

MY WILL MATTERS TO HELP REGIONAL HEALTH CONCERNS OVERTAKE NORMAL TRADE AND INFORMATION TECHNOLOGY (IT) ASPIRATIONS, THROUGH MORE STABLE, EFFECTIVE, AND COMPETITIVE REGIONAL WAYS TO SATISFY MEMBERS AND THE NATIONAL ESTATE

THIS PREFERABLY LEADS TO BETTER REGIONAL FUND MANAGEMENT OF MANY BUSINESS INTERESTS IN LAND AND HOUSING, TO AVOID THE PAIN AND COST OF VOLATILE MARKETS TO THOSE MOST VULNERABLE TO THEIR DEPREDATIONS. THEY ARE DRIVEN BY US IT.

My life shall be in your keeping/ Waking, sleeping, laughing, weeping

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PART 1: ADDRESSING OPEN WILLS WITH STATE SUPER AFTER CHOOSING AN ENDURING HEALTH GUARDIAN AND TRUSTEE, IGNORED IN THEIR NORMAL WILL MAKING PROCESS

I received much useful information entitled **WILL** from **Aware Super Estate Planning Services**. I respond to this mainly in regard to making my personal will in **Part 2**, on the assumption that State Super represents the fund and Aware Super represents what Marxists might call its superstructure. In **Part 1**, I first address this paper to State Super and others in the light of primary insights provided by Australia's recent regional history and members surveyed for the **State Super Member Advisory Forum**, in **pension VIEWS** (Oct. 2021).

In particular, State Super members apparently thought *'super funds should take a more strategic approach to future proofing our economy, such as investing in our national research and development sector and investing in Australian companies*. **Why not start with State Super estate planning as I now seek to do with Aware Super Estate Planning?** I discuss my do-it-yourself will later, and offer a copy to Aware Super Estate Planning, in return for their service as witness later. This seems a cheap, free, invaluable service to State Super to improve its competitive and stable capacity in Australian investment markets. This seems better than offloading everything to lawyers as usual. Former public servants write. This is research of the most invaluable nature, which will inform us all greatly to address.

State Super members also recognize *'the need to balance returns with social, environmental and national sustainability*. *They know that some of these investments are long term and that this focus should include engagement with younger fund members to help them make the best decisions for the future*. My will is an open model to assist these regional aims. **I have outlined my first will later in the light of available information, and it is very simple. Please assure me that I don't need a lawyer in this business. (We are terrified of this.)**

In 2017 I became a member of the lobby group **Dying with Dignity (DWD)** because I am now 75 years old and I believe strongly, like DWD in *'compassion, dignity, autonomy and allowing sufferers to direct their own treatments, including their final one'*. Knowing how

strongly disability and the suffering and decline towards death are associated with the ageing process, I want assisted dying to help me go whenever I like. This is to save myself and my daughter a lot of ongoing uncertainty, anxiety, work, humiliation, delay, pain and loss of time and money through fraud, overservicing or neglect of our common estate.

Wills are vital to women, men and children as they always have been, particularly to the globally expanding middle and upper middle classes in manufacturing and service industries, including lawyers, financial advisers and doctors. All Australians must occupy some land and housing from birth to death, whether leaving wills to distribute our estate, if any, or not. What happens to the accoutrements of living when serial marriage and old-fashioned expectations about land occur, may be anybody's business. Listen to the first wives on tour and be totally shocked at what can happen to women when men die or go to a new partner. Since the birth of the contraceptive pill in the early nineteen sixties, followed by the no fault divorce in 1975, this has become a new hot topic which nobody mentions before dying intestate and leaving a mess instead of a will. Lawyers hate this most, as discussed later. This is perhaps because they could make a bigger and better mess, left to their own devices. See what courts do in the US and weep. All that shit costs money. Give better incentives.

Should one assume our liabilities, known or unknown, die with us, whether they appear to be comparatively little, or huge before collapse? I recall those of Australian land and associated steel and agricultural entrepreneur Lex Greensill and his development partner, Sanjeev Gupta, for example. Gupta looks fat and as if he may die soon. Does he have a will? How is his private and public business to be resolved? I attach a related discussion of greener development along the Illawarra Coast and in Wollongong. As I understood it, Greensill was offering to act as a financial intermediary between large and small contractors and wage earners. This was to solve the problem of slow trade and wage payments in the competitively failing steel manufacturing and construction industries. Both industries have been vital for maintaining Australian manufacturing jobs and have been relied on for manufacturing prosperity so far.

Didn't we all have a lot of fun in the car? (I'm retired and have given it up so I tend to block it out.) Greensill and Sanjeev Gupta, global steel magnate, linked their financial edifices, which bought agricultural land, steel mills and plenty of big-ticket luxury property around the world, then quickly collapsed. Steel prices are now going through the roof globally as war spending increases, in China and Japan, for example. The Australian economy is doing well through supporting war again. Sanjeev Gupta is now also doing well, according to the daily newspapers. I have no idea how the fortunes of collapsed companies relate to those of dead individuals when their estates have liabilities attached instead of benefits. Markets and gamblers appear to counsel moving on and up again as fast as possible after financial collapse, perhaps on the assumption those left behind them will follow or be cut off in the process. (I've no idea. I slap my head repeatedly not to have realized the vital importance of wills before. It is not as if I didn't read enough Victorian novels throughout my life. Wills are big business.)

I open up wills and will kits to discuss the world through my own sharpest experiences of learning, as women consciously began to do in universities and other places in the 1960s, often about their relations with men. **This personal description and analysis before facing**

death and writing my will later, is designed in the quest of the public interest in more reliably informed, faster, cheaper, action than legal, financial and medical services may offer close to the end of life, as I now am. Women who have been badly affected by the deaths and wills of men know a lot more than they ever feel they could tell us about such matters, unless they are on tours, perhaps. Why leave the truth to silence or fiction when it can be so valuable to us? Find out by using yourself as model self-teachers or pilgrims advancing to death. This is what some Buddhists advise but I speak more as a researcher. I want to see and talk to Nixon Apple pronto and I want him to talk back, for a long while. He can write first if he wants. Where does he live and what was his phone number? I think I preferred the days when we all had telephone books and we knew where each other lived. Now we have no idea and think everybody could be out to hurt us, because they are? Nixon Apple was the ACTU and AMWU Queen's Birthday (2019) and National (2020) pick for services to superannuation and trade unions, so he must know something, besides being my former ten-year defacto. I want to check how he's been travelling for future reference.

However, as a current member of State Super I primarily ask:

- 1. Is anything wrong with my will outlined later, in which I make my sole offspring my Enduring Guardian with Power of Attorney, who is also made the sole beneficiary and Executor of my estate?** (I seek to avoid greater loss and fraud to my estate by this demonstration of trust and wonder why you might discourage it.)
- 2. How can State Super member representatives and others in the Australian and related global populations be helped to avoid greater uncertainty, loss and fraud to our estates?** I guess it often occurs through the passing of land and housing from owners to lawyers and investors, including through the owners' death. I explore this later in evaluation of a variety of **Aware Super** seminar overheads on wills and two different will kits with will forms which are available in Post Offices.

