in the public and community housing sectors. We could all benefit from more broadly reliable comparative knowledge and choice opportunity.

In this regional context driven by unstable global markets, it appears important in planning for more affordable housing to study the comparatively successful Australian Medicare funding and related national research potential of diagnostically related groups (Casemix) funding for treatment in either public or private hospitals. State workers compensation funding schemes, (where the stake holders own the premium funds and contract 12 insurance companies to administer services, gather related risk management data, and invest the premium fund on the behalf of the industry owners, rather than insurance company stockholders of themselves, are instructive). Non-profit industry superannuation and related government and private pricing for delivering basic services according to the data collection categories of Australian and New Zealand Standard Industrial Classification (ANZSIC), etc. also require consideration in related community and individual management contexts.

Use of some key UN, Australian government, or related industry, community and environment principles (eg social inclusion) may naturally be expected in planning, depending on the particular environment and circumstances. 'Universal' funding classification systems may also be subject to variations and top-up insurance pricing, to maximise the interests of the total Australian population in high quality, equitable, and affordable services which may also be delivered broadly and/or tailored in public, private and/or related non-profit sectors. This approach provides evidence about service delivery and outcomes that cannot be derived purely from price signals in markets. Practice may also change to meet specific requirements of particular place and person based circumstances. These are principles for open research and service - not private and public spheres which never meet.

IN THE ASIAN CENTURY – MAKE YOURSELF AN ACTION RESEARCH GUINEA PIG AND SUPPORT REGIONAL AND STRATEGIC PLANNING BEFORE COLLEGIATE CULTURES. ACT IN OPENLY MULTICULTURAL APPROACHES BASED OPENLY ON GLOBAL AND NATIONAL DIRECTIONS

WHEN SELF-EDUCATION RULES OPENLY THE REST IS PRACTICE: HOWEVER, COLLEGIATE CULTURES ARE PROBLEM DRIVERS FOR REGIONAL PLANNING AND RELATED STRATEGIC DIRECTION

Global crises often driven first in the US cause billions of people huge trouble and pain repeatedly. The high cost of Australian housing also reflects the interests of financial traders, supported by large producers rather than small ones or consumers. The latter must live somewhere, so must take what they can get in the market. The Catholic Church and Business Council of Australia share the

theoretical and practical position that too many consumers and producers (babies) are never enough for God and the economy. Do not ever let anyone kid you that women are represented in this traditional ideal international picture other than as ideal baby helpers. Today this has led to some bitter advice to the younger man to cut out the middle men when finding a woman and giving her a house. (Gay marriage be buggered. Everybody requires more effective protection than this system.)

On behalf of taxpayers, Australian women should be advised not to have more than two children as the third is taking the place of a refugee or economic migrant. Think, for example, of the 50% of youth unemployed in Spain. We have now all heard the story of Anna Bligh's mother and how the no-fault divorce in 1975 and the supporting mother's benefit later allowed her to leave a hopeless, violent drunk and bring up the usual brood of Catholic children, including the former Queensland Premier. One wondered at the time if local MP Tania Plibersek thought that having a third would make her a better member. Move on in your analysis. The hugely improved health and wellbeing of the world's people has rested effectively on Chinese state policies for national health and wellbeing since the Communists came to power, including their one child policy. Why is this completely ignored today? We have travelled in my lifetime from an Australia which supported carpet bombing over South East Asia in the belief that Chinese and other Asians were travelling South to take our lands, to a nation which pillories China for a one child policy which has helped raise up their own people and the world. Historically, but for Howard's gun laws, Australians must easily seem like a bunch of violent and ungrateful racists. 'Hey, hey, USA, how many kids did you kill today'? – Indeed.

The aging of the Australian population is highly related to increasing disability before death. It is vital to clarify the ideal aims and design of insurances applied to the home, its surroundings and to any related services provided to persons and places. The ideal is for clearly related and equitable service designs to meet individual and community need as effectively and broadly as possible. The first NSW Government Strata and Community Title Law Reform Position Paper '**Strata Title Law Reform**' appears to be good direction for integration into related state planning and funding. One later discusses this locally in regard to the City of Sydney and related open, co-operative action regionally and globally.

The high cost of Australian housing, generated largely by the producers (financiers included), undermines service industries to which housing costs are also closely related, such as tertiary education and health care. Now that radio, TV, computers and related information technologies exist to support it, open self-education is the ideal cooperative and competitive policy route and the rest is practice. For example, the Insight program on SBS TV had a great discussion recently of the relationships between people with severe injuries seeking a cure wherever it seemed to them they had a good chance of finding it, and doctors rightly concerned about good research and safe practice, inside or outside the normal constraints of controlled trials and their ethics committees, largely supported by government funding. The regional housing directions and action research proposal outlined later and supporting state, community and related professional and investment directions attached, thus respond to the article 'Pension delay underpins call for more seniors research' (AFR, 19.6.14, p. 18). This regional direction also seeks to tackle research more openly.

TenderSearch is apparently calling for research proposals on behalf of the National Senior Productive Ageing Centre (NSPAC) a research body co-funded by the federal Department of Social Security and the non-government organization National Seniors Australia. This is a VISION 2030 key program and related project proposal towards more affordable housing for seniors, disabled people and others, through regional action research. The proposed research project is also synonymous with quality management and good administrative practice, including risk and fund management. This is a two state solution which compares profit and non-profit funding for their effectiveness in meeting goals beside price. The terms – **social (public), private, community and affordable** housing are ideally addressed in related fund management, maintenance, insurance and personal investment contexts.

From these perspectives, NSW and other governments should seek discussion with State Super and others to make land and housing practice more openly consistent with state planning and health service direction, which is ideally based on the holistic World Health Organization (WHO) and UN views of the region and state – including the personal state. In this regional management model, open partnerships to deliver shared community goals are openly pursued and scrutinized. This is a more educational, democratic and evidence based way towards order and action than blind voting at many levels. From this perspective, workers should also be able to elect to have their compulsory superannuation paid on an ongoing basis into the bank account which pays off their home mortgage. This should particularly appeal to all those working in construction or elsewhere who have lost superannuation through being forced repeatedly to change jobs, or who hate investment risk other than in their own housing, which they may also work on to improve for eventual sale. Related directions in openly shared fund management and financial services are discussed later.

