

To: Homosexuals, aborigines, faith leaders and others pondering their voices, from Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037,
www.Carolodonnell.com.au

When they go closed, we go open, accountable and free to learn and teach
(Grandma)

GRANDMA'S NEWS ROUND-UP AND SUGGESTIONS: FOLLOWING CHINESE PEOPLE, ANDREW FORREST AND THE JUST US ACCESS TO LAW EDITION BEFORE THE NEXT ELECTIONS

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I'M WITH STUPID: ADDRESS ANDREW FORREST'S CREATING PARITY REPORT (N.B. NOT PURITY REPORT) AND THE OBVIOUS VOICE FOR A CHANGE WITH THE BANK OF MUM

RECOMMENDATIONS IN THE CREATING PARITY REPORT (2014) DESERVE CONSIDERATION ACROSS THE WORLD, ESPECIALLY BY INDIGENOUS PEOPLE AND OTHERS REMOTE FROM BIG CITIES.

THE PACIFIC FORUM, WHICH AUSTRALIA AND NZ FUND TO GIVE THE PARTNERS VOICES, FOR EXAMPLE, SHOULD CONSIDER FORREST'S VIEWS ESPECIALLY ON HAVING TOO MANY KIDS TO SUPPORT THEM WELL ON LITTLE LAND. GET CONTRACEPTION, ABORTION AND ASSISTED DYING ACROSS THE NATIONS. GIVE ATHEISTS A VOICE AND EVEN GRANDMAS WHO DESPISE MOST.

PERHAPS 'CHINA TONIGHT' ON ABC TV MIGHT SOMEHOW COVER PENNY WONG'S ALLEGED MARGINALISATION OF HER BROTHER WHICH SHE PUBLICLY SUPPOSES LED TO HIS SUICIDE

THE INCREASING RISE OF INDIVIDUALISM AS THE RESULT OF INCREASINGLY GLOBAL MARKET RELATIONS AND FEWER OFFSPRING, SUGGEST THE INCREASING NEED FOR GREENER DEVELOPMENT AND THE NEED FOR TALLER BUILDINGS, WITH STUDIO OR ONE BEDROOM UNITS FOR TWO PERSONS, CLOSE TO FREE PUBLIC TRANSPORT, SURROUNDED BY PARKS AND GARDENS.

FROM THIS GLOBAL PERSPECTIVE IT SEEMS THE OZ BUILDING INDUSTRY AND REAL ESTATE AGENTS PREFER TO BULK UP ANY NEW BUILDING SO THEY CAN TEAR IT DOWN SOONER AND PUT IN SOMETHING NEW AND BIGGER, SO THAT THOSE WHO BOUGHT THE APARTMENTS AND MANUFACTURED THE FITTINGS ARE CAUGHT AGAIN. (STONE BENCHTOPS SPRING TO MIND.)

THE AMWU AND CFMEU ARE FULL OF SHIT AND SO ARE EDUCATION UNIONS. THEY ENCOURAGE BULKING THE FAMILY UP TO ENCOURAGE MANY FATTER, MORE EXPENSIVE BUMS ON SEATS WHILE CLAIMING THIS IS WHAT THE FAMILY WANTS. MEN'S TYPICALLY CLOSED AND ADVERSARIAL METHODS ARE THEIR OWN WORST ENEMIES EXCEPT FOR PEOPLE WHO BELIEVED IN THEM. REGIONAL AND PROMOTIONAL RATHER THAN LEGAL

AND PROHIBITIVE APPROACHES ARE NOW NECESSARY FOR CHANGE. (STONECUTTERS HAVE KNOWN OF ITS DANGERS FOR CENTURIES.)

I accept Mardi Gras as better than motor car racing. They did the latter in Moscow, through the city, under banners proclaiming MEN'S HEALTH. Former PM Jeff Kennett and Victorians tried it too. I marched with homosexuals in 1978 on the night the famous trouble started with cops. Being heterosexual, however, I went home early, after I wrongly thought the march was finished, to have my dinner and put my baby to bed. If you don't believe me, ask Athena Touriki, who I accompanied to this now famous march of the supposedly damned. She is today among the NSW Teacher's Federation lawyers, apparently handling multiple allegations of sexual harassment against teachers, with other lawyers representing students. Such sexual harassment claims may be aimed especially, I can only guess, at sports, arts, English or other high school teachers, no doubt turning imperceptibly to themselves and their peers from gay young blades to dirty old men who are fat and bald as usual. I dunno, you'd have to ask Athena and the Teachers Federations about how these alleged harassments go down more broadly than in the particularly difficult classroom or lesson. I address some development outcomes later in this jaundiced elderly light. Go open and get rid of lawyers because they appear to be wasting a lot of time and money in secret for poorer public effect. For a good discussion of the anti-democratic and expensively secret and growing problems of the bureaucratic centre in Australia, especially in Melbourne during the 1990s, I recommend Tony Parkinson's book entitled **Jeff**. It addresses the rise and fall of Jeff Kennett, the Liberal Premier of Victoria between 1992 and 1996. This was after and before Labor again took over the country.

As Glebe is a wealthy suburb full of free books like **Jeff**, I also read **Trigger Warning: My Lesbian Feminist Life** and saw the movie **Women Talking** at the Dendy, which cost me \$1 in total. I was amazed to learn from **Trigger Warning**, that men dressing as women was viewed so passionately and negatively by so many lesbians. Surely, they must dress up for many different reasons, including the personal enjoyment of dressing up and acting? Surely this is supposed to be a demonstration of play power by friends? (Always seeing the importance of being earnest, I have seldom been a particular fan of anything so frivolous.) On the other hand, I have never forgiven wealthy heterosexual and homosexual women or men for taking all the benefits of contraception, abortion and comparatively good health services, while socially elevating marriage over responsibility to children. Throughout life, I championed views Jeffreys and some other lesbians apparently deplore. Like many others opposing them, I argued prostitution and other sex work is often a job 'choice', like dangerous male employment may be thought of as a job 'choice'. Naturally such dangerous work is often constrained by poverty of knowledge and opportunity outside a comparatively closed and impoverished environment. Consider Margaret Simon's article '**The countless dead: The long shadow of Manilla's war on drugs**', in **The Monthly**, Feb. 2023, for example. I refer to current Australian developments and apparent opportunities related to waste treatment and working to build greener environments in Wollongong and associated coastal areas in this state later in this context and attached. I note the Australian Financial Review front page states **ACTU wants unions first in \$15b fund** (AFR 13.2.23), although I generally abhor

mandatory association, as discussed attached. These matters are addressed in regard to general labour standards later

The movie **Women Talking** is billed as an empowering story of strength, resilience, and hope – inspired by true events. It is actually about a group of unbelievably dopey women discussing the moral pros and cons of leaving or staying at a religious farming colony where some of the women and children are drugged and raped by some of the controlling men at night. It is hard to believe that any group contemplating leaving anywhere and who keep producing children while living off subsistence farming, never mention food in their recorded list of things that are good to have plenty of in life. Fashionably enough, it seems all they care about is their sexual safety and God's eternal beauty. It seems equally unbelievable that these essentially ignorant peasant women appear to take no interest in what the only sympathetic university graduate among them, a male recorder of the minutes of their deliberations, might have to say about where they might go to find some employment to feed their children, and how to get there. They all wander off in wagons God knows where. This is a terrible movie made from the latest supposedly left-wing US approach as distinct from more US views on how to get ahead at work with friends or bosses. The market rules are male constructs, so the least anybody should try to do, I guess, is open them and their behaviour up to more rational scrutiny in the service of everybody living and owning property and funds in any particular region.