At my great age of 75 I am happy to have a State Super pension for life, rather than face the increasing risk in global markets that now appear globally set to increase regional and generational inequality at an increasingly rapid pace, as addressed later, attached and on www.Carolodonnell.com.au . My land and housing are my major assets, followed by fortnightly returns on a housing loan made equally to my daughter and her partner, with details in my National Australia Bank (NAB) savings account. I naturally assume that as gigantic global and expert institutions, State Super and NAB can invest my money infinitely better to avoid its loss than I can, especially if I can't understand financial assumptions or language or I become demented. I am delighted they take the risk. I wouldn't touch it.

My investigation and **will** outlined later are also designed to question Australian professional and international or regional relations in fund management. I outline my own will in regard to the transfer of land, housing and money to my daughter on my death. This is an open risk management model which is designed to reduce risk to me, my estate and my daughter. (Are our Australian assets increasingly being instead dragged off to US IT head offices, including through the constant encouragement of lawyers and those with similar commercial storage interests? One wonders what the Australian Competition and Consumer Commission (ACCC) might say about such matters. Who understands or cares?

Only lawyers fancying more work for their largest clients, while their risks and costs get increasingly pushed down to the rest in the long tails of the small business market and community categories? I address Kay's **Other People's Money: Masters of the Universe or Servants of the People** (2015) later in this global and regional US and IT trading context.

In the Australian Financial Review, Richard Holden, professor of economics at UNSW Business School tells us in his article '*Two truths to higher incomes*' (AFR 7.4.22 p. 42) that productivity is almost everything in determining our living standards. He states that between 1995 and 2010 Australian labour productivity was around 2.2% per year before it dropped to around 1.5% per year thereafter. I guess productivity may naturally also drop as the population ages and more are encouraged to seek disability and related welfare benefits earlier, as a result of visits to doctors and specialists in the universal health care system, especially in the cities. However, the concept of productivity may also be antithetical to health and wellbeing. This is so in regard to the legal and illegal arms, gaming, alcohol, tobacco or other self-destructive or addictive trades and behaviours, which hurt others, for example. Productivity concepts refer only to the market value of supposed national output. This questionable numerical product ignores the value accruing to us of work done freely or forced at home or in the fields, most often by women or children. The well-being of individuals in a national population also depends on how many of them there are and how it is shared out. War is often most productive. The world is witnessing this financial fact of development now, while focus is also upon global pandemic, floods and tornados. Lawyers have taken us to these places, followed by their political, military and financial backers. This is a really lousy, long and expensive job from any perspective. I am very pissed off.

It has become increasingly clear to the modern urban woman that she will remain more productive, independent and healthier the fewer children she has. Children will also bathe longer and deeper in parental love if there are fewer of them. From the modern mathematical view at least, they will have one bedroom each, for example. Women and children should now turn their sharpest analytic attention towards wills. This is now in my mind to see how superannuation funds like State Super could serve their members and those around them best. (Hint. It isn't through adding more uselessly confusing jobs and costs.) Love open competition instead, and I do now, especially in willing. This is because we all die and there appears to be a huge amount of money tied up in the management of land and estate, especially after retirement but before death. Real estate agents deserve to be treated better in future as information sources (However, I let them go into that.)

My will seeks to avoid the apparently growing and unnecessary risk and cost to myself, my daughter, other members of State Super and indirect fund beneficiaries, of extra '*service*' and investments. This potentially occurs through self-interested business operations by financial and legal corporations or their advisers, using their own IT driven communication and storage practices for potential will valuation and investment on their own behalf. Super membership (i.e., me and others) are the primary stakeholders of the State Super Scheme in which the IT delivery of services such as estate management and investment also deserve far greater understanding. See related regional building management issues attached. I guess that land and building for commercial operation are the biggest drivers of productivity and work in any state, pushing the markets up until the crash where the rich my typically walk away even richer, while assets are then parked again in rising land and building.

The idea markets clear to the equal satisfaction of parties in trade seems wrong, especially over time, because regional and generational inequality have been increasing since the 1980s. Since the global financial crisis of 2008, the year when the iPhone was introduced as the supposedly great equalising innovation, social and financial inequality between and within regions and generations has increased. Economics professor, Richard Holden's idea that productivity is driven by institutional research and education, rather than by money and its related professional and family attractions alone, seems highly questionable. There are too many lawyers and financial advisers leading people like themselves to clip the project ticket early on the way through. They won't question each other making money.

Independent and government inquiries ask for free information contributions to topics of public interest from stakeholders through daily newspaper, free-to-air TV and internet sites. It's a pity that academic and related specialists are given no financial or career incentives to contribute. A lot of old men could be sacked and work free as they've got plenty of money.

In regard to the larger regional fund management view, I first note the article '**Future Fund on road to perpetuity**' (AFR 1.1.2022 p. 40). Former Australian Treasurer, Peter Costello, has apparently been Chairman of the Future Fund since it was established in 2006 to address the defined benefit unfunded superannuation liabilities of Commonwealth public servants and military personnel. One assumes State Super, which mainly covers state public servants, faces similar membership and fund instability issues. Such retirement-based investment funds, their funding security buffers, and their long tail liabilities, may most logically now relate largely to health and the treatment of land, housing and other commercial building. This was the Kevin Rudd direction of government, focusing on good and expanded free-to-air TV coverage across the nation, computers for school kids, and the universal medical record which followed a person's treatment throughout life, instead of their history being cut to pieces by repeating specialists, one after the other. State Super membership are also affected by increasing natural disasters, land and building neglect and globally wilder financial cycles. This may often occur through increasing neglect associated with the comparative poverty, disability and death of those inside the houses. Bye-bye!

Old building management and maintenance, however, usually get far less attention than big new building. The superannuation and Future fund management emphasis, on **stability of funding and operation**, appears naturally greater than in normal markets. Typically, global markets encourage increases in all risk-taking behaviour everywhere, through iPhone and internet contact, relying on fantasy rather than fact for commercial gain. The power of IT markets may typically encourage increases in all investment in global, rather than local and regional groups. **Competition may be judged in either light**, according to its legislation. In this context, locally open plain language and attempts at honesty appear again as radical acts against those who conceive their interests being in silence, secrecy or manipulative and expensive professional confusion, rather than broader and cheaper regional consideration.

The World Health Organization (WHO) has led me. Various medical or other community interests may rule, professionally or not. Money isn't everything but it's almost everything?

I write after reading John Kay's book **Other People's Money: Masters of the Universe or Servants of the People** (2015). He is professor at the London School of Economics; fellow of St John's College, Oxford; former Chair of the UK Government review of Equity Markets in 2012 and director of many public companies. Kay's book mainly addresses the global rise of the financial trading culture since the 1980s which has enhanced the bias to finance generating action that reduces ethical standards and increases the costs of financial intermediation as well as the costs of general population and financial instability.

