

Hi Ken

**WE JUST NEED TO KNOW WHAT YOU THINK ABOUT ANYTHING TO MANAGE IT BETTER (I APPEAL TO ALL OWNERS OF STRATA PLAN 10775, STARTING SUCCESSFULLY WITH YOU. THANK YOU, THANK YOU, FOR AGREEING TO BE ON THE STRATA COMMITTEE. WE ARE A BUNCH OF TIRED AND HORRID OLD WOMEN DOING ALL THIS FREE WORK WITH NEXT TO NOTHING TO SHOW FOR IT. COMPARATIVELY SPEAKING HOW CAN THIS BE GOOD OR PRODUCTIVE?)**

Thank you heaps for agreeing to be on the strata committee, beginning at the AGM at the end of the year as usual, perhaps. Three other owners living on the plot and I have been at it since before 1994 and we would absolutely love some additional free help with all our problems, even if you can only bring yourself to reply to the occasional email for free, for example. You keep on about the broken concrete walls and I do too. A half-decent husband could fix them in the same weekend, I guess if we didn't live in strata. This brings me to my personal complaints against Macquarie Bank and strata managers which centrally relates to their poor behaviour towards us on the ground, with an apparent monopoly control of us through DEFT and SMATA. I address related matters attached and wonder if you have trouble paying your levies and tracking your work and bills in DEFT and SMATA, for example. Their systems seem a total crock of shit to me, so it would always be good to have the view of somebody formerly in IT.

See below and attached for your info. (Any peep you make back will at least let me know you are still alive. We naturally feel like that about all the owners of property with renters and others living on this block.)

Cheers and looking forward to seeing you any time again for a chat. (I'm from No. 10 and I usually have a lot to say unless I'm thinking about something else. Then it's often a disaster.)

See more below, attached and at [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au) I am about to reply to Sally's letter, outlined later below. Cheers Carol

Hi Pelatiah

**RE STRATA PLAN 10775 BALANCE SHEET AS AT 31.7.23 AND PERSONAL COMPLAINTS (1002786) TO THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY AND (16066892) TO MACQUARIE BANK**

Thanks for the balance sheet information attached which seems reasonably clear to me now. However, I am confused about the following issues:

Balance Sheet as at 31.07.23 -  
Under the Income and Expenditure Statement for the financial year to date 1.10.22 to 31.07.23

14200 - Insurance claims \$6375.36 (WHAT IS THE REASON FOR THIS CLAIM?)  
159100 - Insurance Premiums (WHY IS NOTHING RECORDED for this year?)

(On page 13, under Cash Management for the Financial Year to date 1.10.22 to 31.07.23, for example, insurance was paid on 7.10.22 of \$22,384.98. This is a big sum and I don't understand how it is expected to be recorded in the Balance Sheet.

**Why don't we appear to get interest from our administration fund, and our capital works fund?**

**What is the nature of our Bank and Investment fund and balances? Why set them up? - on whose behalf were they established and administered and who benefits or loses from the funding and operation?**

These seem important management questions to me in terms of whether the owners of strata plan 10775 are seen as the continuing owners of their own funds, or merely cogs in the Macquarie Bank, Whelan Property and other strata management businesses which now appear capable of extracting money from us irregularly and at will, while providing services we may want as a strata committee, or as individuals, or not, as the case may be.

For example, after having had no ongoing financial details since the AGM in November 2022, strata plan 10775 is sent the balance sheet as at 30.06.23 the day after I complained about the apparently cavalier and costly attitudes evident in the Macquarie Bank and strata managers alliance, to our affairs as owners. Then the Balance Sheet as at 31.07.23 is sent shortly after.

I can only guess that this is related to the expectations of strata plan annual reporting, which I comment on in regard to Macquarie Bank again attached.

Basically, I see good reason to prefer being treated under more consistent, explained, comprehensible and apparently reasonable practices than have occurred to us of late, particularly since the November 22 AGM. We owners of strata plan 10775 should be recognised better as owners if money can be collected from us, apparently at will. To meet the requirements of each individual owner (including myself, of course) can only lead to larger and larger expectations of individuals being met through quarterly levies, with related increases in runaway costs to strata plan 10775.

However, our status, reasonable expectations and interests as owners of strata plan 10775 need to be more clearly explained in my view. I speak as a person who worked for government authorities in workers compensation insurance and rehabilitation in the 1980s and 1990s. As a result of this and later experience of Medicare (compared with private health insurance) I think there is considerable reason to support stakeholder models of government and private sector partnership and funding operation for services such as those provided in housing management,

These may be contrasted with stockholder models of 'service' delivery which appear increasingly used in international banking and insurance models such as the ones that Macquarie Bank appears now to be strongly pursuing with strata managers. Some key industrial and other ramifications that are probably not in the interests of owners and renters of property, or for those in many small businesses

(including some strata managers, perhaps) are addressed in relation to these matters attached.

