

**COMMENT ON KEY AIMS AND TERMINOLOGY IN 'BUILDING CONFIDENCE'
(A REPORT TO THE BUILDING MINISTERS FORUM)**

'You toucha my tree. I breaka you face'. (God) God is a DJ

There but for fortune, go you or I. (Joan Baez)

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Summary Introduction and Building Confidence report analysis and critique:

THE BUILDING CONFIDENCE REPORT AND THE BUILDING MINISTERS FORUM REQUIRE REGIONAL DEMOGRAPHIC APPROACHES TO PLANNING BUT APPEAR MAINLY CONSTRUCTION AND CERTIFICATION LED FOR INDUSTRIAL PURPOSES

THE CONSTRUCTION PHASE IS NOT TREATED WELL WHEN THE INQUIRY FOCUS CUTS IT OFF FROM THE MANAGEMENT, MAINTENANCE AND TURNOVER OF THE OLDER EXISTING RANGES OF HOUSING AND RELATED RENTAL OR OTHER COMMERCIAL OPERATIONS.

THESE ARE THE MAIN ON-SHORE, BUILDING AND RELATED INDUSTRY EMPLOYERS, WORKERS AND RESIDENTS SO AUSTRALIAN GOVERNMENT SHOULD REPRESENT THE LOT.

STATE SUPER PENSIONS, THE CONSUMER PRICE INDEX (CPI) AND PERSONAL SAFE HOUSING INVESTMENTS SINCE THE GLOBAL FINANCIAL CRISIS OF 2008 HIT SUPER ARE ADDRESSED IN REGIONAL CONTEXTS LATER. THIS IS TO ASSIST AUSTRALIANS AND THEIR NEIGHBOURS THROUGH RESERVE BANK AIMS. ONE REACHES OUT TO THE WORLD BUT SUPPORTS UNDERSTANDING OF POPULATION PRESSURES SO AS TO CONTROL THEM.

Anyone who reads the Australian Financial Review Rich List, will see that land and property ownership appear to remain the fundamental bulwarks of wealth, whatever they tell us about the fleeting fickle brand, in on-line sales or not. All immigrant Australians love land and property so it's a wonder we know so little about it, especially in government, perhaps. Since 2007, relations with Macquarie Bank and other investment houses are questioned.

I write as a Sydney resident and property owner without mortgage on the strata committee of strata plan 10775 in Glebe, since 1995. This strata plan is comprised of 18 town houses, each on three levels, with front and back gardens. We share land, building foundations, trees, walls and fences, etc. with surrounding neighbours, such as the Catholic church and other private sector and NSW government building owners, mainly unknown and unapproachable for us. There is a lot of decay and turnover in the rental of these or other buildings so there has probably always been a lot of housing treatment waste, or rubbish, left in related public and orphan spaces by unknown people living on the plot or passing by.

(See attached and related discussion on the **Easy and Transparent Trading Consultation Paper in the Department of Finance, Services and Innovation in NSW** commenting on:

- updating uncollected goods regulation;
- creating a central data portal on traders and licensees.

One begins this new discussion with a question to the NSW Premier which first arose for me in 2008, when many building industry workers appeared to descend suddenly on this strata plan plot, looking for things to do, whether closely related to safety or not. At the time I did not see this might be the result of Rudd government policies, which successfully addressed new construction such as school halls and other spending measures to deflect recession. I felt threatened by these men in small, menacing ways. They turned off all my lights at night.

Question: How can ignorant, powerless, people such as most building owners, accept a duty of care on the plot as the NSW Premier and others appear to think should be the case from time to time? This question is put to the NSW Premier and the Building Ministers Forum in the light of rising risks, instability and costs generated by legal financial services in the global financial crisis of 2008. One addresses how more open government, more accountable to the strata plan may stem these problems for superannuation investment.

Finally, one questions whether paying down one's mortgages and closing one's superannuation in order to service a housing loan to a relative may be the safest, cheapest and most flexible retirement and housing strategy for those involved. The bank of parents gets a bad rap in Jenna Price's Sydney Morning Herald article (SMH 16.7.19, p.23) entitled **'Shonky developers pose new risk to the Bank of Parents'**. Immigrants may beg to differ and enter real estate as a matter of course for the family, I guess. If you can't trust your relatives who can you trust? Don't tell me it's a gigantic international investment bank. If I'm to be squeezed in a bun as a property owner, I want to know how government is tops.

In this current regional context, which the Reserve Bank of Australia rightly leads, with a bank investment and inflation target of less than 2%, one particularly notes an article in the Australian Financial Review (18.7.19, p 9), entitled ***Super caps a positive decade with 7% for year to date investments***. Australian listed property was the strongest performing asset of the year, delivering 19.4% returns to investors, apparently. In national superannuation investment funds, the top returns went to QSuper, balanced at 9.9% and UniSuper, balanced at 9.9%. Balanced often means you haven't got risky green stocks wiping you out early? Are we heading, perhaps, for another financial crisis where lawyers pick up the pieces of what many others like dumb Macquarie Bank investment customers lost in 2008? Perhaps paying down mortgage debt and lending to offspring to buy their own property is better than supporting all the usual parasitic financial interests under the lawyers' wing. (But, what would I know as a dumb old immigrant grandma. This is addressed again later.)

The **Building Confidence** (2018) report prepared for the **Building Ministers Forum** (BMF) by Peter Shergold and Bronwyn Weir, now appears in the light of some new press knowledge and interest in risk management matters in housing. I refer mainly to various press articles on the theme of a new lack of consumer confidence in building, for example, ***'Ghost towns: unit buyers have crisis of confidence'*** in the Sydney Morning Herald, (SMH 20-21, News p.7). It refers to apparent land contamination, including asbestos, beneath an Erskineville building which apparently had not been properly addressed before building began. Balmain electorate representative, Jamie Parker, also states the Greens recently used freedom of information inquiry to find out that 340 buildings in the City of Sydney appear on a current list of those with flammable cladding. The main concerns with building appear so far to be fire from flammable building cladding; water penetration into the building frame and structural or other risk of damage from the nature or changes in foundations of the building. It is always nice to start with a reasonably clear list because it happens so rarely?

City of Sydney Lord Mayor Clover Moore states a key proposed solution to constituents by email on 28.7.19. She writes: *We need to reinstate independent onsite construction inspectors, and certification of all buildings must be carried out by third parties that are independent of the builders running the worksite. To ensure proper checks and balances, we must move away from the inherent conflict of interest where private certifiers and inspectors are paid by the building contractor. This is a long-standing issue with serious consequences for the community. The State Government must introduce genuine reforms to reinstate confidence in the industry.* Eternal vigilance is the price of independent thought, perhaps. Clover has always been a champion of open government and we are all the better for it. We live in a university precinct. If we didn't have a Green MP you'd have to weep? I think so but luckily, we have one in Jamie Parker and we are also Balmain, with rich waterfront harbour. Nevertheless, as a former Queenslander, one can always sympathise with the rural view.