Later in this light, I investigate key death and willing requirements, starting naturally with those related to the NSW Enduring Guardian appointment for end-of-life decisions in health care. Then I examine will requirements in free and clear information provided by Aware Super and State Super, plus related information in will kits and will forms. I also address institutionally based on-line storage expectations. I wonder if greater loss and fraud are now more rapidly accruing to personal estates through encouragement of secret wills and investments which bring more complexity and related delay, fraud, dispute, disharmony and cost to personal and national population estates. My will is open, simple and cheap. There appears to me to be great advantage to State Super in improving their approach to willing by encouraging do-it-yourself wills with simpler, cheaper, more direct, expectations.

In the attached discussion of global and regional banking and housing, however, I refer first again to comments of the Future Fund chair and former Australian treasurer, Peter Costello. He joins others in seeking an inquiry into the Reserve Bank of Australia (RBA), according to the article **Reserve Bank judgment hurt credibility: Costello** in the Sydney Morning Herald (SMH 2.2.22 p. 5). In his recent article '**Payment rules fit for digital age**' in the Australian Financial Review (AFR30.8.21, p. 42), the Treasurer, Josh Frydenberg, stated: '*Ultimately, if we do nothing to reform the current framework, it will be Silicon Valley alone that determines the future of our payments system, a critical piece of our economic infrastructure*'. In the attached and related group housing and banking inquiry, I address Macquarie Bank and its DEFT payment systems for collecting quarterly maintenance and capital works monies for managing buildings under strata law. As I also wrote about the latest SMATA filing system the strata manager has offered us:

'Other owners or those also on the strata committee may want to use the SMATA document and related management system you recommend because they find it helpful, but definitely count me out. I hate passwords for a start and see no reason to use them if I can possibly avoid it. On the other hand, as a former NSW public servant and academic, I have strongly appreciated the breadth and power of Microsoft Office email communication and my related internet evidence gathering through research and related document storage from the strata manager and strata committee meetings, or elsewhere.' The plethora of newer IT driven communication, filing, money collection and payment types appear often to cost more time and

money to less broad and reliable effect. Better and more direct management structures have apparently been thought through too late. The first Australian move appears to be by those who seek most to offload risk to those at the end of the iPhone line and make money.

In 2018, former NSW Liberal Premier, Nick Greiner, lamented the poor effects on productivity and good administration of 'over-regulation', in the **Independent Review of the NSW Regulatory Policy Framework**. In 2018, ten years after the global financial crisis, the **Banking Royal Commission** also began to uncover evidence of shocking misconduct, fraud and even crime within banking, superannuation and the financial services industry. Adele Ferguson, senior business writer and columnist for leading newspapers and free to air TV presenters like '**Four Corners**', helped spark the inquiry with her investigative stories. Commissioner Hayne took some of the country's biggest institutions to task, including the Commonwealth Bank, National Australia Bank, ANZ, AMP, TAL and Suncorp, for an array of crimes in many particular cases. He left it up to the regulators to decide whether to take action. Where is Macquarie Bank in this now, I ask? Tell a pig ignorant old single grandma.

'**Other People's Money**' points out that successive waves of innovation in transport have brought us railways, cars and planes which transformed the lives of ordinary people. Nobody could say the same, however, of forward exchange rates, credit default swaps or collateralised debt obligations. The risks generated by the financial system, which is also a political system, appear increasingly sloughed off to Main Street and end users as costs for us to bear. As Kay points out, the scale of financial market activity today would be impossible without the expectation, proven by the global financial crisis which began in US housing in 2008, that both the liquidity and solvency of banks are underpinned by government. As we often regard our own family housing as our most important asset, what does this mean for us in Australia in regard to acquisition and deployment of key national or state taxation, superannuation and related organizational or individual fund structures and deployment? I dunno but I slap myself for not considering wills earlier. These stinking professional arseholes have been doing a dance about funerals since forever, but not wills. Women should try to get them to focus. (Failing that, take them for a prostate check-up.)

Kay observes that the modern investment bank retreated from search, (the creation and discovery of new investment opportunities), into trading with other people's money to benefit its senior employees. His analysis appears consistent with the rising regional, generational and organizational inequality internationally. This is occurring to greater or lesser extents, depending on the regional case. I want an inquiry into the related performance of the Macquarie Bank and DEFT administrative systems because many real estate agents appear increasingly to use both. Is this a good idea for us and them? One assumes if a state is going to be well involved it will be planning and providing dwellings. One wonders how this may be done better by looking at wills. We will the land and housing. The centre of the family business has been lost increasingly by many, including stupid me.

The dominant scientific and professional gaze discusses the life cycle, as if we all came back again. Each one of us dies, however, and women have generationally borne the brunt of the paid or unpaid work of caring for people disabled for years before death. The lives of Australians today appear increasingly extended in law, against the will of some who choose suicide instead. For example, according to data from the Australian Institute of Health and Wellbeing, 2384 men committed suicide in 2020, compared with 755 women. More than half of all deaths by suicide (52%) in 2020 occurred in people aged 30–59 (1,637 deaths) compared with 24% for those aged 15–29, and 23% for those aged 60 and over. In 2020, the highest suicide rate for males occurred in those aged 85 and over. I would be too frightened to try suicide in old age and bear the pain of a failed outcome. This occurred for two old men in my family circle. As a woman I deeply resent that pernicious political and professional control keeps me from determining my timing of death with my daughter.

Self-determination has long been the ultimate women and children's personal goal in love, work, marriage and reproduction. This choice is as sacred to wellbeing as freedom of choice is to markets. Until women face the facts of death and transfer of estates, starting with their own, they may not be in a position to do other than reproduce the silences, self-denial, lies and self-destruction which often seem to be part and parcel of male cultures. Men often appear closed or adversarial for no good reason. These cultures are led and encouraged by more lawyers in court, as well as reflected in party and professional associations operating in secret to benefit themselves and their top supporters, rather than those outside the club.

My local federal member, Tanya Plibersek, has emailed about the **National Strategy to Achieve Gender Equality** that a Labor government will introduce. It will *guide whole of government actions to achieve gender equality*. Surely women want greater health and wellbeing for all rather than equality with men? Many professional men appear encouraged to be silent liars to seek their own advantage, whether they know it, or not, in systems historically structured to be ignorantly closed and adversarial until court. The Statement claims: *'to put a gender lens on policy, Labor will introduce gender impact assessments on relevant cabinet submissions and new policy proposals identified by the Office for Women to assess how policies will impact on women and gender equality objectives.'* Labor will *deliver 'an annual Women's Budget Statement to assess the impact new budget measures have on women and examine how the allocation of public resources effects gender equality'*.