I address Labor Treasurer Jim Chalmer's concern, also in *The Monthly* (Feb. 2023) about a '*negative form of supply side economics*' (p.23). Supply-side pressures pump up demand? Like my former husband, a professor of Keynesian economics, the Treasurer uses the theoretical assumptions he also critiques coyly from behind his industrial veils. This act also makes one wonder what a '*positive form of supply side economics*', would be to him. Suggestions here are designed to fit his groping. Ask the advice of Singapore about the design of land, housing and transport in Australia. You may see more understanding and leadership for the future which seeks to go greener than you will see in Hong Kong or Taiwan, for example. This appears fairly obvious to the tourist through the display of the small beauty that is left.

Personally, I prefer Chinese as I've compared the history and fate of African, Indian and Chinese people since I taught in Northern Nigeria in the early 1970s. The Biafran War, which was a civil war over the control of oil in Nigeria had recently ended when I went to Kano, volunteering as a teacher with my more highly valued civil engineering husband. More desertification and chaotic violence from many men and boys are their lot in Nigeria today and I largely blame the ancient religious, military and family secret life which favours uncontrolled reproduction as a welfare system to support old men and the rest of their son's wives and tribes. I vote we should all try to learn and write openly globally and in key regions to learn and grow up, instead of tweeting or calling in lawyers. I put matters from WHO and regional life span perspectives. A primary aim is to serve more people better than normal through national free to air radio and TV report as well as print and pictures. Opening up appears challenging to universally accepted and usually secret written or spoken legal and business practice, including in education. However, we face comparatively

few worries as long as those in Western Australia, the big desert state with many minerals and land being sold to Chinese and others, don't get sick of the normal Canberra, Melbourne and Sydney triangles of expensive legal and professional bureaucratic fat and want to keep their profits for themselves. Open it all up better to the learning scrutiny and voice of all, so all may make more rationally designed and cheaper decisions about the provision of more and better services for all.

In the global, Australian and local policy context I support World Health Organization (WHO) family planning directions as well as parental duties to children first, including further duties to the environment on their surrounding land and water, as well as to those traditionally left behind. I normally also support free choice between consenting adults regarding marriage or in other associations claiming to abhor violence. This is addressed at www.Carolodonnell.com along with the key books and articles I have written alone or with other women, as well as in the lectures I gave at Sydney University Faculty of Health Sciences from 1994-2007, before I retired from paid work to live off superannuation. I have never written with a man that I recall and wonder why not. Nevertheless, Jeffrey's book **Trigger Warning** helpfully raised many policy questions which seem particularly relevant now. Because of increased awareness of natural and man-made disasters, (occurring as a result of pandemics, earthquakes, fires, floods, desertification, famine, coastal erosion and war in Ukraine and elsewhere) for example, there is also increased global concern about trafficking humans or other matter. Such travelling commodities may be sentient and alive or not, including for purposes of prostitution or additional violence in war, for example. Violence is always physical to me and the conceptual break between physical and other forms of successfully coercive behaviour is important to maintain. I naturally vote in favour of marriage for any adult who wants it and can find a consenting partner. I believe, however, that this renewed emphasis on the desirability of marriage which has been brought about by the recent Gay Marriage debate and vote in Australia, is likely to be bad for the future of children and the environment as well as women because it leads to promises that many will find they can't deliver over time in many cases. These matters are addressed in regard to Justice Action direction and normal small business matters of community-based care, accommodation and its funding of association later and attached.

In the Australian Financial Review article entitled '**Cashless welfare should have been part of much broader reform**', Andrew Forrest, executive chairman of Fortescue Metals Group states that he had found that cash welfare, when used as a sole solution in vulnerable communities, has horrible outcomes (AFR 28.2.23 p. 47). I found the same in NSW workers compensation claims and insurance handling practice. This typically creates major financial instability unfairly by shifting major costs of legal actions, so many more innocent others bear them. Because such actions are carried out in the comparative dark, supposedly to protect the insurance fund shareholders, everybody remains ignorant about hazards and how to address them best. I found this during a decade spent working for NSW government, followed by a decade working as a researcher and teacher in the Faculty of Health Sciences at Sydney University. I expect the Court Case about the Yindjibandi people's native title compensation claim, which Forrest refers to, would likely involve a similar or even larger waste of money to poor effect. No worries, some big man will end up with a big

new house somewhere nicer? Having reasonably reliable internet sites and contact with Microsoft Office and email, on the other hand, almost everybody in the world can see evidence and argue more directly, thus totally obliterating any need for lawyers expensively stupid feudal rules and operations. You could even call on the National Press Club so you could have the TV pictures as well as the print each week. Frankly, I'd let Jessica Irvine have a go at running superannuation, like she offered in last week's Sydney Morning Herald in **'Hands off our hard-earned super**, which I discuss later. At least she appears to read and write well and often, albeit in ways at times a little Jekyll and Hyde. She is also a qualified accountant, economist and journalist who would be relatively cheap without starting off as a brother's wife or auntie, stupid or not. I'm with Stupid, so like Jeff Kennett, I'm sick of what Victorians did to the whole country. (What an increasingly harmful waste.)

Previous press reports, discussed attached, suggest Andrew Forrest has lent his personal profile as figure-head for many and various international developments, including with religious leaders. He seems to be lining up to become the state you are having when you are not having a state, as I discussed attached in relation to his global interests in reducing slavery, with particular reference to Wollongong and Illawarra Coastal development to assist national targets to reduce global warming and to go greener globally. I'm in Glebe, where we are commonly also kept in the dark and fed bullshit. Unlike Forrest, and being a Marxist grandma, I believe that ours remains a vile feudal system, based historically on dependence on British and US interests which elevate the arms trade to the heights of the US Constitution. The privileged chances of men with weapons are endlessly enshrined in their rights to secret dealing and silence before lawyers and court over anything they like to call their property or justice, following their God or some supposedly related leader. I will address religious, rural and voluntary state production later, wondering when they become enslavement. Everybody who makes decisions about expected standards in regard to work should know more about such matters and also think what state 'deeming' powers might mean in many situations where new immigrants are chosen and accepted to this country. Personally, I would vote against robbing another country of its best and brightest to bring them here because others often work better in manufacturing, building and construction jobs where they will probably be needed most, whether the usual brothers have any serious interest in going greener at the grass roots or not. The educational capacity for the future lies in Australia as a result of the communications revolution since the eighties, but teacher unions don't want to use it to make education cheaper let alone free. Most of what they do appears to be primarily for the protection of long-established insiders in teaching and related professions who seek closure methods to improve their particular career paths. The test of any self-regulation or related institutional independence lies in its openness to more widely informed scrutiny and related evidence gathering to help further learning and development.

In his AFR article Forrest states **'we are here to create better futures and livelihoods as long-term partners'** and so asks government to adopt all 27 recommendations in **Creating Parity** *'because we have all seen how disparity has worsened since 2014'*. At first glance, I strongly agree with his report and many recommendations, but may change my mind if I know more about the matter and how it may be received by others. In my youth I had friends from the Quaker religion who claimed their God had given Moses the Ten Suggestions. I believe in Twiggy's report a bit like that because everything may look

different, depending on the particular ground and what it is part of elsewhere which is often unknown to most of us. I think the indigenous people of Taiwan could easily point out, with government and business support, for example, that in historical terms, Taiwan is not at all like Ukraine to its earliest known inhabitants. I have no idea, however, of how that might help anyone. If Nancy Pelosi can give herself a voice today then why not others? Even the Pope has come to the party with **Laudato Si**, the Encyclical on the Environment. Does this mean nothing?

