

To Anthony J. Portelli, Director of Property, 327 Glebe Point Road, Glebe 2037

Hi Anthony (Others are also invited to reply at cfodonnell@gmail.com)

AS A HOME OWNER ON STRATA PLAN 10775 IN GLEBE, I SEEK TO CHANGE OUR STRATA BANK AT A VOTING MEETING OF STRATA OWNERS

CAN YOU TELL ME OF ANY STRATA MANAGERS (PREFERABLY IN THIS AREA) WHO DON'T USE MACQUARIE BANK?

PLEASE SEND YOUR OPINION OR ADVICE ON THIS MATTER TO Carol O'Donnell, St James Court, 10/11 Rosebank St, Glebe 2037 cfodonnell@gmail.com

Last week I spoke with people working in your office at 327 Glebe Point Road, to ask them whether they knew if all NSW strata managers used the Macquarie Bank, because I think Macquarie Bank systems are treating property owners, renters and workers very poorly, on 2022 and 2023 experience so far. I fear this time-wasting cost will get far worse in future.

A lady working in your office said she shared my alarm over Macquarie Bank systems (DEFT and SMATA) because these systems also caused her and her colleagues' hours of extra paid and unpaid work and stress each week, from unhappy strata plan owners, maintenance and other business owners who claim DEFT and SMATA don't work properly for them.

Like me, they claimed their accounts with Macquarie Bank had been mismanaged and the regular cash payment and management systems they expect from a bank and its strata managers were not working for them, or appeared incorrect. Our groundsman, Rowan, for example, was not paid for nine months, which seems unconscionable. He got interest on his late payment, so one wonders who paid unnecessarily for that and guess it was the strata plan. We pay for their constant, increasingly unknown mistakes. As I am neither a landlord nor a tenant, I can only guess what they are going through because of the administratively poor and uncertain DEFT and SMATA cash payment and management systems. However, the Macquarie Bank systems have certainly caused the strata committee, of four retired women living on these strata grounds, a lot of extra unpaid work, time and money.

I attach related discussions about particular matters I have experience since the strata plan 10775 AGM held in November 2022, while using DEFT and SMATA payment, accounting and filing systems. When I complained to strata management team members at Whelans Property and elsewhere, that I wanted to find new and better managers than Whelans as I hated and feared the current practices of the Macquarie Bank, with which our business is enmeshed, I was told all strata managers, and not just Whelans, use Macquarie Bank.

For example, our strata manager at Whelan's stated: **'Regarding Macquarie Bank, I am afraid that I know no other strata using a different bank, as the bank of choice would need to be able to offer a strata trust account rather than a normal account'**.

I have personally banked with NAB for decades and will continue on. I have only ever had very helpful property advice from Westpac. However, I asked about whether a strata plan could vote to change its bank at a Broadway branch of the Commonwealth Bank, (CBA) because it was open. I went to the ANZ Branch first and the woman searched on her computer but had no answer. **The CBA manager I spoke to assured me a strata plan could change its bank by voting to do so at a strata meeting. To change banks for the strata the CBA would need to verify the body corporate. To do this the CBA would need to see the following information, which the lady advising me kindly put in writing:**

1. **Constitution/rules of the body corporate**
2. **Land titles office document related to the body corporate**
3. **Minutes of meeting outlining names of Treasurer, Secretary, Chairman or equivalent**
4. **Method of operation of account (e.g. one must sign or two must sign)**

Before calling a meeting of all strata owners to ask whether they want to change the strata bank to another close and reliable bank, such as the CBA, I assume one would need to know that another strata manager, or real estate agent or other person was legally able and available to manage this account. Do you know of one?

The specifics of my complaint against Whelan's management liaison with Macquarie Bank is addressed in discussion below and more broadly attached. Surely, property owners cannot be trapped without choice by strata banking law? There appears to be only increased complexity, more paid and unpaid work and fast rising and unexplained cost associated with the use of the Macquarie bank for all those owning, working and renting on strata plan 10775. I have written to the Department of Fair Trading to ask for direction in these matters and am waiting for a reply. I would be grateful for any other comparatively reliable advice or opinion in the meantime from real estate or other sources. My email address is cfodonnell@gmail.com and I thank you in advance for any future correspondence or advice.

Cheers

Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037. See more about regional policy matters at www.Carolodonnell.com.au

Hi Ministers and Members of NSW Parliament, (also to some relevant others)

GET RID OF SHEMARA WIKRAMAYRA AT MACQUARIE BANK AS SHE IS GIANT MORAL FILTH AT THE TOP OF GROUP HOUSING POLICY AND DEVELOPMENT FOR PEOPLE IN NSW (Only God knows how she and her mates manage the other infrastructure and real assets around the world but selling lies has been on steroids since the iphone came along.

Congratulations on your relatively new positions in federal and NSW Parliament, supposedly concerned about housing policy. I will address this by telling you about Macquarie Bank and strata managers (real estate agents) behaviour in managing group housing and its quarterly levies. The Macquarie Bank and real estate practices in group housing management are likely to drain revenues at will from Australian home owners and renters, through their apparently anti-competitive practices, using their disinformation technology (IT as usual.) In the Australian Financial Review article entitled **Blaming inflation on business is a populist cop-out** (AFR 20.4.23, p. 39) John Kehoe claims there is little evidence a lack of competition is suddenly fuelling inflation. Here is plenty. It can't be put in numbers as usual because they can only come from an anti-competitive global trading bank or the strata managers of property who support it in the interests, one assumes of gaining the international competitive edge by extracting from the bottom as usual, starting in NSW. My experience of living under strata plan 10775 through the recession of 2008 and what happens now, is centred on Macquarie's dysfunctional administration for us all. Please fix it.

We all have to live somewhere and housing is a rising preoccupation in this and other Australian electorates for good reason. The poorest people appear most likely to rent in group housing. I live at St James Court in Glebe in Sydney which is close to universities,

hospitals and many other education institutions. I address you all about housing matters for better regulation in areas which should treat the whole child and its parents in regional community contexts of association to improve customer service. This regional approach to democratic service is not primarily according to kinship or related economic, cultural and political models of association, as Senator Jacinta Price and others in Alice Springs may normally and comparatively ignorantly guide us, perhaps. The regional, rather than family, party or other approach to association, commercial or not, includes digital and other government evaluation for education and early learning. Is it designed in the interests of consumers in housing, for example? No. An increasing number of Australians remain fodder for primary bank interests in extracting profit from the captive grounds at will, trapped by the real estate agency choice of anti-competitive associations with Macquarie Bank. I have no objection to cooperative behaviour, however, and see it's test as whether it appears in the interests of the aims of those it is meant to be serving best. This is an open question.

Even if that is clear to you, God knows what good it will do. Ask Bill Shorten and his mates about these matters, as I haven't had a clue what they were doing for years, since they got rid of Kevin Rudd. Is it stupid? Would you believe anything Bill Shorten told you about the National Disability Insurance Scheme (NDIS) costs in a national system where government and industry appear to be dramatically encouraging us to see ourselves as sick rather than normal in dramatically changing global environments? When in doubt I recommend turning to the shadow Attorney General from Western Australia, Senator Cash, for her usual crisp and clear assessment of key problems. It's only a pity she is a lawyer. The Governor of the Reserve Bank, Philip Lowe, is usually a good bet as well in talking sense about what is going on and he is trying to do so. Watch ABC TV for this or read it in print.

Environmental matters must be regionally addressed for better management approaches designed to achieve the national and regional community interest, in their global contexts, whether they are supposedly regulated in law or not. I address Senator Jacinta Price, from Alice Springs. I greatly admire her courage and capacity while being so unpopularly open about her own family affairs and those of others. Such courage is particularly uncommon in adversarial places for good reason and I have always admired it most. Alone or with others I wrote a PhD and four books on family violence, paid and unpaid work and the care of children, published by Allen and Unwin and Longman and Cheshire in the 1980s. I have never personally experienced violence against me or my child. At that time of writing, we asked aboriginal women to contribute to the book on family violence. All declined except for aboriginal magistrate, Pat O'Shane, who pulled out without explanation. It was the era Lowitja O'Donohue called Breed Baby Breed. Women were all still standing by their men? Wherever most decline to speak out against violence the problem may be greatest, and this makes nonsense of normal academic, bureaucratic and legal forms of evidence, perhaps. In such contexts the personal story may be all we have except the census. Those who do not see the importance of it being attempted truthfully in real life, are likely victims of lawyers' monopolies. (I have always wondered what people mean when they refer to 'strong women'. It is a term that seems increasingly often used and never explained.)

Avid readers of the AFR will have heard of Shemara Wikramayra, who tops all asset management at Macquarie Bank. The eight Macquarie bank bosses are each paid more than \$27,000 per day. Silicon Valley Bank collapsed recently, followed by Credit Suisse

bank in Switzerland. Their head of investment banking, Dragi Ristevski, is leaving to join Macquarie Capital. As the owner of a townhouse in Glebe in Sydney, their Macquarie Bank administrative practices for housing in NSW, delivered by multitudes working in real estate agents' offices while passing through, are fast making me into an irrationally stripped slave of Macquarie Bank. I am very glad that at 76 I am not likely to be forced to get out or to try to rent anywhere. Yet I and other owners, renters, and service providers to the St James Court property appear to be given no choice about how our money and time, let alone that of anyone else paying quarterly levies or rents for these or other buildings, may be managed. I know, however, that St James Court buildings and funds have been managed badly by Macquarie Bank since 2022 at least. Now we owners haven't had a cash management account presented to us for over 9 months, for example. The steeply and irrationally rising payment of our quarterly levies also appears poorly treated for any reliable or consistent management purposes other than for those of Macquarie Bank and their top hangers on.