None of this new federal bureaucracy outlined above can halt professional 'business as usual' approaches to everything. These are rapidly generating increased inequality globally and locally. This is often through global trade and construction interests leading land, housing management and mortgage market prices up until the next financial crash, when those weakest may have unrecoverable losses, especially in small business communities. Women should question the limited concept of **'productivity'** by discussing good regional development incentives and what makes them good rather than bad for regional and global populations. The main advantage many women have in supposedly democratic societies is in being allowed to try to reveal the truth about matters through broader, better and more honest communication. This is far from just counting paid positions for women in budgets. Australians probably have better opportunities for healthier change through growing relations with Asian authorities openly concerned about the effects of gaming, money

laundering and corruption on property and related financial relations, legal or not. Nobody likes spending their life trying to help develop a revolution and then seeing it turned back?

Political parties and their biggest backers can't bear to face the reality that they can't often affect much through yearly budgets, let alone before the next election. There are too many long-term interests operating on any ground already so that directional change is hard or impossible. Like lawyers, they are led through credentials of education and association. Change involves addressing opponents in state or local government and many existing powerful communities with powerful interests, especially in land and housing management and transfer. Many people work in real estate but construction standards rule a lot of state roosts. Women do everybody a disservice by ignoring deaths, especially when they are so bound up in death matters through work, whether it is paid or not. Are we expecting them to hang onto us for as long as possible, while being paid for it, regardless of our personal will to die? I guess land and housing investment serves far more broadly hidden motives and drivers than purely religious or charitable associations. Both may have huge and hidden estates and/or costs. Women and children should openly focus on wills, death and after.

All Australians need accommodation throughout life. There is often a lot of it hanging around relatively empty, including when we die. Through the process of some of us making our wills open, let us set up wider regional relations in the open whenever called for, to save everybody the cost of ongoing ignorant delusion, anxiety, pain, time and money spent with lawyers and courts. See some related issues addressed with the **Royal Commission into Defence and Veteran Suicide** and the **Royal Commission into the Abuse, Neglect and Exploitation of People with Disability** at www.Carolodonnell.com.au under the Heritage Way side-bar. Among many concerns is that the review of housing for people with disability is too narrowly and unhelpfully defined in being confined to **disability services**. People with disability commonly live outside disability service housing and their disability may be greater as a result of their situation, wherever and whatever it is. Regional investment models should thrive by producing greater regional stability through free and open giving of information to increase the reliability and reduce the cost of all choices made. The Rudd Government support for the creation of a personal health care record from birth to death, to reduce the multiple thrusting and professionally closed markets for health treatments was necessary to prevent a lot more poor and ignorant treatment and cost. Wills and deaths appear naturally related for more direct and effective health and cost measures.

The **Glebe Grapevine** campaign for more social housing is addressed in a related context to support 'Emily's' concern about empty homes. These are not just on the Glebe Estate but all over the city. She calls on people to email information about vacant housing near to them so the whereabouts of potential housing can be known. Jamie Parker, our Greens state MP for Balmain writes the Greens are the only party who do not take donations from the big banks, big developers and property tycoons. As Gough Whitlam famously said, '*Only the impotent are pure*'. You don't have to be corrupt to take money from somebody offering it, as every child of a big bank manager, and big developer or a property tycoon clearly knows. To open one's mouth or write openly and honestly to make one's apparent position and context clearer, inviting open correction, is a radical act, particularly for those on top of a mountain or molehill of cash, knowledge or power. Real estate agents appear vital contacts for operating housing well. I guess the Greens prefer lawyers as usual but this

indirect and ignorant approach to any renovation is very expensive as so much of the funds may be spent before any proposed project properly gets off the ground or collapses.

Like many Australian savers, I have never had any personal investment outside bank saving, except for buying and selling land and housing for a variety of personal risk management reasons. I took out housing loans and profited from the housing sale later. My main motive for this was change in personal relationships and financial gain was incidental. I just wanted my life to be stable, probably like Chloe Shorten and her friends. I too hate the constant US market pressure on kids, rocket-fuelled by iPhone influencers, gaming of all kinds, and/or legal or illegal drug sales. I most fear the fact that children appear constantly encouraged, from the youngest ages, through their devices brought to school, to become needy victims or predators and exploiters of all kinds. Chinese authorities worry about addiction, gambling and corruption and I do too. The market is agnostic on moral matters and so is the concept of productivity which rules the economic roost. People are judged to get what they want through trade. The wellbeing of the top of the market appears to be driving more inequality and self-destruction as women join men in expecting dependence in disability.

It seems increasing loss may occur to small businesses with self-managed superannuation funds, through the predatory advances of financial advisers and lawyers, working with aged care and health care professionals or not, to make money while doing research. State Super funds might lead more stable and better land and housing management by encouraging more open direction in willing to serve future understanding. Politicians' declarations of business and investment interests to parliament are not helpful enough for the public interest in this to be well served. Open up about personal wills. Open relations allow more knowledgeable and honest competition that is better designed for all Australians. I investigate my will design and related risk and fund management issues arising below and attached. This is a new era for Australia as superannuation fund requirements cover a larger proportion of the Australian population in paid work than ever before. This opens vast new market opportunities for exploitation of those weakest by those who supposedly look after the health care and financial affairs of community members, rather than their own or those of their most lucrative clients. Only lawyers want to know about death? Ask Paul Keating whether he has a will; what is in it and why. This is a golden opportunity.

Later discussion of my will is based on original emails I sent as feedback to **Aware Super Education Support Team, State Super, and Others** about **seminar overheads, some do-it-yourself will kit with will forms**. Evaluations of anything should be more than tick a box, as if all are clearly reasoned and equal. I guess markets don't want to evaluate the meaning or quality of individual responses - just their numbers as usual. Fortunately, the Aware Super Education Support Team superficially seems different, so I guess State Super might as well. If Liberal and Labour, National, Green or any other political parties or independent election candidates expect to represent the interests of their constituencies, rather than their top supporters, their policies and development processes must merge through more openly informed communication between the lot. More teachers, health workers and other relatively simple but literate people should help by making more open wills. I assume you will know more about your own affairs than professionals will for a start. I bet I do.

Aware Super Education Support Team could help members and other Australians by designing a will form and giving information so those with simple wills can easily write and store their own, rather than seeing them handled slowly, poorly and expensively by unknown others with vested interests, calling themselves experts in our matters. As a woman most concerned about male violence against others and its methods of operation, I have seldom seen secrecy and silence as protection for victims or anybody else. Openness appears best for the weak in any societies which have effectively progressed beyond male dominated and closed tribal brotherhood operations, with or without lawyers. My will makes my **sole offspring** into my **sole beneficiary**; the **enduring guardian** of my future care; my will **executor** and my **trustee with power of attorney**. **Is this alright? If not, why not?**

I currently seek **two witnesses to my signature on a written will form**, and not any second executor should my daughter pre-decease me. In that event, I will reassess my life and her family obligations, especially to her son who is only eight years old. I wonder if State Super representatives would witness my will and why they would charge to have this done if I gave them a free copy to keep. The potential alternative operations don't seem very good to me.