The critique undertaken here seeks to assist resolve wider longstanding problems which building owners and governments currently meet through much very poor regulation. Cooperation or conflict of interest appear less vital markers of environmental progress than the availability to any project of appropriately broad or detailed forms of expertise, which are openly designed to assist owners and residents of building and governments reduce their ongoing risks. This is explored here in part through later examination of recent changes to the once quarterly balance sheet and the Income and Expenditure statements typically delivered to property owners by strata managers so they can track and understand work undertaken on their plots from a broadly historical and ongoing basis. This is the essence of a good risk management plan and approach and I used to be impressed by its clear purpose, which included a record of GST payment to the government on each service.

Changes to DEFT payment systems of the Macquarie Bank are questioned later in this small regional context, which is strata plan 10775 at St James Court in Glebe. This is necessary as I don't trust any of them with my money unless something very big is on my side. Design of housing services are far less open and well understood than services for health. This is one reason I like doctors and engineers, etc. who appear naturally broad minded yet conversant with the ground, especially over long periods of time. Lawyers or financiers are only prepared to be charming as a rule while economists, journalists etc. may be swingers. This is the environmental plot which questions what kind of environment we want. Greener. This essentially means a lot more investment emphasis on cleaning up the regions broadly. We can all learn in an open debate. Addresses are expensively cut and mangled in courts so better ways of producing shared plans and oversight of process and outcomes are needed.

Shergold and Weir state the **Building Ministers Forum** (BMF) is a group of Australian Government, State and Territory Ministers with responsibility for **building and construction** (sic.). How do these terms differ precisely in scope, or is definition left to the court and lawyers as usual? The BMF was apparently created under a series of intergovernmental agreements that establish and maintain the **Building Codes Board** which is responsible for the establishment of the **National Construction Code (NCC)**. This contains the technical requirements and standards for the construction of buildings and for plumbing work.

The key **difference** between an industry **standard** and an industry **code of practice**, as originally envisaged under new State and Commonwealth **Occupational Health and Safety Acts** drawn up in the 1980s has now disappeared, one assumes. The comparatively secretive and balkanised expectations of industrial group lawyers and their acolytes took over to subject as many operations as possible to the authority of the legal word on the page, whether this fits the particular building situation and the interests of **its owners and residents** or not. The proliferation of strata plan housing and the expectation of devising by-laws to deal with voting desires on any plot is speeding up costs everywhere now, hosted by strata managers, for example. If doctors worked thus, many more patients would die from what is rammed down their patient collective throats with insufficient or no understanding or interest in their related personal situations. This is a recipe for property owners being danced to industry interests. It deserves far wider, more intelligent address than it seems it can get. In this context, and in the light of the letters sent to me by State Super, addressed later, I guess government doesn't have a clue what it is entering into with retirement policy.

Full marks for trying so far as Australians appear by many accounts to be among the most rich and stable of peoples, following Switzerland, which is tiny but full of banks. When I was a girl in the 1960s, working in a bank was seen as something boys did only and if they couldn't get school marks high enough to go to university. The past is another country and the ambitious always start with law today, especially if they can't get into medicine?

In their executive summary to the **Building Confidence** report the authors state their aim is to protect the interests of those who '*own, work, live or conduct their businesses in Australian buildings*'. Following Terms of Reference, apparently, they seek to examine:

a. roles, responsibilities and accountabilities of different parties (sic.) (Which parties?)

There appear to be no strata managers or real estate agents in the **Building Confidence** report and Ministers focus. This is a substantial lack as new building is a comparatively small part of the ongoing property management and turnover operations affecting owners, (living on the plot or not), and renters. I've lost my confidence in this report early, as the key terminology used in it appears unequal to the task. The report emphasis appears overwhelmingly on the construction phase of industry operations, which may then influence the rest of long- established group housing management, maintenance and turnover costs for owners and renters, whether this is particularly appropriate to their particular deemed needs or not. Wage gains formerly made and flowed across industrial communities by the strongest unions in Australia may now pose actions in safety laws. It is hard for me to accept I can have any proper duty of care to those cavorting on this plot. We are already subjected to a wide range of insurance premiums as part of the parcel and there is absolutely no good reason for me, a householder, to have views on safe scaffolding, etc. The continual addition of strips of insurance to premiums goes on forever? I hope not because one assumes there is even greater potential for broader gain in rethinking these matters, rather than bottling them up in secret and the litigious interests driving lawyers. When I came into the NSW government to work on these matters in 1985, I learned a lot.

The files attached address related building and property management issues. In this discussion one naturally sees safety as a key goal depending on the nature of the place. Since the wages and incomes Acord of the Hawke and Keating governments, insurance requirements and funding pools related to population health, safety and security broadened a lot. The Reserve Bank of Australia and government roles may appear openly to join us up.

Never sniff at the importance of the mission. That is perhaps the most valuable lesson I learned working in NSW government from the mid1980s-1990s. To decide on a mission leads to separating the **key stakeholders** for any service. **Key stakeholders** are those for whom the service is provided, and those who pay for it. Others with an interest in any service or related project, whether generally identifiable or not, are stakeholders in its conduct and outcomes. They hold a related interest in it, expressed in some way or not, and financial or not. Wars and riots may be a natural outcome of the mission or anathema to it.

However, the capacity to devise a good mission is at the heart of good policy in my book. I am a 72 year-old Marxist grandma and former public servant, academic, teacher and typist living on a strata plan at St James Court in Glebe since 1995 and in collectively owned housing in Glebe prior to that, from 1975 to 1995. Individual experience is often relevant to developing effective policy approaches across the board which is why I address mine here. One hates to leave the field of definition to courts and their mates as usual. It has been said that the novel is a lie in the service of a greater truth. Can we escape our Freudian nature?

Reserve Bank of Australia (RBA) Governor, Philip Lowe, proposes an excellent personal mission which we all could follow if we want in the Australian Financial Review Magazine, (August 2019, p,31). The article states: When asked directly about what is his guiding principle, Lowe replies: ***It is to do my best to enhance the welfare of the people of Australia. And to be as clear as I can about what we are doing and why.*** I totally agree. (Most people prefer keeping their mouths shut and voting under duress, to follow lawyers.)

As any woman knows, the key task of life is to help men get a grip. I believe the Governor's principle is the best we could possibly have for each one of us. Then plan to treat the Constitution seriously, as an inappropriately reified and outdated administrative model which has nevertheless given comparatively good service in enhancing our social estates.

Australian State and Commonwealth Constitutions cement lawyers' feudal practices. These include the desire for more ignorant speech and voting. Through the supremacy of Constitutions lawyers remain on top in this land. All lawyers should now should fry in Hell like Michael Kirby and his brothers, if not loudly at rude war with themselves. Their main forms are essentially pre-literate, adversarial verbal drivel monopolies, handed down by polished elites. They parasitically impose continuing rule over smaller, fairer, better and cheaper businesses writing to obtain more healthy, secure and peaceful operations. Have it all out in the open on TV instead of court because it teaches us all how to get along better.

