

FROM 'DON'T ASK DON'T TELL' TO LETTING IT ALL HANG OUT

GRANDMA'S FREE ADVICE AND QUESTIONS ON HOW TO SERVE THE PEOPLE

I'm not standing by, to watch you slowly die/ Watch me walking, out the door.

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WHEREVER THERE IS LAW THERE IS CORRUPTION: OF WHAT KIND AND HOW MUCH? THE PUBLIC AND INDIVIDUAL INTEREST OFFER BETTER GUIDANCE THAN THE LAWYER

This is addressed to teal candidates and others in the last election. I think teal election winners and others should seek plain language and open operation in the public interest first, as it would avoid a huge amount of ignorance and expense. As I understand it, the 'teal candidates' are well-funded and well-organised independents who targeted Coalition seats in wealthy electorates. They come seeking remedies for climate change and poor relations between men and women; value integrity or lack of corruption and come from the heartland of private school and related legal, financial and landed wealth in many cases. You may think of Malcom and Lucy Turnbull or the Baird family, perhaps. Thus, I address all like them here and ask what they know from their family life. A lot I bet. First things first.

Yvonne Weldon, who is Deputy Chair of the Aboriginal Land Council was elected to the City of Sydney Council and thinks Councillors should be paid. I don't. She should be pleased she has so many commitments so she can knit them together better in my opinion. Bigger the lawyers. Consider who had a good time with the Aboriginal Community Benefit fund and other insurance or charitable schemes in a related light before somebody declares them broke.

As a Marxist grandma, I remain a pig-ignorant failure in addressing the legal and financial career nuts and bolts, largely lacking them in my family associations. I was also a secure wage earner throughout life, rather than in business to keep myself and others going. I retired from paid work at Sydney University at 60 in 2007 with a golden handshake. Reading **Crazy Rich Asians** didn't help my global market focus much. Of one thing I feel sure, however. It is that the principles of Western law are too old and narrowly limited from the top, to deliver services to which, like God's endless love, the Australian people today appear to feel entitled as a result of their government. Good on you boys for moving us up. Let us now come to terms with the fact that wherever there is law there is corruption and it is really lots of guns we hate most. Sport is a pale imitation of war? Tell it to Bridget McKenzie as that girl has a good head on her shoulders. She was a teacher.

The legal profession has never been designed to be an effective service to a state population. It renders ancient service to the Crown and those feeling rich enough to access lawyers. With the extension of the welfare state, lawyers have proliferated rapidly as professional lobby groups, helping related traders enhance their status through knowledge and the establishment of more boundaries to keep out competition, while linking with their

preferred professional associations. The law, however, is run by the most powerful lobby in Australia, forever kidding itself and others about its capacities to provide service to anyone but lawyers and their richest clients. Tell me to take my complaints to lawyers and be ripped off in their career stakes? You must be thinking of using other peoples' money or out of your mind. Any business is often built on voluntary work for the family and their closest mates, which is partly why home enhancement and entertaining remain vital aspects of our hole and home economy. Over to you for better advice.

You've got the right family background, Baby: Tell us about the Reserve Bank and other legal and financial funding functions in practice. You are not there to warm seats and be popular. I address some social insurance, insurance and their related risk management systems later from my limited background knowledge and history of paid work in NSW workers' health care, rehabilitation, compensation and insurance; as well as at the Sydney University Faculty of Health Sciences; and freely on the strata committee of St James Court, Glebe, Sydney. I've felt uncertain and confused for years as well as feeling betrayed and angry. It's always worse in Canberra?

See the attached supporting submission to the statutory review of NSW strata scheme laws, which I also address later and on www.Carolodonnell.com.au under the Heritage Way and other side-bars. Also see the World Health Organization (WHO) inspired lectures I gave at Sydney University under the Learning side-bar. This occurs in regional community contexts, following key directions in the Universal Declaration of Human Rights (1948). Juliet Richter and I were appointed in 1983 to establish the first NSW 'Directorate' to busy itself with women workers interests. There was little or no written information available to any workers then. I became well versed in trajectories of anti-discrimination legislation following my PhD, which investigated women's surrounding state employment context and its regulation in four key industries in NSW, from their historical and economic roots. It was published by Allen and Unwin in 1982 as **The Basis of the Bargain: Gender, Schooling and Jobs**. We kept on publishing on these themes along with research and development on our earlier concerns about domestic violence and the treatment of children. Children's Services Action was also our group. These matters are being tackled by the new federal Labor government in child care and other employment settings. My books, alone and with others, are in university libraries.

Australian state and Commonwealth Constitutions and anti-discrimination legislation were supposed to help everybody. We have now all been asked to consider approaches to the protection of the natural environment for future generations in related regional lights. I explore this later and on my website. In 2020, I wrote my autobiography **Power Loving: Everything you didn't want to know about sex and lawyers**. In retrospect I tried hard to be a Marxist but it wasn't easy and I failed. This is a common story, I guess.

Plenty of green public land and clean water along the coasts and inland waterways are vital for wildlife through the creation of indigenous vegetation corridors and related spots. Parks, gardens, playing fields and walking tracks through the bush are the key elements of peaceful and thoughtful societies, as distinct from warlike ones. Globally, humans are in plague proportions where they are not part of dying white or other races like our own, so protecting native vegetation and animal habitat through better planned construction is vital. From our wealthy Australian view, we plainly have a lot to learn and

teach. Step up freely because you and I are lucky to be in a caring country. I address intellectual property (IP) design in some freely chosen learning contexts later and at www.Carolodonnell.com.au under the Heritage Way side bar.

Now I want to die according to my will, attached. (All of you shout back to me, like Tinkerbell, **'You don't need a lawyer to do it!'** and **'Bring back Peter Pan and Nixon Apple.'** Please take a message that I want to see him in Melbourne or Sydney as I might have a property proposal that I might like to make to him which might involve some investment. Tell him it will be just like old times. More discussion attached.) Malcolm Turnbull's bonk ban for public servants gave me the shits and the latter certainly weren't the first to do it. For the literate among you, and I'm sure there are many, consider this more than a second stone. Consider it a bloody great crushing boulder to the lot of you. I will discuss related matters later regarding regional apartment purchase. The distinctions between the free standing or semi-detached house and apartment building are vital for effectively planned housing in future, but barely considered properly in the press. NSW Premier, Dominic Perrottet's announcement of housing plans to support the new federal Labor government is a vital step forward addressed briefly later. Shared equity building and purchases appear recommended. See **Perrottet mirrors Labor's housing scheme in budget**, in the Australian Financial Review. (AFR 20.6.21, p.8).

A NEW RESPONSE TO THE STATUTORY REVIEW OF NSW STRATA SCHEME LAWS IS ATTACHED (WHO BRUNG THEM, WHO WERE THEY AND WHERE HAVE THEY GONE?)

THE STATE AND LOCAL OR INTERNATIONAL CONTEXTS ARE REGIONS WHERE LAND AND MONEY APPEAR MOST CONNECTED. (CANBERRA IS SOMETHING ELSE SO DON'T GO THERE?)

Racist or not, I come from a world where I can see a bit beyond the dominant realms of Western law blinkered and cut off lawyers, to globally surrounding contexts and histories of our shared and individual matters, however they may be conceived by stakeholders (us). It has been said that in God or in love we may trust but all others should bring data and I generally agree with this, except I distrust a lot of their numbers. In my world books there is neither respect nor trust without better audit of the books and surroundings of any matter. The lawyers apply their adversarial skills in the light of their particular legal rulers instead. Anti-discrimination law and court approaches, coupled with diagnoses and economic incentives to define oneself or others as psychologically disabled, appear increasingly expensive for states to be able to maintain alone. How can insurance risk managers help? This is a question we surely must ask for free as nobody will pay us.