I don't know any more if my fellow owners are paying their quarterly levies to support the upkeep and renovation of buildings at St James Court. Some regular service providers aren't being paid and I blame Macquarie Bank administrative systems for this increasingly appalling cash payment and accounting. They appear organised to keep us each as ignorant as possible of our own and associated others affairs on the St James Court ground, while taking as much money from us as possible. There are increasing mistakes and unfairness to all beneath their normal notice. Yet these are the plots the bank is supposed to provide with good service. I address these matters later. However, if I ever met Shemara Wikramayra, I hope I would leave her in no doubt about the reasons why I hate her. She appears to be an evilly incompetent manager of any assets owned or rented, or worked on by anybody in strata or other community housing. The administrative systems for strata managers banking with Macquarie encourage ignorance for all while their pockets are picked by Macquarie at will through DEFT and SMATA. I address related regional housing and others matters starting with aboriginal people as usual later and attached. Josh Frydenberg, former Liberal government treasurer, warned of the power of Silicon Valley for driving and suppressing us all to their satisfaction and it seems increasingly true.

As a Marxist inner Sydney dweller who votes Green, Labor and Independent because they are here, I most support Senator Jacinta Price from Alice Springs who represents a National Party approach to the upbringing of children. The law addresses and protects the ones accused, with little concern for the outcomes on the rest as usual. I often ponder that if I was a good member of the police, or an owner or renter trying to do good work, or a young person, forced to pay money for trash, how much I would hate a lot of the wrong people. The Freudian concepts of the id, ego and superego which are culturally constructed still make more sense to me than the medico-legal and commercial mumbo jumbo on mental 'health'. (But God knows where that leaves me. Ask Bill Shorten or Julia Gillard what they thought they were doing when they established the NDIS because I've still got no idea.)

Globally, Macquarie Bank leads to administrative procedures to make itself look good, by forcing housing owners and service providers to use DEFT and SMATA systems to manage their accounts. Macquarie procedures extract from the grounds on whim, apparently known only to DEFT and SMATA operators, unless we pay them \$190 per hour to talk about

the scheme they forced on us. They make up the rules as they like. They have the gall to expect us to pay for information where once we had access to it in email forms which appeared far more reliable, consistent, cheap and easy for all owners, strata or other real estate agents or service providers to acquire and apply in timely ways in practice. The real estate agents and strata managers appear to be stepping back increasingly to let machines do their jobs; delivering money to Macquarie Bank and some of their unknown acolytes for their own satisfaction. First Silicon Valley Bank failed and then Credit Suisse Bank. People like us are expected to prop these investment banking scumbags up. I've been happy with NAB for decades. It has managed my income and savings well according to my monthly check. Westpac gave me great advice about trailing commissions in a property contract after I had been given the rush by agents and property lawyers in Queensland. (I blessed Westpac for that.) I've no objection to Commonwealth or ANZ as I can only assume they are not yet behaving like Macquarie Bank, which, I am told, has an agreement with all real estate agents in NSW that Macquarie should be their banker. I spit on Macquarie.

I am going to show you how Shemara Wikramayra did a truly lousy job for the people who rent, own, or deliver services to related housing and community environments driven by real estate agents and strata managers here. How could you not hate the kind of woman that Shemara Wikramayra appears to be, while apparently valuing her just because she is polite and the Macquarie top guys picked her up? First things being first, I will be turning to the Aboriginal Voice later, wherever it is, encouraging Senator Jacinta Price in her quest to get some proper law and order into Alice Springs and the rest of the central states of Australia. One naturally starts in Australian desert lands to preserve and develop good structures. Desert dwellers and their creators face problems around the world. The greatest areas of personal challenge regarding food, water use and waste, which are the common keys to life, are typically drained increasingly by many others living in towns as well. However, as a single Marxist grandma and townhouse owner living in Glebe in Sydney, I think I should try first to address global and Australian financial matters in the service of regional housing policy which is not driven by Macquarie Bank, which Shemara Wikramayra heads. I cannot imagine what is in her head that she cannot imagine how evil and/or stupid she appears to me, as a member of the Bank of Mum. I guess she only thinks her family is tops.

MACQUARIE BANK PAYMENT (DEFT) AND FILING SYSTEMS (SMATA) ARE EVIL, ADMINISTRATIVELY COSTLY AND OPAQUE MORAL FILTH INVITING MORE CORRUPTION (Please do all possible to get rid of this increasingly irrational, unfair and costly oppression through Macquarie bank IT and those who can so far force us to use it against our interests.)

Since rising housing costs and inflation are the twin concerns of state and federal Australian government, I will address these twin concerns later because they are personal as well as political and economic for us all. I particularly address the behaviour of the Macquarie Bank because its payment and cash management systems appear to have captured all strata managers, owners, landlords, tenants and providers of services to the grounds. This occurs through monopolistic practices designed to keep us in the dark as much as possible while extracting as much money as possible, to pursue Macquarie Bank and related top financial goals, presumably.

People in many lands have often seen voting requirements as destructive of law and order. It is deemed many of those pursuing the office and resources associated with any regime change may naturally promote violence and corruption in their own family and party interests in land and property parked from any common view, in secret. I see Macquarie Bank as largely working for the rich and possibly corrupt globally, whose wealth is naturally also stored in land and property bought in comparatively wealthy and stable regions in countries other than their own. After US President Obama's Magnitsky law, Australian government passed similar law which supposedly allowed government to discover and apply sanctions to property acquisitions of those who have been judged corrupt elsewhere. This approach seems a better one than normal sanctions. These may not work or may harm the poor most. Many nations in the Asia Pacific now appear to call on Australia to do more investigation on Magnitsky. Fat chance with Macquarie Bank and its IT always on top?

In this global context, I refer to the article '*It's time to push back harder against price-gouging firms*' (AFR 14.4.23, p.2R). The authors see this consumer push-back as a necessary part of the vital anti-inflation movement and I do too, particularly in the case of a behemoth as apparently nasty as the Macquarie Bank. To fight inflation, the chief economist of UBS Global Wealth claims corporate profits stoked inflation and proposes the radical step for a banker of opposing unfair price increases. The Governor of the Reserve Bank, Philip Lowe, said something similar today at lunch about the need to control prices better to get inflation down. Macquarie Bank and its professional acolytes, as addressed later, appear to be vital and classic examples of the opposite bad behaviour, that the aping of US Silicon Valley and privately controlling, anti-competitive IT practice has increasingly produced. As the AFR authors note: *the idea that corporate profit expansion has been a big driver of inflation was once mostly confined to left-wing academics and trade unions but now central bankers have taken it up*. Apparently, the Bank of England governor, has started to tell companies to exercise restraint in setting prices.

For key reasons addressed later, tackle the Macquarie Bank. I address this matter to ask you the question nobody online will answer so far: **If a meeting of strata owners decides it no longer wants to bank with Macquarie, but is told that all strata managers use Macquarie Bank, what are the alternative management options open to the strata plan owners?** Bodies that government charged with helping tenants and owners or traders who supposedly work in strata and community housing for our benefit, cannot or will not answer this question. I have contacted the NSW Department of Fair Trading, the Tenants Union of NSW, the Marrickville Legal Centre, banks and real estate agents to ask about other management options. If you can answer the many crazy Marrickville Legal Centre questions the way they want and finally get through their IT response systems, I guess they typically push the simple and obvious query off to lawyers and tribunals as usual. Secretive and adversarial behaviour go together and are foisted as moral behaviours on the rest of us by rich lawyers and their financial mates supporting their own professional and financial interests, using us. This is worse than a waste of taxpayers' money. Real estate representatives state there is no alternative they know of to using the Macquarie Bank or don't reply to emails. Macquarie Bank and its top acolytes have the game sewn up.

The Australian Competition and Consumer Commission (ACCC) appears keen on following competition law which grew out of trade practices law. However, it always has seemed

stupid to me to seek competition as some kind of top legal good, as if those who choose more open cooperation didn't sometimes serve the particular consumer and others in any community just as well or better. The National Competition Policy (Hilmer Report, 1993) established the basic argument for more open regional analysis and treatment of our environment. This was lost in translation to trading law and professional assumptions about the general community need for multiplying commercial in confidence closures with more financial lawyers as usual. To encourage more legal fat at the centre in Canberra seems bad. I address the toxic financial systems for tenants and others operating under strata law and the Macquarie Bank as they appear centrally involved in giving more work to lawyers and tribunals rather than helping those in trouble by reducing their housing costs. I guess Macquarie Bank stands above normal unconscionable and unaccountable behaviour through using its horrible cash payment and financial accounting systems. We appear to be increasingly ignorantly, expensively and unfairly captured. Any housing policy and development which ignores this central problem is likely to be a comparative waste of time at increasingly muddled cost.

The Senate Standing Committees on Education and Employment is addressed about the National Reconstruction Fund attached. This follows earlier discussion about what may be necessary for better development that appears more in line with any National Party or other regional interests, acting in open or closed association or not. I support and hope to learn more about the Nationals case globally as farming, mining and related housing or other business and voluntary endeavours on any Australian land, seem likely to remain the most important creators of wealth and urban service jobs in this country for many years to come. We may learn more by seeing further opening up with the Reserve Bank and industry or other funds, to make their designs more effectively focused to serve the needs of consumers who are also living at home, rather than serving those living off them more remotely or abroad. Professional interests in occupational closure present problems for design and assessment of services delivered now or in future. I write as a Marxist grandma on almost the same page as Senator Price from Alice Springs in wanting to put children first for a change, breaking the automatic assumptions about their kinship relations being best. I agree with her view that the globally unprecedented Voice proposal will divide Australia along racial lines by tying it to Constitution, and naturally to its top courts on land, sea and trading matters, ignoring more than half the world with different moral and cultural persuasions, including in Australia.

A Canberra Voice tied to our Constitution seems increasingly likely to reflect the cultural views of a small proportion of the world, excluding many atheists and those of faiths other than the common Christian lawyer. This will constitutionally enshrine the idea that Aboriginal people are perpetual victims – forever in need of special measures, like lawyers. Price states on her website that: ***With me as your voice in the Senate, we can push together against political correctness and stand up for free speech – to get REAL solutions for Indigenous people that will help all Australians.*** Whether it is right or wrong, honest speech is better than free speech because it may get to some apparent reality sooner than those who try to avoid consideration of anything inconvenient to their particular causes. However, I see Price as like us all, a victim or winner, in the dominant adversarial cultures she opposes. These have been created by more powerful men who will not stoop to see her as anything but their professional tool. She should consistently stand up, as JBS Haldane, the great British geneticist and popular scientist tried to do, for more honest communication in the service of all people. That would make her less popular, which necessarily seems anathema to any politician or others equally or more concerned. Standing up for children against the forces of kinship is more

than women's business. Price appears in search of the truth which is emotional but avoided as too painful to speak of. Thus, it is hidden from us – as it destroys our children's lives.