However, some recommendations should have earlier treatment than others, or the lot will fail. I address the birth of children first in this context. On page 18 the **Creating Parity** report contains a list of the major comparative disadvantages facing people 'left behind'. The most frightening reality for the rest of us, I think, is that a woman under 24 in a remote area is over five times more likely than in the rest of the Australian population to have already given birth to two or more children. One assumes some won't be likely to cease her early rapid steps in reproduction, involuntary or not, particularly when this is connected with foetal alcohol syndrome, unless she is murdered by a partner, for example. The results easily lead fast to greater and further destruction and sorrow for the rest of the community, often led by its child victims. Teachers and others may thus have a hard job working out how to treat a particularly uncontrollable kid except with legal drugs. Lawyers often appear in this context as the useless urgers for a further fight, normally expressed with cops or guards or somebody else. This continuing and out of control health problem for many remote communities is a comparatively easy one to fix but it must be fixed first, with community blessing and more effective contraception and abortion to protect future child and community rights. Speaking as the new woman from a dying race, I agreed with Lowitja O'Donohue that the days of 'Breed Baby Breed' solidarity should be over for the good of every reasonable community member.

Forrest declares, and I agree, that 100% cash welfare provides no help in making good choices. I also agree that it is far from surprising if vulnerable communities attract attention from unscrupulous people who prey on them. We have all seen that. An aboriginal woman working at Thirroul station that I met last week on the platform, also thinks that cash welfare payments appear increasingly bad for women and kids. Her sons are in the army working as outreach officers in the Northern Territory. We agreed that working for the dole had been a good idea but disagreed over her view that compulsory army training would be good. I think people deserve a personal choice, commensurate with their capacity, about how they spend their mutual time in community support, for example. I don't hold with compulsory learning about how to fight and kill because I think it teaches and thereby naturally condones so much secret and thus comparatively ignorant violence in practice. I have always believed as a woman that when then they go closed, we should naturally go open to protect ourselves and go free, for example, unless we fear that they will harm or kill us or those we love as punishment. This seems unlikely here, although in the USA children would have sense to fear the gun even more than the men who trade and use them. The frightened and evil are typically closed and secrecy is just ignorance for everybody except those who possess the particular secrets, which they hoard against others. The National Tertiary Education Union and other teacher unions typically treat credentials like that, for

example. They are stupid and unhelpful in their unwillingness to pursue the opportunities opened since Microsoft Office and Google search engines arrived. The idea that a journalist should have undertaken the requisite university courses in communication, for example, appears wrong if there are demonstrably better people found writing elsewhere. Sports practitioners and enthusiasts, for example, should naturally understand that view because they already must work openly, with all eyes upon the individual sports performance to judge it.

In my view, indigenous people across the world, and particular those involved in mining or pastoral activities, should particularly take Andrew's Forrest's views very seriously because the states have established biodiversity conservation targets and related carbon credits for supposedly offsetting trades to reduce climate change. I will believe it when I see it and doubt their capacity to do anything much other than transfer more wealth to the already comparatively wealthy, while pursuing business better for them as usual. However, Forrest's report and recommendations seem sensible and should logically save money while enabling him and his organizations to account better in the interests of all involved in any regional matter, as supposedly greener development continues or not, under his name, (or eye) for any reason. In 2014, Forrest's report was presented to the Prime Minister's Office, for an indigenous training and employment review, of which I was previously unaware or had forgotten. This 244-page review entitled **Creating Parity** (2014) is easily available on-line and contained 27 recommendations, including the cashless debit card.

These recommendations and report should particularly be examined by any person wondering what regional policy should follow the establishment of any community or individual voice to parliament, which is supposedly also now intent on closing welfare gaps between indigenous and other Australians. One wonders why the recommendations on matters in the **Creating Parity** report have not been recently raised, to my knowledge, by any Australian political representatives and others, indigenous or religious or not. Andrew Forrest owns more resources around the world than any other Australian. He has unparalleled knowledge, particularly of Western Australia, as a result of his historic family and community connexions in mining and pastoral activities, as well as in other business and government investment for development. Surely, he should not have to call attention to his presence on his own, or rely on a Marxist grandma to make his obviously great case?

GENITAL PRODUCTIONS AND SUPPLY SIDE ECONOMICS (PERHAPS 'CHINA TONIGHT' ON ABC TV MIGHT SOMEHOW COVER PENNY WONG'S ALLEGED MARGINALISATION OF HER BROTHER)

The article **The Penny Effect** (AFR Magazine, March 2023, p.24-31) tells how Penny Wong, the Australian Foreign Affairs Minister, thinks she was bullied constantly at her primary school, due to her Asian background and it was here, according to her biographer, that she learned to keep her emotions in check and protect her thoughts. (Pull the other one?) She naturally found the going a lot easier at Scotch College and then studied law at Adelaide University where she followed the standard Labor apparatchik path of student politics and jobs with left wing unions, etc. etc. Apparently, her brother, Toby, took his own life, and Wong addressed him in her first speech to parliament, saying, *'Your life and death ensure that I shall never forget what it is like for those who are truly marginalised'*. Did this mean,

for example, that he was homosexual like her, and took his life because of this? I've no idea but surely these things matter, especially if they are in the minutes? Perhaps others more equipped than I might take these matters up because as a new generation of women with Chinese heritage her very presence on the world stage seems a naturally chosen delight. Frankly, I don't believe you could go passed her and that TV should naturally make the most of this in future, as the usual boys tried and failed so dismally to do with former PM Julia Gillard.

As Amanda Stoker's naturally tortured piece of AFR double-speak for lawyers entitled '**Criminal courts must be blind to believe her good intentions**' points out '*our justice system is built on the important but confronting principle that 100 guilty people should walk free rather than one innocent be convicted*'. One wonders why the former Liberal National Party Senator and now distinguished fellow of the Menzie's Research Centre stops at a hundred to defend anything as stupidly expensive for the rest of us as the legally legitimated silence of the accused in a rape trial followed by a trial for defamation. Defending the '*presumption of innocence*' is like defending the normal presumptions of savage armies of men, for the purposes of any cheaper and safer learning for all communities involved in any interaction they may have with any of those on any particular ground, whether this is risky for anybody besides themselves or not. Jesus, let Penny fix it?

Historically, the only honour women have had to defend in court, in defamation cases or not, has been between their legs and under male control already. Forrest seems comparatively clearly straightforward and informed as well as Australia's richest and most powerful man by most accounts. I am totally on side with Forrest in his report and even more so with Bill Gates and what he was trying to do with Microsoft Office against the US State. It seems he was trying to give people free and open access to each other increasingly freely across the world. If he and Microsoft were accused of being an anti-competitive monopoly on that account, I say those who broke Microsoft up were wrong. Their actions appear increasingly to have been against more truthful, cheap and free communication and related accountability. What followed reduced the capacity of most operations to be better evidence based through more honestly open attempts at data gathering designed to reduce hazards and increase stability in all environments. Instead, a lot of these newer IT guys appear to be selling trashy lies to vulnerable people, expensively backed by top lawyers.

On the other hand, as a risk-averse old woman who likes a simple and free life, I would not personally invest in any of Andrew Forrest or Microsoft's businesses. Let more informed and richer people take that risk, especially as I and Stupid beside me will die soon. Beware when they try to push their feigned or actual enthusiasms onto you as their comparatively closed captives, is usually my advice, as it was my mother's. I would be the last woman in Australia to advocate sending Ukrainian men arms so that respective male financial fiefdoms can carry on their killing of others trying to live more openly than they ever will. I particularly despise the male lot. However, I am not a lesbian like Penny, but a celibate heterosexual grandma recommending yoga, masturbation and a joint. (So sue me?) See a related personal letter later which was addressed to the long-lasting prisoner's lobby group **Justice Action** about policies in the last federal elections which Labor won. When former Liberal PM John Howard, funded the Australia guns by-back scheme with Medicare funding

ties, after a rare massacre of the public by a deranged gunman in Tasmania, I did not see that the quid pro quo was also designed to give an increasing number of angry fathers' greater rights over their children and other deemed property, through funding more divorce lawyers.

