

To members of the National Party and Others,

**CONGRATULATIONS TO THOSE WHO TRIUMPHED IN RECENT ELECTIONS AND THOSE MOVING ON: LET US SEEK THE TRIUMPH OF THE WILL OVER LAWYERS TOGETHER. TAKE MY SIMPLE WILL, FOR A START.**

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2037 [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au)

**OPENING UP TO NATIONALS AT LAST COULD BE POWERFULLY REWARDING.**

I refer first to the article entitled **Peterson's pep-talk to Coalition MPs on how to beat the left** in the Australian Financial Review (AFR, 25.11.22 p. 25). I had never heard of Jordan Peterson, the Canadian author, clinical psychologist and philosopher, before reading he was invited recently to address a group at Parliament House, including former PM Scott Morrison and former Nationals leader Barnaby Joyce, as well as Coalition and One Nation MPs and senators. I address reports of his work later, to discuss two other Canadians instead.

Surprisingly, perhaps, I find it hard to disagree with Jordan Peterson's account, at least according to the AFR description. In particular, I refer to Peterson's views about energy and the family, as his judgment appears to apply equally to housing people anywhere in the world, including in our particular regional parts. Peterson apparently said to the meeting with the parliamentary group, **'You want to serve the poor. It's very straightforward, you make energy as cheap as you possibly can.'** I agree and think that related regional approaches should apply to continuing planned housing construction and accommodation. I address related land, health and strata management matters later and attached. My primary concern, however, is getting my way with my womanly will.

These regional suggestions from Sydney are naturally addressed to Nationals and fellow travellers, in the light of their rejection of the First Nations call for a Voice to parliament. Discussions attached equally address Australian First Nations and faith leaders in regard to their key service functions and actions, undertaken in broadly open cooperation with government and constituents, or not. Intellectual property (IP) is addressed in related situations of project quality and research appraisal at [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au). I refer you to particular views of the Productivity Commission and Grattan Institute in regard to health, housing, the university library and other collaborative research contexts which are opening or closing to continuing open judgment, or not.

I am a would-be Marxist grandma who has lived in harbourside Sydney since 1974, so you and I probably travel to the beat of different drums. Nevertheless, after reading about Peterson's pep talk to politicians, I am amazed at how many beliefs we have in common. Surely, we appear to be almost on the same global and regional pages? Does this matter or is it of no interest, as I am only an old grandma addressing our will and our death? I asked related questions of economist, Jessica Irvine, below, but she has been too busy to reply so far. What does Tony Abbott think and is it unusually funny?

Peterson apparently defended traditional marriage *as an 'ideal' at the 'centre' of society that should be defended, while giving 'merciful allowance' for those on the 'fringe', including single mothers and divorcees, homosexual couples and 'non-standard family alternatives'*. As an old, celibate, divorcee who has rarely entered any regular close liaisons, I agree. I only worry about the inverted commas and if you need to use your hands to show everybody that they are there. As a long-time member of the fringe groups addressed by Peterson in regard to energy and the family, I assure you they may creep up on you. (I address Nixon Apple, recipient of Queen's and national honours for services to trade unions and superannuation in this light attached, renewing my request that you might find and disclose his whereabouts in Melbourne to me, while cogently urging our meeting, especially after the Victorian elections and before Christmas as usual. He won't normally reply to me and I don't like Linked-in anyway as his sole potential source.)

I saw on national, free to air, ABC TV, that after consultation in the regions, the federal National Party will not support a constitutionally enshrined Indigenous Voice to Parliament as it does not believe this will close the gap between indigenous and non-indigenous health and welfare. I agree and address health, family planning and housing matters later and attached. My teeth are falling out, so I may address dentistry later - if only I can find out what the hell they usually do for the old behind their closed doors besides trying implants and quarterly deep cleaning by specialists.