As a woman who joined women's consciousness raising groups in the 1970s, it seems natural to me today to inquire into the wills we appear encouraged to keep secret until we are already dead. Why? As a member of the Bank of Mum, who will soon be dead, like the rest of the baby boomer generation who are comparatively rich for good and bad reasons, I address the evil and bigoted practices of the Macquarie Bank. It drains the funds and time of all those working under strata law in housing. I ask who will fix it up for children, especially in this land. I have no faith that the Macquarie Bank or lawyers will see it as their job to do it. Macquarie Bank and those like them appear as destroyers of the poorer people and land they prey upon in many ways called leading.

In Glebe in Sydney, I voted Labor federally in 2022, for Tanya Plibersek, Minister for Environment and Water. Land and construction, including any ongoing accommodation management are largely state matters. Shovels hit the ground after a development application to local government, and so the formerly secret may be revealed somewhat at last to the public in many cases. At 2023 state government elections, I voted for Kobi Chetty for the Greens in Balmain, and locally for Independent Lord Mayor, Clover Moore. She has always been great in trying to protect and extend our parks and gardens; always trying to teach us more about the protection of our unique environment, which tourists and residents both love and may learn from. However, as a follower of Senator Price and putting National Party concerns first for the good of Australia, my vote seems pointless. The same old political forces in the city will be driving the lot as usual, while they don't take much notice in the bush, I guess. I was a public servant for ten years in the eighties and nineties who always wanted to go to Broken Hill to talk to people there about discrimination in jobs and the closure of the Dust Diseases Board, the oldest in the world, established at BHP mining. My superiors never allowed me to make a visit. When I retired in 2007 I at last began to observe the enormous potential of Australian desert country and its key developments for assisting job creation in the interests of everywhere. I would much rather see the problems of Australia centred on creating a safe place for communities in Alice Springs, than to see more fat at the legal centre in Canberra, where everybody may more easily compare themselves to the top dogs in the professions and feel aggrieved. I guess they are well primed to attract the rich of the world already, whether they appear to be thoughtless scum trying to batten on the rest to get richer, or offering us something better.

Wikipedia shows its bias when it claims that Price's activism and views focus primarily on issues faced by [Aboriginal](#) communities, and that she is a vocal advocate for conservative Aboriginal politics in Australia. I think the idea that Aboriginal politics can be conservative is stupid and born of the normal British feudal and related political party divisions into left and right, which may be normally locked into legal family and professional protection rackets of a particular sort. I will address the vital issues of group housing later in related local, regional and national arenas, stating reasons for my judgments. These should be corrected by many who can shed more light on any matter. Wikipedia states Price highlighted *the high rates of [domestic](#) and other violence in Aboriginal communities, and advocates for a "[law and order](#)" approach. She is critical of "welfare dependency" and "opportunistic*

collectivism". So am I because they thrive on secrecy which enables violence to be more commonly perpetrated on people and their aspirations for something better everywhere.

The regional nature of a law-and-order approach is one which seeks the truth from all round, rather than fostering free speech, especially if those who support free speech seek to exploit it in the service of secrecy and ignorance for others not privy to their secrets. These may be guarded to exploit the rest or out of fear of them. That the moral concept of the honest search for truth appears lost from common discourse, in my view is the professional gift and selling discourse of wealthy and private medico-legal land and state management interests and approaches. God know what Bill Shorten thinks he is doing with the NDIS, and what he expected would follow when it was established by former PM Julia Gillard, for example. Many may not like the rigours of normal work if they prefer their free time better. At 76 I can also understand more about how very sick many more may feel about a lot.

In her maiden speech to the Senate in 2022, Price invoked the legacy of the first Aboriginal Senator [Neville Bonner](#) to criticise "welfare dependency" and "opportunistic collectivism" as barriers to Aboriginal advancement. I agree and this problem arises in wealthier communities, along with others. More legal and adversarial or competitive approaches cannot fix problems for people who cannot face anything which disturbs a comparatively fragile ego engaged in the normal expectations of the group. I also agree with Price when she states:

Like my distinguished predecessor Senator Neville Bonner, I believe free enterprise coupled with sound fiscal management in a progressive commercial environment forms the basis for economic independence. In other words, business and jobs are the key to economic health for a community, not the shackles of welfare dependency. Under the current [Land Rights Act](#), coupled with growing welfare dependency, this environment has not had the opportunity to materialise... The intent of the Act was to provide access to conduct traditional activity and provide opportunity for economic use. But despite traditional owners having around 45% of NT land mass and 80% of the NT coastline under the Act, and it serving over 30% of the NT population, it has failed to deliver economic independence or generate employment opportunities. [Traditional Owners](#) have been left to pick the lock that the layers of gatekeepers have so welded around the Act ... It is a constant cycle of Indigenous Industry gravy train consumers, in a static system that gathers under the banner of 'opportunistic collectivism'.

Too right. Following aboriginal and other mainstream community attitudes to commercial and family secrecy, violence and reproduction, especially by others, has led me, over the years, to this conclusion. The concept of evidence typically arises in shared positions in which more and broader education for life has broken down in favour of top institutional advances. Globally, this was often to the general social advantage up until comparatively recently, with the introduction of the smart phone as a selling device which often seeks to stamp out earlier, more consistently reliable and cheap communication. Is the US dominated arena where we are expected to sell partial lies better, trust is increasingly in deficit.

Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037. See below and attached for more information and www.Carolodonnell.com.au for related global approaches.

HOUSING POLICY (THE HOLY HAND GRENADE OF ANTIOCH) AND MACQUARIE BANK (A NASTY, BIGOTED OUTFIT)

You don't own me; I'm not just one of your many toys

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HOW CAN STRATA PLAN 10775 ESCAPE MACQUARIE BANK AND REAL ESTATE AGENTS WHICH USE MACQUARIE BANK? WHERE IS ANOTHER POTENTIAL MANAGER OF OUR QUARTERLY LEVIES?

Many government and banking regulators and bank operatives at the **Australian Financial Review (AFR) Banking Summit** claimed our top banks are sound, and comparatively well buffered against the increasing risks of global collapses which appear to be occurring elsewhere (29.3.2023, p. 42). Journalists seem to feel the same, for example, in a supporting editorial entitled **Be reassured. Australia's banks are rock solid** (AFR 31.3.2023, p.38). **Did Macquarie Bank turn up to the party?** I always wonder as I appear trapped by Macquarie Bank because I own and live in one of eighteen townhouses under common strata management in Glebe.

All the strata managers I have contacted to compare their key performance matters before the next strata Annual General Meeting (AGM) in November 2023, would use Macquarie Bank to administer our quarterly management levies. On strata plan 10775 these quarterly levies have been rising at a very fast, inefficient, unaccountable and expensively delivered rate since 2021, although little or no perimeter fencing work the strata managers were expected to complete since March 2019 has been completed.

The Australian Treasurer, Jim Chalmers, writes a confident article entitled, **No doubt about our strong banks** (AFR 31.3.23, p. 38). He points out our regulators are confident that the nation's financial institutions are well managed to help us manage global market volatility. In a more informative article entitled **Banks are confident, yet worried too**, (29.3.23, p. 4) Jennifer Hewett notes that mortgage lending is now the most competitive it has ever been, with customers being offered thousands of dollars in cash and other incentives to switch banks and refinance. They appear lucky to be able to do so in comparison with our situation, which superficially appears to be part of a population capture by all strata managers in the interests of Macquarie Bank.

However, as Anna Bligh, former Premier of Queensland, and current CEO of the Australian Banking Association points out, 'what we learnt in 2008 and 2009 is just how globally connected the financial sectors in every jurisdiction are' (AFR 29.3.2023 p. 4). Too right. Professor Richard Holden, writes **What we don't know about shadow banks is scary** (29.3.23, p.43) Too right again. (Gee these rich guys are smart even though they have lived in comparatively big free-standing houses and have never paid quarterly levies while living with other families in their lives? I don't think so.) **How do we escape Macquarie Bank collectively or as individuals if we want? Don't tell me we have no choice; or what are we here for, on the strata committee and supposedly voting about our own property?**

As a person living under strata management, paying quarterly levies to the Macquarie Bank, I assume these have risen hugely as a result of abominable management and record keeping practices designed to benefit nobody except the Macquarie Bank. I guess that all the people who seem pleased that mortgage prices haven't increased more, think we all live in free standing houses but

this is far from the case. Those who typically live in high rise or related buildings or who own them, under strata management or similar arrangements, appear forced by the design of their management to bank with Macquarie. Like the banks, I am personally well buffered, but like Blind Freddie, I can see that some of the poorest in Australia are apparently captives of Macquarie Bank. Can this apparent lack of banking competition be legal just because we are forced to live in group housing as hostage to Macquarie Bank and strata managers interests, or must they get out and sleep in the car they don't own? What are the alternatives?

I am neither a landlord nor a tenant, but the problems I raise of fast rising, inefficiently delivered, unaccountable and expensive quarterly levy management affect the common situations of housing owners, tenants and workers. Those owning and living long on the plot or not, and all its maintenance workers, may increasingly face unpaid or slowly paid bills which may also appear poorly managed and incorrect. I wonder if it is legal for strata managers to have captured my home or another's business like this and want to argue to other owners that strata plan 10775 should take our business to a bank other than Macquarie. To do this seems in the interests of everybody who is not Macquarie Bank. I hate and distrust its methods in comparison with those of NAB, which I have used for my personal banking for decades, for example. **I just want to escape Macquarie Bank 'managing' my affairs because it doesn't suit me. Tell me how!!!** (I'm not alone, Narelle.)