Let us follow RBA Governor, Philip Lowe, and regional approaches pioneered here. These will soon enough be irrationally undermined by feudal legal expectations holding up the lot. Anyhow, have a go because if you don't fight you lose. Housing and related services are ideally addressed in more openly informed regional contexts. The **Building Confidence Report**, and the **Building Ministers**, are typically flawed. (I used to write like that once.)

Living under strata one begins to see giant construction and hotel interests drive and support the broader daily bread of maintenance in strata group housing, compared, for example with the free-standing single-family home or shared wall terrace. There the family

has control over its own property maintenance affairs, unlike any resident in strata or any owner living under a strata plan, whether they are living and investing on or off the plot.

Group housing is where an increasing percentage of the population will be expected to live in future yet one lives at the comparative whim of government and industry interests which take no notice of our plot peculiarities. They prefer legal and other required practice shoved down our throats, especially in the city where industrial pickings are more lucrative and easier to get at quickly than in rural areas. These demands are delivered to industry and government through **strata managers**. Typically, they interact with ignorant unit owners' voting committees, except for the fact that **unlike lawyers, strata managers, and unknown other owners, some owners and renters live on site**. If government is serious about managing housing better for the total population as well as in industry interests conceived by party mates and lawyers, all need to open up more honestly to learning than they appear to be prepared to do at present. They prefer silence and ignorant voting. This leads a lot to stupid treatment without broad evidence. This state is also likely to be the increasing product of normal market and underwriting cycles getting wilder in international markets. Investment banks are so big they appear normally beyond any comparatively cheap control. One wonders about the effects of this on Australian residents, group housing owners and governments which ideally seek to avoid carrying the can for lots of new financial choices.

Under a discussion of terminology used in the **Building Confidence** report, a key distinction is between **Commercial** and **Domestic** building (p.7). This is a classification which appears comparatively confusing and unhelpful to the aim of the report. For example:

*The term **Commercial buildings** refers to class 2-9 buildings which includes multi-storey residential buildings and public buildings. The term captures both public and privately-owned buildings including those intended to be occupied by vulnerable people, such as aged care facilities, hospitals, childcare centres and low-cost accommodation.*

*The term **Domestic buildings** refers to class 1 and 10 buildings which includes dwellings, whether detached or attached (such as terrace houses and villas) sheds, swimming pools and other non-habitable structures. (To me these terms seem nonsensically mixed classification. Should I guess that Shergold and Weir were just too polite to comment on this?)*

One would have assumed that the broader ownership and management relations of any construction and related property management operations appear more relevant to the author's aims because the **owners and renters of buildings** are the key stakeholders in the range of new and old building management. For example, the City of Sydney expectation is for more construction and management of property on a basis where there is a **social mix of resident and non-resident owners and tenants**. The distinctions between Commercial and Domestic buildings seem unclear and false. Strata plans, for example, may apply to multi-storey residential buildings and detached or attached terraces, town houses or villas.

One mainly addresses **recommendations 12 and 20** of the **Building Confidence** report later. The regional demographic approach taken to risk management in health care services provision through Medicare may well be adapted to understand more about what goes on in broader group housing construction and in related personal management arenas. These arenas thus include all the ongoing building maintenance and turnover in residents and owners' homes, supposedly to improve the general quality of life. This should include administration designed to reduce housing costs through better design of investments in housing. The interest of the Reserve Bank Governor is sought in related discussion later. The Royal Commission into Aged Care Quality and Safety is addressed attached.

One remains at home in old age. The Royal Commission into Aged Care asks about the future **'challenges and opportunities'** for delivering accessible, affordable and high-quality aged care services. This is hard to assess in secret operations and without reference to term of reference e. It asks *how to ensure that aged care services are 'person-centred', including through allowing people to exercise greater choice, control and independence in relation to their care, and improving engagement with families and carers on care-related matters.* One assumes this occurs most easily in demonstrating and encouraging more open interaction based, for example, on the personal principles of RBA Governor, Philip Lowe:

To do my best to enhance the welfare of the people of Australia. And to be as clear as I can about what we are doing and why. (AFR Magazine, August 2019)

Mothers everywhere will understand that and applaud the Governor. If they really knew what lawyers believed, or what they said they believed, however, they would tear out their hair with rage and grief, ruing the day they have ever given birth to such Devil's spawn. Believe me, I mean that sincerely but Oz Ramsay Centres might also investigate further.

Australian Medicare is a comparatively big international success in terms of population access, service quality and cost. Housing policy may logically follow hospital and national health service approaches. This is the statistical and related evidentiary ground on which the individual naturally rests through the personal historical record and related service data. The demographic planning approach recommended for development here is linked to what is called the 'life cycle' approach. However, we are all going to die, and unless we are some form of Buddhist, Christian or other religious thinker, we assume we will soon be dead, speaking as individuals rather than age and population cohorts. Only our assets are left. This demographic and personal distinction is key for global and regional welfare planning.

However, global demographic approaches to planning and development pioneered by the World Health Organization (WHO) have been overtaken by land, state and professional interests. They refuse to consider effects of realities like particular population interests

which may fuel periodic revolts against the top sets of collective family and professional interests. Like mum or dad and the inevitability of one's own death, these rarely appear publicly acknowledged. This appears the fault of following the ruling feudal operations in states which may pretend to serve the public more meritocratically as a matter of course.

The **Building Confidence** report authors seem to have been given vague terms of reference for a start. For example, the researchers must consider:

- a. Roles, responsibilities and accountabilities of *different parties* (my emphasis)

If you cannot name specific parties, surely you can know nothing much about what is involved in the land planning and sale, construction, and more broadly related property management, maintenance and turnover operations. These are supported by bank or alternative mortgage and lending treatments. Commonly these ventures may also be supported by taxation, national superannuation, family trusts, or other income producing investment vehicles, for example. To call any forces '*different*' suggests a confused and confusing research mind. It is vague. One trusts the RBA would not like that if well run.

In this context the regional demographic approach to health care services pioneered by the World Health Organization and Australian governments in their Medicare and related private service design have huge relevance for operations in '**building and construction**'. This is a confusing common industrial concept. It should be linked and compared with the management, maintenance and turnover of existing group housing and other building via sales, rents and periodic levies. To assess if anything appears corrupt or wasteful of resources, address it to open it up. Related discussion on corruption and direct democracy are attached from a recent Independent Commission Against Corruption (ICAC) inquiry.

Government cannot attain quality management approaches to housing and construction while owners, (living on the plot or not) and renters, are kept in the dark and fed bullshit by government and industry players. The latter groups of paper tigers may also be ignorant, as they work back in city offices as distinct from in treatments on site, like doctors in hospitals. They may have better historical, comparative industry overviews or not, as the case may be.