Government funds would appear better spent on openly harnessing the normal professional silos and closed shops to gain practical educational cooperation within broader communities, rather than putting taxpayer funds into more theoretical professional silos and closed shops, e.g. in tertiary institutions. Student and industrial matters at Sydney University are addressed attached as models in related global, regional and local planning and development contexts which ideally put the strategic planning directions before the collegiate ones. From the government and community perspectives, including students and those looking **for work, learning, exercise or entertainment**, this advice may be seen as about how to save huge amounts of common anxiety and money, by preferring broadly informed, clear and open communication to dealing with a multiplicity of legal, financial, academic, bureaucratic and other professional closed shops. This is the context in which regional and strategic plans, such as that of Sydney Uni, ideally align to fix a costly lack of regional planning focus, by cooperative openness to achieve regional planning aims and better practice.

From this perspective, the purpose of the bequest to Sydney Uni., etc. is ideally treated openly to implement the Sydney Uni. 2011-2015 Strategic Plan and related tertiary plans and regional projects. As I understand it from the Bequest Office publication 'Making an Enduring Contribution for Future Generations', a residuary bequest is '*all, or a portion, of the residuary of an estate*'. This planned giving of a residuary bequest for open implementation in suitable areas and projects, which may also implement the Sydney University Strategic Plan, etc. can openly align the interests of the potential

donor and the potential recipient of any size of residuary bequest better, while the former may travel closer towards a planned death, of which I often speak. (Did I mention the pie in the sky?)

The current South American Pope may recognize this emphasis on self-education in the regional direction outlined for any environment as that of educational theorists, such as Illich and Freire, openly routed in personal practice and exchange for personal authenticity and growth. Older Americans may see John Dewey. Such was also the view of education which led Lewin, the Tavistock Institute and the Open University in Britain, where theory and practice ideally appear increasingly to interact in life goals and research. Germans have done it for years. On the other hand, as Sartre suggested, 'Fake it, until you make it' (or something like that). Personal choice, which one can never escape, is ideally authentic, and more than self-conscious. It is self-informing for personal liberation.

As I pointed out to Lena Dominelli after her talk on Green Social Work at Sydney Uni, one must fit one's discipline into the world, not fit the world into one's discipline. Although I've absolutely no problem with the view "Rebuild; Work together step by step; Life is an opportunity; Life is a dance," the term 'Global South' is a meaningless abstraction for the purposes of engagement and Gina Rinehart is actually the richest woman in the world, not the Bettancourt heiress. One also needs a practical position which engages effectively with the market and related policy tops. This is provided by regional and strategic planning and related renewable energy targets, etc. rather than simply by refusing to deal with reality from some globally privileged and protected position resting on the ideal supremacy of a disciplinary concept, scornful of markets. (Say nothing of Mao? You must be nuts.)

At my age, it is hard to feel indignant enough to seek the jailing of Rolf Harris for kiddie fiddling in public, when one was born into a world where no doctor could afford to recognize the more likely origins of the presentation of women and children in hospitals, after mysterious 'falls'. It seems to me Harris took one for the team. On the other hand, in the 1960s, Dora Bialestock and other Melbourne doctors were the first, as far as I know, to draw attention in any literature to the children who arrived so often smashed and broken in public hospitals. (Her daughter made a moving film years later about her mother's more private demons and struggles. Where is it now?) Until the money for state services is there, one can never afford to see the bleaker sides of normal life, especially when bereft of contraceptive or abortion choice or merely too deluded to choose them in everybody's interest. The giant contribution made to the lives of Australians by people like Bertrand Wainer, the Scottish doctor who fought against a state made corrupt and violent by church anti-abortion attitudes should never be forgotten. Younger women used to effective contraception and abortion often do not know how recently even education about any family planning was frowned upon by almost all the churches.

Amnesia often appears to me today to be the general social condition. See the book 'Family Violence in Australia' (O'Donnell and Craney eds. 1982) for the origins of this position which is that

women and children as well as men need to be taught and expected to speak up, because if they can't articulate and so try to look after their own interests early, they will certainly be unable to look after the interests of many less powerful actors than themselves, at the hands of any people who may be using them for some nasty kind of service, whether unpaid or not. From this perspective one primarily seeks an informed and informing media, rather than lawyers, to address most social concerns. See the SBS Charter and Code of Practice for example and related direction. Insight programs are key beginnings for more open, educational and respectful attitudes to people than professional ones which adopt the rich excuse that secrecy and silence are protective of the comparatively weak. This is not often so.

TOWARDS VISION 2030 VIA REGIONAL ACTION RESEARCH FOR A FUTURE FOR SENIORS OR OTHERS' PROFIT OR NOT-FOR-PROFIT FUNDS: A TWO STATE SOLUTION FOR MORE AFFORDABLE HOUSING.

STATE ADMINISTRATION, RISK MANAGEMENT AND ACTION RESEARCH ARE IDEALLY SYNONYMOUS. THIS IS MORE RELIABLE AND CHEAPER THAN THE US APPROACH WHICH GROWS AND OFFLOADS RISK THROUGH THE NORMAL MARKET COMMERCIAL IN CONFIDENCE BEHAVIOUR

Cooperative and related lending and insurance arrangements have many religious, community, occupational and related state and trading origins. Beyond early charitable and guild arrangements, for example, they were pursued first by Bismarck in Germany in the case of soldiers and for iron and steel workers. The British Fabians and Keynes also pursued them, and the latter funds were used as war chests before reducing European cities and people to rubble produced new opportunities for building welfare/warfare states rather than the usual reverse. It is hard to comment on the cost effectiveness of current tenancy arrangements in public, private or community housing in an informed way, as the potential for effectively designed, regional and comparative approaches to planning and housing have appeared only recently. Global planning, as distinct from globally feudal and related collegiate operations, only began (for example and the purposes of argument) in 1946, when the World Health Organization (WHO) defined health as a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity. In 1948 the UN Universal Declaration of Human Rights went on to define 'equal rights' and standards nations were encouraged to adopt.