Andrew Burrell's book **Twiggy: The high stakes life of Andrew Forrest** (2020) investigated a figure whose globally wide collection of 'green' and 'freedom from fear and pain' interests had earlier surprised me when addressed in the press. In January 2014, for example, Forrest was reported to have joined hands with Pakistan to end slavery in exchange for converting tons of coal into energy. He also established the *Global Freedom Network*, led by the Pope, the Archbishop of Canterbury, and the Grand Imam of al-Azhar. The network aims to eradicate all slavery-oriented mechanisms across religions. I address such matters later in the light of the fact that all land and building matters, including industrial and family matters, appear increasingly deemed best for any state when secretly carried out by its leaders. This seems to me to be a recipe for the continuing rule of comparatively savage men, particularly when acting to accumulate wealth for themselves in land and buildings. Other matters calling for more openness and mutual communication about regional planning and operations are addressed attached and on www.Carolodonnell.com.au

Forrest apparently married into a prominent West Australian pastoral and other farming family which has historically been supportive of the League of Rights, based on theories of social credit. He has also been highly active in philanthropy with his wife, Nicola. They have many related interests in greener development along the Illawarra Coast in NSW and internationally, as also addressed attached. The other great West Australian leader in international mining and related pastoral ventures is Gina Rinehart. According to Adele Ferguson's biography, **Gina Rinehart** (2012), she is not just the richest person in Australian history, but is also becoming one of the richest in the world. This has happened mainly through her management of the estate of her father, Lang Hancock, the discoverer of the world's largest iron ore deposit in the Pilbara. We may learn more about the transfer of funds and people across borders, by opening up with the Reserve Bank and industry or other funds, as well as by inquiring into real estate actions and others. The Senate Standing Committees on Education and Employment is addressed about the National Reconstruction Fund attached, following earlier and more open discussion necessary for development with any National Party or other regional interests, acting in open or closed association or not, as the case may be.

Forrest gets many marks in my book for being more open and high profile about his proposed greener development than usually appears to be the case. We may learn more by seeing further opening up with the Reserve Bank and industry or other funds. Professional interests in occupational closure present problems for design and assessment of services delivered now or in future.

The professional interest in occupational closure to increase the financial and other status of top state or industrial insiders, also presents many problems which naturally increase inequality. They do so first by leading insiders of any system of production, while refusing to

effectively consider the rest outside their systems, as regional treatments of development logically require. New Labor Treasurer, Jim Chalmers, appears only willing to address the horrors of 'supply-side economics' theoretically and indirectly, in his recent Monthly article **Capitalism after the crises**, for example. This is perhaps because doing otherwise would contradict the interests of those usually supporting Labor, especially in legal occupations and related businesses where trade unions also seek to stem their falling memberships outside state or other richer employment. The supply-side economics which Chalmers deplores, may fail to see that land and housing production seem intent on bulking up the usual building and cars, whether this appears the most simple, green and cheap way to plan future development on land and in accommodation or travel or not. Australia appears to be driving forward with one foot on the break and the other on the accelerator. What looks like productivity may be poor service and destructive waste for the rest. Regions should work towards a smaller building footprint in Australian places where populations are generally ageing and producing fewer children, outside of those areas of comparatively remote or marginal operation, naturally occurring globally. To do so would be to take new priorities in the state development of land, housing and other planning than are ever likely to be supported by Victorian and related state construction interests, I guess. One also thinks of the role apparently played by the Australian Manufacturing Workers Union (AMWU), the Construction Forestry Mining and Energy Union (CFMEU) or others following up lawyers' patterns.

As mum I am my daughter and her partner's alternative to a bank or other home lender. I bank with NAB and our strata manager for St James Court banks our quarterly housing levies with Macquarie. Related land and building insurance matters are addressed attached and we owners and residents appear often addressed as the cash cows of others, rather than as owners and renters of property with rights on our own account. They banks appear to have increased their capacities to manage our lot to their own satisfaction through their new electronic payment systems such a DEFT, and we certainly can't manage what we know nothing about, so their efforts should be good for us as well. Are they? As I replied to NAB when contacted by smart phone with an invitation to set up my account with their Apple Pay digital wallet. Why should I? What's in it for me as distinct from NAB. I fear the effects of the Macquarie Bank liaison with DEFT as yet another poor way to siphon money from us.

RELIGIOUS AND OTHER CHARITABLE LABOUR WHICH IS PERFORMED AT HOME FOR FREE OR ELSEWHERE AT COSTS LOWER THAN NORMAL STATE EXPECTATIONS

Since the federation of states in 1901, Australia has elevated the male wage and strictly limited immigration of workers from other countries. It was thought many would otherwise be forced to work for lower standards than those normally expected here, while downgrading the rest through their increasing family associations. Small business family members often work unpaid to support the elevation of their own family by any related methods. The industrial relations system aimed to keep workers' pay and standards high to the comparative benefit of all in any family circles who depended on them. With the introduction of equal pay and land rights laws, which particularly affected women and

native people, the Whitlam Labor government of the early 1970s, began new policy and immigration directions based on implementation of the Universal Declaration of Human Rights where all people are assumed to be created free and equal (naturally also under God, as Western lawyers never catch up). I write as a Marxist grandma, representing the rest.

I address and begin with professional association and individual freedom of association matters in the agnostic and uniting light of the views on sexual health of WHO instead. This is because they appear more realistic for making social and environmental improvements in many cases. In the journal **Health Promotion International** (1990, No. 5) Nutbeam and Blakey followed WHO in defining sexual health as *'the integration of physical, emotional, intellectual and social aspects of sexuality in a way that positively enriches and promotes personality, communication and love'*. This seems a useful and potentially uniting force for good that may be particularly applicable in marginal states or related religious contexts. As crowdfunding is made popular as a result of US capitalist and IT advance, one naturally asks related questions on the kind of migrants ideally deemed best for the country. I would hate to live in places where bargaining, tipping and charity are expected, especially in the dark, because I think these practices are the motors of impoverishment and corruption which lead particularly to the destruction of good people wanting to do good jobs for others. I would hate to experience living in the US for long because I think my unwilling uncertainty in relation to the common expectations of bargaining, tipping and charity would negatively overwhelm my thoughts, to say nothing of the fear of guns wielded by angry men because they can so easily buy them. I think people discuss mental health so as to avoid addressing the causes of mental illness to sell drugs, legally or not. If the US has an opioid epidemic, I guess Australia will be following closely. All human concerns cannot effectively be put down to physiological causes to escape them. The Frogs have often claimed that to understand everything is to forgive everything and they are not wrong, Narelle. On the other hand, our greater concern should land with their victims, I guess.

When I was young, there was no effective contraception and abortion or parental support from any government, so children conceived in secret outside the marriage bed often had to be fed and cared for, as a result of 'shotgun' weddings or adoptions or building orphanages as charitable places. This often remains the global case. Migrations to new and richer job opportunities thus also appear as the most vital drawcards for those poorest, especially in countries like Australia, where there appear to be labour shortages. Wherever these appear raised, the discussion should logically be linked to land, transport and housing as well as opportunities for paid work in the related regions. This appears to require the reverse approach to anti-discrimination requirements that any potential 'family baggage' should never be inquired into, as it is the responsibility of the individual potential worker to sort out to his or her satisfaction when left behind. Surely for best social results globally, regions should also consider the children and others left behind in any journey. (Leave it to Penny?)