As an old woman and grandma, I write naturally in the interests of greater regional harmony and planning for service delivery which may be more openly competitive or not. This is ideally in the service of cost reduction for any people also served by Australian politicians and others, of whom I am one. This apparently shared share with Jordan Peterson and others, which is to find better and more cost-effective services for people, is partly why I address my will and estate planning later, while seeking to overthrow the often pointless but expensive lawyer thrust on us in law or by its handmaidens. We might explore the relationship between the personal and the political better together as it seems this is probably necessary for better service. See a related discussion of the need for the triumph of the will against lawyers, later.

The best way any woman can normally advance, in my opinion, is by trying to find out about private operations to personally express an honest view about the broader apparent truth in normally hidden matters, however partial. This may involve not participating in men's secret but expected commercial operations, preferring lower risk, designed as in State Super pensions, perhaps, rather than in the normal insurance underwriting cases, for example.

My curiosity becomes more raging as I age. Being an inner-city Sydney dweller since 1974, however, I haven't thought much about the Nationals interests before, but now I live in hope of our greater reconciliation. Nevertheless, I have no idea about how 'right-wing' electors or others might feel about a lot more honest revelation, for example. A short outline of this City of Sydney electorate is provided later below, wondering how far your electorates, especially those that are far flung, might differ from these urban development aims and objectives.

Surely the place of the individual will in the development of the region and family must be a joint task, not an adversarial or inherently competitive one requiring secret operations under rules led by lawyers, either public service ones or those of the other kind? If we must have lawyers, (and I don't know of good reasons why we should), I would pick the public service ones as they appear cheaper and more sensible in trying to implement regional aims in law and regulation. But why should we have lawyers, if we speak or read and write better together about affairs? I have little idea of how men handle money and mathematics. However, I bet it doesn't make sense for those concerned about better services to poorer ends of any society and land, or help to achieve it.

For example, as a 75 year old member of State Super, who is grateful to be on such a reliable, clear and regular pension, which is indexed to rising costs of living until I die, whether I'm rapidly going gaga or not, I am disgusted by the advertisement from **Aware Super** in the **State Super Calendar for 2022**. It encourages the kind of gambling greed that easily becomes increasingly pathetic and expensive for the rest of the family and society beside the self-deluding gamblers, with too much free time and money supposedly on their hands. One wonders why tax minimisation (which might be called tax avoidance if we had the money to find out more about it); or soaking the government for more, should be encouraged in any population, especially one of former public servants.

The dominant advertising trope from Aware Super, in a nation such as Australia, where industry superannuation funds are supposed to support members first, surely should not be as follows:

***Are you making the most of your retirement? Learn how to invest to minimise tax and maximise any government entitlements. Meet with an Aware Super financial planner to understand how it all works and get financial advice tailored to your situation.***

The construction of the will, including power over the equity in any related housing, appears increasingly in the hands of lawyers and their financial mates, whose goal draws the market up, rather than producing the kind of planned stability with managed competition that may benefit people in the lower end of markets, not the tops. The financial professionals appear to be always secretly driving for the more broadly powerful top clients as usual, who may either walk away from the oncoming crash relatively unscathed, and/or pick up more money and property then as well.

Secrecy is merely ignorance for others under another name. Ignorance may be bliss but is demonstrably unhealthy. A perfect market requires perfect information. However, the driving forces of IT have wiped out any assumed right to reliable information or other product transfer between traders in many unknown places with unknown needs. In this context, I salute Microsoft Office functions, particularly email, clear and reliable website information and comparatively reliable national sources such as the ABC and SBS TV and radio, as well as other free to air national media.

The selling technology which is universally known as 'information' technology (IT) provides a platform for sucking more money out of any client it chooses, once it has their sticky details

on its books. I guess the legal and financially driving operations increasingly look forward to using the retirement funds of stupid old dying people like me, with little or no voice. If I lost everything I own, would I find myself asking the government for the old age pension and possibly the house I once owned and lost to others? As a former public servant working in industrial relations, employment, health and rehabilitation care and insurance, I am disgusted that **Aware Super** can't and won't support its members better, in the interests of the stability of the whole Australian estate as well as providing better individual choice. I address this later in relation to my will because their initial plain language training and overheads on will and estate planning revealed a good cheap way for simple wills like mine.