An illustrative example of this problematic captive case, which contributes to outrageous rent rises, as well as their mortgage pain for many, is outlined later below. If this problem of obnoxiously managed quarterly levies faces all those people who own or rent or work on multiple group housing, rather than living in their own free-standing houses, Australians appear faced with corruption and inequality on a global scale driving through this country faster than it ever has before. Why do journalists always write as if rising mortgages are the only problem for housing owners and renters, when it is clear that the poorest groups in an ever-rising population must live in strata housing and related forms of group apartment or room management? The quarterly levies required to employ strata managers and get work done on this place appear to be increasing at the tricky and nasty whim of Macquarie Bank, using strata managers against us. I am told by strata managers that all strata managers use Macquarie Bank. Surely it must be illegal to provide no alternative to any person wanting to change their group housing bank by vote?

Victorian Premier, Daniel Andrews, may think the Liberal Party are a nasty bigoted outfit, as he said recently on the TV news, after the swing against the Liberal Party in the Aston by-election for the federal seat. However, housing is usually a state and local government matter. I think Macquarie Bank takes the cake for the title of nasty and bigoted and that former Liberal Treasurer, Josh Frydenberg, tried against the odds to be a good Treasurer for the interests of the Australian people. In his article '**Payment rules fit for digital age**' in (AFR30.8.21, p. 42), the former Treasurer, Josh Frydenberg, stated: '**Ultimately, if we do nothing to reform the current framework, it will be Silicon Valley alone that determines the future of our payments system, a critical piece of our economic infrastructure**'. (See a discussion of these matters entitled **Global and Regional Banking and Housing** at www.Carolodonnell.com.au under the Heritage Way side-bar. See more about housing policy under the Ecodevelopment and Regional Way side-bars and attached.)

In 2021 I addressed Josh Frydenberg, wanting to know how our relations with Macquarie Bank fit in, especially in serving the needs of the Australian people for housing to protect and maintain the quality of life for future generations. Ironically, I note the Silicon Valley Bank has since collapsed and strata plan 10775 appears further entrapped by Macquarie Bank and its strata managers. Instead of working in the interests of those who pay their quarterly housing levies, strata managers are managing us all for Macquarie Bank and have made us into prisoners of Macquarie Bank. I am mainly concerned that the Macquarie Bank payment and filing systems (DEFT and SMATA) will exacerbate

any tendency in the international investment housing and banking systems for increasing levy, rental and cost breakdowns, through mistakes, fraud, and denial. From following its progress in the press since 2008, I guess increasing globalization often occurs through international investment banks naturally shifting risks and costs back onto the weakest links in the international chain – us on the plot, using their IT. If a lot of this chasing payments or reversals work remains unpaid or hopelessly costly, why go to court, where everything appears increasingly to head? To him that hath shall more be given unless he's a big, hard and lying bastard, when he gets more?

PLEASE GET ME SOME PRO-BONO (FREE) LEGAL ADVICE FROM SOME REPUTABLE FAMILIES, UNIVERSITIES OR ELSEWHERE. BLIND FREDDY AND I CAN SEE THAT THIS MACQUARIE BANK AND STRATA MANAGEMENT CONCERN IS A BIG REGIONAL, NATIONAL AND INTERNATIONAL ISSUE FAST AFFECTING US ALL, BUT ESPECIALLY THOSE POOREST

Julie Hare, who writes a Special AFR Report (S2) about the University of Western Sydney workplace, entitled '**Universities vying for a slice of growth story** (AFR 31.3.23) refers to Professor Andy Marks, Director of the Centre for Western Sydney. He states that universities under their current funding model are always looking for growth to fund research and teaching. Housing is a vital issue of living in need of reform. Jennifer Westacott, (AO) was chief executive of the Business Council of Australia since 2011. She resigned in 2022 to become Chancellor the Western Sydney University while continuing her role with the BCA, according to Wikipedia. She also appears to be chairwoman of the Western Parklands City Authority. Help in proper housing treatment helps us all.

This concern about the operations of the Macquarie Bank and strata managers who appear to be working in Macquarie Bank interests rather than in the interests of property owners affects many of the poorer people in Australia most, increasing social inequality by apparently dubious and obnoxious closures. These allow Macquarie to siphon off money for themselves at will from helpless customers of strata managers and related captive real estate and construction groups, for example. Western Sydney is a huge growth region and accommodation needs to be planned and built around public transport hubs, because many people will find it increasingly difficult to bear the rising costs of petrol in future. Many recent immigrants won't have enough money to purchase electric cars, as well as living on sprawling housing estates with mortgages to support. Many suffer additionally under quarterly levy payments and the strata management act.

I want to know: **How can owners, renters, and workers on strata property who fear and hate the Macquarie Bank escape its clutches in future?** See emails below with one of a huge number of apparent underlings working for Whelan's strata group. One wonders how competition policy can be taken seriously under this kind of apparent capture if we hate it.

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

www.Carolodonnell.com.au

SUPPORTING DISCUSSION:

Subject: Re: SP 10775 | Lot 10 Levy: Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037 (full email correspondence available on request.)

See below for the reasons for my late payment of levies, the amount I am paying, and my concern about our strata managers and their increasingly poor use of Macquarie Bank DEFT and SMATA systems.

ABRIDGED EMAIL TO STRATA MANAGER OF STRATA PLAN 10775.

I don't want to spend \$190 per hour to have you or Sally explain the financial accounts to me, as previously offered, because I have the AGM minutes before me, which I quote, and you weren't even at the meeting as far as I recall.

The minutes and associated matter are all we have to go by and at the AGM on 23.11.22 the individual payments expected of each unit are not minuted. I didn't like this at the time and said so, because I don't need to know the total fund expectations, as much as I need to know what is expected of me and others as unit owners and whether we have all complied with requirements. You have not sent a monthly statement of management account for six months as far as I know, even though I stated clearly, I always want to be sent this by email as normal. My email is cfodonnell@gmail.com

A piece of paper with the last AGM minutes, titled 'proposed levy payments to apply from 1.10.22' states that No. 10 will pay a quarterly total of \$1951.50 commencing from 1.10.22. Then I paid an amount of \$1482.10 for levies, as you requested on 21.12.22. Now you have requested \$2420.80 for quarterly levies.

The amount of \$2420.80 is much higher than \$1950.50 and appears to be drawn out of thin air. I will pay \$1951.50 unless I am given a reasonable reason to the contrary, because that is your stated expectation in the piece of paper attached to the AGM minutes. I accept your offer of a grace month for payment and welcome any further comment.

Are we ever expected to have a strata committee meeting again, for example? If not, why not? Who owns the money in the collective account which has been paid as interest over recent months? Is it Whelan's, the Strata plan 10775 or individual owners? (I've no idea but expect the interest increase is substantial as we all were expected to pay a special levy of \$10,000 per unit in 2022. Did we all pay it, as asked, or did some of the 18 townhouses decline?)

In future I want all communications about my account, and the performances which often relate to all strata members, and trades people, etc. sent to me at the same address as ever, which is the email address above. It is cfodonnell@gmail.com Thanks. I also want a quarterly statement of cash management sent in this manner, or what is the point of having a strata committee and how am I to know whether there are unpaid levies or bills or other problems arising on the site?

As I have said many times before, I don't like Macquarie Bank because using it appears to be a means for extracting money from owners in ways they may commonly have no understanding or control over as individuals or collectively. I expect tradesmen are facing related payment problems with SMATA.

I want the strata committee to change strata managers to ones that don't use Macquarie Bank as I don't like this stealthy and expensive loss of control over the total affairs of the current complex. I think if it goes on it will lead to owners being forced out while richer people buy up multiple properties to rent them out at higher rents. I also believe it will lead to bills being unpaid or paid slowly, but that is not my primary concern as an owner, rather than a trades person in business.

When you refer to the cheque, are you stating I can't pay levies by cheque any more? I don't need a copy of my levy expectations or anything else sent by post. I

just want the levy requirements emailed as they have been since long before 2019, when Verdun Walsh were our strata managers. I also want the cash management alerts sent to cfodonnell@gmail.com as normal, thanks.

The fact that you haven't heard from anybody else is perhaps because they are glad not to be asked for their levies. As you appear to have sent no cash management account for 6 months and appear to charge what you like on whim, this is a considerable concern for the future to owners who may become forced to be renters fast by your bank and your new methods. (I am thinking here of DEFT and SMATA in lieu of simpler, clearer and cheaper arrangements we used to pay for.)

I would be grateful for any further reply. Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037 (See previous correspondence below and attached.)

Hi Monica and a few of the many other Whelan's operatives who have dealt with St James Court, 10/11 Rosebank St., Glebe, during 2022.

I find it difficult to believe my first bill was sent here about one month ago, as I have been wondering for a long while when it would arrive and how much the levy would be this time. I first rang and emailed your office about this on 23rd March, 2023 but received no reply. I rang and emailed again a few days ago.

Hi Carol, we have not heard there has been any issue with other owners receiving their most recent levy notice. Would you kindly double confirm your preferred method of levy delivery please? (by post/by email & to which address). I can send to our records team for them to make sure their billing book is accurate and up to date. I can see our accountant Monica has send you another copy of your levy earlier this week.

The levy appears to change in amount and to come at irregular times these days. I use a cheque book so I can keep an easy record. Ever since DEFT Macquarie Bank payment systems appeared to become unclear, I preferred the older reliability and levy record of the cheque payment.

Unfortunately, regarding the cheque, it is a decision of the bank that we cannot change, if you would like a book record, maybe we can have your levy send by post so you can have a physical copy. Macquarie bank is the most widely used bank to set up strata plan's trust accounts for almost all strata company in NSW.

My last levy payment was \$1482.10. The request came to me by email in November, 2022 and was paid on 21.12.2022. This was an unexplained increase on the levy requested and paid on 17.6.22, which was \$1447.90.

The levy increase was agreed upon by all owners presented in the last AGM held in November 2023, this increase will only last for 2 quarters and will ease of in 01/10/2023. We will hold a meeting around November this year again to redetermine the levy amount after that.

The reason of the new amount proposed back then would have been reviewed and approved by all owners, if you would like to book an appointment with me to go through the financials again, I am happy to do so, my hourly rate of \$190.00/hr will have to be charged to the OC though.

Where is the periodic statement of cash management which we used to receive monthly but have not had since the AGM (23.11.22) where the Cash Management Account was only delivered to 30.9.22?