The strata committee also appears to have stopped meeting since November 22, without telling us why. God knows what will happen next, I guess. In my experience, governments and other instrumentalities (e.g. in regard to Medicare, rate notices, Telstra, Sydney Water, etc.) don't operate with the irregularity and apparently capricious power to ignore well justified communication with owners about their future intentions, controlling or not.

Are you working for us or are we working for your business with Macquarie Bank and other strata managers? I guess it's the latter, and especially now you've got the Macquarie Bank behind you, I think you put us in a dangerous position, as addressed attached. I hope you will support the related directions addressed again attached with related evidence. (I spare you the discussions of the costly irrationality of by-laws again.)

Cheers

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

Hello Carol,

I think I can answer your questions. Please do not send me a whole of follow up emails.

1. I think the insurance will come up for renewal soon. It comes in once per year.
2. The insurance claim seems to be something that was put through by Elizabeth without our approval for issues in no. 17. I have queried it with Whelans but it seems there is nothing we can do about it now. There were a lot of problems when we were being managed by Elizabeth and it has taken an awful lot of my time, Lili's time, Samantha's time and Cindy's time to try to clear them up.
3. *The strata committee not meeting.* For the last few years Lili and I have been flat chat just doing the basics i.e trying to move on with the wall, fixing roof problems etc. I have put in an enormous amount of work on the wall and other things like plumbing, roofing. Lili likewise has put in an enormous amount of work keeping things going with fire inspections, gutter cleaning, pressure cleaning and the like. She also follows up on the emails that you receive relating to committee matters. While there is so much obvious work that we have to do – work which is pushing Lili and I to our limits – and so many thing still on the agenda from past AGMs and EGMs I personally am not going to organise any more meetings than we absolutely have to have. It is my understanding that we only have to have AGMs. Most years we also have EGMs as people need them for their renovations. I can update people on issues like the wall at the AGM which we were hoping to have shortly after our end of financial year in September.
4. Longer term it would be good to have more people involved but unless they put time into learning the strata rules and working with digital systems like SMATA then it just makes more work for those of us who have already done so. You may be interested in this podcast that talks about this as a problem in all strata complexes:

<https://www.abc.net.au/radionational/programs/saturdayextra/the-growing-problem-with-strata-management/102598960>

5. With regard to the bank accounts I think Lili has explained to you that she has checked in with other committee members and we are not interested in looking for alternatives to Macquarie at this stage. From memory you have sent emails about this to other owners. If you have not had any responses from other owners then I would suggest that they are not interested in looking at this at this stage either. You may be interested in the following to answer some of your questions:

<https://www.nsw.gov.au/housing-and-construction/strata/living/levies-finances-insurance>

Regards,

Sally

To Rose Jackson, MP, Minister for Housing; AFCA, Macquarie Bank, Strata Community Association, Whelan Property Group, REI NSW, Kobi Chetty, Balmain MP, University of Sydney Alumni and interested others

**FOR LOCAL AND GLOBAL INFORMATION MOST PERTAINING TO THE REGIONAL TREATMENT OF LAND AND HOUSING ONE REFERS TO PERSONAL COMPLAINTS (1002786) TO THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY AND (16066892) TO MACQUARIE BANK.**

Whoopie, we're all going to die. (Country Joe and the Fish)

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

**A SUSTAINABLE INVESTMENT STRATEGY STARTING LOCALLY WITH LAND, HOUSING AND REAL ESTATE AGENT TREATMENT TO AVOID CORRUPTION AND LOSS MAY BEGIN IN THE REGIONAL SERVICES OF LAND PLANNING AND HOUSING ALL THOSE LIVING IN AUSTRALIA.**

My complaints and related evidence in files attached show that the liaison between Macquarie Bank and strata managers in NSW appears anti-competitive and constructed against the interests of most Australian and other people owning, living, renting and working on the particular strata buildings and grounds. There seems a bad use of foolishly partial payment system (DEFT), and cash management and filing system (SMATA). Using them we appear captive as individuals kept increasingly ignorant of our joint and comparative affairs, to fleece us for Macquarie Bank and associated producer needs, against our consumer interests, perhaps. (Since I wrote this and the attached, I have received the 10775 Plan Balance Sheet as at 31.07.23, which makes many matters much clearer, but not how insurance and interest are handled. Under this model the producers appear likely to develop alliances with lawyers. Those on the ground, who are property owners and renters, then pay much more in red-tape. This suggests the needs of a service economy are not understood by those who may benefit from land control stupidly and/or unjustly.