In Australia, after World War 2, for example, Anne Hamilton-Byrne, who proclaimed she was the female reincarnation of Jesus Christ, preached a combination of Buddhism, Hinduism and Christianity in Victoria, as recounted in the book and documentary **The Family**. Many

wealthy and highly educated professional followers helped her strike a deal with the Victorian education department which allowed her to register land and the building on it as **The Family**. This was for the care of children in a boarding school essentially cut off from all contact with children from the outside world. She had the medical system onside thanks to the social stature of her brood of adult followers and was glad to take unwanted babies from state hospitals. Using her sexual prowess, beauty, and under the guise of being a yoga teacher who could see the future, she was supported by a host of doctors, physicists, scientists and psychiatrists. More than 500 adults made up her community at the cult's peak in the '60s. Anne collected 10% of her followers' incomes and trained them through fraudulent activity, including forgeries and scam adoptions. Doctors in the cult drugged patients who were mothers and convinced them to hand over their children. Anne and a selected group went to the UK and the US to buy more property. Over time, while the number of children to look after grew and grew up, they became comparatively starved and disturbed at home. Hamilton-Byrne became richer and more divorced from the closed systems she created, while living an increasingly luxurious life on her own terms.

The recent documentary shown on SBS free to air TV entitled **Gloriavale: New Zealand's Secret Cult** also shows the common problems of the closed community in any region with too many children to support to normal standards today. **Gloriavale** is a cult hidden away in the picturesque Haupiri Valley of New Zealand's west coast. On the surface, it appears to be a utopia for their 600 faithful adult members. They have grown into more over time through commonly encouraged reproduction. Those who have left the religious colony are shunned by its continuing members, encouraging any unwilling family members to conform to the shunning. Founded by an Australian sex offender named Hopeful Christian, the secretive community is controlled by 12 male 'Shepherds' that oversee everything and everyone including who can come and go, who marries who, and who controls the millions of dollars that come into the community through their questionable 'charity' and the many businesses that are staffed by community members who 'volunteer' their time.

Many claim that Scientology has established similarly unfair land and property acquisitions across the world through Ron L. Hubbard's book entitled **Dianetics** and its related therapeutic and train-the-trainer systems based on the idea that repressed memories can be truly uncovered. The Chinese government, for example, is reputedly also concerned about the activities of the Falun Gong global organisation for similar reasons. I have had a little personal experience of these cults because in Australia one can inquire into a lot of different things with comparative legal impunity. On the other hand, one might reasonably claim that if volunteering money is encouraged under capitalism, as it increasingly is through crowd funding, etc. so should volunteered work or its product, performed or approved by Australians or others, for example. This free and open donation of time and labour product is ideally encouraged in regional or global terms to produce more freely open and reliable product designed to enable comparative evidence of its efficacy, to increase regional understanding and related individual protection. This view still appears to be anathema in mainstream Australian education and related service circles, as well as in mining, manufacturing, and related areas of production. Some nevertheless produce a lot of waste to be owned and disposed of without clear responsibility or evidence about how this may occur. Only in religious circles which normally operate in closed ways, are many traditionally encouraged to donate their labour and product as well as their land to the

church. If Cardinal Pell, the Catholic representative of Australia who went to the Vatican to study its finances were not dead already, we could ask him about related matters. Open them up.

Ruth Dearnley, Chief Executive Officer of Stop the Traffik, writes on a United Nations (UN) internet site about the **UN Protocol to Prevent, Suppress and Punish Trafficking in Persons**. According to Dearnley, this theoretically established a victim-centred approach to trafficking humans. In 2005 it had been signed by 177 countries. I guess a 'victim centred approach' means treatment to meet the apparent needs of the particular case, according to some law or not, perhaps. Dearnley writes: *Trafficking, and consequently, the measures taken to combat it, is often entangled with people smuggling, immigration and asylum, prostitution and other forms of organized crime.....It must be emphasized that the essence of trafficking is the forced exploitation of individuals by those in the position to exert power over them. While moving people is an intrinsic part of trafficking, this may occur within as well as across borders, and it may take a variety of forms. If they have been tricked or deceived, a person may even willingly transport themselves into a situation of exploitation. But unlike those who pay to be smuggled into another country, victims of trafficking have no prospect of making a new life for themselves.*

I don't understand how it would be possible to come to terms with trafficking, without legitimate trading standards being set in regions, including in sex work. Wollongong and the Illawarra Coast, where development is addressed attached and at www.Carolodonnell.com.au may be good places to explore related human security and development matters further because of the coal, steel and immigrant history and future development potential of this area. This is discussed attached, including through consideration of the vital international role in addressing climate change now being taken by the Fortescue Metals Group, under the leadership of West Australian, Andrew Forrest. He increasingly appears to act as the natural public face of Australia's long running mining boom and in related trading links with China and other regions.

These issues supposedly related to the maintenance of normal community standards against those whose actions may appear to lower the lot, have an ancient history of common struggles. These have recently been sharply addressed again in many regional arenas where people appear drawn to immigration for one reason or another which also may affect their dependants left behind. The rights and opportunities of children appear seldom addressed well in many cases of marginal behaviour outside the expected norms, like Christian marriage, education and voting, for example.

In the light of upcoming state elections in NSW, the **Just Us Access to Law Edition and Federal Election Special** is a newsletter produced before the last federal and Victorian elections, which is accepted in many Australian jails and other places. It appears to have renewed relevance for many prisoners, addressed later in a letter later. **Breakout Media Communications** served **Justice Action** and many communities, including trade union and small business organisations as printers for many years, before their rooms at NSW Trades Hall closed in 2020 for renovations. Breakout Media printed my autobiography **Power Loving: Everything you didn't want to know about sex and lawyers** in 2020. I wrote it to

meet requirements of the David Harold Tribe Philosophy Award offered by Sydney University and advertised in the AFR. An insider won the competition for a book on the moral philosophy of Adam Smith. I tried to buy a copy but it was only available to me online at over \$150 so I decided against it. The National Tertiary Education Union (NTEU) has opted to increase the expenses of education through increasing costs to students and those who help fund their closed education. This intellectual property (IP) closure is a bad way to go.

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, for example. 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 rich city, leaving their rubbish behind. I address the related views of Kobi Shetty, running for the Greens in Balmain, and Hannah Middleton later. They are apparently declaring war on social housing from the public housing perspective. That seems like a good idea to me because public housing is subsidised by the government, whereas social housing usually means housing subsidised by non-government social housing providers. It would be great to know which operations appear better and why from the general perspective of those most concerned about providing better housing to meet Australian needs more cheaply.

BALMAIN IS OUR LOCAL ELECTORATE IN INNER SYDNEY, SO WE CAN PERHAPS NOW START HERE WITH CANDIDATES EXPRESSING THEIR VOICES ABOUT FUTURE LAND AND HOUSING POLICY, AS WELL AS EDUCATION AND DEVELOPMENT, SO ELECTORS KNOW WHAT THEY THINK AND MIGHT DO BEFORE AND AFTER THE NEXT STATE ELECTION. I PUT THIS OBVIOUSLY OVERDUE ORGANIZATIONAL MATTER PRIMARILY TO RETIRING GREEN MEMBER FOR BALMAIN, JAMIE PARKER, HIS PARTY AND OTHERS. IS THE GREEN CANDIDATE BETTER THAN LABOR FOR ANY REASON, FOR EXAMPLE, AND HOW MUCH WILL IT MATTER COMPARED TO VOTING IN THE MORE RURAL AND REMOTE REGIONS?

