

HEY TRUE PEERS, DON'T SAY YOU'RE GONE! (ETC. ETC. ETC.)

CUT FUND MEMBERS UNNECESSARY COSTS TO BENEFIT THE FUND MEMBERS

CUT OUT LAWYERS FIRST FOR BETTER HEALTH, EDUCATION, HOME AFFAIRS AND OTHER FUND MANAGEMENT, STARTING WITH SERVICES TO SUPERANNUATION AND TRADE UNIONS. (I WILL GO TO MELBOURNE TO FIND NIXON APPLE SOON. WHERE IS HE?)

YOU BET BLIND ON OTHERS? (YOU CAN ACT BETTER BY OPENING UP. THIS IS THE TRUE STORY OF MY LIFE AS A WOMAN IN NSW. PLEASE REUNITE ME WITH NIXON APPLE.)

I am writing to introduce you all better to each other in the light of the need for health and safety in environments for people to take centre stage internationally and nationally now, for good policy and development to occur. This assumes good regional land, water, housing and environment planning delivers development better to Australian people than multiple closed markets can or will, especially in Victoria. I pursue private (personal?) and public or individual interest matters later in this broader regional, open light for competitive order.

Monopolistic strata housing management addressed later is driving housing prices and rents beyond the reach of those who have come late to the plot or who have lost it already. The evidence for this lies in an analysis of Macquarie Bank and strata housing industry practice later and attached. One expects to get leadership on this matter from Victoria because Joanna Mather and Hannah Wootten's excellent Australian Financial Review article **Labor stacks big super with power players**, shows them bottled up down in that state as usual. (AFR 31.10.23, p. 8) How are they doing? Please help me find Nixon Apple to discuss this.

William Nixon Apple, whose father was a Canadian lawyer, was honoured by the Queen and nationally with honours for his service to superannuation and trade unions during 2019 and 2020 respectively. I guess I knew Nixon as well as many for over a decade. After postgraduate work at Macquarie University, he became highly attached to the AMWU struggle, with Laurie Carmichael and others. He left me in Sydney to go to Melbourne at Xmas 1993. I lost contact since but hope you can help me find him as I have tried with no luck. I particularly appeal to those at Cbus superannuation later below.

Cbus superannuation undoubtedly appear to have often had the leading edge for their members and beneficiaries in hard, dangerous, difficult, highly skilled and outside work; also subject to most extreme elements. Work in the industry must be and is highly sought, highly subcontracted and highly subjected to many general membership risks. Compared with all the other funds in the article, **Labor stacks big super with power players**, Cbus superannuation and construction unions are fulsomely on email to all with a problem. One knows where head office is in Melbourne and one can contact them there about anything, any day, anywhere and anytime, by any method. I instinctively love them. Where's Nixon?

Please also consider this analysis based on living with strata management since Nixon left Sydney to go to Melbourne to work for the AMWU and related forces there, as usual. I implore you to tell me where he is. What has he or others he served got to hide now?

Firstly, I guess it is wrong to hire lawyers for written matters, as it is better and cheaper for us to manage risk by also assuming the responsibility of making different assessments from the expected norms, depending on the place and time. Secondly, buildings appear to be the natural enemies of trees, as Macbeth observed. When I arrive in Melbourne tomorrow, looking for Nixon, you might see me as a representative of trees, parks, gardens and land care, coming to Melbourne with a special proposal based on health, the environment (social and natural), education, research and the **Sydney University Library Strategic Plan**.

Melbourne will love the **SU Library Strategic Plan** as it leaves choice up to the individual, pretending we are all informed enough about the world already to make the choices, no doubt. The business alliance between Macquarie Bank, strata managers, real estate agents, and other agents of the construction industry, on the other hand, is anti-competitive, and highly authoritarian, compared with owning a terrace-house, rather than being a strata plan owner. The liaison also appears designed to favour unsafe, complex and costly practices, apparently because they provide jobs, jobs, jobs for favoured associations. You wonder why rents are going up at a rate of knots? This regional analysis is to help us all figure it out.