One answer could be to shoot all the lawyers working on all sides of any matter and let more openly sensible operators decide matters with more open writing and recording of the matter and reasons for their decisions, freely available or not. However, we sure won't bother going there because it was ripped apart by lawyers and the usual forces as soon as it was tentatively tried in NSW government during the 1980s. The fund design was to reduce market fluctuations and expansion in legal and other rehabilitation costs that premium price competition produced before a lot of them went bust and others picked up the pieces. Pain scales often appear bunk to assist scanning, diagnostic and drug or surgery delivery purposes. This appears hazardous to our economy and health,

for example, in key research of Buchbinder and Harris (2021), presented in their book **Hippocrisy: How doctors are betraying their oath**, addressed later. Cancer prevention and other family planning and vaccines are also addressed later in related global contexts according to WHO general direction, since the end of World War II. I consider there is a real danger of the Australian state supporting the worried well and making them sicker. Like war in Ukraine there is big money involved so just leave it to the guys to fight it out?

Consider my writing as a free booklet to you nevertheless. As I have no power you can drop it in the bin with economist Jess Irvine's if you like. I am a lot like you as a woman concerned about family and environmental health and avoidance of corruption, as well as rehabilitation after it, and in the inevitable death of individuals. Some populations may go on endlessly reproducing for death under a dominant male thumb. God knows these social (state mandated) and personal insurance and responsibility matters are hard and important for future development and protection, personally and regionally. We never mention death here unless others are paying for the funeral? I address open, free and competitive willing attached, along with housing because I love being simple and cheap. The view that there is 'menial' work appears an obnoxious product of careerism and its earlier caste systems. (I didn't cut my teeth on anti-discrimination issues for nothing.)

We are all going to die, some of us sooner than others. This is the general principle upon which insurance and social insurance systems, (like state workers compensation systems or national Medicare), appear built. I think it would be wise for old women to address our wills openly as I have in the attached, for example, led by some plain English free or nearly free written advice from lawyers and trainers about the matters involved. When I have tried to raise the matter of the inevitability of death and not endless rehabilitation in my academic life, I have been offered a paid psychiatrist and physiological tests under workers compensation, in case I might secretly be depressed. You shouldn't ignore death and the wish for it because this won't get good policy and development outcomes.

See my will and at www.Carolodonnell.com.au for related discussion and for the World Health Organization (WHO) inspired lectures I gave at Sydney University under the Learning side-bar. This occurs in regional contexts following key directions in the Universal Declaration of Human Rights (1948), Australian state and Commonwealth Constitutions, and anti-discrimination legislation which was supposed to be better for everybody. We have all been asked to consider approaches to the protection of the natural environment for future generations in related regional lights. I want this too. But *'Hey, hey, USA How many kids did you kill today?' Why wouldn't anybody living in your neck of the woods be anxious?* When it comes to Constitutions and personal freedom, take away the guns first for protection of the rest. This is a warning to warriors.

I address lawyers like you or others in this international and regionally confused light. The advocate for anti-discrimination legislative approaches rules on one hand, living separate in theory from the top commercial and insurance risk managers living on the other higher bank. It is not an accident that the famous female lawyer, Ruth Bader Ginsberg, who also brought 'anti-discrimination' approaches in legislation to a good part of the world, was in Washington and married to a tax lawyer. In Australia, with a

universal welfare state comprised mainly of pensions, health care and related concessions, I think a major task now is to conceptualise how housing might be better planned to protect our land and water from too many competitive forces. I guess we should seek nationally managed competition to do this, as appears to be called for in energy production, beginning with the state governments and the new Albanese government. How can funds for social services direct manufactured goods to serve populations as well as they do for their providers and marketers in political parties?

In 2020 I wrote my autobiography, *Power Loving: Everything you didn't want to know about sex and lawyers*. I bet a lot of you know as much or more about law and finance than me. Why don't you address these matters openly, clearly and honestly? Your personal experience might be a particularly valuable teacher for us. We saw very encouraging signs recently from the guys in energy and from the Reserve Bank Governor on ABC TV. I have long been a reader of the Australian Financial Review (AFR), but I began my education in financial markets, after social insurance and insurance, far too late, by reading McLean and Elkind's book, *The Smartest Guys in the Room: The story of the Amazing Rise and Scandalous Fall of Enron (2004)*. This shows how Enron started life as a clean energy producer. I recommend the book and the movie. When the global financial crisis came along in 2008, driven in US state housing and mortgage treatments begun under Bill Clinton, more of us began to wonder harder about the comparative regulation of our own superannuation funds, housing, cash at the bank and other funded investments. Every year I grow wiser I trust lawyers and markets less, while bemoaning that all concepts of service to the people may be lost in more bureaucratic enclosures producing more jobs, jobs, jobs instead of simpler, cheaper and better approaches to service based on the chief social aims and the individual or family will. Victorious ALP National Secretary, Paul Erickson, thinks major distrust isn't a growing problem Labor will face in future elections. His National Press Club address seemed stupidly smug to me. He underestimates the good intelligence and education of Australian women, men and kids.

I have voted Labor, Green or Independent Lord Mayor, Clover Moore, all my life in Glebe since 1974. Yet as a comparatively well-educated and secure old woman I probably have more in common with many views of writer and TV presenter Julia Baird than with those of former Labor PM, Paul Keating or the new Labor treasurer, Jim Chalmers. A lot of others, self-supported or not, may feel the same. Baird appears to be the usual private school lawyer from a steady family of Sydney Eastern suburbs lawyers and their professional ilk. She should know a bloody lot more about these legal and financial matters than I do. I always wonder if any of these women actually know what they or their dads and brothers are doing and if so, whether they will speak up about it or prefer the Eva Braun approach.

Teals, MP Tanya Plibersek, new Labor Environment Minister, and other more direct influencers over the Commonwealth and State Constitutions and their regions should address the Environment Protection and Biodiversity Conservation Acts in the light of their responses to the Samuel Review of the Act or their own development concerns. This is discussed in the recent SMH article 'Environment Groups urge Plibersek to act on pledges' along with the establishment of new national bureaucracies to address the environment and water. However, land treatments are state government matters. Commercial decisions are made in secret and take precedence

over other social or environmental concerns. The role of local governments also appears vital for change if one is aimed at habitat protection or reduction of global warming. I recommend talking openly to Matt Keane, NSW Liberal Treasurer and former state environment minister, Lord Mayor Clover Moore and others for a start, not setting up big new bureaucracies. It would save a lot of money with less time-wasting rubbish hindering better regional understanding, which can be reported on in free to air radio and TV, etc. etc. etc.

In 2018, a 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**. I do too because they are usually led and driven by lawyers and their legal privilege and actions. As a housing owner, resident and lender I normally resent being treated as a pig-ignorant industry doormat as a member of the strata committee. We women all prefer to be enablers, surely. If we're not speaking out for other victims like us, we're camping out. Lawyers and their industry mates now see us as another opportunity to shove lawyers into every orifice in by-laws which may appear to be conceptually dangerous and discriminatory crap. For example, in the **recent statutory review of NSW Strata Scheme laws**, discussed attached, **Question 79 asks**. *Could we make it easier for owners' corporations to make by-laws? If yes, please tell us how.* This is a loaded question, discussed attached. It shows the writers appear to be industry captives, rather than writing in the broader regional and place based public interest, depending on the particular circumstances of the related land, building and personal case.

What could a big new environmental protection agency or a national water commission and an overhaul of federal environmental protection laws do to fix any grounded concerns? Open up with the grounded concerns in the regions represented. I assume this has been started in national and global energy production and distribution, driven by war in Ukraine in the latter case. Australians seek better managed competition.