The WHO definition requires sectional interests and related lobbies to adopt place based (regional) perspectives which theoretically contain the medical model of practice and related theoretical models, instead of being driven by them as usual. A medical model of health places emphasis on finding cures for physiological symptoms and infirmities, rather than on dealing with the environment which may or may not have wholly or partially caused the physical condition. According to Billson, medical professors normally put their children's success down to genes and their students' success down to environment. Maybe he was kidding, maybe not. (Give them all a

questionnaire, ram it through a computer and call it science? Not on my watch if it gives no understanding what they are really like.)

Old and disabled people, like me and babies, probably spend more time at home than others who are more out and about. We appear highly likely to notice and rely substantially on our immediate resources and surroundings for our equanimity more than most. This is why this action research proposal deals with housing and land management, maintenance and insurance as the primary supports for health, which is also wellbeing. We totally accept, however, that we are all going to die and agree with Richard Denniss's view that death taxes appear to be a comparatively fair proposition, as it is impossible to upset dead people and their adult children should try to stand on their own feet. Denniss said he wants these offspring to be lifters, rather than leaners. However, it is here proposed that long before they die, their own and/or their parents' superannuation should also help them to buy or rent their accommodation, which is a central need for life. Those of us old people wishing to die at a time of our own choosing, should also be able to be helped and donate our bodies if we wish. There are huge secret retail opportunities related to death and other apparent waste. Open them up.

The guiding book 'Better Health Outcomes for Australians: The National Goals, Targets and Strategies for Better Health Outcomes into the Next Century' from the Department of Human Services and Health (1994) began regional health management processes which ideally employ similar principles to risk management as those found under state occupational health and safety and workers rehabilitation and compensation acts. In 2000, Australia began a coordinated health and disability management process with the development of regional health plans based on population profiles, including socio-economic indicators and a focus on the needs of the aged (NSW Health 2000). The aging of the population is highly related to increasing disability so one wonders how the National Disability Insurance Plan is ideally related to these directions. An article entitled 'No delay to disability insurance plan' (AFR 10.7.14, News 6) indicated it has bipartisan political support and will cover about 450,000 people with disabilities by 2018-19 and cost approximately \$22.1 billion per year.

It is vital to clarify the ideal aims and design of insurances to the home, its surroundings and to any related services provided to persons and places, as discussed later. The ideal is for clearly related and equitable service designs to meet individual and community need as effectively as possible. The first NSW Government Strata and Community Title Law Reform Position Paper '**Strata Title Law Reform**' appears to be good direction. The particular place and those within it thus appear also to be a local health and service context in which all related service provision, (e.g. for home and ground maintenance, education, crime prevention, etc.) may or may not be addressed. Australian governments, for example, apparently recognize that reducing the supply of motivated offenders requires reduction in the general level of community stress. In NSW, coordinated place management, community housing and crime prevention strategies are ideally implemented to achieve this (Standing Committee on Law and Justice 1998, 2002). Related dispute management and insurance are ideally addressed closer to the home ground, assisted by NSW Fair Trading and others.

One therefore refers again to the TenderSearch call for research proposals on behalf of the National Senior Productive Ageing Centre (NSPAC) the research body co-funded by the federal Department of Social Security and the non-government organization National Seniors Australia. This is a key heritage program and project proposal towards more affordable housing for seniors, disabled people and others, through regional action research. National Seniors is the 'parent body', formed in 1976. It claims to be 'the only strong, independent voice for people aged fifty years and over in Australia'. It claims a membership of 200,000 working to ensure the concerns of the over 50s are heard and acted on by decision makers across government and business. One recalls the legal and financial forces on both sides of government which retarded the Whitlam government plans for national health care, superannuation and disability insurance, so expects National Seniors to show and settle claims without going to court. Since 1975, state experience and the global financial crisis have developed far greater political consensus, based on good evidence across the board, about the comparatively protective nature of the first two of these systems for all Australians. Disability is positively correlated with growing old and dying, so policy development in this area is ideally now related to earlier Medicare and industry superannuation developments which have proved good.

From an evidence based approach to delivery of services like construction, maintenance and related risk management, terms are ideally explained clearly in order to study what is going on. A regional action research proposal based on undertaking and studying local community planning and supporting operations in housing and land management, maintenance, insurance and related service reform is addressed again later. This submission aims to improve wellbeing locally and as broadly as possible through encouraging more broadly and openly shared operations. This appeal is from the global tertiary suburbs and country, looking towards the fourth estate and sustainable development. (Compare the pair? Baby I love you for so many reasons. Watch, act and learn in regional contexts).

One also supports state direction outlined in Anne Summer's article 'Fresh struggle to save women's services' (SMH, 28-29.6.14, p.38), where refugees are conceptualized primarily in relation to the need for better and more affordable accommodation. This requires many existing accommodation services to tender to retain their funding under the management arm of the 'big four' charities of the Salvation Army, Mission Australia, Wesley Mission and St Vincent de Paul, as the main non-government providers of services for homeless people. One assumes women will still have full access to family planning and related services as part of providing them with their entitlements as Australian residents.

POLITICIANS SHARING THE SAME GROUND SHOULD SAVE MISSPENT MONEY AND TROUBLE BY WORKING OPENLY WITH OTHERS ON THE IMPLEMENTATION OF KEY REGIONAL AND STRATEGIC PLANS (THIS MAY OPENLY INCLUDE THEIR REJECTION OF ANY PRACTICE FOR CLEAR REASONS)

Mutual approaches should now start locally here in Glebe and environs where we live, especially from elected representatives who ideally support **the Sustainable Sydney 2030 Plan**, as briefly

described in the City of Sydney News (June 2014). In 2007 the City of Sydney undertook the largest-ever consultation in the City's history, according to the News. They spoke with thousands of residents and businesses in what is considered a vision for the future which guides their work today. This **Sustainable Sydney 2030 Plan**, is ideally constructed in the light of the state and United Nations (UN) visions first expressed in the UN Declaration of Human Rights and in related UN conventions which have been signed nationally and by the Australian states as being suitable for implementation.