My complaints against the Macquarie Bank are currently with the Australian Financial Complaints Authority (AFCA No.1002786 and Macquarie Bank No. 16066892); Rose Jackson, the Minister for Water, Housing, Homelessness, Mental Health, Youth, and the North Coast; Whelan Property Group and the strata committee of Strata Plan 10775 in Glebe; the Real Estate Institute of NSW; the Strata Community

Association, local, state and federal elected representatives; the Glebe Grapevine and sundry relevant others. As Marx said, '**Being determines consciousness**'. Never a truer word was said. I learned this noting the progress of my living in global and regional terms. For Christ's sake stop ignoring and/or demonizing Chinese. (I mainly address the woke and their stupid parents in the public service.)

One uses one's own case and evidence as a representative regional example, asking others for information and offering related recommendations and help in this action, hoping for better responses through the normal channels as usual. Fair Trading doesn't appear to answer complaints from people who feel they can write about their own matters. I think speech is mainly forgotten, wasted breath, potentially open to corruption and related wrongdoing. I address related global and regional matters later. I am concerned about the increasing global inequality apparently generated through international banking and trading approaches, presumably like the Macquarie Bank digital payment and cash management systems DEFT and SMATA, addressed attached. These systems were sold to Australians, presumably, as sources of increasing productivity and to liberate, not capture us as their consumers. A service culture seems poorly understood in many markets and so is recommended here against the current odds which appear to do poorer and younger Australians comparatively poor and ineffective service in housing and rental matters. I address similar problems in education and research which can often be put down to the trade union search for more members. This appears increasingly intent on throwing us all into the arms of old, prescriptive, laws and lawyers, with more costly red tape.

In a clear and informative article in the Australian Financial Review entitled *Overpaid? Why CEOs are worth every cent* (AFR 7.7.2023) Paul Sheard, former vice-chairman of S&P Global explains the logic of business payment systems for shareholders or others who appear interested enough to act about the increasingly high levels of executive pay gained in more rarified financial circles like investment banking, insurance and other fund management systems. Judging by the payments reportedly made to Macquarie Bank senior executives and associates, I guess the Bank view of the world is like that of Paul Sheard, not that of more democratic and good service to affected people, living under national or state laws, voting procedures or contracts of any kind. Paul Sheard distinguishes between shareholder and stakeholder development models, preferring the former and seeing the payment made to top executives as based on their merit. (They don't care if we think they are joking.)

Like many Australian state governments during the 1980s, I champion the stakeholder development model that was learned then in health service provision and support provided through new occupational health and safety acts, and the national Medicare system. This stakeholder model is ideally tested against the normal market models in land and housing, following on the global success of the Australian Medicare model, compared with US health care and related service models, for example. The US appears bent on destroying its state for business and will naturally want to do the same in Australia, which will be to our comparative detriment in a new world order which can no longer afford to ignore or diminish China, or pretend its development ambitions now can only equate to those of India.

To anybody who has looked at a map or read Ben Simpendorfer's **The New Silk Road**, (2009) about how a rising Arab world is turning away from the West and rediscovering China, the AUKUS alliance seems to do some of the poorest global environments few

favours. I guess more self-styled warriors in Australian desert country, for example, might like to take up more arms against the people they want to frighten off or kill. From their limited professional view, who cares if they have an accident and kill others because of the nasty idiocy of their secret, adversarial operations, or not. This is a mining and bomb career path I would never support. Health and environment protection matters are addressed at [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au) based mainly on teaching World Health Organisation and related disciplinary directions at the Faculty of Health Sciences at Sydney University for eleven years before I retired in 2007 at aged sixty. Meanwhile, the global financial crisis in 2008, and it's unravelling, in which US government guaranteed its biggest banks to prevent their financial failure, was led in housing and related tax and mortgage treatments. I've no idea what goes on in this industry, but the Australian industrial relations system appears to treat land and housing poorly as comparative stores of value and income for current and future generations. I guess doing so would upset many older, richer members.

To understand and try to develop a more stable world with China as well as following on with the US and others in trading partnerships, one recommends **The New China Playbook: Beyond socialism and capitalism** (2023) by Keyu Jin. She teaches economics at the London School of Economics and Political Science and has worked with the China Banking and Insurance Regulatory Commission, the World Bank and the International Monetary Fund. Born and raised in Beijing, she has a Harvard PhD. They don't choose these people for nothing.

I address this matter later in a world trading arena in which China is Australia's largest trading partner, especially dependant on mining, and the US is probably Australia's largest partner in English speaking communications trade, however driven. I've generally enjoyed it for entertainment, but not as much for reliable learning about the world. I've valued independent and free to air ABC or SBS TV, or quality Australian newspapers such as the Australian Financial Review or Sydney Morning Herald more, for example. I don't miss a car or radio now. However, the spine of Australian national free to air broadcasting and good national newspapers should not be killed off by the boys who like moving fast and breaking things, especially when they belong to other people, so they can force more new and expensive things on them faster. The point of law is that it should aim to serve key stakeholders. Those for whose benefit the service is established, should be clear. Law should not control as if its application can't be clearly varied to suit particular conditions of a place and persons living on its ground, to assist them.