I write mainly for women and kids about old men as usual, in the light of the recent federal elections. Afterwards, I was bushwalking along the Great North Walk beside the sea and returned to watch the movie from the play **Emerald City**. In it, David Williamson makes the comparatively democratic beauty of Sydney Harbour and references to its real estate and mortgage values appear as amusing topics of his artistic address, along with the pressure to make movies shaped by US commercial values. Next day was Sunday and I was surprised to find Julia Baird writing '*Emerald City's true underbelly is its jewel*' about the harbour and its beautiful aquatic life below the waters, (SMH 11.6.22 p. 32). It seemed an omen. Only the rich can afford to care about preserving land so valuable for producing the wonders of any unique natural environment, like ours? Even they usually care for their surrounding families first, blotting their own interests out, instead of contributing better to knowledge and action, paid or unpaid, in increasing numbers. I address Australia's place in international development in a broadly caring and servicing light as it is not the usual construction and manufacturing one inherited from old men.

As everybody knows, however, especially lawyers, it is so much easier to look into or criticise others' institutions and family ties than one's own. Pig-ignorant as I am of financial

affairs except my own, I feel indebted to Patricia Edgar as a biographer of *Janet Holmes à Court*, for example. I had no idea what was going on at the time, and wonder why wealthy philanthropist, Judith Neilson, remains so closed-mouthed about land, financial and construction matters she must know so much about, while preferring to fund yet another university school of professional studies in journalism. Somebody should write a book about her and her ex-hubby if she won't do it herself. Come on ladies and others. You've been elected. What are you going to do now? Life should be about more than being popular warming the seats men used to sit in.

HOW SHOULD THE RESERVE BANK OF AUSTRALIA, MACQUARIE BANK AND OTHER FUNDS OPERATE CO-OPERATIVELY TO PURSUE THE NATIONAL AND INDIVIDUAL STAKEHOLDER INTEREST? (LOOK MUM, NO HANDS? YOU MUST BE KIDDING.)

I refer attached to comments before the recent federal election, of Future Fund chair and former Australian Liberal coalition treasurer, Peter Costello, who has thrown his weight behind an inquiry into the Reserve Bank of Australia (RBA), according to an article entitled **Reserve Bank judgment hurt credibility: Costello** (SMH 2.2.22 p. 5). This was followed up by many calls from other men, including ten male and one female economist, (Danielle Wood from the Grattan Institute, according to the Australian Financial Review (AFR). Other significant men have called for an RBA review since the May 2022 election, when Labor won office and Jim Chalmers, who did his admiring PhD thesis on former Australian Prime Minister (PM) Paul Keating, took over from Josh Frydenberg as Treasurer.

In case you missed the article '**Charming the top end of town**' (AFR 9.5.22 p. 44) former PM, Paul Keating, is Chalmers's political hero and his PhD thesis was called **Brawler Statesman: Paul Keating and prime ministerial leadership in Australia**. Chalmers turned 18 on the day Keating lost the 1996 election to John Howard. Chalmers, like Ross Gittins, is nothing if not one of the typical old fashioned and long protected Labor boys and there are a frightening lot of them around. They ignore or protect lawyers' privileges to the hilt because the lawyer and his mode of operation represent the supreme essence of their power to shape all discourse in their continuing interests as usual. I mainly hate lawyers.

Chalmers thinks, for example, that '*the role of government is to promote competition, make sure people have a pool of skilled workers and to provide guard rails and co-investment where it is necessary*'. He lists as his priorities: **free TAFE and university places to deal with the skills shortage, more subsidised child care to boost female participation and productivity, fixing aged care, cyber and the digital economy and Labor's energy transition plans**. Chalmers has manufacturing state plans which typically regard services as only being worthwhile if they add to manufacturing bombs or whatever else makes men more money. Any better planned housing appears constantly destroyed by this reality. The press discussion of housing doesn't even have the intelligence to differentiate between new buildings and what ongoing kind of group housing it is. They ignore the nature of the group housing management function, preferring to focus on new buildings on razed ground. Regional approaches don't work yet and I only wish cotton would educate me more than ABC Landline TV about how it isn't a global menace sucking up water and creating more waste than hemp or bamboo, etc. would in clothing.

I am an embittered old woman who has been trying to live greener under strata law since 1994. The industry, as far as I can see, never wanted to know about anything but maximum new building envelope so they could work a long time and invite as many brothers in to do particular things as possible. I address regional greening and group housing matters later and ignorantly. All confidentiality teemed with lack of personal experience is ignorance under another name. Don't be frightened or ashamed to write crap. Lawyers often do. Put honesty as a primary focus instead of the normal blindly adversarial brotherhoods.

According to the article *Chalmers talks down economy*, (AFR 8.6.22, p. 6) the new Treasurer has sought to focus attention on the '**big challenges**' of **inflation, falling real wages, rising interest rates and worsening cost of living**. He cited petrol prices, wholesale electricity prices and gas prices as key causes. What about the rising costs of services related to health care, disability, housing and education? I ask about them.

From the perspective of the advanced international or regional welfare state, the fact that manufacturing drives services, through its typically powerful associations, is a major problem and cost for everybody else. It stands in the way of sensibly reducing the difficulty and cost of all the living standards and services the society states it wants to achieve, through its elected politicians, acting for now and future generations. Actually, what Jim Chalmers and the usual boys care most about is protecting those already in waged work and getting more jobs; viewing the rest as the multiculturally determined man's burden, as usual. This is old fashioned and doomed to fail in regard to supposed forms of environment protection, as well as injury prevention and rehabilitation. It comes from a time when we couldn't read or write about ourselves and needed lawyers to do it for us. Little in Jim Chalmers view will helpfully tackle health and disability care and population housing, which are central pillars of health and work, paid or not. Yet these are services the expansive state is increasingly called upon to provide everywhere on earth. The WHO recommends starting in the poorest places first. Those richer won't buy it. I address Australian cancer vaccine and sexual behaviour initiatives and population planning later as they are all ideally linked with Asian and global interests. I agree totally that Australia has a lot of gall to lecture the Chinese Communist Party on any grounds. Cancer vaccines appear the most obvious links for future services trade collaborations.

In his important book ***Other People's Money: Masters of the Universe or servants of the People***, (2015) economist John Kay 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. He distinguishes between the roles of search and stewardship, to argue that asset managers can only perform well when they understand the alternative directions to those of the financial casinos that have been created by powerful financial forces. These have been designed increasingly since the 1980s to see the simple and weak go under the lot, rather than get raised or supported better in their particular environments. Kay concludes the complexity of modern finance has been designed, and has operated, principally to benefit financial intermediaries rather than the users of financial services. He points out that successive waves of innovation in transport have brought railways, cars and planes which have

transformed the lives of ordinary people. Nobody could say the same, however, of forward exchange rates, credit default swaps or collateralised debt obligations. The risk generated by the financial systems, which are also political systems, are increasingly passed to other businesses 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. Julia Baird's daddy was a Coalition Treasurer, her brother was a lawyer, former NSW Premier and banker. She and her private school friends should be more informing. (What would the rest of us know except what the old men and lawyers decided to tell us? Open and flatten the tops.)

If a review of the RBA is held, surely it should be a political economic one, within the international context called for by bodies like the WHO, which puts the particular regional conditions and place at the centre of inquiry and action, rather than favouring particular professional approaches legally carried out in secret, whether they are legal or not. Chalmers and the rest of the Labor economic ideologues, wouldn't know this regional approach if they fell over it. Like Keating, they want to keep doing what they've always done, which involves letting lawyers' rule through outdated Constitutions mainly designed for good administration of states at the time. Australia has moved on better socially than the US but why reify piles of unhelpful legal shit if more democratic and scientific approaches to continuing wellbeing in the interests of future generations are now available to all in Australia? Chalmers and the boys are going to tell us all about corruption? That should be funny to watch with lawyers controlling everything according to their ethics as embodiments of law.