PART 2: TRACING MY WILL'S PROGRESS:

NSW GUIDE TO ADVANCE CARE PLANS BY CHOICE OF A HEALTH GUARDIAN AND TRUSTEE

I am grateful to the Sydney Morning Herald which, in 2017, first drew my attention to the organization **Dying with Dignity (DWD)**. I was a member for two years. DWD gave me a lot of information about assisted dying and the appointment of an **Enduring Guardian and Trustee** which led later to letters to State Super about my will. It was also constructed in the light of **Aware Super Estate Planning services**, to address wills. **I want to know what it will cost to finalise my will, to compare a few quotes and where they live, to choose one as a witness to the signing of the will, along with another suitable witness.** Let's show the Australian Competition and Consumer Commission what getting competitive really looks like, for example. **Why couldn't I write a sensible will according to State Super will form specifications and then copies can be freely stored on both sides of the transaction?** Nothing beats email for fast and effective knowledge trade and recording, in my experience.

I resigned from **Dying with Dignity** when Covid began in 2020, as I entirely lost patience with polite society to an unhelpful and irrational extent. Julia Baird, the esteemed ABC TV presenter and journalist, who wrote a great book about Queen Victoria's private opinions, is much more circumspect, as I would expect, when writing about her own mother who died recently, according to an article entitled '**Choose a name, but don't lose yourself**' (SMH 19.3.22, p.32). As usual, I have no idea why she describes her mother as strong. However, I can only agree with Julia, who is the daughter and sibling of top NSW Liberal Party financial and legal luminaries, that it would be fun if we could think of more inventive ways of honouring our parents, our children and our partnerships, without losing our identities along the way. Julia could try harder than usual by writing about her mother's will for a start. I guess that like her mother she has always been too much of 'a force field of grace'

for that. (God know what that is, but I guess it's always good enough for her brother. I could never expect him to write about anything private so I naturally pick on her.)

I recommend the open approach taken below with **State Super and Aware Estate Planning Services**. I also noted in the attached discussion on culture wars, that in tribute to her life and first play, **Killing Kate**, the Ensemble Theatre had launched the **Tracey Trinder Playwright's Award**. That seems like a great idea for more women to follow and I bet there is more money and lawyers living together on the Sydney North Shore than in most places. I promote the open general will, particularly to women and children.

In making my will I referred first, however, to the **NSW Government** pamphlet **Have you planned ahead?** It states that this is easier than you think and mandates the following steps:

Appoint Enduring Guardian: Apparently, this is the person I want to make health and lifestyle decisions for me. It is my only child because she has always known me and cared about me longest and best.

Discuss Advance Care Planning: I do with my only child, who is 45 and a mother herself. None of the others have stuck around except my dentist, who has sadly now retired. I am inconsolably bereft because it was the longest relationship with a man I ever had and I am terrified of getting out there again. It's an expensively multiplying professional jungle out there which is particularly dangerous for old female clients, in my opinion. Don't let liars tell you it is easier than you think to find somebody you trust, when they are working for their regular money at our expense. I am 75 and my daughter has shown herself to know and love me more dutifully than anybody else. This is a fact of our lives and so is death.

Make a Power of Attorney The attorney is apparently the person or trustee organization I want to make legal and financial decisions for me. That would be my daughter, again. I certainly would **NOT** want any of the normal uncaring financial sharks out there making decisions about how I should spend from my estate to keep me living longer than I want.

Prepare a Will: My will is open and leaves everything to my only offspring, my daughter. As we have known and loved each other consistently for 45 years at the time of writing, there is no other person that I could remotely trust to the same extent. At 75, believe me, I am no spring chicken. It looks to me like it's all downhill from here. At least let me die when I want. Dependence on strings of unknown professional actors terrifies me as I know their narrowly aware and legally self-interested specialist actions, won't meet my will. Whether they are acting alone or together they are acting to protect their own backs and make money. That is the job of commercial in confidence behaviour, so I want open competition.

Please find me a lawyer or other State Super representative who will quote me a competitive price to complete my written will as a witness, according to my State Super direction later below. How much will it cost? As a State Super member, I think this service should be provided free to members who write their own wills according to State Super specifications. That is the most direct and cost-free form of communication for the State Super membership. Why not email me a will form State Super wants used, and I will use the format and email my written will back to you freely? Then both sides in the costless trade will have a free copy of my will and can store it as usual. I wonder if State Super has caught up with the importance of the NSW approach to the Enduring Guardian who is naturally also the Trustee of health and financial concerns. I want my daughter to act as my will Executor as well because that seems the natural order of good estate management according to my wishes. There are many simple women around who write. State Super should use its bulk to help its members out better in making wills, thus getting the competitive edge to encourage other funds seeking to serve their membership better. This is done by cutting cumbersome, unreliable and unnecessary delays, errors and costs of multiple handling by people who have no idea of the specifics of any particular environment. To avoid risk to themselves their search is to pass risk to others at the end.

I address two different do-it-yourself will kits later. **The Prepare-Your-Own Legal Will Pack, has supposedly been legally approved nation-wide, and claims I don't need a solicitor to make a will.** I have never read this elsewhere but hope this is the case as I don't want to die without having made one that appears unable to be questioned by lawyers. I am also aware that if I don't make a will my affairs will again fall in the hands of multiple unknown lawyers who don't know what they are doing because they know nothing about my affairs. That could only be detrimental to my daughter, whom I love and trust, so I would not want to put her through the idiocy of that. (Many old State Super members have simple wills, I guess.)

THE DRAFT WILL OF CAROL FRANCES O'DONNELL: GUIDED BY AWARE SUPER ESTATE PLANNING SERVICES WRITTEN SEMINAR INFORMATION ON WILLS

I make my only child, Jessica O'Donnell, the person who will administer my estate and receive my assets after I die. She is my executor and sole beneficiary of my estate.

(I refer first to **8 things to consider in your will**, as Aware Super outlined them in an overhead, with reference to the overhead **What happens if I don't have one?** The answer is, according to the **Prepare-Your-Own Legal Will Pack**, *'that my estate will be disposed of under the rules of intestacy (this means the law applying to people who die without having made a Will. These rules often do not produce the results that a person would wish (p.3.)*

- 1. I have no dependants.**
- 2. Nobody except my adult daughter has any claim on my estate.**

I have lived alone since the age of 48 and I am now 75. My only grand-child is 8 years old. I have had no spouse or defacto since the age of 47 and have no other children beside my daughter, who is now 45 and who has lived elsewhere in Sydney since her late teens. My

parents are both dead and so are my grandparents. Two of my three siblings are dead. I have a 90-year-old sister who has lived in Queensland since she was twenty, whereas I have lived in Glebe since my twenties. We have no claim on each other. I have no known aunts and uncles who are alive.