Construction on particularly valued land, often begins any development, in spite of the fact that the industrial emphasis is usually on relations between employers and employees, rather than on rents from land and property accrued through business and other contract, undertaken secretly or not. This appears increasingly to be a poor industrial emphasis which bids the market up for the comparatively rich whose wealth and income appear to depend increasingly on land and property acquisition in property markets richer and older than the norm. It seems too important to plan and build badly in secret, largely for these typically vested and entrenched interests in comparatively unstable global times. Continuing to do so by common commercial in confidence arrangements appears easily to undermine our internationally shared interests in reducing global warming rather than increasing it to the further detriment of global futures generated by the fighting or flight of those now living without in comparative terms. I guess few of us want that. See Chinese government interest in social credit ideas as a means to reduce land and building related corruption, on Wikipedia, for example. One addresses Australian housing policy in this regional context.

I recommend estate managers and others seek educational and career advance beyond their more normal limitations. Good land and property management is crucial for everything expected to occur in human or other animal society for Australia's continuing wellbeing. Species may go on, but individuals inevitably die. The death of the baby boomer generation and those older appear best encountered in this global trading context. I start with the fact that at 76, I am old enough to decide for myself when I want to die, and the state should assist me to die nicely. Meanwhile, I address attached the practices of the Macquarie Bank to accuse it and international trading associations like it of draining the funds and time of all working under strata law in housing, to more ignorant, expensive, and captive effect.

Mine is an ignorant old woman owner's voice, living on the ground, under strata plan 10775, in favour of the stakeholder rather than the shareholder model of state land management and construction, undertaken in better planned and more openly and broadly competitive ways. This was tried in the eighties by NSW government and in insurance against injury, before lawyers took over the state direction seriously again in anti-discrimination categories, these days also called 'woke' approaches to society by many people. These appear increasingly drawn from US history and experience, rooted increasingly in market operations which have captured US governance in their funded election contests and reduced or escaped taxation. The AUKUS alliance is in danger of driving Australian funds in powerful but wrongly directed US trade alliances which do us little good in the longer runs.

Chris Bowen's book, **The Money Men**, about Australia's 12 most notable treasurers, included Jim Cairns, who pursued the Whitlam Government intention to borrow money from the Middle East, which was also instrumental in the Governor General dismissing the Labor government. Since the early 1990s, the development of industry superannuation funds, supposedly to support industry members in retirement, has hugely increased the potential for investing Australian funds in Australian interests, including in housing. You should know more than I do.

**Can the Australian boat turn around with better use of Macquarie Bank?** This is the new international and historic British, Chinese, US and Australian context in which I address my personal concerns about their DEFT and SMATA use to Whelan Property Group, the strata committee of St James Court in Glebe, the Macquarie Bank, the Australian Financial Complaints Authority, and others also addressed. The Whelan Group **Balance Sheet as at 31.7.23** for Strata Plan 10775 makes matters clearer to me, except for the treatment of insurance claims and premiums, and interest payments on our plan and accounts. I will ask the strata committee and others for more information. As land, construction and housing management mainly appear as state rather than Commonwealth matters, I address the NSW Minister for Housing and Homelessness, Rose Jackson, the Real Estate Institute of NSW (REI NSW) and the Strata Community Association regarding matters later.

According to Wikipedia and some common memory, the 1980s were marked by significant financial market deregulation in Australia. The Australian dollar was floated and restrictions on foreign banks entering the country were removed. To take advantage of opportunities offered by deregulation, HSA submitted a proposal for formation of a new substantially Australian owned and controlled bank.<sup>[8]</sup> Authority for HSA to become Macquarie Bank

Limited (MBL) was received from the [Federal Treasurer Paul Keating](#) on 28 February 1985, making it only the second private trading bank to be established in Australia in modern times.

Macquarie Bank has thus responded to government demand before. Perhaps it should offer to do so again in the interests of Australians and others searching for fairer deals in housing. One's contention is that this involves adopting stakeholder rather than stockholder models of plan and project operation, led by government in cooperation with others led by government objectives in serving the entire people it represents in making law. The current Macquarie model appears mainly to serve those who appear richest, before the money for housing those poorer runs out, leaving those solvent who are left behind to bear costs of those collapsed. The latter often appear to live by pushing their joint prices and trading associations up together, whether old or newly led, increasing global and regional instability and inequality.