In the attached I address intellectual property (IP) in the light of the Australian Law Reform Commission, National Health and Medical Research Council and Australian Health Ethics Committee reports, collectively titled **Essentially Yours, The Protection of Human Genetic Information** (1993). The essence of this is the acceptance of more responsibility for oneself and one's actions in more reflective, stable and informative contexts of regional and particular production. Duty of care, insurance and fund practice appear more designed to tear us apart so that the rich increasingly float to the top. I read Macquarie Bank is doing well and address it later and attached.

I am my own intellectual property unless I have contracted my work control away to others, as one appears to have done as a university teacher, researcher or 'working journalist', perhaps. As a woman who has strong views about university organization as a result of lifelong close experience, I am intrigued to know how Jim Chalmers thinks they are going to get free TAFE and university places to deal with the skills shortage as I can't see the National Tertiary Education Union (NTEU) or a lot of other professional associations or lawyers helping. Their certifying disciplinary mystification and specialisation may be their continuing protection. It is often strongest held in association with equally career blinkered others. I recommend the Open University model, where learning takes place and benefits from other work and community settings, in *Power Loving: Everything you didn't want to know about sex and lawyers*, at www.Carolodonnell.com.au Read the last chapter, *Travelling Grandma*, for example.

Managed competition may be the antithesis of the US commercial approaches which have driven wider inequality globally and locally since the 1980s. Microsoft Office, email and the search engine appear to be the natural tools of any communication and recording for better advance, however others do the mathematics for their secret business as usual. Why not try to write clearly and in as simple and full terms as possible where your knowledge of a particular subject warrants? The answer, one assumes, is increasing fear of legal attack. However, the value to a community of institutional independence surely lies in its openly and effectively reasoned and written recording. Anyone literate may write better and cheaper than a lawyer in regard to matters they know more about, starting with their own. Accordingly, I make the attached supporting case for my particular will to State Super, Aware Super Estate Planning Services, State super fund members and others as a result of key information about wills first sent to me by Aware Super Estate Planning Services. I hope the attached files on wills and related key regional land, property and financial matters in which Australians take keen interest, also interest a key banking sponsor, or others.

In his article '**Payment rules fit for digital age**' (AFR30.8.21, p. 42), the former 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 response I ask how our relations with Macquarie Bank fit into this globally risky picture, especially in regard to serving the need of the Australian people for housing to protect and maintain the quality of life for future generations. Since the election, Jessica Irvine has written a helpful article entitled '**Budget trickery cuts both ways**' (SMH 31.5.22 p.21). It points out the existing funds from where the last government thought it could take money and looks at the key promises for new funds the Labor government has made. This requires a new look in company with the states which may have mirror or related legislation covering the same ground and people. Irvine's main point is that with Coalition spending now under audit, the new government should be open with the public about its newly declared 'off balance sheet' funds. In my view, all women and kids should want open operations because we must find out more in order to protect ourselves better and cheaper. Guns just kill and threaten us.

I think any review of the RBA should be open to all expert or personal information, with powers like any Royal Commission but not as slow and expensive. The national and regional press and free to air radio and TV can obviously help because it is a central part of democracy to put matters before as wide an audience as possible. The AFR, for example, makes a habit of publishing the regular statements of RBA Governor, Philip Lowe, and did so most recently on 8th June, 2022, along with other commentary on the RBA decision '*to increase the cash rate target by 50 basis points to 85 basis points and the interest rate on Exchange Settlement balances by 50 basis points to 75 basis points.*' I don't know what this means exactly or what the ramifications may be, but I should be able to learn. Personally, having lived through the global financial crisis of 2008, and reading how it started in US housing incentives and mortgage treatments, I feel much greater fear of normal Macquarie Bank procedures, including those used by our strata

managers, than I have reason to question the RBA. I explain why in the attached discussion of existing land and housing management, rather than new construction as usual. I have little or no idea about regional development rather than party and industrial matters as they are presented, and I bet Jim Chalmer's doesn't know much.

According to Wikipedia, Macquarie Bank (which is commonly used now by strata managers) was founded on 10 December 1969 as Hill Samuel Australia Limited, a subsidiary of the UK's [Hill Samuel & Co. Limited](#).^[8] The 1980s were marked by significant financial market deregulation in Australia, including the floating of the Australian dollar and the removal of restrictions on foreign banks. To take advantage of the opportunities offered by deregulation, HSA submitted a proposal for the formation of a new substantially Australian owned and controlled bank to be called Macquarie Bank Limited.^[9] Authority for HSA to become Macquarie Bank Limited (MBL) was received from the [Federal Treasurer Paul Keating](#) on 28/2/ 1985, making it only the second private trading bank to be established in Australia in modern times. I ask how it fits into any genuine desire to grow and exploit or to maintain or rehabilitate our natural resources best for future generations. On assumes that commercial and state funds may do the former assisted by risk management and insurance.

According to the RBA Governor, while inflation is lower in Australia than in most advanced economies, it is higher than earlier expected, due partly to oil and other energy and commodity price rises driven by war in Ukraine. Dr Lowe nevertheless called the Australian economy, 'resilient' in contrast to Dr Chalmer's downbeat assessment of the March quarter national accounts. In an article entitled ***Builders urge debt freeze to ease crisis***, the AFR warns that the construction sector is being squeezed by supply chain problems, labour shortages and rising input costs for steel and timber, given the sector's reliance on fixed price contracts. Many builders, (perhaps like Evergrande and others in China and other markets globally), appear unable to meet their obligations to borrowers, debtors and lessees. Kristen Beadle, the insolvency expert from the accountants' body CPA *recommends a 'no-fault' moratorium on losing a building licence when a builder enters a voluntary administration or small business restructure. This could be like the 'no fault' moratorium on insolvencies in place at the start of COVID.* (AFR 2.6.2022, p.3). Will the construction industry forever reflect, along with lawyers and courts, more ignorant trajectories which draw the market up until it crashes again and the poorest lose most?

2020 GLOBAL HEALTH AND TRADING PRIORITIES IN THE LIGHT OF WHO APPROACHES

The 2020 Global health and regional trading priorities appear better if openly following World Health Organization and national health leadership. This is to reduce the commercial or other legal and political forces expanding the military or militias confronting population pressures as usual.

In any economy, such as Australia's, which supposedly cares equally for the basic health for its total population, what is the supposed difference between financial and other 'services' to individuals and the nation? Why are legal and financial 'services' encouraged to operate in secret, under the control of lawyers? What do those economists who seek a closed review for an RBA inquiry process with them in it, think they are – lawyers?

The covid experience since 2020 has brought new priorities in global production, prioritizing health care. Explanation and discussion in reports under the title, **Essentially Yours**, on the **Protection of Human Genetic Information in Australia (1993)**, set the stage for regional development dialogue better than lawyers or politicians or private sector forces could do it operating alone. Health leadership seeks a broadly evidence based public and individual interest rather than some imposed law, as it appears better informed in population and individual cases. Produced by the Australian Law Reform Commission, the National Health and Medical Research Council and the Australian Health Ethics Committee the reports appear more broadly clear and authoritative because of the top expert communities involved in their production. This is a better alternative to law in that one doesn't have to agree with it all, but the direction is a clear and broad start upon topics which affect the health of all people from birth to death, in globally linked cultures.

Acting in the individual and public interest fundamentally depends on effectively maintaining or rehabilitating the surrounding environment in which the individual body and its consciousness exist now, or in which its future generations are created. If Royal Commission powers are good enough for disability service recipients, and veterans' service recipients, for example, they should be good enough for the RBA and financial service recipients. Press articles I've read seem vague about what the desired RBA review will be aimed at or about. I want to know and so should elected representatives.

I address these matters in regard to my free and competitively made will, attached. You can write about your own business free and better than a lawyer. However, they increasingly force one down your neck. In my view, to address climate change effectively one needs a clearer view of the best relations that can be gained between private and public sector operations to achieve it. At the age of 75 I naturally inquire into this matter in my free, competitive willing as we are all going to die, although our land and property goes to others ownership somehow.