In 2022, authors of the current **City of Sydney Economic Discussion Paper**, working under the **Central Sydney Planning Strategy** offer the following vision for a strong and resilient local economy. Their aim is to: 1. transition to a green and circular economy 2. build an innovation economy 3. strengthen our inclusive economy 4. revitalise our city centre. When consultants explored what people want from their city, it was found that 86% want more green, open public space; 77% want more precincts for creativity, arts and expression; and 75% want more flexible work and return-to-office choice. Residents around here said they want campaigns to reduce climate change and protect nature. They recognise the need to prevent planning over-development, and the need to preserve local heritage. They want good local public transport and are concerned about a range of other local matters from street parking to local trees. Dealing with rubbish (waste) is a particular challenge as we have huge populations passing daily through this very rich city, leaving their rubbish behind. God knows what happens to it.

Preliminary assessment showed the leading sources of risks are: – climate change and extreme weather events; geopolitical tension that disrupts or jeopardises trade; another pandemic; cyber- attack; terrorist attack; financial shock and global economic uncertainties. The city's economy, however, has become more concentrated in a few key sectors. The two dominant sectors – finance and insurance services, and professional, science and technical services – supposedly contributed 50.6% of value added and 42.3% of full-time equivalent (FTE) jobs to this area in 2018–19. The tourism and hospitality sector supposedly generated 8.2% of value added and more than 11% of FTE jobs in the same year.

One man's wealth and job spread may naturally be another man's objectionable costs, if only he had the money to take on lawyers at a game the rich ones invented for themselves, supposedly on the common behalf they nevertheless ignore. I always avoid lawyers if possible. They don't speak plain English or operate sensibly to help anybody find out more of the truth on any matter, neither to improve their services nor to cut their costs. Lawyers only want to add to costs and this distorted preoccupation may normally be assisted by occupational groups seeking to ride on their coattails. One wonders how the National Party or other individuals may feel about more opening up, in more directly informed and honest communication than lawyers typically appear equipped to provide. Ideally these womanly views are designed to avoid legal costs and making stupid decisions in the dark about any environment, with little or no consideration about the past or future in particular regions.

## THE RIGHT TO BE MORE INFORMED AND TO CHOOSE DEATH AS WELL AS THE TRIUMPH OF THE SIMPLE AND CHEAP WILL

According to the last Australian census, Christianity is the most common religion in Australia, with **43% of our population identifying as Christian**. This dropped from 52% in 2016. While fewer people are reporting their religion as Christian, more are reporting 'no religion'. That's me too. **Almost 40 per cent of Australia's population reported having no religion in the 2021 Census, an increase from 30% in 2016**. Please help me to die when I want because that is my citizen right. Related matters of life and death are considered attached with the aim of allowing better services to all Australians to be designed, whatever their personal belief and situation in life and death.

I alert you to the article entitled '*Territory euthanasia ban set to be overturned*' (AFR 25.11.22 p.8). Senator Pocock and others have apparently questioned a 1997 federal law that blocks the territories from legalising euthanasia, although in 1995 the Northern Territory became the first Australian jurisdiction to legalise it. The Australian Capital Territory Senator urged colleagues against conflating euthanasia and the rights of ACT and Northern Territory citizens. You will have far more idea than I about how this matter is best handled. However, I hope you will support the rights of atheists and others who want to die sooner than the norm, without attempted rehabilitation, as in my case.

As a former public servant, I often think former NSW Premier, Nick Greiner's obsession with plain language in the public service was the best idea he had. It brought many hidden but expensive professional groups into a modern light of more common intelligent recognition and address, including in regard to their control of elected governments through their lawyers' secrets first. Don't let lawyers ruin it instead with their related proliferation of their interests in IT. Their privileges with mates control our will and lot at our peril and expense.