The article '**Beijing's "wolf warrior" back as foreign minister** (AFR 31.7.23, p. 13) recounts how a former Chinese Foreign Minister, Wang Yi, who met with Julie Bishop, his Australian Liberal counterpart in 2013, has been recently reinstated as Chinese Foreign Minister, having been converted from "*personable and open-minded diplomat to whom others could speak candidly, into a more politically correct champion of Xi Jinping thought*", at least according to the AFR. Born in Beijing in 1953, Wang was forced to labour on a farm during Mao Zedong's Cultural Revolution. Afterwards, he entered the foreign ministry, spent time at Washington's Georgetown University and became Ambassador to Japan. Australian institutions risk being parochial putty in US hands when much broader understanding of international trading and historic relations would perhaps serve many poorer Australians better, as well as the increasingly rich globally, buying up more properties here.

The Glebe Grapevine newsletter (June 2023) reports on its website that John Koch, former secretary of the retired members of the CFMEU calls on Prime Minister Albanese to negotiate with the cross bench to change current policies around housing to provide a solution that will be amicable to everybody. One wonders why government should stop at the cross bench in this matter and notes that according to the CFMEU retired members' branch, 67% of politicians have invested in 3 or more properties for the purposes of negative gearing them to avoid tax. This is a policy arena closely related to increasing inequality and soaring rents. In international markets with a rising Asian and international middle class, accompanied by increasing production on-costs generated by new legal requirements, one often wonders why anybody ever bets on housing prices going down in Sydney. The Glebe Grapevine is a useful community organisation plugged into local, state, federal and other forces turning their attention to regional housing. Our peculiar land and the animals that live on it mark Australia out as internationally unique so we ideally depend on conserving our natural environments first and this is what tourists usually see. (Seen one former hunter gatherer and you've seen them all? If their numbers reach 3% in Glebe, we will close them off? Joke, Joyce?) I approach the coming government referendum on enshrining an Aboriginal Voice in the Constitution in a similar spirit, noting the Communist Party of Australia has now resurrected itself from what seemed death, to support the Yes

case. Every girl should have one behind her? If it seems as if the retired members of the CFMEU want a revolution for others, you should have met the retired members of the AMWU in the 1980s.

However, according to the Strata Community Association (SCA) there are 85,000 strata schemes in NSW. That is a lot of homes with people living in a fast-growing number of apartments, townhouses or similar forms of group housing, with gardens and trees for local release from the common bare concrete, swept clean of cigarette butts, dog shit, rubbish, etc. or not, as the case may be. The greener and cheaper future for government and individuals lies in buildings that are more crowded around public transport hubs, rather than in those cottages which are comparatively remote from each other, for single families, depending individually on cars to travel. This makes the related understanding of the importance of creating parks, gardens and clean water also vital to enhancing and protecting the nature of all species for future generations, including humans. This more planned approach to land in Australia normally requires building or renovation under strata legislation, such as state strata management acts and associated requirements which may also be related to land and housing renovation or management. I have often remarked with grateful admiration on the two free Eco-buses the Wollongong Council has bought which travel round the district in opposite directions repeatedly, free and electric every day. What a huge boon to the poor, the old, the students, and tourists in Wollongong. Why always cater to the rich guys who want to buy electric cars when the population is ageing and could go greener easier and faster, if local governments served all their people with good public transport, following Wollongong's example? The desire to create new jobs can easily become uncompetitive and oppressive in services economies which are driven like old time manufacturing ones. The inescapable, increasing on-costs often favoured by government and big producers to get more jobs, may be far from genuine services.

The Strata Community Association has drawn my attention to the Strata Hub. This is a digital information platform with a central access point for those people who build, own, live or work in strata. This is a lot of different groups of people, comprised largely of strata managers, I guess. All strata buildings now must be registered with the Hub because the building annual reporting requirements will supposedly form part of the NSW Government's broader transformation of the regulation of residential apartment buildings, where transparency and better customer outcomes are supposedly paramount goals. One assumes housing owners and renters are expected to bear the cost of strata registration. My experience with Macquarie Bank personal registration, levy payment and cash administration systems DEFT and SMATA, suggest life isn't easy for some strata managers facing NSW Hub requirements either. I guess those who have trouble registering with the Hub may not '*have access to the inbox of the email you are using for registration*'. Is this part of my problem with the Macquarie Bank? God knows? I guess that this building registration is knowledge work which must be done for Australian protection. It seems poorly supported.

In *Overpaid? Why CEOs are worth every cent* (AFR 7.7.2023), Paul Sheard, former vice-chairman of S&P Global, addresses the theory of the shareholder model of business development. He explains why CEOs in the kind of peer circles he sees, are worth every rising dollar they get, pulling their top mates higher up the ladder behind them, as long as the organisational profit motive rules an increasing range of its operations. He writes that in contrast, '*In the stakeholder-oriented model, top management is supposed to take the*

*interests of all stakeholders, including shareholders*”, into account. Sheard thinks that how management should act in the stakeholder model is far from clear, *“and it appears an even more challenging task than focusing on the profit bottom line”*. If Sheard is correct that direction in stakeholder management is far from clear, it is because Macquarie Bank and like-minded supporters in financial law and treasury ignored it to meet more powerful global financial interests. This seems so in housing management and construction, addressed later and attached.