IS PRODUCTIVITY STILL 'ALMOST EVERYTHING' AS MALE ECONOMISTS CLAIM?

Richard Holden, professor of economics at UNSW Business School tells us in ***'Two truths to higher incomes'*** (AFR 7.4.22 p. 42) that productivity is almost everything in determining our living standards. He claims 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 believe it, as highly speculative numbers don't come cheap in any ruling financial environments. According to the Australian Bureau of Statistics (ABS) *productivity is typically measured as output divided by input; that is, as output per unit of input. Partial measures of productivity take into consideration a single input like labour or capital. Labour productivity is frequently used as an indicator of productivity growth, which is simply measured as output per hour worked. When multiple inputs such as labour and capital are taken into consideration, it is called multifactor productivity (MFP), which is measured as output per unit of a combined bundle of labour and capital.*

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 ballooning visits to doctors and specialists in the universal health care system, especially in cities. However, the concept of productivity may also be antithetical to health and

wellbeing. This is so in regard to legal and illegal arms, gaming, alcohol, tobacco, other drugs or any self-destructive or addictive trades and behaviours, which hurt others, for example. I guess a lot of cosmetic surgery, including dentistry may be aimed purely at making money through whatever advertising works in the process. Americans look like evil animals to many of us, with their institutionalised elevation of the gun trade to the heights of the US Constitution. It encourages the legal supremacy of the gun trade at home and abroad while supporting the man with the gun against his constantly increasing numbers of victims, from whatever area of US global life. The Western lawyer seems a nasty creature with a practice that remains feudal in a state that should welcome plain language better and not just because it is comparatively cheap or free to be open in speech or action.

Productivity concepts refer only to the market value of supposed output. This questionable numerical product ignores the value accruing to us of work done freely or forced at home or in the towns or 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 may also be most productive, as it is again today, while the regional focus is also upon global pandemic, floods, tornados and the international and local problems of under-insurance or refusal to insure. The emphasis on **productivity** appears to focus on the competitive market good alone, while hiding benefits of **association**, with families or individuals on one hand, or government representatives on the other. From the normal consumer's view, the free service may normally be as good or better for purpose than one that is paid, depending on many surrounding and related conditions, that men will hardly ever admit in public. Not to inform, apologize or explain is commonly expected male behaviour. Their lawyers protect and maintain this through scientifically and democratically outdated language expectations and state monopoly control of courts and law. This control is so entrenched I guess it may be hard to do anything much about. Nevertheless, Australian leaders shouldn't hide such ongoing feudal problems as Australia has key population services to help ourselves in Asia and elsewhere.

AUSTRALIAN CONSTITUTIONAL ADDRESS BY ABORIGINES FEELING DISPOSSESSED. WHY BOTHER?

The preamble of the Universal Declaration of Human Rights, that established the suite of state and federal anti-discrimination law and practice in Australia first states that rights are 'inalienable', which I presume means given by God as distinct from historically forged in regional democratic struggles which also entail duties to a surrounding collective or others. In a Sydney Law School lecture I heard, entitled '**No Invalidities**', the lecturer suggested courts are determined always to strike the legislative aims and decisions down, in favour of the ruling law and court operation. He indicated that no law could ever be interpreted by the judges so as to deny a person their day in court. He impressed the triumph of jurisdiction without suggesting why any government might rightly want to avoid the court.

In spite of any will of the legislature to put into law their rejection of confusing, feudal, wrongly adversarial legal principles and practices for coming to conclusions about a troubling matter, the lawyers win and also cement themselves further. Politicians come and go, depending on many legally related perks in their own professional career and party structures. This secretive feudal crew, thanks to the Constitutions which they embody, put themselves above more historical, scientific, democratic and financial service development of the kind that befits the modern international welfare state. Universities are now churning them out like rabbits. They think ignoring reality in favour of applying their law as a ruler to all, while also denying their own historical origins and interests in any associated contextual matters, is their legal duty. In an international economy, if anybody is serious about a competition policy review, it is worth remembering that the cheapest thing any government could ever do would be to get rid of courts and move on to more openly, broadly and clearly informed and informing processes, not designed to be adversarial. Laws should have clear public interest-based aims and rely on the use of common dictionaries for a start. The lawyer usually has little that is explanatory produced in plain English. He relies on a growing pile of complicated legal interpretations. This hinders effective practice and research, not to mention preventing common understanding while wasting public money.

In this comparatively new global and local health context, led in China, on the other hand, I refer you to the suggestion of MP Andrew Leigh in his article. *'Why has no person of colour ever served on the High Court?'* (AFR, 22.12.21). He points out that aborigines are greatly over-represented in prisons yet it is almost guaranteed that when they come to court the judge won't be indigenous. To overcome a similar problem, Britain apparently created a Judicial Appointments Commission in 2005, responsible for recommending court appointments. Comprised of laypeople, judges and legal professionals it makes applying to be a judge like applying for other jobs. Vacancies are advertised, people apply, some are interviewed and the commission makes a recommendation. The problem with such good suggestions, as NSW government found out in the eighties, is that the large majority involved treat them as if they are speed-bumps on the way to a much richer and more established court as usual. From the perspective of the common dictionary, scientific and democratic development, the Western lawyer represents the pits, especially in the US case.

According to Wikipedia, when former lawyer and current Labor MP, Andrew Leigh, went to Harvard for post-graduate research, he studied under the social scientist Robert Putnam, who published a key book on declining social capital in America, *Bowling Alone*. Leigh observed Australians also 'bowl alone', as they are financially stretched, time poor, and unable to make regular commitments. Perhaps this is because they have become rich enough to think their time belongs to themselves to spend as they like. This is a new idea brought about by the spreading wonders of technology and the welfare state in the 1980s to encompass support for all of us in unemployment, disability, single parenthood and old age. The price of this has been protection of old men against the interests of the rest in many cases, through the rising standards and costs of modern professional living to which we are expected to aspire. In the newspaper a woman laments, for example: **'I'd like to have a baby but I can't afford one'** (SMH 31.5.22, p. 23). She should go to the Horn of Africa where she could have eleven to look after while

the boys turn everything around them into killing fields and desert. The Chinese Communist Party has done much for the liberation of women, especially when compared with societies where men mainly bring them more children, work, poverty and destruction encouraged by law and custom.

Leigh is concerned that online communities have actually created more alienation for Australians, but thinks this can be ameliorated when the state encourages volunteering and community groups. Former Labor politician and Commissioner of the Australian Charities and Not-for-profits Commission, Gary Johns, has now tendered his resignation according to Leigh's website, and the Australian Government will start a search for a suitable replacement, who can work constructively with charities and non-profits not only to uphold the laws and regulations, but to strengthen the social fabric. Apparently, *'the Albanese Government will engage with the charitable sector 'with respect and creativity, and work to fix fundraising, increase charitable giving and build a stronger charitable sector to support vulnerable Australians'*. Labor recognizes the charitable sector *'accounts for 10 percent of employment and a significant amount of GDP, and that charitable advocacy plays a vital role in our democracy'*. This seems to be an opening opportunity.

In my view, charity is ideally treated like any service to a group of the people, to be designed, like others, in the global interest. Manufacturing culture is instead designed to consider the interests of bosses and paid workers alone, using earlier religious belief to support its political purposes and institutions. That was yesterday/ Yesterday's gone and I have little or no confidence that any of the Australian guys want to catch up.

Perhaps like many other people, I don't cheer that an assisted dying act has been passed in NSW at last, as much as I hate the leaders on both sides of NSW state politics for voting against it. As an atheist, I should have rights and at 75 I demand to die when I want with assistance rather than being kept alive against my will. I don't regard myself as a medical experiment, whatever doctors and politicians want.