A lot of us are going to be dead soon, which is another reason I am writing to you about the future. It seems vital our estates are not eaten up in unnecessary costs to lawyers and financial advisers who may drain our accounts increasingly easily. They charge us for taking our verbal or written content. They manage this with filing and charging technology which they own and wield at will in their own business interests, whether detrimental to ours or not. When we could not read and write we needed lawyers. Now we should deal with our own affairs as a lot of us want instead. It sickens me that I am often directed to use IT mechanisms which I find beyond my grasp without more informed, experienced and costly help. Yet lawyers appear increasingly thrust down every neck by law and opinion designed to increase their monopoly control over us. I wouldn't mind so much if they were capable of adding value to content instead of draining it in their own slow, continuing interest in dependence on us.

I have recently prepared an Advance Care Directive according to requirements of NSW Health Sydney Local District, in case I should soon be totally demented. This is also kept by my daughter who is also my Trustee and Guardian, as well as the sole beneficiary of my death and estate. I also wrote a simple will. I first used free Aware Super will and estate Zoom training programs and their informative Powerpoint overheads. I also used other NSW

public service and superannuation website information on how to prepare my will. Then I bought two plain English will kits from the Post Office, to compare them all, before writing the two-page will below. It makes my daughter, my only offspring, my sole beneficiary because I have good reason to trust her more than anybody else.

I guess I don't need a lawyer to see that my will is valid, although I have yet to find one who will provide the service I want. As a member of State Super, I particularly address Aware Super in this context, although I don't understand the relationship between these two entities. They appear, nevertheless, to operate closely together. As a State Super member, I want my will to be witnessed free or in the cheapest valid presence. This is not because I value any more expert input, but to cover my back against unwanted lawyers. I learned from NSW Service, that to be valid, a will must be:

- completed in writing, either typed or printed
- signed by yourself or by another person at your direction, if you're physically unable to (but this must be in your presence)
- **witnessed by 2 adults** in your presence when you sign it, however, the witnesses cannot be beneficiaries.

I would prefer a Justice of the Peace (JP) to witness my will for free. However, I can't find one who will do it, so far, after consulting MP Tanya Plibersek and MP Jamie Parker's offices, as well as the State Super (SAS Trustee Corporation) which produces **Pension Views**. Aware Super advertises the possibility of 'working with a lawyer at Aware Super' to undertake estate planning. However, it expressly won't do what may appear best and cheapest for some members, as distinct from those professionals who may seek to go on clipping the client ticket until the end of life and after. This may be less a service to members than a legislated control designed to run up the costs of living or death. At least the individual member with a simple will should be able to make a different choice.

In short, I am yet to find a lawyer or a Justice of the Peace (JP), to provide the simple, single, service that a marriage celebrant might, for example, in joining us two people together with signatures to my will. I assume my daughter and I and two others will sign, along with the JP or lawyer. I will give her a copy to keep as she is my sole offspring, my Enduring Guardian and sole beneficiary. **Who will make my simple two-page will valid? Any ideas? Will it ignore the Enduring Guardian availability? I guess so.** If lawyers retrained as something useful, I might feel better about them.

I stress that this is my will, not the lawyer's will. Lawyers and their bureaucratic partners so far want me to conform to another particular lawyer's particular service and cost structures, however they may be devised to make the provider money, preferably on a continuing basis under their own control. This intransigence denies simple people the clearly cheaper and more intelligent use of many clearer and more reliable government forms and websites. These sensible plain language innovations should be designed for cutting costs to everybody in NSW who is neither a lawyer nor allied to one for operations, for example. I commend the Medicare one page form one fills in and sends back to become a new or updated person on the **Australian Organ Donation Register**. It is a simple and good example of a form. Lawyers built their idiotic feudal world and assumptions long before the advent of the common dictionary, let alone any proper understanding of what the advanced

state may do for all its people. It infuriates me that the plain language potential of public service operations for cutting costs has instead been used to increase them by increasing demands for reliance on lawyers IT.