Whatever motorists think of the new Rozelle freeway interchange in Sydney, the park around it looks great and I can't wait to be in it, for example. Those like me, who fought against this giant freeway going through our Glebe homes in 1978 fulsomely thank the building unions alliance with community members. We may look back and smile at jumping around on the roofs of the buildings in front of bulldozers. The police would catch us and then release us to climb up. We are grateful now for many well justified perks like the park created around the new freeway, whether it works for motorists or not. It must have raised property values by squillions for miles. The light rail and plentiful beautiful places are how our area should look. Sadly, people like Nixon, who I dearly loved, as much as I could, gave us fucking great monster cars tearing up and down beaches of the nation and pubs with poker machines. Independent Lord Mayor, Clover Moore, has led a lot of newer, better, understanding, at least in my case. Not that Nixon had a car. He was too broke for most of the ten years I knew him because he found saving hard, given his background. How has he done through living in Melbourne and working for superannuation and trade unions? It's a fair question because I'm not after his money and write as a normal scholar. Where is he? (He is not the only man who has refused to engage with me intellectually, except in bed.)

I also write now and later as a member of State Super in NSW, retired from teaching at the Faculty of Health Sciences at Sydney University since 2007, and now 76. Although not demented, I'm useless with fintech and mobile phones. The increasingly stupid tech clerical demands of the university position, was a reason I left when a financial package was offered to me at 60. I used my Unisuper lump sum to lend my daughter and her partner money for a house and am peacefully happy with my indexed pension for life with State Super. I address this because the superannuation system for "*investing, protecting and growing the long-term retirement savings of working people*", appears too hard for even Gary Weaven

and his mates to explain to the members, judging from the book **Weaven Words**, (2023). I address related regional investment and management matters later, wanting to find Nixon.

According to **Labor stacks big super with power players**, in the AFR, Industry Super Funds (ISF) is the crown jewel in a web of companies owned by Industry Super Holdings (ISH). Those running the lot appear to have come from Labor aligned trade union families long operating in seats now shared with Green and teal as well as Liberal voters. Industry Fund Services (IFS) is the parent company for a web of businesses involved in investment management, financial advice, administration, marketing and online publishing. How well are they managing the members' lot and how do we know? I write freely as a former union mate. (You don't catch me, I'm part of the union, etc. etc. for Gary Weaven and IFS fans.)

As an owner of a strata townhouse in Sydney, I can see the Macquarie bank funds appear poorly used from an owners' corporation and individual home owner's or renter's view, for example. I'm not surprised the article **Australia's 50 highest-paid CEOs in 2023** has Macquarie Bank's Shemara Wikramanayake listed top. She got \$30 million in 2023 for the hash she has made of strata housing through bank management collusion with all strata managers and their industry mates in NSW. The Macquarie Bank head of commodities and global markets, Nick O'Kane apparently got a lot more, at \$57.6 million (AFR 1.12.23, p. 32).

I hope that Macquarie bank shareholders are happy because on our strata management plan the quarterly levies on home owners have gone from **\$1280 in 2020 to \$1951 in 2023** in my case. **An additional \$10,000 was also levied** on each owner in the strata corporation in 2021 for unfinished, stupid, special works addressed attached in the 2023 strata AGM. I don't have a mortgage to pay off as well as quarterly levies, so am not as worried as many. Renters seeking long term homes appear worst off. This collusion between Macquarie Bank, strata managers and related industry interests denies freedom of reasonable banking and related choice, as discussed attached and at www.Carolodonnell.com.au under the Eco-development side-bar, under the picture of the Mao Memorial Dance around here in 1978.

Common fund and building industry practice is hugely increasing inequality through building and management in captive markets, at the time the largest Australian cohort (the baby boomers and their parents) are facing death. Hugely increasing housing rents are also being driven by those who have the darkest global power. Regular super pensions, cheap and easy super wills, and assisted death for all who want to use the option, seem better and cheaper regional routes. Otherwise, comparative housing and living disaster appears likely to befall many without a good and reliable bank of mum and/or dad to fall back on. As a person who recently made their own will, I assure you there are far cheaper and better ways to do it than with lawyers. A plain English rendition of anything can cut huge costs. These costs appear increasingly IT driven instead as if only a few who are lawyers can write and everything else should be done in secret to avoid taxation. Try a plain super will. Provide better support for life and assisted, self-chosen death, not waiting for any God.