3. I have no debts to repay to anybody.

However, my daughter and her partner currently repay a loan on a regular fortnightly basis that I made to them equally in 2012. I can furnish proof of their regular repayments into my NAB account and a copy of the original loan document, which was for their house purchase.

4. I pay no tax and State Super payments are my only form of income, aside from the loan repayment regularly made to me by my daughter and her partner.

5. As an atheist I have no particular funeral wishes. (I want to die as soon as I become sick of living. I want an assisted death and assume I'm not coming back. I am in favour of anything enjoyable, useful or productive for my daughter or society that can be done with my remains. By all means feed me to fish, for example.)

6. I have made my daughter my sole Enduring Guardian and carry my NSW Trustee and Guardian Card to that effect in my purse at all times. I will discuss my assisted death wish with anyone who cares to listen. I have filled in an **Advanced Care Plan**, of which my daughter holds a copy. I also have an official letter in recognition of my Advanced Care Planning and assisted death wish from Tracy Greer, Advance Care Planning Clinical Nurse consultant for NSW government Health, Sydney Local Health District (22.11.16).

7. My only sentimental item of note is my website www.Carolodonnell.com.au which is managed by Sabweb. I am sure Bahram Saba will advise my daughter wisely on how to treat the matter on it when I am dead.

8. My major and only assets are:

- (i) a town-house and contents at St James Court, 10/11 Rosebank St., Glebe which I own under strata title without mortgage;
- (ii) The remainder of the loan I made to my daughter and her partner;
- (iii) The money in my NAB bank account
- (iv) A State Super pension

With reference to the question **What assets does your will cover?** I emphasise the following simple facts:

My townhouse and contents are owned solely by me under strata plan 10775, without any mortgage. State Super income is the only super income I possess. Aside from the housing

loan I made to my daughter and her partner in 2012, after I closed my UniSuper account to do so, I have none of the following:

Joint assets Property – joint tenants; Family trusts, self-managed superannuation funds or life insurance and super nomination non payable to estate. (Trustingly I follow your wording in this response.)

NEW SEMINAR OVERHEADS ENTITLED ‘ESTATE PLANNING: TIPS AND TRAPS’ APPEAR TO BE A PRIMARY SOURCE OF DANGER TO STATE SUPER MEMBERS AND BENEFICIARIES

Re the overheads entitled *Estate Planning: Tips and Traps*, the overheads themselves appear a primary source of danger. I refer to the slides below for example.

Happy Families: Gina (71); Bella (40), Paul (36) and Graham (41) appear to have little in common other than their vulnerability to bad professional advice to which this slide-show easily leads them. To me they all look comparatively vulnerable to sudden or regular financial loss through poor investments and fees to their estates.

Testamentary Trust Wills: A **testamentary trust** (which I guess is recommended) is a 'type of will' and also an investment '*service*' or '*product*', to the provider, I guess.

(Should I assume this testamentary trust (will) uses the estimated value of the joint and single estates as the investment capital of their entire estate prior to death of one or both of the partners? Any beneficiary may perhaps be declared vulnerable at will by estate or other lawyers for tax avoidance or related reasons. (Is this correct? I have no idea.)

Asset Protection: This seminar overhead states that a **testamentary trust** can help to provide asset protection and protect the beneficiary's inheritance from creditors and predators. Surely the testamentary trust, through the norms of commercial-in confidence secrecy, may equally enable commercial predators to access and exploit the supposed estate and its beneficiaries before their deaths as well as after. It presumably may also help the wealthy to avoid tax and their liabilities after death. Is this structure like one Bernie Madoff used in the US to rip off unwary clients before the global financial crisis of 2008 revealed him and others like him, for example? **State Super should protect its members from this growing potential, not deliver us and our estates into their unknown hands.**

Kate McClymont's article, '**Fraudster's scheme bore hallmarks of world's most infamous Ponzi king**' (SMH 13.9.2022) reminds us that Sydneysider Melissa Caddick and Bernie Madoff both used other people's money to fund their own lifestyles, increasingly exploiting supposed friends then fobbing them off when any wanted their original investment capital back, to put it into safer hands or other products, like some nice land and housing. Since 2008, because professionals are typically encouraged to compete in global arenas, with as many product or service influencers as possible to the fore in family friendship or similar interest groups, the potential for scamming and walking away have grown to be legion.

Income Streaming This seems less like a will than an investment and tax avoidance opportunity likely to benefit those with more statutory power and information than Gina, Bella, Paul and Graham. (The exchange is very unequal because the statutory power and

knowledge of the parties involved in it are unequal and the self-interest of lawyers and their richer mates in investment processes are typically unknown and/or denied until court.)

Vulnerable Beneficiaries: Vulnerable beneficiaries *'are beneficiaries who have some special need or risk factor'*. That appears to be any client potentially waiting to be made richer or fleeced through their estate by more knowledgeable operators in the market. This seems anything but the low-risk estate protection strategy which stupid old people like me and similar idiots should like to be involved in. **However, it seems the strategy promoted in this seminar overhead training is to rely on professional advice in matters they will purposely make more complex in order to benefit themselves and their richest hidden associates.**

Blended Families: This is another slide to encourage the use of lawyers. Especially since *'no-fault'* divorce arrived in 1975, blended families is a big new modern can of worms I address attached in the light of the book **Broken: Children, Parents and Family Courts**, by Camilla Nelson and Catharine Lumby. Their argument is that children are now increasingly used as pawns vulnerable to harm and abuse, as a result of the estate management interests of divorcing partners who think they can afford lawyers. The court thinks everybody should have a lawyer. Nobody properly consults let alone treats kids. Lawyers carry on as usual by increasing their number required for any transaction assisted by their usual partners.

Capacity to make legal documents: This is an obnoxious overhead because it ignores the starting importance and related power (we hope) of the **Enduring Guardian** who may be appointed to make decisions about one's health under separate health legislation. It is vital that a woman like Gina makes a will before she develops Alzheimer's, for example, or her will may easily be challenged by any lawyer encouraged to do so. I am afraid this legal and financial lot is also building up to challenge any DIY wills, while pretending to endorse them.

WILL KITS, WILL FORMS AND STORAGE SYSTEMS

DIY documents and homemade wills: I have purchased two DIY kits and discuss the strengths and shortcomings of them later. **The Prepare-Your-Own Legal Will Pack was very clear and informative. The will writing program, on the other hand, appears to be the usual lawyers' project which pretends to support clearer, plainer, cheaper operation of wills but actually favours handing the lot to lawyers and their financial mates as usual. Before key requirements are written down in plain English, which is simple enough, everybody who is not a lawyer is too cowed by the language to question any key content, also because they feel they can't do anything about it. State Super should help good wills and better management of estates by encouraging more open, direct, cheap or free communication using the strengths of members writing about their own matters. We members should write our own wills if we want and give them free to State Super.**

THE PREPARE YOUR OWN LEGAL WILL PACK AND ITS LIMITATIONS

The **Prepare-Your-Own Legal Will Pack** calls itself **legally approved for use anywhere in Australia**. It has no government stamp of approval but the Copyright was held, when it was printed in 1997, by **Nation Wise** products in Queensland. I bought it from the Post Office for \$25. I find its advice very helpful and clear with some vital exceptions I discuss later.