You can access the building's financials via your owner portal with SMATA, you can contact SMATA Support support@smata.com to reset your logins if needed.

I can also ask our accountant to send out the monthly financials to the Committee every month. [@Pelatiah Nhira](#), please add SP 10775 into your monthly report list and have the receivers be the entire Committee.

The levy payment I am now expected to pay, which will also be late and wrong because of your organisation, is \$2,420.80.

We understand your situation, and as explained to you in our past communication, we are happy to provide you a grace period of 1 month for the payment, if you received any late notice from us, just write me an email. We are happy to reverse any late charges.

THIS IS A TOTALLY UNEXPECTED AND UNEXPLAINED LEVY INCREASE of \$938, ACCORDING TO ANY FORMER COMMUNICATIONS I HAVE GOT FROM WHELAN'S IN 2022 or 2023. I expect some reasonable response to this query and those I formerly sent attached, as I have lost trust that your organisation benefits us at St. James Court. I guess you are not keeping consistent proper records on Strata Plan 10775 and mix us all up. There are far too many cooks at Whelans dealing with our matters and I increasingly distrust their efforts. (See related discussions on SMATA filing attached).

As explained earlier, the increase was agreed by all owners in the last AGM, which you attended in person as well.

Every unit at St James Court also paid an extra \$10,000 on request, in 2022, which some could ill afford. To add insult to injury, the perimeter fences, which we expressly expected Whelans to fix when we signed a contract with Whelans in March 2019, on the expectation that they could fix them, remain unfixed. In the meantime there appears to have been continuing related expenses instead.

We are in the continuous process with the engineers on our retaining wall issue, we are at the current stage of awaiting the engineer to sign of a report.

I cannot morally remain on the strata committee without raising these matters with you, but it would be stupid for me to resign, because this would allow my perception that this is a problem for us all at strata plan 10775 to continue without further information or sensible recourse. (That's normal business practice for you?)

At St James Court during 2022, we were sent updates about our expenditure every month, whether we wanted them so often or not. Then we were introduced to your new filing system called SMATA, which I questioned and personally opposed for reasons attached. I wanted to be treated to quarterly email contact about matters as is more normal, cheap and easy for most of us, I guess. Even if I am in the minority, it is a reasonable request. We have received no cash management data since 30.9.22 to my knowledge and it is important that we do to ensure ourselves of comparatively fair and equal treatment rather than mistakes or potentially corrupt treatment.

Please kindly refer to my previous answer.

I tend to see SMATA gloomily, as another loss of proper management knowledge and control of what goes on around us that we pay for. (I hope this is sent to the bloke in No. 2 who complained he wanted his \$10,000 special levy back and that he was also sent my attached reply.)

If lot 2's owner wishes to discuss anything, they are welcome to contact me directly.

I can no longer trust your organisation as its record keeping requirements appear ill-explained and do not meet my simple needs for normal email operation of any trust. I expect to know consistently and reliably what quarterly levy payments I should make and to be given quarterly guidance about our expenditure patterns as a strata plan. In my view, these are entirely reasonable expectations of any strata manager.

Our billing log shows that your April levy was sent to you on 23/02/2023 which provides more than one-month time allowance for payment, I can send you a screenshot of the log if required. I will not attach it to this email, as it may contain some of your personal information.

See related discussions about SMATA attached. Only SMATA ever replied to me and when they did they sent form letters which did not meet my queries. Fortunately, they also provided an email address for responses.

I appeal to you and members of the strata committee or others for appropriate comment and direction because I have lost trust in Whelan's and will not pay this current bill because of this. I would welcome any comment about what to do next. Should we change our strata managers again this year?

Don't tell me to get a lawyer because that would simply be another unnecessary expense for me with the maintenance of another unreliable hanger-on who is unable to settle anything swiftly, cheaply and properly because nobody will respond properly to comparative queries and issues attached, for example.

My chief concern at this time, however, is this apparently unreasonable levy increase to \$2420,80. What are others expected to pay this time? Have we all had a \$938.00 increase on what we usually pay? Why the increase?

I have attached your building's past AGM minutes together with the budget passed back then, the budget would have a breakdown on each expenses the strata manager forecast back then for the 2022-2023 financial year.

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

Hi Cindy and Sally and others

I'm not sure whether Cindy or Sally would be going through the AGM financials with me again but I don't want this extra expense of \$190 per hour when I have my own record of AGM decisions. What you sent, Cindy, was not even relevant to the matter of what levies individual unit holders are expected to pay in levies.

The AGM minutes (for an AGM 23.11.22) give no indication of individual levy payments, which are historically paid quarterly in advance, not after the management event.

The proposed levy schedule to apply from 1.10.22 is supposedly \$1951.50 for No. 10, where I live, according to a separate sheet distributed at the AGM. This is a long way short of \$2420.80 for which I have now been billed for levies. I am sending a new email in order to respond to your red emailing properly. I can't otherwise see what you wrote while I am responding to you and Sally and others.

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

Hi Cindy

I intend to do everything within my power to put the case as widely as possible, starting yesterday, that strata plan 10775 should find a strata manager which does not use Macquarie Bank, or its DEFT accounting and SMATA filing systems.

Basically, I believe these systems are increasingly being designed against the interests of Australian property owners and renters, whether they live on the site or not. They represent a transfer of funds and amenity to the already wealthy, away from the comparatively poor or helpless in a property system which is now an international market, dominated by an increasingly absent and unaccountable global head office.

These financial trends, exemplified in Macquarie Bank and especially in its use in DEFT and SMATA are also against the interests of good business in general because they encourage complexity in the place of simplicity, and the ignorant fragmentation of people's affairs so they cannot see, understand or handle their own lives and financial interests better. Then the weak are picked off by the global head office filth encouraging corruptions down the line from top to bottom.

I am happy to keep you further informed and if you know of any strata managers who don't use Macquarie Bank, DEFT and SMATA I'd be grateful to hear about it. Please ask around on my behalf and maybe they will give you a better job for a change.

I bet NAB or one of the other stable big four banks would suit Australians better and I remember how Macquarie, strata managers and others acted before and during the global financial crisis of 2008, including on strata plan 10775.

International land and property trading and related events continued unabated on steroids since the iphone became mainsteam, also in 2008. Anyhow, I will be pursuing these matters as soon as I can and attach a couple of the current files I will use in having a go.

Maureen tells me that Sally spent a huge amount of her free time checking our monthly accounts through SMATA. (We hadn't had them for 6 months as I recall. I'm fascinated to know what all the handlers working for Macquarie and Whelans will come up with next because any positive movement forward that I can see since March 2019, when we ditched Verdun Walsh and took up with Whelans, has been achieved by unpaid members of the strata committee against the odds.

Cheers and best wishes for the weekend. I would be happy to meet with you alone or with anybody else at any time to discuss our mutual perceptions further as long as you don't charge me \$190 for the privilege. I can understand it from your perspective, but it always seems kind of insulting to me, especially if you are only going to hang around for a couple of months in the role, as usual. Anyhow, talk always seems so pointlessly fallible to me, compared with writing, especially when it's well put and backed up. Nobody has to be always right. (Surprise the guys and tell them.) A related bigger picture is also attached. Bin it at will.

I have always admired the gifted but stoic in speech but I always find it so much easier to be polite in writing, no doubt the normal woman's favourite virtue. Speaking to people about key matters often makes me want to publicly reprimand and swear at them, or to leave them alone to enjoy themselves the way they know and like. I was much better when I was young.

(It's a reason I don't get out much but believe me I won't feel forced to move out of St James Court to protect myself as I feared would be the case in 2008.)

Carol O'Donnell, No. 10, St James Court., Glebe, Sydney 2037

CORRESPONDENCE WITH NSW FAIR TRADING, THE TENANTS UNION, THE MARRICKVILLE LEGAL CENTRE AND OTHERS (The Marrickville Legal Centre, the Real Estate Institute of NSW and many strata managers have stopped answering their phones, and never write back except to ask for more information.

Dear Carol O'Donnell

Thank you for your correspondence regarding sourcing strata managing agents who do not use the Macquarie Bank Deft strata payment system.

The role of NSW Fair Trading is to provide information about strata legislation, regulate the conduct of strata managing agents and offer a mediation service to assist in resolving disputes.

Fair Trading's role does not extend to providing referrals or advice (other than information regarding the legislation) and as such, does not fall within the jurisdiction of Fair Trading.

Other than contacting the various strata managers potentially located within your area (sourced from a google search) you may wish to contact The Strata Community Association (SCA) by calling (02) 9492 8200.

The SCA is the peak body in Australia and New Zealand for Industry Managers, Lot Owners, Tenants and Stakeholders living in or affected by Strata Title, Body Corporate, Community Title and Owners Corporation.

Information regarding the SCA is available in the below link (copy and paste the link into your browser):

<https://nsw.strata.community/>

I trust this information is of assistance to you.

Yours sincerely

Wendy McIntyre

NSW Fair Trading | Department of Customer Service

www.fairtrading.nsw.gov.au

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STRATA COMMUNITY ASSOCIATION WEBSITE INFORMATION (ADVICE TO FREQUENTLY ASKED QUESTIONS)

An Owners Corporation for a strata scheme may appoint a person who is the holder of a Strata Managing Agents licence under the Property and Stock Agents act 2002 to be the Strata Managing Agent of a scheme.

(N.B. the key word is 'may'. I had earlier googled Do I need a strata manager? The NSW government site of indeterminate parentage stated 😊

No. There is no legal requirement for you to employ a professional strata manager. Most strata buildings (schemes) have one because the members on the strata committee are volunteers and strata managers help coordinate the affairs of lot owners.)

The Strata Schemes Management Act sets out what delegations and function the Strata Managing Agent can perform which include the following;

- The preparation of a yearly budget for the Owners Corporation across the Admin Fund and Capital Works Fund.
- The levying of contributions.
- The receiving of, acknowledging of, banking of or accounting for money paid to the Owners Corporation.
- The taking out of insurance required or permitted under the Act.
- The conduct of meetings of the Owners Corporation and handling of correspondence in accordance with the legislation.
- The maintenance of records required to be kept under the Act.
- If delegated to do so they can carry out the functions of the Office Bearers.
- And any specific tasks agreed upon under the agency agreement.