Weaven is *"the man they call The Godfather of Australia's \$3+trillion superannuation movement"* according to **Weaven Words** editor, Bill Shannon. This is a book for kids telling us next to nothing new about superannuation fund management to serve the Australian

people, living here or elsewhere. Some insider should write a book on management of the superannuation funds. Chris Bowen, Climate Change and Energy Minister, for example, wrote **The Money Men in 2015** about Australia's 12 most notable treasurers. It was a big help. Adele Ferguson wrote **Gina Rinehart** and Andrew Burrell wrote **Twiggy**. Writing about the Royal Family and the Murdochs are international and national institutions, along with a lot of newer books about many women. MUP also published **The Money Men**, for example. Somebody should write about superannuation from inside the Melbourne Labor heartland of Labor blokes and sound women because Australia needs it, especially in Melbourne, for construction and building guidance. See my autobiography **Power Loving: Everything you didn't want to know about sex and lawyers** (2020), for example. I tried to find Nixon to see if that was how he remembered events, but unfortunately failed. See half the book for free at www.Carolodonnell.com.au which is also where I put free lectures.

In 2023 the Australian Competition and Consumer Commission (ACCC) held an inquiry into the market for the supply of 'retail deposit products' (sic.). One normally thinks of banks as suppliers of retail deposit products. However, there were over 90 authorised deposit taking institutions (ADIs) in Australia in 2022, according to the **ACCC Issues Paper** with Macquarie Bank mortgage lending, competing increasingly well with that of the major four Oz banks. However, Macquarie Bank appears to have a captive strata home management market behind their related competitive mortgage efforts. This seems a great worry because it appears to be such a careless, top-focused, international traveller, offloading international risk onto Australian home owners and renters increasingly now and in future.

Sharply rising mandated quarterly and special levies appear likely to be the increasing result, whether individual owners and renters want some particular new work performed, to root out trees and cover the ground so rain can't soak in well, or not. Many prefer gardens and birds but appear to be without equal banking and related choice because they live in strata housing, not in a similar terrace house they might have bought. Stop pushing us all around to do whatever makes more money for those at the global tops, rather than the bottoms.

Silicon Valley Bank collapsed in 2023, followed by Credit Suisse bank in Switzerland. Their head of investment banking, Dragi Ristevski, left 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 apparently passing through, are fast making me into an irrationally stripped slave of Macquarie Bank. I am very glad that at 76 I am unlikely to be forced to sell the home I have lived in since 1994. I have been on the strata committee of the owners' corporation of our jointly owned homes and investment properties since 1994. However, the on-site strata committee and the off-site landlord owners, their renters, and other service providers, appear to be given little or no choice about how our homes, money and time, or that of anyone else paying quarterly levies or rents for these or other buildings, may be best managed for us. I guess those higher up make their laws and decisions up to provide jobs, jobs, jobs, for business as usual.

The regional approach to analysis and development should allow more stable, better managed and cheaper competition than all the professional alliances will allow. Poorer and younger Australians appear increasingly drained by Macquarie Bank and industry players

rapidly pushing up rents and investment returns in the darkening global economy which fintech often creates for some of its earliest and best supported users, getting out early.

Gary Weaven is sometimes credited with being a key architect of the Australian industry superannuation funds. He came from the large and powerful transport workers union. When the national superannuation guarantee legislation was passed in 1992, it came in through enterprise bargaining agreements in major trade union shops and beyond. All employers, including government, were henceforth expected to pay and invest for the retirement of the members of the industry fund, and its beneficiaries. The **key stakeholders** (major beneficiaries?) of any funds collected are expected to be the fund members, their dependant family members and others in Australia, I guess. Stakeholder deliveries concern me most. Who are they and how well do they deliver for the fund to serve members and the Australian people? I often wonder what Nixon thinks and how well he has done because he mingled great selflessness and desire to serve with no capacity for saving. Maybe his class background was all that he needed to make money in the end? I wonder.