Jim Chalmers and Anthony Albanese can say anything they like about Constitutions and would still look like dickheads to me, guided by their stupid old male associations. If aborigines get a place in the federal Constitution, for example, what is expected to happen to the Land Councils? Are they elected or appointed? An article by Danny Chapman, chairman of the NSW Aboriginal Land Council, entitled **'Fifty years on, land rights still unfinished business** (SMH 27.1.22, p.5), points out that in 1983 the Aboriginal Land Rights Act gave aboriginal people the right to claim and recover some Crown land to compensate aborigines for historic dispossession. A Land Rights network of local aboriginal land councils, (of which there are now 120 across the state) and a 15-year income stream to support aboriginal activities for future generations was set up. The network supports 'community enterprise initiatives, education and 'sorry business' and is a voice for aboriginal people in NSW'. Chapman reports there have been 53,914 land claims since 1983 and 72% of claims are outstanding. Leave things to lawyers and weep at the stupid omissions, treatments and costs instead of better regional operations. Leaving everything to lawyers appears to me as a denial of responsibility for better action.

Feudally closed and professionally secretive matters, including matters of association, are part of the population problem. This now appears reflected in increasingly unequal, fragmented and opaque operations as markets drive us in newly twisted directions which still suit rich US, UK and other top family and business interests. I address the Macquarie Bank and others attached and appeal to Australian aborigines and other religious or charitable organizations to see their role as service providers, paid or unpaid according to the interests of the group and individual in the related context of the particular regional and national interest. See under the Heritage Way Sidebar at www.Carolodonnell.com.au for example.

I also address matters of violence, murder and suicide as public health and housing problems in submissions to the **Royal Commissions into disability services and into defence and veteran's suicide**. Others may think differently, but my view, first based on WHO direction, is that more globally and regionally open, plain spoken, written and particular place-based management approaches should be taken to many matters to go forward better in regional environments. These operations may appear related globally in financial and other trade and investment as well as in religious or charitable positions. As Ronnie Kahn from OzHarvest points out, **time, money, and product** are ideally considered in regard to their global service distribution now. I was raised considering time and money in a society producing a lot less than it does today with a lot less waste.

THE HUMAN PAPILLOMA VIRUS (HPV) VACCINE AND AUSTRALIAN TRADING OPPORTUNITIES

In the light of coronavirus concern, one of the best trading opportunities globally today, perhaps, is the HPV vaccine manufacture and dissemination, which originated in Australia. According to the Department of Health, HPV is a common virus that is spread through sexual contact. It can cause cancers, including cancer of the cervix, vulva, vagina, penis and anus, and some head and neck cancers. Types 16 and 18 cause up to 80% of the cervical cancers in women and up to 90% of HPV-related cancers in men. Types 6 and 11 cause approximately 95% of genital warts. Not all HPV infections lead to cancer but arrival of the Australian vaccine presents a vital opportunity for broader health service provision and monitoring in Australian regions and across the world. These may be better directed with a range of related family planning and vaccination opportunities, such as those recommended by the WHO since 1946. WHO recommended that these services be led in the poorest regions first, by personal choice, where more birth and death appears.

The secrecy which associations justify in law in any supposed pursuit of protecting their own associations and interests, may appear increasingly detrimental to the public good over time. As Buchbinder and Harris point out in **Hippocracy** (2020), *'The current worldwide affordability crisis in medicine is too focused on reducing costs through economic and production based models of care (where more care is better but needs to be more efficient), ignoring the savings and suffering that could be achieved through reducing unnecessary, wasteful and harmful medical care'*(p. 7). The authors' main aim is to provide the global evidence of overdiagnosis and over-treatment in the Australian and other modern medical

systems, including many common treatments doing harm. The praise of some bravely august practitioners and researchers is included at the beginning of this book. Open it up.

In **Hippocrasy**, rheumatologist and epidemiologist, Rachelle Buchbinder and orthopaedic surgeon Ian Harris, argue by looking at the key international evidence available, that the benefits of medical treatments are often wildly overstated and the harms understated. They claim overtreatment and overdiagnosis are rife and that the medical system is not fit for purpose because it is designed to deliver health care and not health. The book also provides vital tips to patients such as – Do I really need this treatment? What are the risks? Are there simpler, safer options? What happens if I do nothing?

Hippocrasy laments that modern medical care has been packaged into a business model for which it's unsuited because medicine doesn't act like the 'laws' of economics expect. For example, the increased supply of doctors creates demand. Treating health care as a commodity incentivises processes over outcomes, the complex over the simple, and treatment over prevention. Furthermore, doctors (who control the spending) don't bear the cost burden of their decisions. If medicine becomes big business, it must work primarily to create profit. Too often profit is derived from delivering more health care at the highest prices, regardless of effectiveness or harms. The ability of large health companies to influence driving profit over health may be one of the greatest threats to health. One wonders how this affects any group accommodation and treatment, especially in the cases of disability and old-age. The current Australian system appears to provide incentives for living on a newly created range of welfare supports which require better global reach.

HOW CAN GOVERNMENT ASSIST CORELOGIC AND OTHER INFORMATION GATHERERS TO COORDINATE THEIR PERFORMANCE BETTER IN THE LIGHT OF THE CURRENT AND FUTURE HOUSING NEEDS OF ALL AUSTRALIANS? PROVIDE MORE OPEN AND HONEST ACCOUNTS OF ANY PLACE AND ITS ENVIRONMENT FOR BETTER REGIONAL PLANNING PURPOSES?

As a result of reading Robert Harley's comparatively veiled article *What's missing in the affordable housing debate* in the Australian Financial Review (AFR 12.5.2022 p. 38), I have come to the speculative conclusion that one answer is **Core Logic**. Am I right? Harley reports that a debate has raged in the housing industry about whether to upgrade the energy performance of new homes and apartments in the current revision of the National Construction Code, for example. I discuss this attached because my experience of living in strata housing since 1994 and wanting to go green is that one does so against those supporting the Strata Management Act. This act has an industry development approach which appears to abhor all vegetation as a menace to proliferating buildings and concrete instead. It usually seeks to overbuild on land and often perceives going green to be a big opportunity for more manufacture and resource use, driven by those industries.

Harley's article on affordable housing policy turned my attention yet again to Core Logic, as a result of his discussion of a CoreLogic graph, and a discussion with CoreLogic research director Tim Lawless. CoreLogic has often come up with strangely unhelpful conclusions in regard to housing practice and policy, from my major newspaper reader's view on

matters. I have Googled to find out more about what data CoreLogic produces from where, in the general search to produce better public policy and development. I am appalled by the opaque results in comparison with the Australian Bureau of Statistics (ABS) or the Australian Institute of Health and Welfare (AIHW), for example. **What can CoreLogic bring to industry debate and regional policy approaches? What is the Corelogic aim and where does its data and funding come from? Is it the best the industry can do for a website? It seems opaque propaganda from a general public research perspective and yet I guess that this may be the major trading data the industry collects.** How might our organizational research collaboration be improved to create greener development?

Since my retirement in 2007 from teaching at Sydney University, I have become more interested in housing investment and management. I do so as an owner occupier in a strata property comprised of 18 Glebe townhouses; as a member of its strata committee; and as an interested observer and responder to newspaper and government reports on housing and related environmental matters. I have also taken an interest in more affordable housing as a former state government employee and university faculty member working in services promoting better health care as well as safety; and as a mother and lender to family members seeking to acquire homes of their own. As a member of State Super, now making my will, I have preferred the benefits of stable and affordable pension service, as well as housing investment, to greater risk. I agree with the Australia Institute's Nordic Policy Centre that policy interest and priority should shift to supporting low and middle- income earners, who simply want a secure place to live. I understand the NSW Premier has now introduced shared equity housing schemes, where governments may own 40% of the costs of new homes and 30% of the cost of existing homes for some nurses, teachers and police. Home costs must be under \$950,000 and there will be 3000 spots per year for a start. That seems like a very good idea. How can CoreLogic help or fit in for example? In apparently covering a huge number of private sector trading operations, it seems it has a whip hand.