The ideal global position for designing global commerce is regional, which is ideally inclusive of the will of all people in the region, as distinct from being the narrower, secret, strategic expression of big business, professional, and other sectional community interests. From this national and United Nations expression, our local politicians in their federal, state and local silos should work to open up and facilitate carriage of the **Sustainable Sydney 2030 and related regional plans**, including in pooled funds, services and accommodation where this seems a good idea and saves money. Other strategic plans, (e.g. those of tertiary institutions and schools) are ideally related openly to such regional approaches for best effect, so people can pursue and also judge from their own institutional and personal direction at work or in related communities. In our case in Glebe, for example, elected politicians should consider views such as this, with a view to pursuing related appropriate direction, such as that discussed here on a regional basis and attached in the light of the federal budget.

Alternatively, the **Sustainable Sydney 2030 Plan**, etc. may be opposed for personal, institutional or community reasons which are openly also deemed in the public interest, rather than purely driven by sectional vested interests and their numbers. This openly planned regional approach to doing business is the means by which many tiered and bureaucratic operational silos and costs may be revealed for co-location or reduced to deliver services more co-operatively, broadly and better in Australia or beyond, in more open public/private/non-profit partnerships using openly pooled funds.

In the local newsletter 'The Glebe Grapevine' (July 2014), Green state politician, Jamie Parker, indicates the state budget for 'upgrades (on top of repairs)' has increased again with \$3.410 million being allocated this year. As the Grapevine points out, slums in the last century are now a property developer's dream and the NSW government wants to sell a lot of them. This raises threats for people currently living in or needing supported housing, as well as for homeless people and those wanting to buy or rent but who cannot afford it. The Grapevine states that Spotless has the contract for maintenance of public housing and that there are many complaints about the service. In May, Spotless was apparently launched on the stock exchange and private shareholders raked in almost \$1 billion for half their shares while the CEO made \$23 million on the deal, according to the Grapevine. It thinks a better approach would be to get rid of Spotless and set up a local maintenance team of electricians, plumbers, carpenters, roofers and builders, who can take on and train locals. One would not need to advocate getting rid of Spotless to see this as an excellent form of competition. Besides real estate agents and politicians, which organizations may be most appropriate to manage funds?

Funds may be structured institutionally for comparative purposes as non-profit and/or profit based, as in the case of Medicare and private health care services, or in non-profit and private fund investment, as in the case of industry and other superannuation funds. Competition on a regionally level playing field requires comparatively reliable comparison of non-profit and profit-based structures in delivering work programs and services, to compare the pair for service, outcomes and related cost. The lesson of US housing is that more affordable housing requires better coordinated, regionally open operation. This is necessary for cheaper housing for the bottom two thirds of consumers and also for placing people who cannot find and pay for their own accommodation in more appropriate housing, in the light of the general need and their wishes, as time goes by. In the long run, as Keynes pointed out, we are dead. This presents many untapped retail opportunities.

Housing insurance, state government and other industry superannuation, as well as related housing management and investment practices are ideally addressed together in the inclusive regional program and project management context that Wilenski introduced to Commonwealth and NSW public servants in the 1980s, when state governments introduced new risk management processes linked to new state occupational health and safety, workers' rehabilitation and compensation acts. These were supported by shared fund management where funds remain in the ownership of the people who paid the premiums and those the money is there to help – i.e. the fund key stakeholders, rather than insurance companies and other stockholders, as discussed later. Following markets up, however, these ideal risk management approaches for more competitively informed, stable and cheap government and industry investment appear to have fallen by more vested commercial, collegiate and political waysides since their introduction. As mother used to say, 'Twas ever thus.'

Housing and housing ownership are treated here as part of fundamental ongoing need in regard to caring for one's children and for oneself, especially in old age, rather than as a comparatively short-term investment. This is realistic and based on the position Australians have historically taken to investing in their own and in their children's stable futures, as distinct from in theoretical drivel. My father's advice to me in this regard was good. Housing is where Australia's richest also made it, as discussed later. As Shane Oliver, AMP Capital chief economist has apparently said:

People who buy a property are forced into saving. So even if you have to pay off a mortgage over 20 or thirty years, you tend to end up with a better asset base than renters, who tend to spend their money. (SMH, 16.7.14, News 9.)

Thus one also looks forward to the release of mining magnate Andrew Forest's indigenous jobs strategy for new simple and accountable construction and maintenance beginnings. David Murray said no submission had been received by the Financial System Inquiry addressing indigenous finance issues. They are included in this submission. Land rights have shovelled a lot of public money in the path of lawyers who want everything kept secret and confusing. One often wonders how men think corruption occurs and how they have the gall to keep on finding more secret and expensive ways to pretend to fix it up while counselling politely all round. In management terms the buck stops with us all and we are too busy, lazy, gutless or pig-ignorant to address it. That's the way most men like it?

WHERE ARE THE BETTER REGIONAL AND PLACE-BASED APPROACHES PROMISED IN NSW FOR BUILDING, PUBLIC LIABILITY, WORKERS COMPENSATION AND VOLUNTARY WORKERS INSURANCE? (PROFESSIONAL LIABILITY IS IDEALLY ADDRESSED IN RELATED PLACE AND PERSON CONTEXTS)

Big housing and other construction often drives internationally first and may be highly sensitive to international market fluctuations, which cause high levels of business failure, unemployment and related unfair cost and cost shifting until the market finally collapses and lawyers pick up the pieces while others prudently shut up about it. The Inquiry into Construction Industry Insolvency in NSW, for example, drew attention to key reasons for insolvency, such as the cost of preparing bids, the under-bidding necessary to win the scarce job, and the capacity of the earlier, larger and/or more powerful organization to pass on the risk of failure to followers lower down contracting chains, including by late payment for completed work. Related suggestions were made for a construction industry trust structure. State superannuation and related investment strategies, aimed at broader, more stable development and support are explored in this context later. One naturally starts with one's own experience of being a member of the owners' corporation at St. James Court. I'm always hoping for people like the Rudds, the Carrs, the Turnbulls, etc. to instruct us on how they manage their personal affairs, so we can avoid the pain. They never do the obvious? One reads in the news that Joe Hockey and his rich banker wife didn't even help her poor old mother to avoid being screwed by a bank. What chance do the rest of us have?