All owners' corporations must establish an administrative fund and a capital works fund to administer the finances of the strata scheme.

The administrative fund is used to manage the day-to-day expenses of running the scheme, such as maintaining and repairing the common property and personal property owned by the owners corporation, ongoing maintenance, and insurance.

The capital works fund enables major work to be undertaken to common property. The capital works fund is to ensure there is enough money to pay for capital expenses when the job needs doing.

The owner's corporation must prepare a plan of anticipated major expenditure to be met from the capital works fund. This also helps determine the contributions that the owners need to pay. The plan is for a 10 year period starting on the first AGM of the owners corporation, and must be reviewed at least every 5 years. After the 10 year period is up, there should be a new 10 year plan completed.

A levy contribution is a contribution to the Owners Corporation which is levied on each Owner, based on the annual budget and proportioned by the unit entitlements assigned to each lot?

A budget must be ~~given~~ provided showing the existing financial situation and an estimate of payments to be made and received. The budget must be distributed when notifying of the upcoming AGM, or tabled at the meeting before voting on the levy motion. The motion to set the contributions must show the amount for each fund and be approved by a majority vote. Generally, the contribution can be paid by equal or unequal instalments, and the laws allow for the payment amount and due date to be varied.

A Unit Entitlement represents each unit's value as a percentage of the value of the whole Strata Scheme. They impact an Owner's Contributions to the expenses of a scheme, rights over common property and voting rights. A schedule of the Unit of Entitlements for each lot is registered with the original Strata Plan.

Owners Corporations can vote to introduce a special contribution or 'levy' where there are insufficient funds to cover expenses such as large capital works or unforeseen work.

The Owners Corporation has the right under the Act to do all things necessary to pursue recovery of unpaid levies.

An unpaid contribution attracts interest at a rate of 10% as prescribed within the Act if the levy is not paid within 1 month after it is due. The owners corporation cannot change the rate of interest but can make a special resolution to charge no interest.

The owners corporation may vote by a general resolution to give a 10% discount where a contribution is paid before the date it is due.

The owners corporation can choose to enter into a payment plan with a non-paying lot owner to repay off their overdue contributions in periodic instalments. The payment plan must be in writing and contain specific information, including: the full details of the lot owner, the details about the amount outstanding, including any interest accrued, the manner in which the outstanding levies are to be paid. The owners corporation must provide a monthly statement to the lot owner. Entering into a payment plan does not restrict the owners corporation from taking debt recovery action.

An Owners Corporation for a Strata Scheme must properly maintain and keep in a state of good and serviceable repair the common property and any personal property vested in the Owners Corporation.

The owners corporation is responsible for the repair and maintenance of common (Refer to the SCA(NSW) "Who is Responsible Guide" to determine the responsibility for the repair and maintenance).

The Act defines the approval required and will depend on the type of renovation being carried out.

Renovations fall into three categories; cosmetic changes, Minor renovations and Renovations other than cosmetic work or minor renovations often referred to as "Major Renovations".

To ensure that your owners corporation has the right amount of insurance cover, regular building valuations are essential. It is suggested that a building valuation is done at least every 5 years. However, owners' corporations could consider more frequent building valuations, such as every 2 to 3 years, so that they always have appropriate insurance cover.

All owners' corporations have a set of by-laws (rules) that owners, occupiers and, in some cases, visitors must follow. By-laws may be made in relation to the management, administration, control, use or enjoyment of the lots or the common property and lots of a owners corporation.

To make or change a by-law, the owners corporation must agree to a motion put forward on the proposed new by-law with no more than 25% of votes cast against it.

The owners' corporation can enforce these ~~rules~~ by-laws through the NSW Civil & Administrative Tribunal (NCAT), which may penalise a person who breaches a by-law.

If our body corporate wants to change banks (for example to the Commonwealth Bank); and strata managers claim they all use Macquarie Bank, what are the alternative levy collection and work management services that strata plan 10775 could use instead of a strata manager?

NB. Besides emailing many strata managers, none of whom wrote back and who were only willing to say on the phone that to their knowledge all strata managers used the Macquarie Bank, I had the following email interactions:

Hi Tenant's Union, Marrickville Legal Centre and the Real Estate Institute of NSW

HOW CAN STRATA PLAN 10775 ESCAPE MACQUARIE BANK AND REAL ESTATE AGENTS WHICH USE MACQUARIE BANK? WHERE IS ANOTHER POTENTIAL MANAGER OF OUR QUARTERLY LEVIES?

Lovely to hear from you so quickly and helpfully, Tenant's Union. You are the first to reply. I have just now tried to reach the Marrickville legal centre through their website, as you helpfully suggested, but failed. Perhaps this was because they do not recognise the existence of the Tenant's Union on the Marrickville Legal Centre's website, or the fact that I don't have a specific adversary to whom I can point. Who knows, but I spent a lot of time trying and failing in responding the way they wanted. .

I will therefore contact both your organisations together on the email address the Marrickville legal centre provides. I also ask the REINSW the same simple questions and also await the response from the Dept. of Fair Trading. **This is sensible because my claim that the Macquarie Bank and the strata managers using it do so to the financial and time related detriment of property owners, renters and other providers of service to the plot, concerns all your organisations.**

On their on-line site the Marrickville Legal centre wants to extract a lot of information from me which is not about my complaint and question so I find it hard to answer to their satisfaction. Also, there is almost no room to provide the Marrickville Legal centre with information. If I can write about my problems, it seems stupid to deny me the privilege and risk. **My problem is that I don't know whether there is any alternative to using a strata manager who banks our quarterly levies with Macquarie Bank.**

I want to know what the legal alternatives are to having a strata manager who banks with Macquarie Bank because some strata managers say that all strata managers bank with Macquarie Bank. I also want to know how to access the mythical beasts who can manage strata plan 10775 for us.

Dear Carol,

Thank you for your email. The Tenants' Union is only funded to provide advice and assistance to tenants. You can contact the [Strata Service](#) at Marrickville Legal Centre to see if they are able to provide help with this matter.

Kind regards,
Tenants' Union of NSW
Address: Level 5, 191 Thomas St, Haymarket, NSW 2000

Mail: PO Box K166, Haymarket NSW 1240
Ph: 02 8117 3700

Dear Carol,

Thank you for your email.

Please note that unfortunately, our strata service does not accept requests for advice by email.

We are a statewide service with very limited capacity and resources and require new clients to either call out front desk team on 9559 2899 (leave a voicemail if there is no answer) or to complete a strata web enquiry with the required information here: [Strata - Marrickville Legal Centre \(mlc.org.au\)](http://mlc.org.au). This is to ensure all clients are appropriately triaged and checked for eligibility.

If we require further information from you that is not included or set out in the web enquiry, the solicitor who advises you will request such information.

Please note our strata service is unable to give any advice on banking law and is unable to advise Owner's Corporations on changing the bank the scheme uses. We are able to give advice about the management of strata schemes including mismanagement issues.

We kindly request that we are not CC'd or included in further correspondence related to this matter as we will be unable to reply to such emails.

Thank you and take care.

Kind regards,

Strata Law Service



**Marrickville
Legal Centre**

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Hi Sally, Maureen, Lili and Cindi

OVERJOYED ABOUT SCA (NSW) AND LOOKING FORWARD TO GETTING RID OF MACQUARIE BANK AND DEFT (TELL THE BOYS FROM WHERE I SIT, WE NEED SOME COMPETITION)

I PROPOSE THREE MOTIONS TO A MEETING OF THE OWNERS' CORPORATION: 1. JOIN THE STRATA COMMUNITY ASSOCIATION OF NSW; 2. CHANGE THE STRATA BANK AWAY FROM MACQUARIE; AND 3. FIND A STRATA MANAGER WHO UNDERSTANDS OUR INTENT AND CARRIAGE BETTER, AS THE OWNERS OF STRATA PLAN 10775 (SCA NSW HAS BEEN SORELY MISSED SINCE 1994)

Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037,
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(Don't ring me unless you leave a message. I'll ring you back soon, I promise. I say some crazy things when my mind is focused on matters other than yours, and I like to have the correct papers before me, like the proposed Levy Schedule to apply from 1.10.2022. What did you pay and did you get any indication from anyone about what amount they thought you should be paying, and why? I discuss the reasons for the three motions I propose for strata plan 10775 below. Trust, which was never there for me since 1994, has now been irrevocably broken by the behaviour of the Macquarie Bank and the actions of the strata manager who has so far chosen to support it. **PLEASE CALL A MEETING TO DISCUSS THESE MATTERS WITH ALL OWNERS OF STRATA PLAN 10775.**

THE THREE MOTIONS FOR THE FORTHCOMING MEETING OF ALL STRATA PLAN OWNERS

- 1. I propose the body corporate of strata plan 10775 should join the Strata Community Association of NSW and divest itself of any interest in the Macquarie Bank electronic funds transfer systems DEFT and SMATA, because they are not working for us. (SCA NSW is the appropriate representative body for people like us, for reasons later.)**
- 2. I propose the body corporate of strata plan 10775 should transfer its business from the Macquarie Bank to the Commonwealth Bank branch at Broadway (currently with an office close to home.)**
- 3. I propose a group of volunteers be established from the meeting to source another, more appropriate manager of our funds, under the conditions established so clearly on the SCA NSW Website, that as the owners of strata plan 10775, we are not supposed to be working for the Macquarie Bank without options, and the strata manager is supposed to be working for us. Who is it going to be?**

A DRAMATIC LOSS OF ACCOUNTABILITY AND COST CONTROL CAPACITY BY THE STRATA COMMITTEE AND OWNERS THROUGH USE OF WHELAN PROPERTY GROUP AND MACQUARIE BANK

On 29.3.2023 I texted you about the fact that the electronic fund transfer systems of the Macquarie Bank DEFT and SMATA weren't working for us, the owners of the plot. They have seemed capable of easily draining our corporate funds by splitting us up as individuals in the comparative dark since 2022. Specifically, I said *I noted that you were away with apologies but I wanted Lili's phone number as Maureen has no opinion about Macquarie Bank and strata managers. I'm not paying an extra \$190 for what I would expect in the normal course of business and levy expenses. I want to change strata managers to those who don't bank with Macquarie Bank. What should I do about it?* (I conclude our continuing and diverse procession of strata managers at Whelan Property Group don't understand how to work for us rather than themselves and the Macquarie Bank. The regional ramifications of this strata concern are also addressed attached.