To write and exercise my will, I resist the expensive professional demand of a first interview with a lawyer, followed by unknown future costs with lawyers that I don't need, being constantly thrust upon me by their most influential mates and their own IT. I resist lawyers because involving them in my matters closes them up to my own operation, unless at continuing unknown and changing expenses, which they may also generate against me on their own account. This assumption of '**commercial in confidence**' operation as the natural course, hinders simpler, more informed development of any individual and regional estate. A lot of us can write more clearly and better about our own affairs today and we want to be open to help others. Those of us who wish to do so should be able to. This may be a means of cutting many costs, starting first with those foisted upon us unnecessarily by lawyers acting in secret as if they represented us rather than ruling over us

Openly sharing views of the political right and left, however defined and whether rural or not, should also be good for services to the country, if exercised more openly together. Any regional development of the services that people elect Australian parliaments to carry out today has implications for regional food and forestry production or water management as well as transport, manufacturing and mining, for example. I guess Canadians like Jordan Peterson have learned much from living close to the US beast although I would be more in favour of Richard Florida, I guess. The Productivity Commission has often provided good suggestions to support regional research and development through more open collaborations guided, for example, under the requirements of relevant research centres and the Plant Breeders Rights Act aims and directions. Ideally this research and development is more broadly open to the public and agricultural producer and consumer or investor choice and benefit, rather than wasted in the normal high risk and uninviting commercial expectations open to researchers who may want to be more broadly useful than commercialised terms and expected activities normally would allow. The Commission has written a lot about the expensive problems of patents, for example, which is highly relevant to a lot of tertiary research and production.

Richard Florida is Canadian and wrote **The Creative Class** in 2002. He also works in city planning. Check him out on Wikipedia and Google. I used him in my teaching in the Faculty of Health Sciences at Sydney University before retiring in 2007, to follow the way that the global financial crisis and its apparent causes went down here and elsewhere. Some of us have experienced the 2020 global pandemic and the aftermath as a globally designed attempt to change the administrative focus of the world, to undertake healthier environmental tasks rather than trying to maximise financial and other exploitation of land under the false name of global competition. In this regional context, I particularly refer you to the Grattan Institute work on health and housing, and to Marion Terrill's article entitled '**End cherry-picked yardsticks to level infrastructure playing field** (AFR 22.11.22, p.39). Terrill is apparently the transport and cities project director at the Grattan Institute. In her article on project appraisal, she briefly addresses project risk and related discounting rates. The lessons learned about service provision in the development and implementation of Medicare deserve better general understanding. This is because the activities of the construction and accommodation management sector and its state are

based on commercial organizational principles which inhibit cooperatively better managed competition in the service of the land and the people who live on it now and in future.

Increasingly, the professional desire to make money and provide jobs may be exercised while acting largely as a hindrance to the development of the individual and regional estate, in which mine and future generations are included. Politically I have usually perceived former PM Tony Abbott as standing for social prohibitions I hate. However, if that was the best former PM Julia Gillard could do in a misogyny speech about him, I think she should be shot along with her usual puppet masters. See below, attached and at [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au) for directions I hope you will consider. Cheers,

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

### **THE LAST WILL AND TESTAMENT OF CAROL FRANCES O'DONNELL**

#### **GUIDED BY AWARE SUPER ESTATE PLANNING SERVICES ON WILLS AND OTHER EXPERT PUBLICATIONS STORED BY ME, THE TESTATRIX, CAROL FRANCES O'DONNELL**

This is the last will and testament of me, **Carol Frances O'Donnell, of St James Court, 10/11 Rosebank Street, Glebe, Sydney, in the state of New South Wales (NSW), Australia, 2037.** I have made no earlier wills or other documents of testament.

I appoint my only offspring, **Jessica O'Donnell, of 33 Paris Avenue, Earlwood, NSW 2206** as the sole **Executrix and Trustee** of my will. I also appoint, **Jessica O'Donnell**, my only offspring, **as sole beneficiary of my whole estate.**

**Jessica O'Donnell, my only offspring, is thus the Executrix and sole beneficiary of my whole estate as well as already being my Enduring Guardian with Power of Attorney.**

An Advance Care Directive has been prepared and kept by Jessica O'Donnell and me, according to requirements of NSW Health Sydney Local District. This is also recorded on a card from the NSW Trustee and Guardian of NSW government, kept in my wallet in case of my sudden or other health collapse. I also have an official letter (22.11.16) 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.