Anthony Roberts, Minister for Fair Trading, states in the first NSW Government Strata and Community Title Law Reform Position Paper '**Strata Title Law Reform**' that within 20 years half of the State's population is expected to be living or working in a strata or community scheme (2013 p. 2) (like ours at St James Court). Many problems in regard to roles of the strata manager, the owners' corporation, its 'executive' committee, levies and mandated insurances are considered as management models in the attached submissions to related Commonwealth and state inquiries into more affordable housing. The eight housing insurance premiums now required under strata title are poorly administered and this cost is also reflected, presumably, in all housing and rental costs, undermining services like tertiary education, research and other potential investment from individuals and communities across the world. The yearly audit supports the strata manager not us.

In my long experience of community organizations and universities, their management, including my contribution, has often been ignorant and bad, partly because the only person who may really understand what is going on is the person paid to manage the lot and nobody wants to upset their friends. Most of us are working elsewhere and only come to irritating meetings to pursue special individual or group interests. I would never suggest that paying people to turn up to occasional meetings would improve a bad management situation although Stiglitz said at the recent City Talk, (I think), that if people are paid more highly they will do a better job. (Surely only if they are given new duties?) I have been on the executive committee of the owners' corporation at St James Court since 1993. However, it was only when I retired in 2007 and then the global financial crisis came and UniSuper also lost a lot of my retirement capital, while many workmen also descended on the plot, that I really began to look at the management of strata title housing and maintenance. I feel sure I am not alone in realizing in old age that I spent my life truly pig ignorant about financial operations. This is also for a good reason - the guys who are handling it do not want anyone to know how.

If any level of government decides to let tradesmen descend on our property for safety or other reasons let us know because we live here and they run up expenses mightily if claiming to find asbestos or other faults on the property, as they did in 2008. Some other leading events at St James Court since 2007 are discussed in related contexts later. The latest NSW Fair Trading pamphlet (November 2013) entitled ***Responsibilities of the owners' corporation in a strata scheme***, states the insurances we should have in this strata title plan are: **Building insurance; Public liability insurance; workers' compensation insurance and voluntary workers insurance.** (These presumably replace 8 kinds of insurance formerly required of us as owners of property under strata title. According to information presented at previous AGMs, including 2013, these were **building; common contents; loss of rent; legal liability; personal accident; fidelity guarantee; office bearers and catastrophe insurance**). What is our strata manager (or anybody else) going to do about it before the 2014 AGM? Get us a better deal? When a law is passed nobody waves a magic wand so that a light goes on in our heads and we know about it and change our behaviour. It is when any money is moved that it counts. Government must act and advise.

New state views of insurances necessary for owners or managers of places where people live and work are ideally part of transition to funding regional plans and schemes driven by people and related evidence, rather than mainly designed to put profit first. The profit motive driving public or private funds alone, has been linked with increasingly ignorant, costly and high risk practices for all related businesses, in comparison with more open and stable fund design, as became evident in Australia in the global financial crisis. From any perspective, the professional indemnity insurance required and who pays the premium, usually depends on whether the worker is a subcontractor, employee or engaged in another type of practice. Competition should generally be designed, as Hilmer (1993) intended, to drive better quality of life. This may often be a question of what the individual seeks most, so as to gain it.

The issue of whether or how anybody should be covered by an insurance or levy are complex and should not normally be used to bring closure of service and the denial of broad consumer choice. This is also raised in relation to NSW Community Building Partnership funding which is apparently available to not for profit bodies and organizations registered and approved by NSW Fair Trading and NSW local councils. Funds are disbursed via a submissions model of funding. Organizations applying for funds must have minimum public liability insurance cover of \$5 million plus personal accident, professional indemnity and directors and office insurance. The ideally related treatments for protection of the worker, consumer and public from the unintended consequences of practice on no-fault and fault based insurance grounds are difficult to discern on variable grounds. However, broad coverage is often best to the extent that it increases the range of key data or evidence capture which can also reduce cost as well as provide more reliable information on any question. The costly inequity of submissions models of funding in comparison with more openly planned approaches are discussed in related contexts later.

One has questioned the design of insurance on the St James Court owners' corporation since the 2007 AGM when the strata manager produced a brief article by a lawyer in a trade magazine and said we had to add workers' compensation insurance to the cost list. Before the next AGM in November 2014, as I said to a couple on the premises, we should ask the strata manager if she knows about the government order in the NSW Fair Trading pamphlet (Nov. 2013) and also ask her what she intends to do about it. Can she, for example, get us better and cheaper insurance as it is our biggest yearly expense and I have never been able to understand how it is managed. The owners' corporation certainly cannot manage

risk effectively as we do not have either the injury data or knowledge to do it. God alone knows the relationship of the strata manager to our current insurer, auditor, etc. etc. I am told we cannot change insurers as there are still claims to run. God knows what they are or how they will affect us in future. The last auditor's report was a rubber stamp form letter declining to judge in the owners' interest.

Those on an owners' corporation executive committee would probably not listen to someone like me about this so I would lose any vote. God also knows who is on the strata roll because the strata manager would not give it to us. Government should quickly suggest better insurance in the light of the article 'Fels takes aim at insurers' profits' (AFR 4.7.14, p. 21). He found general insurers in Australia are more profitable than the big four banks with a return on equity averaging 19% in the nine years to 2013'. The former Australian Competition and Consumer Commission chief stated:

'Insurance companies in Australia are more profitable than banks and this suggests an absence of effective competition.....The lack of information to consumers is a serious impediment to competition'.....

His investigation found big variations in property premiums of between 50 to 60 percent. He said: *'Those differences would not persist in a competitive and informed market'*. Too right I guess.