As a retired sociologist and state public servant, I am reasonably familiar with the data sets and conventions of the Australian Bureau of Statistics (ABS) the Australian Institute of Health and Welfare (AIHW) and similar independent research centres, in their attempts to bring their more honestly and reliably informed assessments based on available data to the public, organizational and individual attention. These organisations, like the ABS and AIHW often have a clear, plain, convincing, on-line presentation. As a result of the little I could find out on-line about the aims and performance of CoreLogic, I seek its reform. I do so in the public interest in more affordable housing and for better social planning, policy and investment purposes. Shouldn't CoreLogic at least be on Wikipedia if it purports to be serving the Australian people, rather than its top investors with private interests?

Freud hated the US and I can usually see why. I read that former Treasurer and outgoing Australian ambassador to the US, Joe Hockey, said that Australians were like Californians except they don't hate the other states. My basic proposition, which I guess some current as well as former lawyers would endorse, is that lawyers are globally crazy because in Commonwealth countries they have historically argued to the general case from the particular case serving the Crown, in a way in which even Australia's famously gay judge, Michael Kirby, can probably see is stupid from many of the Chinese or other regional views of life, IT and research on services. I address open, comparative willing, as a way forward for reasons discussed attached. What have you got except more lawyers? The 20th century was about '**Don't ask, don't tell**' but the line is to let it all hang out today. Personally, I often blame the playing fields and borders at Eton most. But how about you?

Cheers

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NSW INVESTS IN THE FUTURE OF WOMEN THROUGH YOU AND BEYOND

(AN AUSTRALIAN GRANDMA MAKES TIMELY PROPOSALS TO YOU AND OTHERS ABOUT RUPERT MURDOCH, JUDITH NEILSON AND BRITTANY HIGGINS)

The public service has always been a keen follower of the daily news, in my experience, and as a former NSW public servant I find it hard to drop this tradition with you. Excuse me?

I first refer to Sam Mostyn's article in the Sydney Morning Herald '**NSW invests in the future of women**' (SMH 22.6.22 p.25). As president of Chief Executive Women, Sam reports on her encouraging meeting with the NSW Treasurer, Matt Kean. He called the NSW Minister for Women, **Bronnie Taylor**, Education, **Sarah Mitchell**, Women's Safety, **Natalie Ward** and Parliamentary Secretary to the Treasury, **Felicity Wilson** to help him deal with women's future. In a democracy we all should be able to help if we want. Please accept this input.

*The only email address for the elected women above appears to be for Felicity Wilson. Please pass on the regional emphasis below and attached to others. If it is the case, these women not being on email is regrettable. It denies more broadly developed regional approaches like that encouraged by the organization, **Bush Heritage**, to which I belong, for example. Bush Heritage has impeccable research, land ownership, membership and other community links. It was begun by former Green MP and leading activist, Bob Brown. He will die soon and so will I. In my view Bob Brown's will would benefit from related open community discussion. See mine attached again, after the earlier response below that I made to your elections.*

The Independent expert panel that Sam Mostyn is to chair for this women's work carried out with the NSW Treasurer, with the exception of Daisy Turnbull and Maha Abdo, has no obvious email communication availability to serve the people of NSW as far as I can see. Are they expected to serve in secret, using Linked-in, for example? If so, I wonder why, particularly in the case of Blair Comley. He is apparently the former Secretary of the NSW Government Department of Premier and Cabinet, who has now gone to work for EY Port Jackson Partners Business Consulting and Services. What does he think is secret about his participation in trying to benefit women in NSW and how is his current employment expected to work other than in narrowly consultative ways for a lot of money? I want to propose this direction to him freely for his attention and I am a woman, which I

bet is more than one could say for Blair Comley and the guys running EY Port Jackson Partners or most other men like them.

People like us (on email) who seek to make and justify proposals openly, rather than tweet or operate waiting for the slow wheels of bureaucracy to grind, or who seek to act very expensively, in the secretly dominating and sudden slams of the private sector are never preferred in more truly democratic development. (This stupidity makes me mad.)

One might expect that Leslie Loble, an Industry Professor at University of Technology Sydney, a Fellow of the Paul Ramsay Foundation and of the Centre for Policy Development, and chair of a national council on early childhood development, amongst other appointments would be easily available on email. Did I miss it? Apparently Loble investigates how to better employ artificial intelligence and public purpose technology to lift educational achievement and outcomes for disadvantaged students. She states she wants to work with experts in the Centre for Social Justice and Inclusion and won't stop there.

Jillian Kilby, was NSW/ACT AgriFutures Rural Woman of the Year in 2018. As a civil engineer and farmer's daughter from Coonamble, Jillian Kilby claims to take a committed and practical approach to making positive changes to lives across regional NSW. Apparently, she has a keen interest in contributing and sharing her information and expertise across government, industry and the community. Her vision is to improve the commercial success of regional start-ups by increasing the capability, capacity and confidence of business owners. From the perspective of the interest in serving the regional public, which an elected government is supposed to represent, secrecy is ignorance under another name which hinders better design. Kilby should be easily available to any detailed email approach with supporting attachments that address the future of women with any particular opinion, evidence or submission. The more broadly available to contact one is, the more informed one may be of the range of opinions and knowledge related to any presenting matter.

Daisy Turnbull (hooray) writes as the daughter of the former Prime Minister, also the champion of email and other more effective communication, and his legal and political establishment wife, Lucy. Daisy Turnbull is the above exception in regard to the ease of finding her on email. I'm naturally sending her this and asking her to pass it on to her colleagues who are now becoming interested in women and kids' fates. Caring about women is not the same as investing in them, as the latter considers money is the key value when it comes to production of work or its product. (Metaphorically, I spit on those who ignore what people may do for them freely, as they may substantially benefit from free association throughout their lives.) This is a starting truth for investing in women.

I used to be a paid adviser to NSW government but have been carrying out related roles, paid and unpaid for many years. What about me, aren't I a woman who can make a contribution to assist you who all have such differing backgrounds relevant to the future of women in NSW? Don't you want to read this? I'm so rich and dedicated to the task I can do it freely, like Daisy Turnbull. Good on you Daisy for having an email address. Even Maha Abdo, the CEO of the Muslim Women's Association doesn't have one except for pro-bono Australia, as if this is only lawyers' business. I feel like bursting into tears and running away to the beach. Are they serious? What do they think we are, stupid and can't write or find someone else to do it for us free? People who can't face serious scrutiny and give leadership by good open writing worry us. Why would anybody pursuing the interests of women in NSW think that secrecy helps? (The expectations of secrecy overwhelmingly help men rather than most of their women-folk. Get used to it?)

As a global tourist the limits to growth became clearer to me after I retired in 2007. Too many of us have become too rich for our own good and that of children globally. It shows in the depletion of scarce natural resources like land and water in favour of larger and more frequent turnover of building and construction linked with related manufacturing and transport. Energy seems promising. The rest often appear increasingly intent upon flight from unequally applied regional distress, or ripping up the joint to feed their lot further.

In our growth era, Australian women are no longer expected to be virgins who then marry and depend upon a single man for everything for the rest of their lives. The intense interest in celebrity life appears partly linked to this social fact of change in societal expectations. They are all getting married, divorced, and cheating on their partners following pre-nups? How many people discussed above meet the Gold Standard of fidelity the former PM Malcolm Turnbull claims to have upheld with sheer delight or silence throughout his life, unlike Daisy? It is far from good risk management to close one's eyes to sweeping communication change and those who do so make me sick. Let us make open wills together for the future we wish.