I also assume the **Prepare Your Own Legal Will** pack is trustworthy in its advice, albeit badly flawed for my simple old woman's will making, in ways addressed below.

Firstly, their **will form** at the end of the information pack is comparatively confusing and comparatively useless for my free, sole and simple purpose. This is to transfer my estate to my only offspring (a daughter) as effectively and cheaply as possible for us. I address this below and raise related matters, especially for sole persons with sole offspring. **I do so partly to assist State Super, the Aware Super Education Support Team and other funds to serve their wide diversity of members better**, including me. This is my will and I am well aware that other's affairs may be far more complex and in need of some special assistance. However, I want to write my own will and email it to State Super to finally witness. The idea that State Super Education Support Team should write my will for me appears unnecessarily expensive and perhaps risky for me. State Super Members deserve better, cheaper, choices in situations where they value their total pension stability, as I do in the case of State Super.

The **Prepare-Your-Own Legal Will Pack** calls me first to name the executor of my will and give her address. **The executor of my will is my only offspring, Jessica O'Donnell, who is forty-five. She is also sole beneficiary of my will and the Enduring Guardian with Power of Attorney over my health and estate, as I address later.**

I understand, (I hope) that **I don't need a solicitor to use this will pack (p.5)** and that the above situation, where my **only offspring** is the **executor** and **sole beneficiary** of my estate, as well as the **Enduring Guardian** of my health and estate, is legally correct and cannot be challenged. Do significant others agree and where are they? The Will Pack does not mention the Enduring Guardian, which appears a vital omission. I have already made my daughter Enduring Guardian of my health, which also gives her Power of Attorney, as I understand the matter. I have had no spouse or defacto since the age of 48 and I am now 75 and free from any claims upon me. My siblings are dead with the exception of a sister living in Queensland who is now ninety. We never had adult financial connexion and lived in different states for over forty years.

In Part 2 of the **Prepare-Your-Own Legal Will Pack** the major topic is **Changing Relationships**. The section shows this will pack and will form were not addressed mainly to me. They have been mainly addressed instead to families where one or both of a couple have often been in previous close relationships, often with children borne before their later marital or defacto associations and children.

I am alone in the world except for my daughter and have been since the age of 48. I have long abhorred marriage as an institution, as I preferred to have more knowledge, certainty and financial independence. This was to avoid ignorance, instability and loss affecting the self-determination of my life and financial affairs. (I am risk averse but enjoy book learning.) At 75, after a life of comparative financial and legal ignorance, acting as a regular wage earner and saver, I am very happy to have a State Super pension as my sole superannuation scheme. It seems safer than casting my fate to the financial, legal and medical winds. They have little or no reason to know or care about my affairs as much as their own or those of their closer associations. They may see their job as hoping I will carry on as long as possible with a poor but increasingly closely monitored quality of life prior to death. (Fuck that.)

I have never had any reason to be in a dispute with anybody over my will and estate and others have no good reason to be in dispute with me over these matters. My life and will were designed for simple old women of independent simple means in association with their own offspring. There are a lot of us, with a lot that can be taken from us through our own financial ignorance and reliance on self-interested professional or other trusted advice.

In Part 3 of the Legal Will Pack entitled **Preparing your Property and Assets** I am asked to write down my property and assets in preparation for writing them in my will.

Real Estate is addressed first. The Will Pack asks about the properties I own. I am sole owner and occupant of a townhouse at St James Court, 10/11 Rosebank Street, Glebe, Sydney. This is managed under strata title and I own the townhouse outright without mortgage. (The will-pack appears remiss in not mentioning strata title as it is an increasingly popular form of housing, especially for investors or those downsizing. It is increasingly promoted beside Joint Tenant or Tenant in Common situations, which appear in the Will Pack, for example. Under strata title one typically pays increasing quarterly strata levies to a strata manager for ongoing maintenance and capital works.

Other Large Assets are next addressed. The only large asset besides my town house without mortgage that I have is the loan I made to my daughter and her partner to buy their own house equally, which is also without mortgage. The loan I made is being repaid to my National Australia Bank (NAB) account on a fortnightly basis. It was made to them equally and is being equally repaid.

Investments are the next category heading. I have none besides money in my NAB Account.

Superannuation/Life Insurance Policies are the next heading. I have a single superannuation policy with State Super (**Member No. 422760**). It entitles me to a regular untaxed pension until my death. It seems vital to have a pension which will not suddenly run out when the fund is exhausted at the point where one is infirm mentally or physically.

Other: Nil. I have never been a Centrelink benefit recipient, although I have a Medicare Card. I don't know if I am eligible for a part-pension, because I have never been able to negotiate the website MyGov. effectively enough to find out the answer. In 2017 I was spurred into trying this by a communication from State Super which was completely incomprehensible to me, but which made me wonder if I was eligible for a part pension. I got four days of help from Centrelink at Redfern, each lasting many hours, while I tried to satisfy the requirements of the My-Gov website in finding out about this matter, but still never found out. I gave up, nevertheless with great admiration for the way Redfern Centrelink Office is set up to try to help many different clients, while encouraging effective checking of input. I didn't need the money, if any was available, to which I was entitled.

I am informed and amazed to find that under the next Will Pack Heading, entitled **Liabilities**, the Will Pack states: ***Although they don't have to be listed in your Will, it is a sensible part of the Will-making exercise to simply write these down.*** One assumes this means that your debts die with you and those to whom you owe the money lose out. This appears to

encourage comparatively reckless financial behaviour in later life, especially if one is increasingly losing one's control over one's functions. I trust my daughter more than strangers guided by their own professional interests which are totally unknown to me.

I have no debts to anybody but it galls me to find that liabilities die with the will, because it appears detrimental to the estate and its expected beneficiaries. The estimation of the size of the estate before death seems more vital for the exercise of many related professional interests, than for the interests of others left behind. I assume this adds to global economic instability which also increases inequalities unfairly in markets. I leave no **Personal Messages** or **Funeral Directions** and my **Body Organ Donations** were registered with my last driver's licence which is now out of date. Use my dead body for anything good.

Section 4 entitled 'Preparing your Will Step by Step helpfully states the following:

...Unlike the situation with witnesses in your Will, the executor/executrix can be a beneficiary under your Will. In fact, it is quite common for this to be the case. Be aware that the Public Trustee or a Trustee Company will charge for acting as executor of an estate – this charge is usually a percentage of the total value of the estate.

My daughter is my Executor, my Enduring Guardian, my Power of Attorney, and sole Beneficiary of my Will and Estate.