An article entitled 'Insurers are getting away with Gouging' (SMH 25.6.14 Money 7) makes related claims to Fels. It states one can usually save money by changing insurers because insurers automatically raise the premiums for their repeat clients on a yearly basis while new customers are given better deals. The article points out insurance is an industry dominated by two big players – a duopoly. IAG controls 31.5% via brands such as NRMA insurance and CGU; while Suncorp has 33.5% via brands like AAMI, GIO and APIA. Rather than competing purely on price, firms in such a concentrated market have a strategy of competing on their brands. On the other hand, too much competition in private sector insurance markets leads to a global financial crisis. Guide us reliably about our best insurance choices. Take this opportunity to manage risk better. Also tell our strata manager that if she ever again introduces a tiny article by a lawyer in a trade journal to a pig ignorant AGM and says we have to add workers' compensation to the eight insurances she levies, she will be shot. One also tires of tradesmen showing one who is boss. In times of a global financial crisis, if they turn off your lights alone, it can be quite frightening, especially if so many men descend on the plot when UniSuper has just lost a huge chunk of one's capital that one needs to retire on. Why do men choose silence about what counts?

On the bright side, the Strata Laws Online Consultation Final Report produced by Global Access Partners Pty Ltd was excellent in providing the first research I've seen which outlined the common problems people experience in living together, while also making suggestions for what to do about them. Up until then one had engaged in comparatively pig-ignorant discovery learning as a member of the owners' corporation executive, acting as putty in the hands of the strata manager, or possibly those of whom she may also be frightened. (Maybe we should go for a bigger Hooker? Who could make it happen?)

There appears to be a need for a management awareness higher up, as well as in regard to the related design of insurance so that risks may be identified and reduced while treating insurance premiums

accordingly in the process, to inform better policy and more cost effective practice in the future. I guess good management is a common problem in social (public) and community housing as well as in private strata title housing. For example, in the Strata Laws Online Consultation Report a participant asks:

'How can a building valued at \$20-\$50 million (as many of them are) be controlled by a rag-tag band of 'accidental' allies whose only claim to stewardship is their joint or common ownership in a strata titled or community titled building' (p. 26).

Another states, *'compulsory strata managers can and do keep owners completely in the dark'* (p. 30). Amen to all that. Another participant in the consultation states:

'For a residential, commercial, retail and serviced apartments scheme to function as well as possible there needs to be a common purpose amongst the lot owners. However, the interests of lot owners from residential, commercial, retail and serviced apartments are different and often in conflict' (p. 43).

One agreed with Cathy Sherry, in Law at the Uni. of NSW who stated, according to the Strata Laws Online Consultation Report:

'The power of the majority to write laws for their neighbours is potentially dangerous and oppressive. If misused, it can foster disharmony and resentment in communities which in turn make everyone's life a misery. (p. 65).

One assumes the ideal aims for an owners' corporation are broadly the same as one has when living in a more freestanding home with neighbours. Such aims are social harmony, fair treatment, cost containment, security and suitable return on any joint investment. In an inclusive and democratic society, the general laws of the land provide the context and key standards of most relevance for all those living in the state, no matter what their role in the context of housing. In this view the feminist game is ideally ramming the private up the public to good effect, as distinct from merely trying to get equal or better in men's demonstrably stupid and expensive US led financial games.

The Pension Review Report (2009) of the Department of Families, Housing, Community Services and Indigenous Affairs noted that compared with other OECD countries the Australian tax-transfer system is highly efficient in redistributing resources to those with least means. Among the 27 countries for which data are available, Australia has the highest proportion of public transfers flowing to the quintile of the population with the lowest private incomes. Australia also has the lowest rate of direct taxation in the group of 19 countries with data on this, according to the Treasury (p.8) People trying to make a living in small business as well as wishing to buy a home may nevertheless be privately resentful if others on social security benefits also get supporting accommodation much more easily than they do. (If I were in small business, I would be unhappy with this and I wouldn't like people like me much either, who have had both a sheltered and well paid working life for little good reason.) This is the context in which more affordable housing is ideally constructed for purchase or rental.

A FEW WORDS ON THE CATHOLIC CHURCH: OUR PARTNERS IN THE ST JAMES PLOT

It was great recently to hear a talk about the legacy of Karol Wojtyla, Pope John Paul 2, the Polish Pope, in the history of Catholicism and in a young heart at the Catholic Society of St Peter. Speaking as a former academic I thought Eileen Leyne did a superb job of explaining this Pope's importance,

starting in terms of international church management, before explaining the related place of history, culture, courage and belief in man and youth in this Pope's greatness. I thought she made a convincing and moving case, finally bringing the matter of his example upon herself, inspired from an Irish Catholic history in Canada, to follow. This was a polished account few were there to hear.

Recently, I gather, the Polish Pope was ordained a saint along with the more shadowy John XXIII who we hopefully will also hear about at the Catholic Society of St Peter one day. According to the Sydney Morning Herald (SMH 3-4.5.14, News Review 26) Pope Francis and the retired Benedict XVI recently celebrated mass together, the first papal double act in St Peter's Square in 2000 years. Strange days indeed. Surely I cannot believe the report elsewhere (SMH 3-4.5.14 News 19) that next in the express line for beautification are ex-popes Timmy II, who reportedly saved several kindergarten students from a nasty dose of head lice, and Nigel IV, who once helped treat a nun for an even nastier yeast infection? Are journalism standards falling? Why are they getting new saints?

As I wrote to Eileen Leyne, 'Can apparently natural enemies share vocations and services? Shall we find out?' I guess we share a vocation in wishing to see good services delivered to women and children (men included) whatever they are. I was also asking who supports her daily life, because this is the key question often hidden from any history, but which is fundamental for any related policy understanding about how any services or vocations may be best pursued, apart or together. I guessed she was part of a celibate religious order, because of the way she often used the terms mankind and man, as if women were included. One wonders what you think are the conditions for women's equal expression with men in life, as distinct from as celibates in the church - an ancient institution with lands and related resources to prop you up and/or help you carry out your vocation.