To know the ideal of government in serving the population through its systems of law and order, may often start best in housing and construction because of the huge amounts of money and time spent in associated development globally, regionally and locally. We all have to live and work somewhere so the more we know about our local environment in comparative terms the better. As a former NSW public servant and university teacher in the analysis and practice of workplace relations and health and environment service provision, I adopted the state government view that the role of government is ideally to openly serve its population through generating increased knowledge and action to support the people through their regionally elected representatives and others. (So sue me? The NSW Fair-Trading website suggests it doesn’t want to know anything much about any complaint in writing. This always seems a pity because if I ever wanted or needed to pay a lawyer I could Google one today but the outcomes would be private or subject to the court process and decision. How quaintly old-fashioned and unnecessarily expensive now that so many of us can read and write about matters, thus reducing everybody’s risk and cost? Too right.)

According to the University of Sydney website: *‘The **University of Sydney (USYD) Sustainable Investment Strategy 2030** forms part of a broader commitment to climate action and the universal vision to create a more sustainable future. USYD seeks to build on progress made over several years to decarbonise its share portfolio. The University will continue working with its portfolio managers to align their investment practices with goals under the updated strategy, and seek to influence the higher education sector and society more broadly to improve sustainable investment strategies’*. Sydney University will have to work with the limitations of many others as well as its own to do this. However, I write as a retired, shorthand-typist, teacher, public servant and researcher to advance our joint understanding of more broadly improving services. As a follower of the World Health Organization (WHO) and related regional perspectives, I commend these views on services to you in various locations. Intellectual property (IP) is ideally addressed in related lights, where the general desire is to improve understanding broadly, not bottle it up in collegiate silos of comparative ignorance of any financial object of personal fascination. To respect another is not to deny one’s expertise but to pass it on in the most clear and winning form one knows, freely and maybe with entertainment, like a good parent or child, for example. This is not selling. The Bank of Mum and/or Dad is ideally addressed in such population planning contexts, noting that when the baby-boomer generation are dead, 3.5 trillion dollars will be passed to others, badly or well for the lot.

Regional development operations in education and research start here with the regional approach to better planned futures. This takes Australian regional and historic approaches to services development, assessment, promotion and trade on any particular regional

grounds, into account seriously and broadly. This seems best when supported by the interests of government in broader and better services to their regional constituents now and in future, also in the light of global trends. These trends are not particularly encouraging in their policy and practice departments, for example. This seems partly because the economy is rigged in the interests of the richest as usual, rather than in the interests of the fair-go which may serve the Australian people in any more stable, longer or global run, primarily through voting. Some of the evidence for the strengths of this common voting method lie partly in the comparative material success of the Australian population plan for maintaining the peaceful wellbeing of the Australian people, in comparative global terms. The alternative discord has often occurred when soldiers have been sent to fight English or US men's wars in foreign lands where they had no business to be, destroying and terrorising captive populations, while rendering the land and lives of frightened residents into a nightmare dominated by men fighting each other to crush others their own way. As a peaceful woman I have always tended to Chinese views of the risks of Western ideology to normal people. According to Keyu Jin, the World Values Survey found that 93% of Chinese value security over freedom, as compared to 28% of Americans (p.12). *"You may say that I ain't free, but it don't worry me"*, as the US movie also has it. Better blue or red than dead to me.

As an example of the limitations of voting, one might consider the related charge against the apparently anti-competitive practices of the Macquarie Bank and strata managers of group housing forms such as Glebe strata plan, (SP 10775), for example, especially under the limitation of DEFT and SMATA administration, addressed attached. Another day, another IT voting nightmare in the Sydney Morning Herald article entitled ***Áll's fair in love and war as dream team aims for silver lining*** (SMH 29.7.23, p.5). This invited readers to vote for TV presenters. I only watch ABC TV and SBS TV as that is my comparatively informed habit. I wanted to vote for Shaun Micallef, Kitty Flanagan, Julie Zemiro and Leigh Sales but found it impossible to do so, due to the difficulties of the Channel 7 website. They only pretend they want to know. Perhaps they welcome so much new IT as an extra means of quieter quitting while promoting themselves as usual, I guess. We've had films on Oppenheimer and the nuclear bomb and a Barbiworld brought to us at Surfer's Paradise. At least let us plan our own death right. These matters are addressed attached and in discussion with real estate managers, such as Whelan Property group and others below.