Related matters are addressed below, attached and on www.Carolodonnell.com.au Cheers,
Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe

To: The Saturday Paper, John Hewson and Others from Carol O'Donnell, St James Court, Glebe, 2037 Sydney

Hi All

JOHN HEWSON WRITES BEST AS HE HAS EXPLAINED THE CONCEPT AND PERFORMED IT ALREADY (RUBBISH) PLEASE EXPLAIN RELATED REGIONAL BUILDING AND LAND INSURANCE MATTERS

Ever since I moved to St James Court, Rosebank Street Glebe, in 1994 I have been trying to find out how rubbish at the kerbside, in parks, waterways and on apparently orphan land is managed to make it disappear effectively in its ideal journey towards recycling. I understand a little more about how the rubbish got here but very little about where it disappears today other than into landfill.

In this common writer's context of knowing little or nothing about the actual contract content and action necessary for any commercial or political advance related to climate change and social aims, I applaud former Liberal leader, John Hewson's article '**Rubbish Ideas**' in **The Saturday Paper** (Jan 26-Feb 3, 2023, p.16). It seems by far the best of the articles offered. Professor Hewson is former chair of the Bioenergy Australia Board and has advised on biogas projects. According to him, he wanted a guarantee from former NSW Premier, Bob Carr's government, that his organization could have access to the waste stream for about 25 years. The waste would come to their warehouse rather than go straight to landfill. They would separate the garbage into its major components – glass, metal, plastics, paper and cardboard, etc. (He does not mention white goods, building materials and furniture which are often the bane of our lives in Glebe). Anyhow, these key rubbish types would be parcelled out by way of 'offtake agreements' to specialised recyclers in each area. The leftover garbage, the residue of this, would be digested to extract methane, which would be turned into electricity to power the plant and sell into the grid. What was left would be developed for fertilisers or compost, with any further residue organically pure enough to be safely used as landfill. The project was considered one of state significance and went well. Hewson is now disappointed the process wasn't ultimately rolled out to landfills across the country and now I have read about it in **The Saturday Paper**, I am too. I think that this article in **The Saturday Paper** is an ideal way that 'whole of government' projects could be openly first proposed and followed up in any region. Invite Bill Gates to join any way he wants as Microsoft Office and email are international means of clear communication without peer for broader and clearer understanding, responding and record keeping. In comparison, reliance on the mobile phone and conversation is usually an old fashioned, uncertain and expensive waste of time. I address related legal matters regarding estates and wills attached.

In regard to development and related government policy and funding directions addressed by John Hewson and by me, here and attached, I refer you to Treasurer Jim Chalmer's support for '*a new approach to our core objectives of cleaner and cheaper energy; training our people to adopt and adapt to new technology and broadening and deepening our industrial base with investment in new strengths, while we maximise our traditional advantages*'. This is a quote from Chalmer's article entitled '**Business has a powerful role to play in our economy and society**' in the **Australian Financial Review**, (AFR 31.1.2023 ' p. 39). I assume projects like the Hewson rubbish project could be replicated in any area that offers a site for it and that Local Government and State Government representatives may appear best placed to address such projects with any business cases they prefer, that seek to openly meet project objectives.

Related recommendations are made on directions in Wollongong and along the Illawarra Coast, based on the report **Illawarra: Nature and Technology in Harmony: Towards the First Smart Hi-Tech Eco-City in Australia: Wollongong (2013)**. The start of Illawarra's Carbon Footprint was with the first coal mining in 1858. The report is by Anton Dominis, Frank Coluccio and many others. I take up key related points as they have already been made in this regional context at www.Carolodonnell.com.au, under the Eco-Development side-bar and with particular reference

to the plans for the area of Andrew Forrest and his wife. I assume such regional development matters, which also relate to local, state and federal land and development directions may have implications for the treatment of the Housing Australia Future Fund and National Infrastructure plans. This development may naturally also involve the appropriate treatment of key ongoing contract and environment risks in regional arenas.

However, I am merely a grandma so I remain struggling with the knotty insurance questions outlined below in a letter to Richard, a lawyer and former resident at St James Court, who is trying to sell his townhouse here. In regard to strata building and strata building management, I guess premiums have normally been increasingly set by NSW state government, because land and building insurance are usually state government matters. Many in NSW areas subject to fire, storm, flood and land erosion, appear increasingly likely to be uninsured, underinsured or uninsurable in the private sector.

I've never known, however, how building (and related land?) and insurance premiums are expected to be set and how building (and related land?) insurance claims are supposed to be treated in regard to any building, since I entered my townhouse on strata plan 10775 in 1994. I refer, however, to Minutes of AGM for Strata Plan 10775 held on 23.11.22 to note the yearly item **11 Building Valuation**. The motion *that Whelan Property Group Pty Ltd is instructed to obtain a building valuation for insurance purposes and adjust the sum insured to reflect the valuation*, was defeated. It was also defeated the previous year. AGM Item **9 Building Valuation** only noted that the last valuation was undertaken 15.10.2019. (Each year some of us have noted that one or other of these 18 townhouses is up for sale and we owners once used to know the exchange price. We have also been trying to get work on perimeter walls completed for years without success. I am of the personal view that we don't need a building valuation and that if one is forced upon us by law, the cost should wait at least until the work on our perimeter walls is completed.

I suggested that Richard and the strata manager should confer and tell the strata committee and relevant others the sale price of Richard's unit, so that it can be kept as an informing record (not merely a current or future estimation) of the market worth of his townhouse. I argued that this will save the strata plan, the strata manager and the strata committee a lot of time and money while obtaining greater valuation accuracy. The AGM meeting will again be able to defeat the motion to get the building valued when it turns up at the 2023 AGM. I refer to Coverforce Brokers and CHU insurers about this matter later, in correspondence with Richard. I've never understood how premiums are set and managed, or had a clear idea of the cost to our strata plan. However, I guess brokers and insurers must both be price takers from the NSW government, to bring about more effectively managed competition in the international private sector, Australian state or other entities.

Our strata plan is banked with Macquarie. If the strata committee and strata insurance operatives are provided with this building sales information when Richard sells his townhouse, it seems the simplest and cheapest key to the most relevant insurance premium setting, however premiums are being collected and set. Should I assume premium must be collected through the quarterly levies for the normal strata building case? As one never knows which particular one of these 18 townhouses may be plagued by fire, flood, tree fall or related catastrophe, I assume we are treated equally enough. I invited further information and sent some related opinions in case anybody else is interested in these ongoing regional project implementation and risk management policy matters.

Richard replied he wouldn't be keeping the sale price a secret if he manages to sell his townhouse. He further stated, however, that he believed *the building valuation for insurance purposes is to do with the cost of rebuilding the building should it be destroyed, not the value of the unit on the market (which includes the building and the underlying title to the land)*. My reply raises the eternal question for me of how insurance price is best set, collected, and treated to manage claims better. I assume the government must take the lead in all insurance price setting, as I assume it did in regard to WorkCover, Medicare, and related private sector insurers tasked with collecting premiums for the industry common pool and for its related risk management objectives.

This premium setting and risk management matter appears naturally to the fore now that globally and nationally uncertain natural and man-made disasters appear increasingly likely to affect us locally in Australia. I also note that the Australian Taxation Office is finding it increasingly hard to collect the taxes it is expected to levy on small businesses. It also seems the cost of the court-cases to do so would be disproportionately punitive to many small business owners, subcontractors, or employees, in any dispute. Ultimately, however, it appears to be other taxpayers and businesses who must fund the dispute process towards outcomes which may unhelpfully affect us all, rather than just those of us who may rationally choose to be so affected. The court plays a slow, costly, unhelpfully adversarial role in this regional dilemma as addressed in the attached discussions about economic, legal, medical and related matters of state and residential or health or safety association. Hewson's interest in rubbish could help us understand ourselves and our situations better than has historically been available to any of us under the primary control of legal associations.