Cbus is the only one of the seven industry funds listed in the article **Labor stacks big super with power players**, which has four clear email contact points, for employers, employees and other people. I think that Cbus has historically done a great job for members under very difficult conditions, often with a non-English speaking, fast changing membership. For much of the time any multicultural workforce must operate on complex, demanding and dangerous projects. They also require many differently timed skills and projects working together. Don't take my fear and loathing of this industry since I became an inner-city housewife personally. At least I can send Cbus this appeal, unlike the Melbourne Labor lawyer product at HESTA, which appears closed to all email. What am I, as an owner of my own strata terrace house, while they and their legal financial mates deliver increasingly to a rising, international owner and short-term rental market? The comparatively rich take over more housing whenever a baby boomer or member of an older generation dies and leaves a lot. Those with stable, high paid jobs and the bank of mum and dad behind them seem the only natives likely to do well in this current environment as I see it, in Sydney or Melbourne.

In his book **Other People's Money: Masters of the Universe or servants of the people'** (2015), Kay claims that the purpose and effect of 'fintech' innovation has been to dump risk on those who understand least about it. Risks have been less and not more effectively managed as a result of the transfer. I doubt our money is best managed alone in old age, and think we are particularly likely to be more easily fleeced of it as we grow older, by a variety of fleeting fintech and other opaque sales techniques. I worry about how industry superannuation funds are being managed in Melbourne by a bunch of former trade union and Labor mates, suggesting related options. How are they doing, especially Nixon?

To demand everybody should have a lawyer and financial adviser using their payment and filing systems for a will, is asking for very expensive trouble for fund members and their kids, for example. To want to provide well paid jobs, jobs, jobs is one thing but encouraging expensively foolish ones in the dark is just another hurdle that generations of members and their descendants living here and elsewhere face. Superannuation funds appear unstable in this increasingly globally driven, legally enforced, private "services", based on land and building turnover. These matters are discussed attached to direct more industry attention

to the greatest and most common risks in rural and remote areas; to address the related hazards and costs of living better. Otherwise, piling up oncosts through forced "service" can easily occur in strata housing, especially if one assumes first that only lawyers can write.

REASSEMBLE AFTER THE INDIGENOUS REFERENDUM. USE OPPORTUNITIES TO IMPROVE EDUCATION AND CUT COSTS THROUGH HEALTHIER, VOLUNTARY, INDIVIDUAL OR GROUP ASSOCIATIONS WITH SYDNEY UNIVERSITY LIBRARY STRATEGIC PLAN, FOR EXAMPLE

After the lost referendum for an **Aboriginal Voice in the Constitution** and to parliament I draw attention first in our regional, privately closed or warring contexts, to **CMES World education**, the **Sydney University Library Strategic Plan** and to speeches on key principles of better country planning for community service delivery given at the National Press Club by former Sydney Lord Mayor, Lucy Turnbull and her husband, Malcolm, former PM. The couple pointed out that Australian governments of all stripes prefer to give taxpayers money away under grant programs; than to invest in regional planning and related developments in more broadly democratic and cheaper approaches to serving the inhabitants of the country they represent. This political fact reproduces and increases commercial in confidence operations and productions which are the reverse of transparent. See a related discussion attached of Macquarie bank, strata management and other construction industry collusion which is driving markets up to particularly dangerous effect on poorer and younger people. Globally, this development trajectory often guarantees that increased social inequality and the encouragement of disorderly behaviour will occur increasingly often in marginal desert areas of production, without benefit of the financial supports guaranteed to all here in the 1980s. We should think of ourselves as comparatively lucky and well managed historically, I guess.

I first met Dr Sebastian Boell of the Sydney Business School, after engaging him in discussion after the Fisher Library 60th Panel event run by Sydney University Library on 6.11.23. By email, I asked him more about **CMES World Education**, of which he is a member, and the potential future for joint regional community advance through the **Sydney University Library Strategic Plan**. He had given a talk about the history of technological development at Sydney University library and beyond. Letters to Sebastian in later appendices, suggested a regional approach to delivering information for laptops in areas without the internet, should be marketed to any health service practitioners, not just to doctors in hospitals, as apparently envisaged by the CMES World Education group. This seems more likely to meet international standards and national laws relevant to World Health Organisation regional and historical approaches to major risk reduction, rather than purely professional ones will.