**HOUSING MANAGEMENT IS A VITAL SERVICE TO THE AUSTRALIAN PEOPLE AND OTHERS. ITS ADMINISTRATION SHOULD BE MORE GROUNDED IN PLACES AND PERSONS, LIKE HEALTH CARE. OPEN HIGHER EDUCATION IN HOUSING MANAGEMENT SHOULD FOLLOW.**

Real estate agents are often the management backbone of new development or renovation. In the approach to the Real Estate Institute of NSW below, I acknowledge this and refer to the Sydney Morning Herald article entitled ***Real estate agents quit 'pointless' reform body*** (SMH 28.6.21). It reported on the Real Estate Institute of NSW (REI NSW) disagreement with the Minister for Better Regulation and Innovation, Kevin Anderson. The Chief Executive of the REI NSW, Tim McKibbin, states he is concerned over a lack of effective NSW government regulatory response to troubling industry issues ***'including land supply, affordability, agent education and consumer protection'***. I

offer higher education reform suggestions following this open, regional and place-based, rather than closed and professionally driven market direction. I have just received the Interim Reports for the financial year to 31.07.23 from Whelan Property Group. They seem quite clear to me now except for insurance claims, premiums and fund interest treatments. Who owns the 10775 Plan funds, for example? I will query this with the strata committee, who haven't met since the November 22 AGM, I guess. Up until now the office bearers appeared very active.

As a current Glebe resident and former NSW public servant and teacher, I address *real estate agent education, consumer protection and affordability* to suggest new ways forward to all in the particular region. This often appears a better method of corruption avoidance than many of those proposed since the election of a Labor government at the federal level. Elsewhere I suggest the World Health Organization (WHO) direction in offering openly chosen family planning and health vaccines in a related natural environment-led job recovery and investment strategy. This follows the Australian national human papilloma virus vaccine strategy, the Pope's Encyclical on the Environment entitled *Laudato Si*, the voluntary organization Bush Heritage, and other national and state directions linked through the Biodiversity Conservation Trust or other regional funding methods, for example. Open University non-profit designs as they were originally constructed in Britain, to serve self-selected students in any receptive workplace or community, should be easily constructed to meet standards made clearer to all through more open presentation and discussion of their comparative product, individually or not. In global encounters one necessarily seeks more broadly based knowledge rather than that which is constructed on adversarial or blinkered terms to elevate the comparatively privileged insider of the particular higher education institution or related organization, based on production or research or not. See more about WHO and Open University global or regional and place-based education and research directions at [www.Caroldonnell.com.au](http://www.Caroldonnell.com.au)

Current real estate management focus appears largely intent on housing turnover, with ongoing housing management, including in regard to renovation, seen as lesser business as usual, unless the renovation is a comparatively big and lasting job prospect. The common approach appears largely to benefit key occupational and market leaders. This may appear corrupt to some others, or a waste of money and time, using more secrecy and lawyers as the increasing commercial norms for small businesses and unions allied with the largest producers in private and state operations. A solution partly lies in broader and more open education and recording for better evidence gathering about matters, to make them simpler, better understood and cheaper.

The Labor Commonwealth Minister for Education, Jason Clare, spoke at the National Press Club on ABC TV recently. According to Wikipedia, he supports same-sex marriage, yet his Western Sydney electorate had the highest percentage of "No" responses in the [Australian Marriage Law Postal Survey](#) of 2017, with 73.9% of the electorate's respondents to the survey saying "No". Will it matter to the Minister for Education if they also vote 'No' in the coming referendum on an Aboriginal Voice in the Constitution? I guess not much. Clare has depended for his career progression mainly on the trade union wing of the Labor Party, rather than working in local or state government, for example. Trade unions and others have often sought to maintain a comparatively closed and producer driven control of educational content and standards for industrial reasons. This has served to close, lengthen and specialise, rather than to open, multi-skill and cheapen the education product in universities, technical colleges, schools and other potential or actual places of learning and

research at work or in communities. Those concerned about low productivity should surely be concerned about this, especially if the huge powers of digitisation appear used against us.

Jason Clare appears to share the normal higher educational discourses of the producers. The trend today, is to downgrade the importance of gaining the particular skills and attributes for the particular job in the real world, which may only come through an expensive and short or lengthy practice for a community or other employer organisation. However, the demands for reliable clean water, power, housing and transporting people and their food or other manufactured stuff are basic to taken for granted existence in urban Australia, where most of the voters usually want to live, work and study more theoretically elevated but less apparently vital operations in many cases, such as in legal or other written communications. Land acquisition and construction often come first, however, and in all following production, for poor reasons in educational terms in my experience. Ruling construction and related manufacturing and trading cultures appear closed and adversarial for their industrial purposes, for example. When I worked in the Department of Industrial Relations and Employment to support the aims of occupational health and safety acts which states passed in the 1980s, managers and workers undertaking tasks in any workplace were routinely taught separately about potential hazards in their work environment, as if they belonged to two opposing football teams, perhaps.