Many recommendations supposedly leading to quality management approaches, as set out in the **Building Confidence** report, appear hopelessly partial instead. They appear to appeal to those most likely to prefer engagement in new big building. This is the industrial face which makes monetary and job gains for supporters and flows them on to other industry players via their righteously closed professional, party and government associations.

This starts from the top with lawyers. Quality management, which is essentially based on broad radical honesty, is hard when dealing with this feudal lot ruled by the truly stupid morality of lawyers. Radical honesty is an evidence based and scientific concept also rooted in mothers teaching, so it tries to be reasonably clear, unlike lawyers. It has been allied to common dictionaries; plain English; open scepticism; the acceptance of past mistakes and recognition of cultural, individual variation from any perceived norms. This more scientific and democratic advance is smothered by the crushing rule of lawyers bearing more feudal crown of thorns omertas for all those at the gates below the realm of top legal champions.

The cost is huge if people are not prepared to write down their honest perceptions of events. Yet in construction and property management the spoken or written word is often conceived as a dagger, fit only for use by lawyers or those exactly like them. One therefore starts any discussion of intellectual property with the view that anything I write is mine and I will show it to anybody I like. Public knowledge should triumph, as it has in the design of Wikipedia, for example. Ignorance everywhere underpins costly and unstable reign. Corruption and management of property are also addressed attached in related regional contexts rather than industrial ones, as befits a government role. One now addresses terms of reference and aims of **Building Confidence** in the light of key recommendations.

In the **Building Confidence report Recommendations 1-4** focus on the **registration and training of practitioners**. *A nationally consistent approach is recommended to the registration of certain categories of building practitioners and Compulsory Continuing Professional Development which includes mandatory hours/units dedicated to training on the National Construction Code (NCC) and the establishment of supervised training schemes with better defined career paths for **building surveyors**.*

Recommendations 5-7 address **Roles and responsibilities of regulators** and call for a focus on collaboration between state and local government and, where applicable, private building surveyors to improve regulatory oversight. Broad powers to audit building work and to take effective compliance and enforcement action are recommended. (This is OK?)

The industrial approach focusing on **national regulatory requirements** rather than the normal state ones has been recommended, rightly or wrongly, since mid-1980s passage of state and Commonwealth occupational health and safety acts. One may feel this recommended and partial industrial direction has been comparatively unsuccessful, closed and expensive so far, while lawyers and their professional mates in political parties roll on top of it as usual. It is also hard to see why this specific professional and industrial focus would now be taken up by governments, such as NSW, which have privatised the Land and Titles Office so that the owners of buildings may be even more unknown and unaccountable

than ever before. The blind leading the blind don't write well, as also appears the case from STATE SUPER communications (10.7.19) which are incomprehensible to me.

This is addressed later in a letter to STATE SUPER about my '**capped, defined benefit income stream**' (CDBIS), which I have gladly accessed without drama since I retired in 2007. UniSuper, then my only other source of income besides a small apartment investment and mortgage loan, took a dive in the global financial crisis in 2008. This is frightening if you are drawing on the principal to live and it can't recover. I have never lost so much money in my life, at the start of retirement when plumbers were swarming all over, finding asbestos, etc.

The consumer price index (CPI) and superannuation and housing investment are addressed later in personal terms. One aims to improve cost containment and deliver reliable flexibility for all family members in a generational lending contract which seems better and cheaper for all than norms, perhaps. If you can't trust you family then who can you trust? These closed matters could lead us better if opened up to broader scrutiny with the RBA.

As Professor Bill Randolph, director of the City Futures Research Centre at UNSW points out, however, in an article entitled '**Building industry must admit fault and put its house in order**', the lowly position of the consumer in the process was graphically exposed in the list of government ministers and industry heavyweights who attended the **Building Ministers Forum**, there was no one representing the key stakeholders – **building apartment owners**. (SMH 24.7.19, p. 21) Too right, we owners are treated like geese and force fed industrially led rubbish. The government acts for key families, lawyers and mates. Ministers and bureaucracy also appear to know too little about what they are doing to be convincing industry captives. In this ministerial and related industry concern system, building owners are those most kept in the dark and fed bullshit when it suits the financial, legal and other service provider interests higher up the chain or more immediately involved on site.

Randolph states neither **strata managers** nor **strata solicitors** were at the Building Ministers table. God knows why he carries a torch for **strata solicitors** not **building surveyors** or **building managers** or **site managers**, for example. At least they may be on the plot so have some ongoing capacity to know what is occurring in the real world, as distinct from applying legal words on paper to it from comparatively afar, without any particular historical understanding of the particular place. Those living on site, as owners or renters, may be more likely to contribute to understanding the specific peculiarities of any plot. This may be the central issue for understanding the best treatment for the owners who bought it. The last thing one would want to do is treat them to the legal process, with its duelling sets of idiotic secrets and prescriptions designed to always keep the ignorant lawyers in control. This is not only horrendously expensive from any broader view of welfare, it is bullshit.

Remembering the events of the global financial crisis of 2008, one questions some key recent change made to periodic income and expenditure statements provided to strata unit owners by strata managers, for example. They appear to give us little or no capacity to historically question the nature of expenses in relationship to particular work on the plot. I wonder if this is a means whereby a DEFT Macquarie bank platform will greatly raise costs.

I guess that like me when going to a doctor, we strata plan owners like to assume we have chosen to pay for specialist knowledge and action designed in our interests. The role of the **strata manager** primarily appears to be to keep the owners dumb, voting and paying what strata managers want when leaned upon by secret industry and government interests and demands as usual. From any democratic perspective this is a dismal property system and government should open it up to reduce many costs to housing consumers more rationally.

We all must live somewhere and this may change depending on circumstances of our birth and passage through life, in which our investments in partners and children are usually part. Younger people now appear locked out of housing ownership, with increasing tertiary education debt and job stability expectations which appear increasingly irrelevant in subcontracted and gig economies. There are also many new housing service on-costs which appear to be keeping people working longer rather than retiring early, as discussed later.

In the **Building Confidence report Recommendation 12** addresses the issue of **collecting and sharing building information and intelligence**. It states:

We recommend the creation of a central database by each jurisdiction and collaboration to develop a platform that can provide for information sharing to inform regulatory activities and the work of the BMF. Information in the databases would also be accessible as appropriate by owners and purchasers of buildings.

It is hard to fault wanting to know more about what you are doing with anybody's money, so as to be less broadly and universally ignorant. Engaging **strata managers** and those like **real estate agents** associated with them seems a good idea. They appear the ones with the broadest regional overview and experience of housing property and construction industry operations; and who are the major industry puppets, players and government responders.

One recalls the global financial crisis in 2008 began in US housing, mortgage and tax treatments. Financial and legal experts either didn't see financial disaster coming before it hit, or shut up about an apparently looming crisis. A few got out way ahead of the financial game of smaller helpless others. Residents as well as commercial property owners felt the effects. You'd like to feel you'd trust somebody in financial operations but God knows who.