The Will Pack then uses the following **unhelpfully different headings** as the **Options for Sharing out My Estate**. Apparently, these are: **A legacy** (gift of money); **A bequest** (gift of a specific item or items); **A Devise**. **A devise** is apparently: *a gift of land (this includes all buildings and anything else permanently attached to the land.) It is similar to a bequest except that it relates specifically to land and what is attached to it.* (Who knew?)

As land and housing or other commercial building, plus the loans and mortgages related to them are often the only large assets owned by any population it seems bad for them to be written about in a comparatively confusing fashion in sections 3 and 4. Why do it?

Finally, one reads about the **Residuary of the Estate**. This will pack is beginning to look increasingly confusing because sections 2, 3, and 4 deal with different but overlapping headings and matters, for the key purposes of disbursement of the estate.

The **Guardians of Minor Children** (those under 18 years of age) are referred to next. I have no minor children. My daughter has a single child who is eight years old.

The issue of the Witnesses to one's Will appears to be very important: There must be two. A witness should not be a beneficiary under the Will, otherwise that person could automatically lose his/her entitlement to a share of the estate. The spouse of a beneficiary should not be a witness. A translator or interpreter (or his or her spouse) should not be a witness. The expression 'spouse' includes both legal and defacto spouse.

THE WIL FORM AT THE END OF THE WILL PACK REFLECTS UNCLEAR TERMINOLOGY AND CONFUSIONS ABOVE WHICH ARE NOT RELEVANT TO MY SITUATION.

In Point 2: The Will form asks for **TWO executors/Executrix** in case the first one drops dead. **The Executor's position is vital and the person chosen must agree to accept the position before-hand.** I will appoint my daughter as my sole executor, but my will is open and should be cheaper and easier to write if I do it and send State Super a free copy for administrative records. I would like it validated by State Super and two good witnesses. **Why can't I have what I want if I am a member and it appears to benefit the membership?**

Point 3: Under the heading **Guardian of Minor Children**, I am asked to **appoint someone to be the Guardian of my Minor Children.** (I have no minor children. My daughter, my sole estate beneficiary, has one.)

Point 4: Under the heading **Special Gifts** is written: *'I make the following special gifts (legacies, bequests and devises.'* As indicated earlier, this language is confusing in the light of the poor and inconsistent treatment of land and property ownership in earlier sections of the will pack.

Point 5: Under the heading **Residuary/Residue of my Estate** is written: *'I direct my Executor (2) to pay all my debts and then I give the residue of my estate to':*

There is no residue of my estate in that the whole goes to my daughter, Jessica O'Donnell

Point 6: is entitled **Trust for Minors.** I have no minors. **Point 7** indicates that if my daughter dies before her sole child (who is 8) reaches the age of inheritance, he will get the remainder of my estate at his age of inheritance. Fine by me.

Point 8 is **Funeral Directions** and **Point 9** is **Body Organ Donations.** Make use of my body in any way acceptable to my daughter. Chop me up and feed me to fish, for example.

This DIY will form is poorly set out to express my will in any clear and reasonable fashion for reasons outlined above which relate to confusing treatment of land and property.

It appears that the Will Pack also treats me as if I may be in some kind of blended family situation, whereas nothing has ever been further from my mind since the age of 48. Kay concludes that the complexity of modern finance has been designed, and has operated, principally to benefit financial intermediaries rather than the users of financial services. It seems so through an increasing number of specialist transactions invariably being required or strongly encouraged.

OPEN EVALUATION OF A SECOND WILL KIT AND FORM: THE WILL KIT FOR COUPLES

This **Will Kit for Couples** is sold in Post Offices for around \$29. There is a Single Will Kit which appears to be different mainly because only one Will form is included. ***The Will Kit has no legal or government or similar reputable Australian endorsement. The Copyright belongs to Will Store Pty Ltd., at printing dated 2017.*** The kit appears to be mainly an invitation to make one's will online and repeatedly for current and future safe storage:

Information in separate instructions from the Kit states: ***If you prefer to use the paper version you should follow the directions below and you should seek legal advice if you get further confused, your circumstances are complicated, or you need further assistance.***

This Will Kit is not suitable for me. At seventy-five I am very reluctant to use new IT methods for important financial matters, especially as I have been a prolific letter writer, touch typist and office worker since I was a young girl, before I became a teacher; a state government policy and program adviser; and a health care and education researcher at Sydney Uni. Men appear comparatively reluctant and frightened to write openly and honestly in my long experience. But I often preferred it to speech for recording plain English and sense which may be easily challenged by others who appear more informed later, or not. ***I don't trust Will Store will estimation, storage and redemption services to treat and retain information about my estate in any way beneficial to me or my beneficiary, rather than to those most closely associated with Will Store Pty. Ltd. What happens when it folds? Will they care what happens to me and my will? It seems highly unlikely to me.***

State Super appear to mix with a lot of frightening tricksters. I only hope that I can avoid their effects upon me as I approach death. Old women appear to be a particularly vulnerable lot, followed by small business investors of various stripes. My Labor MP, Tanya Plibersek and her husband, top state public servant in the NSW Liberal government, Michael Michael Coutts-Trotter, come to mind as potential opening models for broader willing and investment behaviour. He is [Secretary](#) of the NSW [Department of Premier and Cabinet](#) for Premier [Dominic Perrottet](#). According to Wikipedia, Coutts-Trotter served almost three years of a nine-year [prison sentence](#) after being convicted for importation and distribution of heroin into Australia in 1986 and the NSW Teachers Federation and School principals appear still affronted by his rise to power, perhaps. Surely it makes one think that these are a perfect couple to lead opening up wills, as they have both been protected so well by their Labor associations for so long. Teachers, health and aged care, transport, child care workers and others, as public servants or not, have an interest in this plainer, more open direction as employees, superannuation investors and residents of Australia. Many Australians could benefit from more open and broad competition to reduce the rise in regional and generational inequality here and globally. Open up wills to avoid corruption and loss.

Housing management, investment and construction practices are crucial determinants of population wellbeing and disability increases with age, ending in death. My will is based on facts about me as I see health care before it. I fear my state will increasingly cause me more pain and loss which may also hasten my painful humiliation, disability and financial loss, fast or slowly, before inevitable death. I have been well protected so far. I may not need the bit of life at the end because from the age of seventy-five forward, a lot of it looks horrible. On the other hand, I can see nothing but benefit to me, my daughter and my country from writing the will that I now do. It is the first I have written and I assume it also to be the last.

Starting planning locally, for example, a queue system for building or other qualified work has typically been an example of age discrimination, as the most recent arrivals have always

been at the end of employment queues and were also let go first from the employing institutions. Many old men should now be asked to work for free if they want, because they have long loved their jobs and have benefited from discriminatory systems for so long, for example. Teachers, parents and children should easily understand such views. Lawyers and financial advisers seem far less likely to appreciate them in any state or market. State Super and the Future Fund are supposedly established to support their members first.

Help for a change. Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037
www.Carolodonnell.com.au