I cannot leave **The Saturday Paper** without saying how unusually great I found the movie **Tar** and Kate Blanchett's performance. Unlike the review by Chris Tolkas, I didn't see **Tar** as blessedly free from masochism and I've certainly never been rooting for her. I thought it was a movie about what life's progress must increasingly be like for tall poppies in an international orchestra and artistic milieu increasingly influenced by lesbian mafias still indebted to their orchestra performance and old boys' networks, as well as to the coming student and domestic performance expectations. To try to keep up appearances, Tar had to work her guts out day and night against the coming tide which would soon sweep her away, as Warhol predicted. Responding to these demands is also where her masochism lies for me. I also went again to the Dendy to see the Met Opera performance of **The Hours**. This is about the depressed housewife with caring duties throughout three generations, starting with Virginia Woolf. When they started singing about how to bake a birthday cake, I decided to go home and do something else with my time, congratulating myself I hadn't forked out real money for Opera. I bet John Hewson would have understood as it was estimating the sales tax on a birthday cake that stumped him on TV as I recall, when he ran unsuccessfully for the PM's office.

Nevertheless, the cake or other recipe remains, in my ignorant opinion, a good symbol of how a primary contract should be written to assist the open maintenance of its quality performance. The painters and decorators working on our three storey strata townhouses gave us a great original contract like that in 2009. It seemed to have gone the way of all flesh the last time I looked.

I remain indebted to the National Press Club on TV during lunch at home as usual. I guess many who can are now quiet-quitting and I personally find it hard to blame them a lot. You can't keep locking them up as the process is too costly. See related regional policy and development recommendations below and attached. They are open with the primary intent of avoiding the multiplying costs of lawyers and their related financial associations with any project. I would be grateful for any attention you give to these regional policy, housing and insurance matters.

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

Hi Richard (Others for info. or advice)

You raise interesting questions of the kind I have often pondered with regard to different forms of valuation for insurance premium setting purposes. They arose for me when I worked in NSW WorkCover workers' compensation insurance and later began to understand and teach about Medicare in the Faculty of Health Sciences at Sydney Uni. for ten years before I came here in 1994 and retired in 2007.

You state the following, on which I comment in regard to the yearly call at strata AGMs for new building valuations for insurance premium setting and fund collection purposes. (I refer later to the last Coverforce Renewal Report for Strata Plan 10775 for St James Court, 10/11 Rosebank St, Glebe, issued 16.9.2020.)

You state:

'However, I believe the building valuation for insurance purposes is to do with the cost of rebuilding the building should it be destroyed, not the value of the unit on the market (which includes the building and the underlying title to the land).'

I have no idea how you got the above impression and from where. However, I would have thought that the cost of rebuilding would logically depend entirely on what would be put in place of the destroyed building, which is unknowable, I would have normally thought. **I also note that building valuation for insurance purposes is a state regulated system, which presumably relates to land taxation practices and whether residents housed in the whole of NSW are sufficiently covered for insurance purposes.** I guess the main hazards are fire and flood from which we appear comparatively safe here, as I have often suggested in regard to the yearly mandated fire checks.

It seems likely that insurance coverage is falling across NSW and that yearly building valuation is largely another money-spinner for Coverforce, the brokers who increasingly must be the building valuation and premium price taker from NSW government, I guess. The **Coverforce Renewal Report** issued 16.9.2020 is the most clearly and reasonably informative document I have ever received about strata insurance practices. For many years since 1994, strata insurance treatment was completely unknown and mysterious to me, even though I often asked for more information. However.....

It remains hard to find what **Strata Plan 10775** paid or planned for insurance in any year, from past AGM or related reports in my possession, including the **CHU Certificate of Currency for CHU Residential Strata Insurance Plan 1.10.22 to 1.10.23**, which I have kept. However, I recall Jordan from Whelan's sent the choice of two insurers and recommended the one that was slightly lower priced than the other. We had no option but to go along with this suggestion, which I assumed was law, and so likely to be fair enough by me.

The **Coverforce Renewal Report** has a section '**Why have insurance premiums increased? But no data about its past or future cost to the Strata Plan.** Under the heading **Building Information**, we are told the building value is \$9,156,410 and in the last 3 years there has been 1 claim with a total value of \$95,000. (What was that all about?) Especially given the floods and uninsured people across the whole of NSW I expect our insurance premiums will go up.

One wonders how insurers such as CHU, brokers such as Coverforce, and parts of the state government concerned with taxation and premium setting interact to protect NSW buildings and have no idea. However, I bet any valuation that Coverforce or other appointed brokers make will tell us nothing as usual and charge us for it in an environment where the interests of stakeholders may appear totally different to those of key stakeholders. The former are insurance companies and related others collecting premiums here and overseas, settling their accounts to be as lucrative as possible within the law for shareholders. The key stakeholders in this case are the owners and residents in strata buildings, whether they are high rise, or those built more like terrace houses with gardens, like us, over open garages or not. As in the case of Medicare and workers compensation, the state government should work ideally with the federal one to meet the fair housing needs of all Australians.

I guess Jordan is the person at Whelan's most in touch with our insurance premium payments but there has otherwise been a lot of trouble gone to by many others to hide the yearly premium cost of insurance to us. Insurance always seems our biggest item of expenditure, yet we always appear underinsured in terms of the payments available after catastrophe. I guess that's probably normal enough.

I am sorry to have so little concrete information on premium price but have always assumed that this is the way they like it because insurers are leaving the market to governments to sort out in these uncertain times of fire and flood or storm damage. In other words, we have no power and insurance companies and brokers are primarily government price takers as governments must normally pick up after people when insurance fails to reinstate them to their former standard before calamity hit the state. At St James Court we have also had smaller damages claims from rain or flood damage to carpets or tree branch crash onto roofs, etc. but only 1 in the last 3 years, according to Coverforce.

Building risk rating and risk performance normally provide the data for insurance and related hazard treatment, I guess, but only to a limited extent. Nevertheless, we have seen the commercial impact the concern about yearly fire treatment has had on our general costs. They will offload more work and costs onto us if they can, because they can get hold of strata buildings like ours more easily than they can get money out of the individual householder.

I guess we have little or no knowledge or control over insurance premium prices or related practice. I object, however, to being treated like a mug and pushed to pay for a building valuation when these buildings turn over so regularly. The sales prices should be known openly or the markets are easily rigged so insurers interests, here and overseas, are pursued and cushioned with their supporters sending prices up for everybody else (home buyers and sellers and renters and taxpayers) unnecessarily.

From my time in WorkCover and in understanding Medicare, I know a little about the 'ideal' principles of insurance premium setting which are supposedly based on primary hazards and levels of risk to the particular businesses covered by the premium, which are also related to data collected about the nature of risks to the persons in the building (and surrounding place?). When I first came to St James Court in 1994, insurance was a black box. I had formerly been taught to see brokers as a comparatively pointless cost to a state insurance scheme which supposedly thrives best on managed insurer and related business competition. However, Coverforce has been much clearer about what is supposed to be going on than I have experienced since 1994. I still don't want to get an unnecessary building valuation which is just more cost to us. I prefer knowing about your sales price instead and asking others if they have any more views and information.

Cheers

Carol (No. 10) St James Court, 10/11 Rosebank St., Glebe, Sydney 2037

Richard replied:

Dear former neighbours,

Just letting you know that my place sold before auction yesterday.

It is public information that it sold for \$1.42M, which I was happy with in the current climate and considering that I have unrenovated bathrooms, kitchen and laundry, no heating or air-conditioning and my living room has not been extended. (Many people did not like the outlook directly onto the block of units either.)

Settlement is due for 20 March and I'm pretty sure the new owners will be owner occupiers, which is a good thing for the complex I reckon.