Increasingly diverse and large demands for new levies for which we cannot reasonably be held accountable, either as a body corporate or individuals, are of primary concern.

The answer to the problem is to find new managers of our strata who do not use the Macquarie bank and who understand their responsibilities better, according to the Strata Community Association of NSW and the legislation which this body represents. The Strata Community Association (NSW) is the peak industry body for Strata and Community Title Management in NSW.

(As an owner of strata plan 10775, I see the key benefits of association with SCA (NSW) as being privy to comparatively clear, authoritative and rational treatment of basic industrial matters which I had not found treated in text available to the consumer anywhere else. Knowledge of the existence of SCA (NSW), addressed later, was finally provided to me by NSW Fair Trading.

After the Annual General Meeting (AGM) of our strata plan in November 2022, I had been particularly wondering what our quarterly levies would be in practice for 2023, as distinct from in AGM 2022 theory. At the AGM, the cash management account for the year ended in September 2022 and we haven't had one since, to my personal knowledge. This is most unusual, as we used to get them every month. **At the AGM in November 2022, the Proposed Levy Schedule to apply from 01.10.2022 to each of our 18 townhouses, was given to us all. I expected to pay a quarterly total of \$1951.50.** On 23.3.23 I rang and emailed Whelan's office to find out whether sending out my notice of levies had been overlooked and, if so, could it be resent. **I heard nothing back until I rang and emailed again on 29.3.23. I was sent a levy bill for \$2420.80.** This sudden big increase over AGM expectations alarmed me, so I only paid the more normal account, defined at the AGM. God knows what other owners of strata plan 10775 were asked for and whether they received the levy notice at all, let alone paid it. (This occurs after a substantial levy increase from \$1447.90 to \$1482 during earlier periods of 2022 and **a special request levy of \$10,000**, which I supported at that time, on the expectation that the perimeter walls we contracted with Whelan in 2019 would be finally completed. **We are still waiting and I am growing more alarmed by the related learning that strata managers and other real estate agents claim that all strata managers use Macquarie Bank.** I have also learned of men delivering services to this plot who have not been paid for their service here, and who have spent a lot of time chasing their money, with members of the strata committee.

The Commonwealth Bank at its Broadway office in Glebe, which is close to this plot, indicated that our strata plan 10775 could use their banking services. (The other big banks with open offices at Broadway couldn't help with my queries and neither could strata managers I contacted in person by phone and by email.) For example, and as I indicated to Maureen and the strata committee by email on 29.3.2023, but have so far received no reply from the strata committee, our strata manager at Whelan's stated:

'Regarding Macquarie Bank, I am afraid that I know no other strata using a different bank, as the bank of choice would need to be able to offer a strata trust account rather than a normal account'. As I wrote to many, including you at the time, calling for a meeting to change banks and find a new strata manager:

*'I have personally banked with NAB for decades and will continue. I have only ever had helpful property advice from Westpac. However, I asked about whether a strata plan could vote to change its bank at a Broadway branch of the Commonwealth Bank, (CBA) because it was open. I went to the ANZ Branch first and the woman searched on her computer but had no answer. **The CBA manager I spoke to assured me a strata plan could change its bank by voting to do so at a strata meeting. To change banks for the strata the CBA would need to verify the body corporate. To do this the CBA would need to see the following information, which the lady advising me kindly put in writing:***

- 1. Constitution/rules of the body corporate**
- 2. Land titles office document related to the body corporate**
- 3. Minutes of meeting outlining names of Treasurer, Secretary, Chairman or equivalent**
- 4. Method of operation of account (e.g. one must sign or two must sign)**

Before calling a meeting of all strata owners to ask whether they want to change the strata bank to another close and reliable bank, such as the CBA, I assume one would

need to know that another strata manager, or real estate agent or other person was legally able and available to manage this account. Do you know of one?

THE PROMISING BENEFITS OF JOINING SCA (NSW) IF WE CAN GET RID OF THE MACQUARIE BANK AND FIND A NEW STRATA MANAGER WHO UNDERSTANDS HER ROLE BETTER APPEAR TO BE:

CHEAPER AND MORE STABLE OPERATION OF ALL AFFAIRS SO THAT STRATA COMMITTEE MEMBERS AS WELL AS OTHER CONSUMERS AND PRODUCERS INVOLVED WITH STRATA PLAN 10775 ARE FACED WITH LESS ANXIETY, UNCERTAINTY, UNPAID AND UNDESIRABLE WORK AND ITS COST FOR ALL INVOLVED IN ANY SERVICE TO THE PLOT

SEE BELOW FOR RELATED SUPPORTING INFORMATION FROM NSW FAIR TRADING AND THE STRATA COMMUNITY ASSOCIATION (SCA NSW). PLEASE ACT SOON TO CALL AN OWNERS MEETING.

Cheers, Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037
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Hi Frances-Lou, Samantha, SMATA and others

ARE ALL STRATA MANAGERS GETTING SMATA FILING NOW?

Thanks for sending the apparently clear and helpful first instructions entitled **Portal Guide for Owners and Committee Members**. It is more useful information than I have often got about matters such as the expectations of the SMATA filing system, for example.

I naturally include SMATA support in this feedback, helping others in commerce again with my time and opinion for free, as usual. (At least we can reach SMATA, but who should reply? **I look for more info. about Whelan's future expectations about the use of SMATA from Samantha Blackburn or others.**

My personal management concerns as an owner living at St James Court and a member of the strata committee since 1994 appear below.

I hope I will be able to access the SMATA filing system easily. If not, I won't use it. I worry that nobody or too few owners or their agents will.

Who will ensure SMATA is maintained and used in a proper and timely manner? Whose responsibility is it to know if strata levies are paid and repairs are carried out in a proper, fair and timely fashion, for example?

I have often noted in life that those who have tried to take up their management and work responsibilities most clearly, are also those who may appear most open to blame or suit when others have often abrogated their contracted responsibilities and expectations, whoever or whatever they are.

I guess this is often because they don't care about or understand them enough, like me. I find it is getting harder and more expensive to follow new changes like SMATA filing in many fields of life where one feels increasingly vulnerable to exploitation because of a

comparative lack of financial understanding or interest. Then debts may appear beyond control and some larger action must be taken, which is invariably more costly for neighbouring owners and all on strata.

Since 1994 I have always sought to maintain a place on the strata committee in order to see my own affairs are managed reasonably effectively, as well as others. I note that with the introduction of SMATA, Sally McLaughlin is Treasurer of St James Court strata plan 10775. All of us women on the strata committee are owners living at this place, who have retired from paid work. As a member of this committee, I wonder what my responsibilities in regard to using SMATA are expected to be, especially if I find using it hard or stupid, in comparison with the way I file already. Would you want me to get off the committee, for example?

The strata committee does a lot of work for free already and to this extent takes on a lot of responsibility for others more easily able to avoid it when it doesn't matter to them, as people who don't live daily at this address, having had to face it for years, for example.

I have argued for wide and open communication, preferably with all owners, as long as it is easy, as a protective measure for those tasked with making key decisions about work and expenditure on behalf of the strata plan.

We are all different in our communication wants and requirements and I personally prefer this email means of communication, for example, so I can decide what I think is most important for me to file for future reference or related historical research about the past conditions at this place, to inform decisions in future.

I would hate to see email communication and attachments replaced by ZOOM meetings, or nothing except self-reference to SMATA filing, for example. I have also grown to expect quarterly financial statements, notice of levies and at least an AGM from the strata manager.

If some owners forget to pay their regular building and insurance levies, for example, how will anyone else know or be expected to act when SMATA filing is upon us?

I can easily see why others may have different needs and far prefer the phone to email for their particular communications. However, I am very old and forgetful as well as generally incompetent and fearful with newer technology so would not like to find SMATA hard to use.

This rising fear of unexpected personal and financial loss is especially the case when the world is turning towards global recession, and old stupid people like me are at the bottom of the food chain with strata managers. On the other hand, until I left the rigours of paid work, I took relatively little interest in housing matters, including my own property. I employed a real estate agent for that. This gave me security well for many years, before I came to live in strata myself, in 1994.

In regard to your letter about SMATA filing, however, I have some more important questions below about what will come next if this SMATA filing system is forced upon us in the current global economic conditions which are heading toward recession.

(Recession is where those who rule the roost, normally pull the purse strings of anything further down the pecking order in order to open the purse and take out what they want, if possible. Small builders who become insolvent as a result of slow payment of debts by larger developers or constructors, or the reverse, may also know the fear of more unexpected loss. Personally, with our garage mercifully open to the world, and with easy veranda escapes on all three floors on both sides of the unit buildings, I think we are comparatively overserved by government mandated fire protection services already but that is just another future concern for this type of building. Will other industry guys seek to take advantage of similar legal powers poorly and unequally, as appears in our case?)

I tend to see SMATA gloomily, as another loss of proper management knowledge and control of what goes on around us that we pay for. (I hope this is sent to the bloke in No. 2 who complained he wanted his \$10,000 special levy back and that he was also sent my reply, outlined again below. for your information.)

Strata committee members do a lot of work freely already. The maintenance of a filing system about a particular place is a lot of work.

Who is responsible for keeping SMATA up to date? Is it Strata Manager, Samantha Blackburn, our Senior Licenced strata and community manager who is new? What type of documents does she expect to keep and file? To keep the lot may seem unnecessarily and undesirably onerous, for example.

(I have grown up to expect quarterly management information on a yearly basis. Knowing how much good habits play a part in good management, I tend to cling to old normal management expectations because I fear any new ones are likely to benefit large investor stakeholders like the Macquarie Bank most, through its DEFT payment system expectations and changes, for example.)