On the other hand, the National Bank has done a helpful job keeping track of my money. If government seeks to invest in housing services for those who cannot reasonably provide them for themselves, it needs to understand the sector's potential runaway cost structures and to assist more stability for business, rather than fuelling wilder international cycles.

The current low interest environment established by the Reserve Bank lending rate makes one question the Consumer Price Index (CPI) as Elizabeth Knight does in an illuminating article entitled '*Feeling poor: Essential costs soar over 20 years*' in the Sydney Morning Herald (SMH 23.7.19, p. 23). She draws on the work of Fidelity International asset management specialist, Anthony Doyle, to show that the CPI mainly reflects the cost of foodstuffs and manufacturing. However, the services high on the needs list of most people and often impossible to avoid, have increased their costs rapidly over the past twenty years. The housewife has fled the nest to follow the professional lawyer's approach to life. (I discuss this matter in a letter later about my car crash last week. The fact that I referred to selling my car to a wrecker was a Freudian slip. We are the wreckers, of course, not them.)

The CPI does not reflect the ongoing rising cost of services like housing, or the services that women once performed at home, like caring for children, the sick or disabled and the frail old. Since the 1980s these services have increasingly been outsourced to poorly regulated markets supported by governments which may make small but rich population elements richer, as in the global financial crisis. Secondary and tertiary education costs have also risen far beyond the CPI. Housing investment is addressed later with a view to its more conservative design, to prevent wilder devastation in international risk management cycles.

Building Report Recommendation 20 addresses post-construction information management. It states:

We recommend that for Commonwealth buildings, a comprehensive digital manual be created for owners which can be passed on to successive owners. This would include all relevant documents for the ongoing management of the building, such as as-built construction documentation, fire safety system details and maintenance requirements.

Good luck! Plumbers, electricians and strata managers have either had nothing on key plumbing and wiring systems relevant to this plot and were following their noses, or else some of them had the information but lied to us about it. Intellectual property is money to men and it all ends up eventually in lawyers' control over the lot. The troops are impressed with their related political party and professionally driven sets of secrets, lies and confusions as are their typical media service provider driven mates. (They all ignore the need for population controls). Quality management of the lot in the real world is so much easier with any small local company with a history of work on the place than with a large establishment

where a new employee or subcontractor may turn up every time at any disturbing housing event, completely ignorant of the nature of the place and not caring much as long as the call out gets paid for. We used to have plumbing treated like that. The results were disgusting.

As the article in the City Hub (18.7.19, p.7) entitled 'Flawed inspections in Zetland flats' makes clear, **wound up builders equals no-one left to sue**'. Other discussion on the same Hub page indicates Nigel Hadgkiss, Fair Work Building and Construction director, apparently wrote in the Sydney Morning Herald: '*The CFMMEU has a proven track record of using bogus safety issues to get onto a site to pursue its industrial agenda.*' In this they appear like many others further up building and construction chains, operating earlier on and more secretly and safely as a rule. These forces include lawyers further up in party political and related family and industrial circles, pushing secret barrows for their higher ups and getting a cut of the unstable business that follows. This system is not well designed for the public.

For any man, especially those on the tools in the construction and property industries, his status and thus his interests as an employee, employer, self-employed or unemployed person may depend upon the needs of the particular job, the days of the week and where his businesses are in financial and related business cycles. Related treatment of taxation, industry superannuation and other fund management matters are addressed later in this context where government ideally employs a regional, planned approach to all property and its related maintenance and turnover, as well as to major risks arising in its construction.

When something is in its building stage, however high risk, this is different from the main game of housing and property management which must increasingly be seen as social service like health care, or education. If this is not the case, the irrational commercial designs and costs of the project will be transported to the much wider and more lucrative public in cities, while often transferring new costs to rural populations. The search for asbestos and the treatment of it, on Glebe Strata Plan 10775, at the time of the global financial crisis, when the Rudd government was in power, was one of many examples here. Industry superannuation, housing levy and tax treatments are also addressed in regional rather than siloed industrial and political contexts attached, as befits public and scientific understanding, as well as government representation of taxpaying voters and dependents.

Since passage of occupational health and safety acts in the 1980s industrial interests appear increasingly to be pursued under the rubric of safety. This may not be particularly necessary or safe, depending on the place being managed. However, it is costly and the building owners and renters can know or do nothing much, other than that foisted on them. Under the circumstances, there is a tendency for the particular and suddenly revealed incidence of building failure to be industrially generated for the sake of industry convenience rather than in the service of the wider Australian population of property owners and residents. If

government builds and manages more residential housing it will share this cost. I make this point as the global financial crisis in 2008 was accompanied by a steep increase in our quarterly housing costs related the supposed discovery by plumbers of asbestos in a corner of our strata plot. This also led to the strata manager claiming that the AGM that each individual set of 18 gardens, front and back, would have to be searched for asbestos.

Over my dead body as there was no convincing evidence for the case and its control, as distinct from increasing the general risk. One may merely travel a few miles outside Sydney to see asbestos loose, blowing around in the bush. I didn't want my gardens dug on an unaccountable whim. My daddy built our Queensland house using asbestos sheeting as normal in the 1950s and all the kids in the family helped. This asbestos concern seemed a beat-up in Glebe, in a strata housing plan started in the 1980s. This proposal came before other work propositions without apparently convincing grounding on the plot at the time.

Most buildings are far from new and their flaws may appear years after the original builders have finished and gone home. Under most circumstances the residents of buildings and the owners are likely to be the ones bearing the comparatively ignorant brunt of any wrong practice in the construction phase. To discuss building and construction without an equal investigation of ongoing land and property management, maintenance and turnover, is a mistake. I guess Nigel Hadgkiss is right and that standards forged in large group housing projects of any kind may have to be transported into the expectations placed on property management by strata managers and others operating in concert with new big construction drivers. The ones who pick up regular ongoing costs of the housing or related property operation are **building owners** who must pay increasing levies for its management, whether living on site or not, and those renting. Building occupants are generally driven blindly by the joint secret agreements between government and industry players, whether they are particularly relevant to ongoing safe maintenance operation in the particular place or not.

On the other hand, there may be many particular plumbing, foundation or electrical problems shared with neighbours which appear increasingly urgent but too difficult to address. They cross shared boundaries or occur in some other no-man's land of unknown operations. In historic suburbs like Glebe much old, decaying housing with common boundaries requires more broadly open examination so that joint government, private sector and other community interests can all be met. It is hard to spend money well.

Try considering more open regional approaches to investment to provide more stable housing and cut environmental costs for future generations of Australians and globally

Higher densities of population may be more lucrative for business. They must be managed well or one ends up living in massive concrete jungles stripped of trees, gardens, clean water and biodiversity but not giant buildings with freezing air conditioning and giant freeways full of cars, like many cities in Asia. Industry often grows up around waterways to strip and float logs and to discharge human or industrial waste products cheaply. I write against these tendencies, as they may be increasingly reflected in closed Australian family and party operations. Family connexions appear forgotten, at least in public, as the state is conveniently supposed to be meritocratic. This is a world of global turnover and stagnation.