I hope to pop by and say goodbye in the next few weeks.

(And I'll make sure my agent takes the sign down!)

Cheers,

Richard

Hi Richard (and Tiggy and others)

Thanks very much for the sales information, Richard, although I am not surprised by the result and I am sure we will all be sad to lose your helpful input to a lot of matters which affect us all on strata. It's nice to know the owners will be living on-site so they can take a more informed interest in what is going on, as you did.

I will be in Thirroul from 15.2.23 to 21.2. 23 but I invite you and Tiggy and Justin and anybody else who would like to say good-bye to you and have a chat to come to my place for a glass of champagne, beer, wine, water or a cup of tea whenever suits you. (I don't do proper coffee.) Feel free as I am free, etc. etc. etc.

I'm guessing the price of places like those at St James Court will keep rising because real estate is now a global market, Sydney Harbour and parks are lovely, public transport is great and working from home will put an end to a lot of office buildings as the big commercial money spinners. (Canberra now appears like a giant and expensive concrete tomb, where all old people will often need a car, it seems to me, for example.)

The cashed up travelling crowd with fewer or no children often love a garden, while the people now working from home need bigger places to do so, especially if they have children. In my view, real estate articles are designed so that nobody can ever find out much about real estate. On the other hand, I refer you to Jessica Irvine's great article in today's paper entitled 'Hand's Off our hard-earned super'(SMH 7.2.23

p. 21) She states 'there are better ways to make housing affordable than to undermine the return on investments of our super funds'. She sets out a whole pre-election policy which makes sense to me.

Anyhow, whether you have time from your busy life to visit here alone or with others or not, I wish you all the best in future.

Cheers
Carol (No. 10)

Hi Barbara

Booking Holiday Accommodation on-line: I prefer direct contact.
Conversation with an estate agent

Thanks very much for that information. I hope you get well from your operation soon.

I also hope I can reach the key box on the wall near the middle garage door on the left. Never mind, we will cross that bridge when we come to it no doubt.

You asked for feedback, so let me give you some now, which is that I have gained the impression from you that I should book online rather than through your office. I particularly thank the Irish man who explained what was available from the Thirroul office and window, and gave me your card. Without this I would have made a wasted train trip to Thirroul to book a holiday in these environs, having already failed to do so to my satisfaction online.

I hate trying to book travel or accommodation online because I find the systems confusing, unreliable, expensive and promoting places not geared to my needs in the slightest. I am a single old woman without a car and most of my former friends are either sick themselves or looking after sick people so I normally want a cheap, one bedroom place close to public transport. (Think of me as being like DH Lawrence but without the wife.) Your suggestion of Perfect Break appears to be the only show in town besides the pub, but I guess now that the nearby local motel would have been cheaper and less draconian in its requirements.

Please don't stress about not sending the Welcome Pack. I couldn't care less that you can't access it. I totally sympathise that this is because some of your equipment is not working, as I'm sure we all understand what that feels like. I read in yesterday's Australian Financial Review that yet another group of guys is establishing a start-up to disrupt travel agents. Give me the living travel agent and the living real estate agent every time, rather than the IT specialist and related booking and payment systems that appear to deliver an uncertain pile of expensive and useless stuff from the end user perspective, (i.e. me in this case.)

I used to be a comparatively frequent traveller in old age but the encroachment of IT related interests have certainly put a stop to my capacity to travel. I'm just not smart enough any more. I guess IT has also done the same to a lot of businesses that used to be working, perhaps like yours. God knows what's next.

I address related matters attached in case you or anybody else you know is interested in these housing and insurance concerns which I have developed as a result of retirement living in a Sydney town-house I own under a strata plan. I hope to promote this approach widely before the next state elections.

Thanks very much for your help and get well soon. Cheer Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037 www.Carolodonnell.com.au

Hi Rex

It was great to meet you unexpectedly in Thirroul. It is always encouraging to me to meet anybody who has the slightest idea what I am rambling on about. I was sorry to hear of Helen's death. You and your daughter must have had eight difficult years looking after her. I would always be very interested to hear what it was like, if you want to discuss it, because I have always been an enthusiastic supporter of state assisted death as soon as one wants to go. At my age, obtaining this easy release in an early death is my main personal mission, and a lot springs from it in retirement and investment terms far bigger and broader than my particular case.

As a woman and grandmother, I am naturally interested in retirement, accommodation, death, marriage or cohabitation, wills, the fate of offspring and related individual or family and community funding policy and practice in all its forms. This is partly because the personal is political and all our cohort appear reasonably fortunately on their last legs. I expect this includes Helen Garner, whom I have always admired as a rare woman with enough courage and talent to look at and call a spade a spade. It's very unusual in my normal experience but perhaps she gets away with it by having explicitly turned Christian and appearing to enjoy company in old age.

Therefore, I may be nearly dead but I'm not particularly poor and I wonder if you are in a similar position and interested in exploring the regional property market and related holiday housing and land relations, as I am with any others who are comparatively willing and able. (I am more into this than into any social gathering.)

DO YOU WANT TO EXPERIMENTALLY INVEST WITH ME AND HOPEFULLY OTHERS IN SIMPLE BUT BEAUTIFUL AUSTRALIAN HOLIDAY PROPERTY IN A BEAUTIFUL PLACE REASONABLY CLOSE TO PUBLIC TRANSPORT?

I have largely viewed covid as an international, politically manufactured entity, to change the popular male consciousness to matters of health rather than war for more rapid accumulation through destruction of others' products, whether sentient or not. I saw in the SMH last Monday morning, for example, that the AMWU have now caught up with the idea that cutting stone bench tops for kitchens might give the people who do it silicosis, so they have naturally called in lawyers. Gee, who knew? Certainly not the CFMEU or strata managers, it seems. (They must have been too busy trying to find asbestos to dig up in my townhouse garden, I guess.)

Anyway, hope springs eternal in the human breast so I was fascinated to read in the AFR (20.2.23, p1) that Labor proposes to legislate that *"the objective of super is to preserve savings to deliver income for a dignified retirement, alongside government support, in an equitable and sustainable way"*. Chalmers apparently said that legislating super's objective will mean that for the first time *'we'll have a true north. A shared goal that we can work towards together'*. Superficially this appears to allow more regional and democratic understanding to grow through the national collective and with particular application at the regional and individual level.

Any such goal, whether personal or regional, appears to me hard or impossible to reach against the normal professional networks and related financial expectations, but at this age I'm always happy to be proved wrong.

I have been investigating property relations from the individual life span perspective rather than the normal market relations perspective since the age of 15. From my perspective at 76, trying to

collectively purchase a holiday home is simply the last part of my life's learning. If you are interested in either the practical or the policy side of this regional health perspective please let me know and we can meet to discuss it further if you want.

I attach related policy discussions surrounding Wollongong and the Illawarra Coast in particular in case you or anybody else you know is interested in going forward in related or similar directions. (My daughter has a PhD in environmental science from Macquarie through distance ed. and now works in the NSW Biodiversity Conservation Trust. She computes the handing out of biodiversity credits to farmers and other landowners who seek to get Trust evaluations of their land for its recommended rehabilitation. The recipients can then use the credits in their supposedly offsetting market relations, so this is also interesting to me. Her partner does IT for the AFR.

Anyhow, let me know if you want to meet up at any stage to discuss any aspect of this stuff. Should I take you off my list of politicians and others who I occasionally send my views to? I write openly so we all can more easily supplement our more reliable daily readings and gain more of an idea than usual of what we are all doing so as to improve it. (I naturally see myself as part of the voice that men have always ignored and suppressed so please feel free to ignore or bin or use this view however you like.)

Cheers and best wishes, Carol

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