On hearing her talk I thought it strange that she has a vocation and that in many ways I share this vocation with her, except I think the role of the Catholic Church in the 20th century was deeply oppressive of women and children. In my lived experience this occurred through its support for US wars and its rejection of sexual knowledge, including about the availability of safe and effective contraception or abortion, which is vital for quality of life for the poor and for future generations. Those living in rich countries have made the choice to limit reproduction. Family planning is the central necessity to prevent the involuntary breeding that leads to poverty and disability through desertification and wars generated at borders. From this perspective the tragedy is Catholics, etc. outbreed the rest and this will continue to be reflected in regional voting, violence and deprivation. Take the heritage protection direction instead, which is discussed here in relation mainly to housing.

WHAT ARE LAND RIGHTS BEYOND MORE TAXPAYERS MONEY HANDED TO LAWYERS AND MATES?

At the recent City Talk, Joseph Stiglitz did not address housing, but he said resources beneath land belong to all Australians and do not have to be squandered soon as they are not going to travel by themselves. He suggested state resource policy and taxation should reflect this in the interests of current and future generations. His book 'Freefall', about the reasons for the last global financial crisis (2008), nevertheless showed the huge role that private and government treatment of housing construction, sale, mortgages, additional hedging and related risk played in creating increasingly

unequal and unstable communities throughout US and global social structures except for the US financial tops, which soon bounced back stronger with government aid. The AFR Wealth Issue (July 2014), lists 100 of Australia's wealthiest individuals in order of their wealth, showing that in a sample of the 13 richest, Gina Rinehart was first and Andrew Forest was 7th richest. Both made their wealth from resources (mining). Six others in this richest sample of 13 made money from 'property' and/or 'investment' and Kerr Neilson made his from 'finance'. 'Social, affordable and private' housing is ideally constructed more openly in cooperation with many others, including those who are richest.

As Collier showed in 'The Bottom Billion: Why the poorest countries are failing and what can be done about it' (2008), a rush to exploit resources may also be a sign of secret sectional interests leading to increasing political corruption and social instability, often related also to elections and the related sectional spoils of office. Ideally we seek better and more openly inclusive management in the public interest. This is ideally also required as a result of the UN Declaration of human rights, in more sustainable development to benefit current and future generations, and in related directions. In this international context, one wonders how the Financial Systems Inquiry will treat aboriginal land. According to a recent AFR article entitled, 'Murray fears land council waste tragedy', the head of the inquiry, David Murray, said no submissions had been received by it addressing indigenous financial issues. He met with representatives of more than 20 indigenous organizations to discuss potential roll-out of the Santiago Principles which he and 20 global counterparts developed during his time as the funding chair of the Australian Future Fund. God knows what this is about but the quoted estimates of value of total indigenous assets appear to vary wildly from \$2.5 billion to \$40 billion.

As Graeme Samuel, Chairman of the National Commission of Audit, pointed out in an article entitled 'Five areas where we can rekindle our great tradition of reform', Australians need to question the government distribution of billions to selected interest groups who have satisfied the 'P' test; they serve a political or private interest, not the fundamental 'P' test – that they serve the public interest. Each of these handouts should be tested to determine if they are genuinely in the public interest – and if the former, is there a more efficient way of achieving that purpose (AFR, 27.6.14, p. 47).

DESIGN HOUSING TO BE MORE SECURE AND AFFORDABLE FOR THE BOTTOM TWO THIRDS OF THE POPULATION: EXPLORE THE POTENTIAL FOR USING NON-PROFIT SUPERANNUATION TO FUND HOUSING IN ORDER TO MAKE IT CHEAPER FOR THE BOTTOM TWO THIRDS, NOT THE TOP THIRD

The attached responses to the Senate Standing Committee on Economics Inquiry into Affordable Housing and to questions in the Strata and Community Title Law Reform Discussion Paper, 'Making NSW No. 1 Again: Shaping Future Communities' (2012), also show a way forward for many who seek to live in and/or invest in housing which is designed to be more affordable for the bottom two thirds of the Australian population, rather than costs being driven by those at the top. The history, design and performance of Australian health care, workers compensation insurance, and non-profit industry superannuation show risk management structures and practices are more stable and cheaper if driven primarily to achieve social and environmental goals of the key stakeholders in any place, not purely the pecuniary goals of fund managers, related brethren and company stockholders perhaps.

Funds are ideally owned, underwritten, managed and invested openly and competitively in the interests of **key** stakeholders. These are the people for whose benefit the fund was ideally established and those who paid the money. Lawyers, fund managers and their acolytes may resist this direction. However, their traditional perceptions of risk have led globally and in Australia to comparatively higher costs and risks ending in market collapses which some fund managers walk away from to get richer. Other investors, especially the elderly or comparatively poor, cannot avoid substantial losses and end their lives dependant on government support. Those who can pay their bills slowly when the market cycle turns wipe out others down the production chains. Is this justice? Does it help good governance? No.

I am grateful for the stability of the small pension I get from State Super, particularly as I bet I will have the advantage of the actuarial tables. However, shouldn't big industry super funds which are non-profit also invest in housing on behalf of their members? Shouldn't their members also be helped by loans to house themselves or other members of the family if this is their greatest wish in regard to their own security? Wouldn't this direct action also lead to more stable, accountable and cheaper investment systems than occurred in the US and the related global financial crisis?

After UniSuper lost so much of my money in 2008, shortly after I retired in 2007 and needed to live off the capital, I closed my UniSuper account and lent the money to my daughter and her partner to buy a house. This arrangement is more useful, stable, flexible and cheap for us and apparently for government, than any other financial strategy. Why is it denied to others, retired or not? Self-Managed Superannuation Funds (SMSFs), as I understand it, for example, can invest in art, which seems just like fleecing the gullible to me. I could understand SMSF holders not being allowed to invest their superannuation in their own business, as this may be an unacceptable risk. However, investing in housing lived in by oneself or family members seems a safe and effective store of value which would also have the effect of improving housing affordability for the majority at the bottom. Is this what people normally do in family or other trusts? (I've no idea what is going on, have you?)