I guess this can seldom be a particularly productive culture. However, particular skills and experience, which often appear as repetitive and vital for performance on the particular job, as well as gained primarily due to personal strength and inclination, are often necessarily gained in practices which university teaching denies in the services of broader and better remunerated knowledge. One thinks of the plumber, electrician and carpenter, or the people responsible for laying natural fibres or carpets on floors, for example. The best thing school did for me as a girl, for example, was to teach me English and shorthand typing. This made me respond to a lot of ruling men for life as part of my own teaching and career progression. The teacher often likes to pretend that one's advance is due to one's later professional education. This may often be a dangerously wrong and expensive view in comparison with one based more openly on merit judged on the basic evidence of personal task performance. People performing in sport do not ask for money to judge themselves together in the dark, for example. University students, however, often prefer the latter professional approach, which may also drown out the other expert in numbers, or not.

The Minister for Education, Jason Clare, wants more students from disadvantaged backgrounds going to university. However, this appears increasingly expensive for them and many appear likely to be better off studying while working elsewhere, resisting pressure to outdo their peers while being encouraged to feel entitled to results beyond their capabilities in these more rarified and expensive collegiate circles. Clare is perhaps pragmatic in supporting older trade union ties in construction and in housing, transport, power, manufacturing, caring, retail and other land management occupations, whether they should lead on to universities for a better living or not. The trouble with universities is they can seldom work broadly enough because they are in most cases set up to work with and for their professional fellows' designated standards. These may not always be good for the

particular place-based interest of living well for current and future generations. Elected government or community representatives may achieve better student and teacher results more widely and flexibly, with broad media and community assistance such as that of national TV, radio, website or other community methods of access or contact such as local bookstores or JB HiFi.

The **Objects of the Constitution of the NSW Real Estate Institute**, according to the REINSW website, for example, do not equip this non-profit body to do anything other than petition the government on behalf of members' apparent interests. The REINSW thus appears bound to act with comparative blindness to regional producer, consumer and related community interests. They act like a trade union seeking members. Its general approach appears driven by associated interests in multiplying legally approved secret operations to deny the kind of evidence-based operation that appears clearer, cheaper and less risky in many cases. This is addressed in attachments. The Constitutional limitations of the REINSW, apparently the most important housing and commercial management body in this state, are clear below.

**Objects 3. The Institute exists to:** (a) promote the interests of Members and the property sector on property related issues to government and the community; (b) promote and facilitate professional standards in Real Estate Practice; (c) assist Members in the conduct of Real Estate Practice; (d) promote the benefits of Institute membership; (e) promote the benefits of home ownership, property and business investment; (f) provide professional and industry education in connection with Real Estate Practice; (g) provide information to Members in connection with Real Estate Practice; and (h) do anything ancillary to the activities referred to in Clauses 3(a) to 3(g).

These professional objectives appear partial for agent education and for small producer and consumer education and protection designed in the broader interests of Australians as a whole. As a Glebe resident and property owner under strata management since 1994, I have observed the limitations of the real estate management responses globally and locally, especially since the global financial crisis of 2008. As a result, I made many submissions to the recent **Statutory Review of NSW Strata Scheme Laws** on the limitations of current NSW real estate management in terms of the broader regional trade and related interests of the Australian population. Many muddled bureaucratic developments recently observed in NSW appear to have worsened since, in regard to corruption avoidance, lobbying and in related legal treatments in housing, for example. The avoidance of corruption through better policy design and administration in the service of the NSW population depends on more broadly open regional operations to raise standards while saving time and money by being clearer and more direct. Avoiding corruption and its appearance can also occur through better designed and more broadly open administration. The Independent Commission Against Corruption (ICAC) recommendations on lobbying, for example, appear too bureaucratic and opaque as usual. This appears more of the problem former Premier Greiner lamented in his 2018 review concerned about growing piles of red tape. We all may be lobbyists now and our proposals appear ideally judged by how well they may serve Australian residents now and in future.

This approach rests on the administrative views of philosophers, economists, researchers and public servants such as Karl Popper, JK Galbraith, Max Weber and others. It has been reflected in World Health Organization (WHO) discussion since 1946 and was also reflected in an increasing range of

social areas of NSW and other Australian state operations. In this view, working in real estate management is ideally a vital public service which deserves to be supported by education which is comparatively open, high quality, fair, flexible and cheap. I find it wrong that comparatively expensive lawyers easily rule real estate profession roosts and all those below who are engaged in their paths towards death from birth and reproduction onwards. Those who may be much closer and more experienced and knowledgeable in the management of human affairs on particular grounds appear relegated to lesser channels of self-regulation. REINSW should seek and help design broader education in housing and other administrative services to the Australian people. These matters are further discussed and supported attached, in global and local contexts. Money for related directions could be found, for example, by government cutting the huge level of financial support it gives to the top sixty richest independent schools, with building programs. Their building operations may also be presented as charitable rather than as further enrichment schemes for comparatively small groups of top connected families.

I commend this and matters attached to your related consideration.

Cheers Carol O'Donnell

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