Will the person responsible for maintaining the SMATA filing system be sending out communications about buildings at St James Court to every member of the eighteen-unit owners on our strata? Or will they just be sending documents to the strata committee?

Will strata committee members and other owners have access to the email and phone numbers of all owners of the 18 townhouses at St James Court? (I ask this because this information appears essential for any unit owner or strata or building manager to get a timely knowledge of how appropriate and inappropriate financial or other decisions may normally be made.)

I look forward to any further information which will allow me to try to access SMATA filing. Cheers Carol O'Donnell

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Hi SMATA Support (Also Strata Committee and interested others)

Supporting info. below about our management matters on SP 10775, mainly to Samantha Blackburn, Senior Licenced strata and community manager at Whelans

Hi Michael and the guy in No. 2 whose email I don't have. Thank you for sending it.

I have just returned from Stradbroke Island on an overnight coach which stopped for hours in Casino, when I thought I had a first class rail sleeper and paid for it, so forgive me if I sound a little overwrought. Frankly, I agree in spades with the owner of No. 2 who apparently said he didn't like paying money for worse than no service. Neither do I, in Number 10.

I have also lived with the shitty side fence at No. 11 and front of Rosebank Street a lot more years than the owner of No. 2 can count by a long shot.: I'm sick of paying for storing their unsightly, dangerous, pointless scaffolding for years on end in No. 11 and up the front steps in Rosebank Street, so nobody can get in. Then they charge us monthly, for fucking us up for years.

So tell me guys, what are Whelan's doing for us to get what we want done, which is the front and side of No. 11 most because it's been years of breakdown and I can't see the hold up. For Christ's sake do a cheap and cheerful job if necessary because I'm sick of living for years and years in a dump.

What is the hold-up besides having nobody who wants to work for us, but just keeps taking more of our money? They remind me of state rail, who also stuffed up my GoCard and charged me for the privilege, I can get a refund if I can get through their systems, according to them. It feels like the mafia protection rackets with all the industry in it together. What else can they do?

Let me remind you that the guy in No. 2 said:

"Nine months ago, we paid \$10,000 towards the repair of the wall on the right-hand side of the front of the units which, by the way, has no effect on our property whatsoever. To date absolutely nothing has happened other than a gradual disintegration of the said wall.

Frankly, mate, a bloody lot has happened!!! Long story short, and siloed, the back wall behind Nos 7-11 does not have to be entirely pulled down using our money. You are bloody lucky not to live on this side of the building when they are shoving that idea down your neck in 24 months of pouring rain. (They are worse than unpleasant nitwits.) Also, and more importantly for all of us, we are waiting for the wall beside No. 11 to get fixed because we look like we have lived in a dump for years and that's the way they like it because it makes them more money. I am sick to death of years of their money spinners and if we change from Whelans it will cost us and we will just get the same. They are angry about the fucking technology and so am I. They do it dumbly I don't.

As we said on Stradbroke Island, 'What about me, it isn't fair, I've had enough now I want my share' etc.

Just tell Whelans to do the job they promised when we hired them, which was to get the fucking walls fixed behind 7-11 and at the side of 11 and front of the building fixed. Give me a good single hubby and he can do the bloody lot. Bring back Steve from around 2009, for example. We could pay for his flight.

Cheers Carol, No. 10

. Hi SMATA Support (Also Strata Committee and interested others)

PERSONAL ADVICE TO SMATA SUPPORT ABOUT THE POSSIBLY STUPID SMATA FILING SYSTEM (DON'T PUT IT IN LAW)

Thank you for bringing this further explanatory matter on SMATA to my attention. SMATA appears to have been designed for tradesmen as a trades and related worker linking device with strata managers, without any apparent knowledge or interest in those who live or invest in strata, whether they live on the regional site, like St James Court and its 18 townhouses or not. SMATA categories seem like a recipe for muddling everything up further with more diverse IT to make more money while the owners and renters of strata property increasingly pay the increasing bill.

Strata is growing to increase inequalities as usual, I guess. On the other hand, I can only highly commend all those who produce **pensionVIEWS**, the magazine of State Super. (At least it looks good from the start?)

I guess the Microsoft Office system is the best filing as usual, to people like me who can actually type and think on a reasonably consistent basis of improvement at least in writing. (Every great man used to have a shorthand typist like me. Today he has a lawyer who can only type with two fingers, etc.etc.etc. He or she may get more confused every week. God knows I am and I'm 75.)

To me this SMATA drivel is a key example of reasons for productivity going backwards over recent time. This occurred as the wonderful potential of Microsoft Office products and reliable institutions to come to common understanding better, cheaper and quicker, became totally lost to a lot of idiots driving like SMATA. I again blame those who got rid of Kevin Rudd.)

No personal offence, but I just wouldn't want to use SMATA as a filing system unless you have some really good reasons for it. I gave you my reasons last time. (Let me guess, you'd like SMATA in law? Should I guess you work for a bunch of brain-dead morons? Don't even bother?)

As a property owner living in a building at St James Court, I am completely dissatisfied with this SMATA filing approach to management, because it increasingly makes me feel as if I will soon be driven to lose control over my financial affairs. These reasons follow the earlier one I took on SMATA and sent.

I send related advice attached about the bigger NSW and international pictures. The only thing that gives me hope in our common local environment, is the fact that beautiful gardening and caring improvements have been made over recent years to the beauty of our

back-yard and dunny lane through some processes which I don't seek to inquire into because they appear to be working so well on orphan land.

You will never find out what happens to waste, especially in Rosebank Street? God has handed down the name of the Street because this is Glebe? Only God knows what IT contact system that they and their mates are using for disposal of rubbish? Glebe is where people are either dying or rapidly passing through.

These guys at the front line dealing with rubbish appear to have been around so long it hurts or are they perhaps just passing through here as usual? In ignorant chaos, reliable corporate memory is a great thing because it's all you have to judge.

If I were you, I would get Balmain Green MP Jamie Parker, who has recently resigned, to look into rubbish removal because he has a long background in local government as well as state. The Balmain electorate is a good place to do it because it is Green and close to Tanya Plibersek, Minister for Environment and Water and PM Albanese. What is happening here about rubbish? What should happen here? (I am particularly talking about the cast offs of ever more expensive living, like old furniture and broken manufactured and building goods, including packaging, for example.)

The man in No. 2, who I can't send this to because I don't have his email address, apparently said:

"Nine months ago we paid \$10,000 towards the repair of the wall on the right hand side of the front of the units which, by the way, has no effect on our property whatsoever. To date absolutely nothing has happened other than a gradual disintegration of the said wall. (He asks for his \$10,000 back.)"

See my personal response, in the discussion I sent you earlier about poor management in strata and elsewhere, and at www.Carolodonnell.com.au

You too appear concerned about late payment or non-payment of monies perhaps due to tradies and others. This is the same for me too. However, I fear the muddle and loss in my own case and related situation as a property owner, as distinct from understanding, knowing or caring particularly about yours. Perhaps we should find out more about each other but please do not take my openness as a proposal. I hate the guts of SMATA because I guess it won't work.

I write as an owner living on the plot at St James Court since 1994, who has also been a consistent member of the strata committee and who has followed the outcomes of the global financial crisis of 2008 and the introduction of increasingly diversely stupid and self-defeating new technology like SMATA ever since. I count SMATA among the bunch of software and technologies that I hate. This is for reasons I addressed earlier and related to fear of my increasing loss of understanding and control over my own money through those supposedly managing my property in my interests, as distinct from trying badly to do so in theirs. This happens through globally driven and unsuitable, increasingly diverse, but expensive IT and related software, with the support of Aussie mates like SMATA.

I think this SMATA approach is comparatively stupidly self-defeating as a management tool. The SMATA follow-up message (asking me to tick a box if I was satisfied with your SMATA response) just left me perplexed. Why do I bother? You have sent me your address which is the first step to genuine communication, I often think. Writing is a way of doing it together. (Who would have thought they could say something, let alone mean it and write it down without a lawyer?) You can change your mind if given good reasons long

before a matter gets to court. The adversarial instinct is long past its use-by date but driven by lawyers.

I am glad you sent further information on SMATA, but its origin in tradesmen again showed me why I don't want a bar of SMATA for the reasons mentioned earlier and attached. The SMATA system will just turn into a lot of meaningless rubbish, which gives whoever tries to get any clear or reliable information out of it the shits. We are all using MicroSoft Office for key communication and matters, which seems most broadly logical to me. I don't trust SMATA will work, let alone work better than what we are doing now to keep in touch as we should in the face of the management of 18 Glebe town houses. I've got no idea what Whelans are doing as they have chopped and changed so often in their administrative methods and personnel that I have largely given up. In the best of all possible worlds, **Samantha Blackburn, our Senior Licenced Strata and Community Manager** could help us find out instead of planning her best career move or going off to have a baby within a few months of any job. (IT can never have too many cooks? The more everybody balls it up the better, as long as we're all moving?)

Forgive me for I am currently feeling despair seeking holiday accommodation platforms close to home and public transport which don't treat me to a giant palace or advise the purchase of an electric car. Bring back the simple telephone book where one knew where others were, with a number to ring up which a person answered. And when you rang up they gave you a comparatively clear and reliable answer about their prompt availability for accommodation or work so that the immediate transaction is completed competently and fast. That's why I use Electric Express for personal electrical concerns, for example. Feelings of comparative security to me are often worth more than being at the bottom of somebody unknown's IT preference chain which they can yank at will and charge me for the privilege, without responding in any other meaningful way, let alone informatively. I regard SMATA as part of that problem. Don't get it into law.

Re electricians, plumbers and tradies in general, I don't like men who walk into my place and who give me the impression that they constantly think they are working for somebody else outside of where I am, a mate perhaps, and that I and my property are merely a by-product of their more meaningful deliberations on more important work elsewhere. Other than that, I think SMATA should talk to Hire-a-Hubby, because they superficially appear to have a more intelligent set-up for anybody who paid for it. Not that I particularly want to hire their local rep. again. Give me Steve Marshall from Britain any time. He will do anything for you.

Nothing would tempt me to want to try SMATA, let alone pay for it. I am more concerned about how our strata should be managed to better effect. By all means pass this on.

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