On the other hand, as superannuation architect, Garry Weaven, pointed out in the AFR Magazine, The Power Issue, about industry superannuation, which is run on a non-profit basis for members who are also the ideal beneficiaries:

Superannuation, essentially, is a means to administer and invest savings to allow ordinary working people to emulate the advantages of the very wealthy; they don't have to sell when markets are bad, no deal is too big, the best advice is affordable, unit costs are minimised.

This is a revolutionary view of fund management as ideally it takes the importance of the stability of the fund into account for ongoing support and planned investment, rather than focusing solely on the returns on investment accompanied by the laughable proposition that a lot of hedging provides control over risk. (If idiots like us will believe that we will believe anything? The situation surely is reversed.)

Weaven attacked the financial services industry, which underpins nearly all other industry, as being one that can be paid for matching benchmarks while actual retirement savings decline; for taking commissions without adding value; and for undermining not enhancing the savings needs of the country. The financial or legal 'service providers' are actually the controllers, whose aim is to draw down as much money as possible from pools by managing them for themselves. This can be addressed in relation to land and housing insurance, with a reforming health fund model.

Weaven states reform of the system of advice and distribution of superannuation and other financial schemes depends on grasping the simple idea that, if advice is only in the best interests of the client, that would also be likely to be in the interests of maximising long term national savings. On the other hand, if advice is based on sales commissions, it will be conflicted and result in the promotion of underperforming funds. With a perspicacity which has surely been shared by many ignorant girls everywhere, at least before the age of puberty, Weaven states:

'If one can align one's ambitions and commercial aspirations with the long-term public interest that is not only an extremely potent business strategy but a personally satisfying lifestyle'

We needed to hear it from him. The ideal management and work practices for 'democracy' or 'liberal democracy' require consideration in many contexts where practice is typically feudally closed and driven by lawyers and financial interests other than those of the apparent fund owners or the ideal beneficiaries. One also wonders why self-managed superannuation funds (SMSFs) cannot be invested in one's own housing and land in this context. The article by Kate Jones entitled 'Buying a nest with your nest egg can be a risky strategy' (Sydney Morning Herald, 18.6.14, Money 7) states:

'Property purchased through a Self-Managed Superannuation Fund' SMSF cannot be lived in by you, any other trustees or anyone related to the trustees, no matter how distant the relationship'.....'Borrowed funds can be used for property maintenance but cannot be used to improve a property'.

This appears confirmed in the Australian Taxation Office (ATO) publication 'Self-managed super and you'. This raises many more questions about SMSFs and related fund designs which apparently escape the more rigorous SMSF scrutiny by the ATO that I have no knowledge to address. On reading the ATO pamphlet, however, I am not surprised that SMSFs are seen as high risk as they appear to require a lot of related financial specialist action and trust in regard to their management. The idea that an increase in separation and secret operations is protective of funds is ridiculous. Marcus Padley, who authors the stock market newsletter 'Marcus Today' replied to the question of why SMSF holders are not allowed to invest in family housing directly: 'if everyone put their Super into their own property the banks would get smashed as \$1.6 trillion got ripped out of the mortgage lending market. Imagine the lobbying the politicians would get from the banks and their shareholders on that suggestion (!)' Surely, however, such increased competition with the big four banks in a way which also does not increase global instability would appear to be good policy.

Another person said that government would not want to lose the extra taxation through the increased demand for negative gearing. However, negative gearing has been shown to be a failure as far as providing a means of making housing more affordable for first home buyers, which was its original policy intention. The Grattan Institute, Saul Eslake and others recommend negative gearing abolition because it did not lead to new housing construction but increased systemic risk and cost.

It superficially seems that changes which allow non-profit or self-managed superannuation holders to invest in homes they or related family members inhabit would be more equitable and cost effective treatment of all engaged in the construction industry and beyond. In industry downturns people could improve the value of their own houses by working on them, if they wished. Such a change would create clearer competition in the financial system while increasing its stability and cutting housing cost. How does an SMSF ideally relate to a family trust? Is this another secret?

REGIONAL PLANNING ABHORS THE SUBMISSIONS MODEL OF FUNDING BECAUSE IT DEALS FUNDS TO THE COMPARATIVELY WELL-CONNECTED COMPARATIVELY WASTEFULLY OF TIME AND MONEY

Planning makes the common and wasteful submissions models of service funding unnecessary. In child care services, for example, the submissions model of funding led to the best-connected submission writers married to the right people with time on their hands getting the lions' share of government money unless local councils stepped in on behalf of the communities with the largest number of children and those needing more care and attention. See *Caring for Australia's Children* (Brennan and O'Donnell, 1986) for this history. 'Women's services', such as refuges, are ideally discussed in related regional accommodation and planning contexts. Invest in kids early to save.

The City of Sydney apparently has 19 invitation mechanisms for allocation of grants and sponsorship. This seems a blind, costly mechanism for doling out cash which may encourage limited sectional interests to prey upon politicians, especially in safe seats. God knows how many small pots of money the state and Commonwealth governments dole out this way. In universities the collegiate cultures wield power over the dispensation of similar pots of money, with a far greater amount of wasted time and effort expected in the process, I guess. The NSW Community Building Partnership Program and others are ideally treated in planning contexts for more affordable and fair action.

In summary, good land, housing and related insurance and fund management require regionally planned approaches to fund ownership and competitive development. More open and regionally planned and strategic direction is thus recommended for more affordable housing (i.e. housing aiming to meet the needs of people on low to moderate incomes, whether they are renters, owners or aspirants for housing themselves or significant others). State views of insurances necessary for owners or managers of places where people live and work are ideally part of transition to funding regional plans and schemes driven openly by evidence, rather than designed for sectional gain. Give up picking many winners and take more broadly planned, comparative, approaches to development.

Living standards are ideally also conceptualised more openly and broadly as quality of life, which is social and environmental, as well as measured on price and some apparently unrealistic

expectations of comparatively short term economic return. Competition is ideally conducted on openly shared and planned ground to compare the non-profit and profit based performances. In regard to education and communication, think globally and plan regionally, strategically and openly to improve quality of life in the light of shared UN, national and related regional and local directions.

Thanks for any information you provide in relation to this submission and to related ones attached.

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