One starts with the proposition that sweeping concrete mentality is the civilizing and destroying force of life. Before that kids and animals shit in sand, which is bad. Investment in housing is addressed here with the basic message that the fewer children that one has, the more may usually be passed on to future generations. Someone should point this out as a foundation for future policy making. Direction has been lost since 1907 when the male wage was set as sufficient for a man to support a dependant wife and 2-3 children. The state is now expected to support more than this norm without question. This is clearly the global motor of widening gaps in standards, not reducing them. Kids don't work free now and you can't sell them into marriage or related service early. You will be extremely lucky if they stick around long enough to support you in old age. Face facts with Chinese and build a more stable and less feudal approach to our joint family understanding and development.

All business begins with the family and its connections, the richer and bigger the better. For the average man or woman today, however, children have been turned from producer goods for parents into expensive consumer goods yielding insufficient return on investment. I've got absolutely nothing against children. It's the parents having too many that must be faced. Housing and superannuation policy are addressed later and attached to get better value. Pacific Nations may see global warming as their greatest problem. Others may see unsustainable levels of reproduction in these regions as women and future generations' greatest problem, as do I. Medecins Sans Frontieres goal of **Aid Without Agenda** appears increasingly wrong as is the case with many similar aid ventures blinded to broader policy.

Open regional approaches to project planning and development were pioneered in States in the 1980s and culminated in Hilmer's National Competition Policy report in 1993 which was accepted by all States and territories and the Commonwealth. This first accepted that the goals of competition may not always or only be financial. This may be fairly common place knowledge but appeared as some stunning new legal insight to support social and related environment and biodiversity goals for future generations. The related quality management framework outlined in the Hilmer Report, and exemplified in its acceptance by Heads of Government, was incorporated into the quality management framework loosely used by Robertson's painters and decorators when painting our eighteen townhouses at St James Court. This was on the basis of home building contract principles for NSW Fair Trading.

Over time, however, the approach to duty of care, quality management and insurance which the Hilmer approach to competition policy represented, lost out to lawyers as usual. They are never made properly accountable as they secretly and immediately take over government process and then feudally mystify it in law to protect themselves and their larger, more lucrative clients. These may be family land and professional interests. In this context the **regional land owners and electors appear to be joint key stakeholders ideally represented by their elected politicians of every stripe and anyone else they choose**. This appears to be the regional context in which government ideally works to protect its own and public interests. To do this effectively, however, knowledge systems must be less partial.

If you want to know how to make tertiary education cheaper and better see more at www.Carolodonnell.com.au. When the Rudd government launched its admirable stimulus programs when the global financial crisis occurred shortly before Christmas 2008, the result of roof insulation programs was the death of four young men and a huge increase in the number of house fires. I always wondered why a safety education DVD wasn't included in the daily newspapers and put on-line, on the basis that forewarned is forearmed. I never found out why not. Who got the inquiry report on the deaths and fires? I have always guessed the obvious never happened because lawyers and trainers aren't the only ones protecting and extending their monopolies and intellectual property patches. This is their primary aim unless they really care about spreading their knowledge, even if freely. For convenience sake I assume a caring view is taken by Christians and Muslims, or any others caring more about conversion to a belief system, rather than their own financial advance. The comparatively rich who are retired from paid work may be in that category. If not, it would perhaps be a good idea to push them there across the board to give others a paid go. If there is any duty of care in law, it should be accompanied by a duty to inform about risks and a right to know. Lawyers pursue multiple and expensive rights to secrecy instead.

Maintenance is key to knowledge and safety on the plot. The concentration on the large construction end of land and building management drives legalistic rulers and financially and industrially driven secret forces and their solutions over the lot. These costs may be passed on to residents and owners through uncontrollable rent and levy rises, before any financial crash related to big investments elsewhere. As individuals owning property on our strata plan, we contribute as quarterly levy payers to the biller, which is Strata Plan 10775. With our past and present strata managers, administrative processes for our levy collections and strata expenditures have been managed by the strata manager, who had also bought the newly revised DEFT payment system platform from the Macquarie Bank.

The clear and helpful DEFT product disclosure statement sent to me by Macquarie Bank after I rang confused about their system, also outlined DEFT **risks**. These appear substantial and likely to increase through global rentier approaches to Air BNB properties and related

debt and repayment problems. One naturally asks, ***will these risks have an impact on the strata manager's likelihood of transfer of their rising costs to all of us living on Strata Plan 10775, so our levies go up with little expenditure in this plots' interests?*** Continuing experience of buckling to industry demand while being ignored makes me fear so.

I watched Macquarie Bank drive consumer take up of its opaque financial advice in nightly TV advertisements for a year before the global financial crisis of 2008. That crisis originated in collapse in US mortgage lending and insurance and in related construction and housing management markets. Top investment bank managers, like those at Macquarie, walked away much richer. On reading '**The Coming First World Debt Crisis**' by Ann Pettifor one wonders if this latest DEFT development is part of the global, regional and generational increase in inequality of which she writes. God alone knows but we should find out more.

I guess many intergenerational approaches to housing and saving, fuelled by paying down mortgage debt and accessing industry superannuation funds in ways which reduce the price of housing as well as curb inflation, need to be found by many people, including those in government. At a personal level, this may perhaps be more conservative and more stable and effective for generations of families and consumers than bank savings, or other forms of investment which may appear as more opaque, costly and unreliable performers over time.

As one recalls from the AFR article entitled ***Super caps a positive decade with 7% for year to date investments*** (18.7.19, p 9), Australian listed property was the strongest performing asset of the year, delivering 19.4% returns to investors. In national superannuation investment funds, the top returns went to QSuper, balanced at 9.9% and UniSuper, balanced at 9.9%. I remained thrilled I abandoned UniSuper to help the kid buy their housing as the peace of mind and flexibility without huge ongoing financial costs are great.

I wrote back to State Super, when they sent me some incomprehensible communications about whether I should pay tax on my 'capped, defined benefit income stream' that I have thought of this as a helpful CPI related pension since I retired from paid work in 2007. It is generally unclear to me how State Super or I or anyone else can make deliberations about whether I should pay tax or not unless they know all sources of my income stream, if any, besides State Super. For information, after retirement and the global financial crisis I closed my UniSuper account to make a low interest housing loan to my daughter and her partner, using the same lawyer for all parties. They are paying the principle back to me in regular fortnightly instalments, first, before any interest is taken into account. I am their only lender. The interest on my bank savings is negligible. I have no other income sources. My NAB receipt and payment systems provide excellent report systems for all parties involved. Over time I guess this is cheaper and more flexible for us than alternatives. The form may be good for government investors and property owners representing large scale interests.