**I have no dependents or debts to repay to anybody. Nobody other than my adult daughter, Jessica O'Donnell, could have any claim on my estate.**

I am 75 years old and I have lived alone since I was 48. 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. She is now 45 and has lived elsewhere in Sydney since her late teens. My parents and grandparents are dead. Two of my three siblings are dead. I have a 90-year-old sister who has lived in Queensland since she was twenty and 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.

**Although I have no debts to repay to anybody,** my daughter, Jessica O'Donnell and her partner, Rob Duong, currently repay a loan on a regular fortnightly basis that I made to them equally in 2012. We all keep proof of their regular repayments into my National

Australia Bank (NAB) account and a copy of the original loan document, which was for their house purchase at 33 Paris Avenue, Earlwood, NSW 2206.

**I pay no tax. State Super payments are my only form of income, aside from the loan repayments made to me by my daughter and her partner, recorded in my NAB account.**

**As an atheist I have no particular funeral wishes.** (I want to die as soon as I become sick of living. I want a state assisted death if I wish it, 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.)

**My only sentimental item of note is my website [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au) which is managed by Sabweb.** I am sure Bahram Saba will advise my daughter wisely on how to treat the matters on it when I am dead.

**1. 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; (SP 10775)
- (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

I emphasise the following 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, etc. etc.

I leave no **Personal Messages** 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.

**In summary, my daughter, Jessica O'Donnell, is my Executrix, my Enduring Guardian, my Power of Attorney, and sole beneficiary of my whole estate.**

**Testatrix..... Executrix.....**

**Dated..... Dated.....**

**Signed by me, the Testatrix, Carol Frances, O'Donnell, and by my Executrix, sole beneficiary of my whole estate and my Enduring Guardian with Power Attorney, Jessica O'Donnell and dated this ..... day of..... in the year..... In the presence of each other and two witnesses, including a Justice of the Peace.**

Witness.....

Witness.....

Hi Jess

Thanks for your columns which I often find helpfully thoughtful. However, I found your article in the Sydney Morning Herald entitled **Things could be much worse** (SMH 15.11.22, p.21) confusing, because of course we now are **'doing pretty okay'**, (sic.) being among the richest, healthiest and best served groups of people in the world.

I have never doubted this and nor have you, I would have thought, as a Sydney University political economy and economics product with a middle-class Canberra background, including an interest in accountancy.

However, you appear to conclude that since the coronavirus related health care promotion began in 2020, life as we know it is now **'returning to a more normal state of affairs and one that is infinitely more desirable than the alternative'**.

Surely it is reasonable to assume that a **'more normal state'** is also worse for the environment? I ask this because of facing our strata plan AGM as a member of the strata committee, discussed later and attached.

**A stable state is not a normal bargaining state I would have thought. So, what comes next, ideally for all in these regions in regard to wage fixing and housing behaviour here and beyond?**

Are you content just to be among the rich and happy traders, thin or fat? Surely you never doubted you were, given your Canberra and Sydney University roots and networks?

It never crossed my mind to do so and so I wonder about your mental health. I recommend dropping the private health insurance as it might be messing with your head? How could you think it's good value for you?

After some discussion of recent historical events, including the government Jobkeeper subsidies to some employers and paid workers, you go on to make the following claim which is a total mystery to me:

*'In such a scenario, interest rates would have remained at historic near-zero percent lows, not only continuing to push sharemarket valuations to dangerous nose-bleed highs, but also pushing home ownership even further beyond the reach of younger generations.'*

In short, I am not clear about the actual nature of the scenario which you are glad did not happen, or why you think it matters if *'sharemarket valuations are pushed to dangerous nosebleed highs'*.

Why do we care about this, especially as women who need lower interest rates and better planned housing ownership and rental at the bottom end of labour markets and prices, not driving for the tops as usual?

Thanks for your occasionally mysterious work. At least it's different to the norm. Sometimes you seem as nuts as Ross Gittens, or is it me? See the related regional direction I've been pursuing below and attached. Anything you can tell me about your levies, etc. would be of great interest.

Cheers Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037 [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au)