Growth, the limitations of which I addressed previously, is the process of drawing more women who used to work for free in family businesses, (also raising children and caring for the old and sick), into jobs normally paid in global markets, or not. This global process has turned children from producer goods to consumer goods. They are no longer expected to work and care for their parents as early and long as possible, rather than for their own offspring and estate. This is a world in which one man's trade may be another's imperialist domination and we women have always known the boys often find it far easier to wreck and kill than to build. I address you in a related light calling upon you to open and flatten the tops with related appeals to Australian international media giant Rupert Murdoch about his death. He is 91, according to newspaper accounts about his coming divorce from his fourth wife, Jerry Hall. **I advise approaching Rupert Murdoch to find his will. I also make a suggestion later that perhaps Judith Neilson may be best prepared to do so.**

After reading **Rupert Murdoch shrinks his circle of trust** (AFR, 24.6.22 p.44) I suggest Rupert Murdoch should donate at least the content of his **Disney Channel**, which I guess must also be its intellectual property (IP), free to the world. Financially, everybody in his circle is old enough to have done well out of the experiences they have had with Murdoch, so should have enough money to live on well already. The future generations of the world would perhaps remember, love and respect Rupert Murdoch for generations, along with Disney, if they got free access to his Disney product on any medium. Donation of this product to all would be a fitting tribute to Murdoch's life and power. Nobody has to have it all.

This is the IP Softpower approach I also recommended in addressing President Xi Jinping or his appropriate representatives, as a result of reading **Xi Jinping: The Governance of China**. In this book the Foreign Language Press outlines key speeches made by President Xi since the 18th Congress of the Communist Party held in 2012. This book is an important public record of intended Chinese planning direction, written in English. Those elected to any Australian parliament may find it useful to cooperatively consult this collection of speeches in the light of their own openly expressed direction, led by Australian government direction or not.

Reading *Judith Neilson takes back her journalism institute* (AFR 22.6.22 p.12). I wonder what she will do next with her wealth and if she might back **NSW investing in the future of women** and related global approaches, in her own way, of course. She has long been a businesswoman and philanthropist in many aspects of the arts, land and building, working closely with China in her gallery exhibits. According to Wikipedia she is co-founder of the [White Rabbit Gallery](#) in Sydney as well as a significant shareholder in [Platinum Asset Management](#), a company co-founded by her former husband, [Kerr Neilson](#). Since 2015, and her divorce from her billionaire husband, she has consistently been included on *Forbes'* list of Australian billionaires.¹ In January 2020, *Forbes* estimated her real time net worth at US\$1.1 billion. She has been a leader among women who also understands the practical realities of large financial operations of which I and many other women can only appear comparatively ignorant. These are circles to which journalists may or may not be privy. Leigh Sales certainly was in her forensic interviews with Prime Ministers and others for many years each week night on ABC TV. In my view she was far superior to the men she followed, which is always good. Perhaps she can give of her free help and advice like former Prime Ministers Kevin Rudd and Malcolm Turnbull have done in so many public ways. Surely nobody could say doing so has ever hurt their capacities for making themselves very rich.

I attach my open, competitive, willing and charitable matters addressed earlier with you again. See more under the Heritage Way sidebar at www.Carolodonnell.com.au The lectures I gave at Sydney University following World Health Organization and related regional development direction adopted in Australia federally and by states, are under the Learning sidebar. I hope you might take an interest, for example, in the lecture **Towards quality management of the organization**. This addresses the corporate mission and planning direction taken by an organisation concerned about effective risk management of any population. This regional government and risk management direction was briefly the case, in theory at least, when I was employed in WorkCover insurance and fund management and in workers' and community safety and health care, rehabilitation and compensation in the 1980s and beyond. The continuing adversarial designs of lawyers wrecked this regional approach, in company with global instability created by other rising costs of legal administration and dispute. Premium price competition was taking the market up until it crashed. The lawyers picked up big money as a result, while others paid the price. This court driven form of blindly irrational and unstable development should stop because its design is incapable of assisting in the management of risk, causing more of it instead.

From a simpler and more direct regional view, which life within institutional requirements of NSW public service and academic institutions could not totally destroy for me, I think one normally judges best in the light of the apparent argument and qualifications of any who wish to address us, rather than according to the closed bureaucratic structures imposed upon us. We are all parts of larger bodies and the article **Crossbench carnage: Staff allocation cut from 4 to one** (SMH 25.6.22, p.18) appears part of a necessary trend which should in my view be accepted and used to more reasonable advantage. PM Anthony Albanese apparently said, *independents are not members of the government, the opposition or the Australian Greens*. He proposes to allocate only one additional full-time advisor in addition to four electorate staff, and points out the library and other Canberra staff that are there to help. This seems a way to bring about more openly and cooperatively informed action between states and organizations or groups or individuals acting from the ground up, instead of always being asked to respond with money. Many shrink away from any opposition to their career stakes. New light is often banned until a parliamentary minute far too late.

The party should be over to the extent that it denies the openly intelligent approach to administration of the entire place, where everybody is actually encouraged to understand and participate if they want in the regional context. This allows a wider range of views and interests to be heard beyond the normally secret organizational and adversarial contexts they normally inhabit. It provides opportunities to escape the common bureaucratic problem of having too many chiefs and not enough Indians.

Any secretive, adversarial and stupid career lot have much to protect from outsiders with clearer and better ideas and more information about the particular place under address. Improvement can often occur very quickly with many involved, if the speed and quality of Wikipedia can serve as a development model. However, the nature of the administration must be good, as it superficially appears to be in Wikipedia, looking at results. Globalisation is about maximising the usefulness of developments in directions which also appear coordinated with the interests of the people in the particular spots that are being addressed. Democratic treatment is beyond the demands of increasingly unknown, bureaucratic and costly operations which appear to be structural norms. They make decisions less democratic. Many people have been prepared or proud and happy to work cooperatively for nothing if they enjoyed it. This should be encouraged rather than seen as a threat. A lot of them are a lot smarter than us about what they do and should not be discouraged from showing it. The elected must judge under the guidance of experts they can publicly justify. That seems good.

In the increasing context of concern about the apparent difficulty and cost of fixing the adversarial relations between men and women, especially where they may appear worst, I next refer to the article *'Rape trial on hold after Logies speech'* in the Australian Financial Review (AFR 22.6.22 p3).

Unfortunately, I did not see TV personality, Lisa Wilkinson, give the Logie's speech which temporarily halted the trial of the male colleague, who Liberal staffer, Brittany Higgins, had accused of raping her. I know very little about the matter but surely the cheapest and most educational solution for everybody would be if both these people wrote a memoir of how they felt about what they think happened at the contentious time, and as a result of actions afterwards. Do either of them have regrets or learnings they take away from the situation? What are they? These people had jobs with big Canberra expectations. They are ideally expected to be honest and effective verbal and written communicators about matters of contention between them, as well as in the interest of the national moral and related policy direction, which is supposedly inclusive. Such written accounts would be able to settle the matter of judgment educationally for all if they were published on-line or in the daily press. She thought he raped her and he denies it. Why? (It's like war in Ukraine?)

I'm an old woman who has always assumed things should be more openly and broadly tackled than they usually appear to be in the world designed by men to be secret, adversarial, and copied by the troops. The rest of us who don't think like that should get together and say so as the outcome would likely be clearer and cheaper from the start. The court appears to be a pointless medium in which to approach this matter of a rape allegation. Brittany Higgins states she wants the public interest. I believe her and I would too. I cannot see a better way to proceed in this particular case, than the dual memoir approach to the alleged rape and personal feelings afterwards by each of the couple involved in action, except for pictures of the act.

I hope you address some of the matters addressed in this and earlier communications attached or on www.Carolodonnell.com.au Cheers, Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 237.