The daily maintenance of continuing property and its turnover is managed by a range of private and public sector interests, including strata managers, real estate agents and other individuals. The government and construction industry end cracks the whip, and so allows cost and standard transfers to be made to other owners in group housing. The two must be addressed together and openly with particular owner and resident interests uppermost. Government and industry superannuation and housing construction and management are addressed in this broader context in which the ideal regional demographic planning approach, rather than the industry planning approach, drives in more jointly shared and openly managed operations, as is the embryonic case in strata. The political party and its professional parasites help their mates in secret and the rest know bugger all about it whether they are asked or bother to turn up to vote at the meetings called for them or not.

Ending on a more personal research note related to our common unavoidable death

Bring in Nixon Apple, the Victorian recipient of the award for services to superannuation and trade unions in the Queen's Birthday Honours List (2019) and ask him to get in touch with me as soon as possible. I am fascinated to know how he fares today in the historic light of his Victorian experience. He was the worst money manager of his own affairs I ever met and in the ten years of our comparatively close relationship I remained reasonably glad I never supported him in marriage. Poor but honestly driven was my summation, in spite of his father. If any have any ideas why he won't catch up with me I'd like to know them as death comes soon to us all and we should inform ourselves and broader policy accordingly. (Is his wife stopping him, for example, or is it something else? Why has he gone off me?)

Personally, I yearn to be the NSW Premier's Woman of the Year, as I feel I am one who has clearly excelled in life's passion, which I've recently switched to death as I'm seventy-two. Failing that Honour, however, I would be totally thrilled with the First State Super Lifetime Achievement Award. God knows they will also need somebody to sort out their letters to clients and appear to have done so for some time. See my return letter to First State Super later below. The attached letter of congratulations to some newly elected NSW politicians points out that without attention to **corruption identification and prevention, direct lobbying and property summit matters**, Bill Kelty's position on tax, superannuation, trade unions or anything else remains hopelessly lop sided for more broadly reasonable and democratic purposes. I approached the Office of the Secretary to the Governor General and asked others to draw these matters openly to attention in their electorates. The partial and inadequate nature of Consumer Price Index (CPI) approaches to living standards is also telling as they don't address unavoidable services. There are many ways services can be made cheaper and better. In many cases regional rather than industry-based approaches must open up to others for restructure towards common design, not professional closures.

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APPENDICES

To: Nada Siratkov, General Manager, Member Engagement

State Super SAS Trustee Corporation, SAS Trustee Corporation

RE: RECENT COMMUNICATIONS FROM STATE SUPER (sent to me, Carol Frances O'Donnell, MEMBER 422760)

STATE SUPER communications of (10.7.19) are incomprehensible to me.

My State Super pension is a **'capped, defined benefit income stream'** (CDBIS) according to your letter of 10.7.19 to me, Carol Frances O'Donnell, Pension Reference Number 422760.

I am 72. You state where the member is under age 60 or when the pension income is in excess of \$100,000, the member will need to lodge an income tax return.

Q. Do you mean \$100,000 per current annum? (I have been on my normal State Super fortnightly pension without paying tax since 2007.)

Your letter goes on to refer to a **defined benefit income cap** in a paragraph I find completely incomprehensible even after I have read the passage many times. This paragraph concludes that if my pension income exceeds the **'cap'** then **50% of the excess amount will be deemed as taxable income and taxed at my marginal tax rate.** (My tax rate is **Nil** so far since 2007.)

Q. Does my pension income exceed the 'cap'? Surely, I don't have to lodge an income tax form for my modest but completely trouble-free pension so far? (This letter you send is Greek to me. I guess your communication will also be as clear as mud to many others.)

I also refer to the **PAYG payment summary of my superannuation income stream** which arrived with your letter:

In my **PAYG payment summary – superannuation income stream (Payment summary for the year 2019)** the box entitled **TOTAL TAX WITHHELD** is empty. (Fair enough. I paid none.)

However, under the heading **Taxable component**, I am informed I have a **Taxed element of \$20,040** and a **Tax-free component of \$2464.** I have no idea why this is so.

Q. What does all of this mean for me? (This is a terrible letter and form as I have no idea what to make of them.)

In my attempt to clarify matters, I later found a more comprehensible letter, also from Nada Siratkov at **State Super**, dated **8th October 2018**, and entitled **Annual CPI Adjustment**.

It told me that from 11.10.18, I had a gross pension payment of **\$870.40** and a net pension payment of **\$870.40** with regard to the financial year 1.7.17 to 20.6.18. It also stated that the tax-free component of my pension is **\$95.30** per fortnight. From this letter should I safely conclude I still won't have to pay tax on my current State Super income stream in future? I've no idea.)

(Is there any point in sending out communications like the abominable ones of 10.7.19?)

It is generally unclear to me how you can make deliberations about whether I should pay tax or not unless you know all sources of my income stream, if any, besides State Super. For your information, after retirement I closed my UniSuper account to make a low interest housing loan to my daughter and her partner. They are paying the principle back to me in regular fortnightly instalments, first, before any interest is taken into account. I am their only lender. The interest on my bank savings is negligible. I have no other income sources.

I look forward to any reply to any of the above questions.

Yours truly, Carol O'Donnell, St James Court, 10/11 Rosebank Street, Glebe, Sydney 2037.

GREAT HELP FROM NRMA ADVISERS. CAN YOU HELP THE SERHANS? (NO EMAIL NRMA CONTACT ADDRESS?)

I aim first to write in praise of two NRMA insurance advisers. Both assured me I was right in thinking I should not make a claim on NRMA in the circumstances below, which I guess are common. Forensic knowledge of the second NRMA adviser indicated I am unlikely to be at fault in this accident although I had gone through an orange light which I immediately admitted on the spot. At 72 I sold my car and will take public transport.

I hope this accident account might also expedite any claim the Serhan family might make upon NRMA. God knows what they do in the event I don't make a claim on NRMA. However, I don't care further, as the car owner has insulted me and abused my honest effort to find the truth by concealing, ignorantly lying and bullying me for money. Has the car owner taken lessons from lawyers? I guess so. I realize there are a giant new generation of professional women being taught to behave like this car owning Serhan woman. However, claims advisers and car remove and repairers have the most knowledge of likely events, as long as they are comparatively honest. The legal approach is to keep your mouth shut, lie and demand with menace. In this context the comparatively weak and the honest may more easily be screwed. More and better evidence-based approaches would be good.

The car owner's nasty behaviour, described later, contrasts mightily with the excellent treatment I received from Auswide Car Removals who bought my car next day for \$300. I also regard my second NRMA advisor particularly highly and ask the question: **CAN ANY OF YOU HELP THE SERHAN FAMILY? I ask particularly because this kind of accident and questionable behaviour must be happening to a lot more people today.**

ACCOUNT OF AN ACCIDENT (4.7.19) AND MY TWO RELATED DISCUSSIONS WITH NRMA

At **6.50 pm**, on **4th July 2019**, in comparatively heavy traffic and in the dark, after rain, I was travelling along Pymont Bridge Road, towards Glebe and the city, in my NRMA insured **Toyota Echo, YTG 871** which I bought new in **2002**. I am 72 and was born 9.1.47. I have been retired from work since 2007, and hence have driven increasingly rarely since then. I have never made a claim on my insurance for this **Toyota Echo YTG 871**, always insured with **NRMA**, and quickly preferred to give up driving than to renew my licence at the age of 72. Nevertheless, I always loved that car as a model.

As I crossed Booth Street, in Camperdown at the lights, I heard a crash and assumed I had collided with a car I did not see. I stopped immediately, on Pymont Bridge Road, as soon as I could, on the city side of Booth Street. Then I went back into Booth Street on foot, to find out the source of the noise, after I had seen my car crumpled in its left-hand front quarter, so badly that I could not open the passenger side door very easily.

Badly shaken, I met with two young men in Booth Street, whose car was damaged, but like mine, was still driveable. We exchanged a few details and I found the driver was apparently Roy Serhan. He drove his mother's car, a **Toyota Corolla VTF 141**. His licence number was 22119634. Roy did not know who his mother's insurer was, although he had rung her in my presence when we had this accident. He did not volunteer his view of the events leading up to the accident either. I invited him to ring me with questions if necessary, so a detailed claim could be made on his mother's insurer.

I admitted I did not know what had happened in the darkness, or who had caused the accident because all I heard was the bang, and then stopped to find its source. Roy also had a young male passenger of part Asian origin, like my grandson. I assumed all of us were too shaken at the time to discuss our perception of the particulars of the crash much, although I tried personally to be honest. For example, I said I was 72 and would take this as an omen that I should stop driving and take public transport in future because I was a comparatively old woman also driving rarely. I also said I had driven through an orange light and did not see their car. (So sue me or let a man take over?)

Next day (Friday 5.7.19) I sold my car to a wrecker for \$300 and decided to rely on public transport in future. In phone responses to Roy and then to his father on 4th and 5th July 2019 I learned their car, a Toyota Corolla, was a 1999 model that had belonged to his grandma in Goulburn, as I recall, before being passed on to Roy's mother, the owner. I also respected the Toyota Corolla deeply, as I too had once had one and found it great; although the Echo was even better for a single woman like me in every way.

I said, repeatedly, that I intended to sell, and then had sold my car to the wrecker on 5.7.19 so had no reason to make a claim on NRMA. I also said, however, that I was happy to provide information to help them make a claim through their insurer, whoever that might be. They never knew.

Roy's father, Brad, said it was very important for their family finances that I ring my insurer, NRMA and make a claim. I said it was administrative nonsense for me to make a claim on my insurer that I had no reason to make, as I had sold my car to a wrecker already and would not drive again. I said he could ring me again when he understood more about how he wanted to treat his family car and his wife's unknown insurer's claim on my insurer, NRMA.

On **11.7.19** Brad, rang me to say he would like to get his wife's car repaired and urged me to ring NRMA and make a claim so his situation could also be fixed. To please him, I rang NRMA on **11.7.19** and when I told them the above story, the claims adviser confirmed my belief that I should not make a claim if I had sold my car and did not want to drive again. She also confirmed, on request, that she had no Toyota VTF 141 on the NRMA books.

I rang Brad on **11.7.19** to tell him the above, albeit expressing sympathy for his family situation and willingness to help their family through any further discussion he felt he and his wife might require. I was very aware they had told me neither the details of the accident, from their perception, nor the details of their insurer. I found this strange but felt sorry for what I assumed was a poor man with a

dependent wife and adult student son for whom he must also deal in regard to a car which was older than mine and earlier belonged to his wife's mother. (At 72 I am a dying grandma myself.)

On 17.7.2019 Brad texted me to say: **Just keeping you updated. We've had one estimate for the cost of the car repair and it will be between \$4500 to \$5000. We will get another two quotes when we can but this seems reasonable to me. Just wondering how you wish to proceed? Kind regards, Brad and Ruth.**

On 17.7.2019 I texted back: **I have proceeded as I wished. I sold my car to a wrecker for \$300 and from now on will take the bus. How do you wish to proceed? I am 72 and should give up driving for many reasons. It was dark on the night and the first I knew there was accident was when I heard a bang and stopped to talk to Roy and his friend.**

The same evening Brad rang me and asked me to put in a claim with my insurer yet again. I said I would be prepared to ring the NRMA to inquire about my appropriate claiming course one more time, for his comfort. He then asked me to speak to his wife so I did. She was extremely aggressive. She ignorantly accused me of fault and feeling guilty because I ran a red light. She then demanded substantial money from me. I was very angry and said that in ignorantly making her obnoxious accusations and demands she was trespassing on my good will towards what I assumed was a poor working family of the sort I had escaped. Brad then took the phone from her and asked me if I had a family member who I might prefer to deal with these affairs on my behalf. I told him I deal with my own affairs but purely to please him I would ring NRMA again next morning.

On **18.7.2019** I rang NRMA for a second time to speak to an adviser. Like the first I spoke to, and as I had assumed after a lifetime of work in administration, I was told what I assumed, which is that since I had sold my car and will not drive in future, I had no reason to make a claim against my insurer. It also became increasingly obvious that I could not and should not make a claim. This was mainly as in our discussion of the accident, the adviser appeared to think, from my description of the little I knew or had been told by Brad, that the other car (driven I assume by Roy Serhan) was at fault.

I am purposely not going into hazy hearsay accident details, but I understand from my most recent discussion with Brad (17.7.19), and my later discussion with the second NRMA adviser (18.7.2019) that the accident was probably Roy's fault if he and his mate were turning right from Pymont Bridge Road into Booth Street, as seemed to be the case. I rang Brad back on 18.7.2019 and told him I simply cannot take his words on trust any further and also asked him whether his wife worked.

From their joint demeanour, I wondered if her bullying aggression towards me when he asked her to speak to me on the phone, was the result of her being a comparatively sheltered, dependent housewife, under stress. However, Brad tells me she is a school vice principal. Personally, I now distrust these people and regard this matter as closed. This secretive, lying, greedy, manipulative behavior lawyers and their related markets are teaching new generations of women is obnoxious.

I am very grateful, however, for two consistent sets of NRMA advice, the second most informing to me in regard to potential personal guilt, but essentially the same as the first. Surely there is no administrative service in Australia which requires a person to make a claim when they have no need

or desire to do so. That would be really stupid. On the other hand, there are so many dead stupid practices in building and group housing management that I guess it is probably the same in cars.

Can you help the Serhans with their claim nevertheless? God knows their insurer or how you might do it. This kind of thing, however, must surely happen to a lot of nice people and be getting worse.

This account was written on Wednesday 18.7.19. Cheers Carol O'Donnell

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