Normally lawyers waste increasingly large amounts of this potential development money while dragging their fund member prey out of the limelight to spend it wherever they think fit for themselves first. I address how this occurs in strata management to the cost of owners of the fund and to renters in discussion of a strata housing plan 2023 AGM and insurance matters attached. The Macquarie Bank, strata managers and key industry players exercise monopoly control over work and expenses to raise money by doing jobs they want done for their own primary benefit. Whether legal or not, this seems wrong, risky and expensive for housing owners and renters, particularly those at the lower ends of markets.

I guess regional health and caring approaches addressed to many more people, rather than more narrowly directed professional approaches made to doctors in hospitals, would meet CME design principles better. This seems better for their scope and influence opportunities. According to CME "*techies without borders*", they are seeking to produce USB sticks for doctor's laptops in hospital areas where the internet has not yet penetrated. However, as an old IT ignoramus I never would have known that is intended, without more email explanation of the **CMES World** site from Dr Boell. As a member of the Sydney University Alumni, among others, I sought interested people to take forward either a regional or professional approach through **Sydney University Library Strategic Plan**, and other regions of institutional research or teaching fellowship and beyond. The regional and professional approaches don't appear mutually exclusive and afford more personal choice. The regional approach made possible by the Sydney University Library Plan is also likely to meet CMES World design principles better. They are *open; free; adaptive; low cost; ease of use*.

When I saw Professor Chris Cunneen on ABC TV soon afterwards, I was struck by the coincidence of having recently written about putting dispute settlement information on discs for new laptops for workplace health and safety inspectors, when I was part of a management team in the NSW Department of Industrial Relations and Employment in the 1980s. This departmental and workplace-based hazard identification and treatment for greater safety and health function, migrated into the WorkCover Authority later. This corporate structure dealt primarily with injured workers rehabilitation and potential re-employment. This occurred through premium collection for the insurance funds and for related standards of "*workers compensation*" service management. This occurred in cooperation with 12 insurance companies paid for administering claims, collecting premiums and managing funds. They collected injury data to assist prevention or reduction of workplace hazards and risks. Lawyers and professionals soon took over so every aspect was managed in secret and many were forced to go to court for information and help. The passage of freedom of information legislation lies in its open spirit, not bureaucratic detail.

Chris Cunneen is now a professor with a national and international reputation as a leading criminologist specialising in working on reconciliation with indigenous people. Besides having worked in law and other faculties he is also professor of criminology at Jumbunna Institute for Indigenous education and research at the Sydney University of Technology. His expertise and experience appear great for assisting indigenous people to lead us out of colonial control which appears against our collective interests. I bet he's a great leader.

I recall Chris, however, as I was his boss when I was also young. He pioneered and used his great personal communication capacities and IT skills to develop the first discs for laptops for use by workplace health and safety inspectors before the internet and other new information or more tricky sales innovations came along. I thought what Chris did for our branch and associated communities was very impressive. I recall he asked if the branch would pay for his attendance at a professional conference. I said no as it would set a precedent as it didn't relate strictly enough to pursuit of our mission. This conference cost is not a small issue as it has traditionally and hugely eaten up the service budgets of small community organisations and government. This is for relatively little service gain or information production as a result, in my perception. I always felt guilty about my decision, however as I thought Chris was an exceptional person and his argument that the conference

was relevant was good. On the other hand, I have constantly seen men funded by government to go on overseas junkets without even the requirement to bring back a written report to serve the organisation. At least academics are supposed to report back in their journals. (The struggle against comparatively obvious and disgusting waste where only numbers apparently count continues, except it's more broadly entertaining now, I guess.)

On its website, **IFM** states its responsible investment approach is closely aligned with the United Nations Global Compact and the United Nations-supported Principles for Responsible Investment (PRI), to which IFM has been a signatory since 2008. Their core philosophy behind the organization is that environmental and social considerations are relevant factors in investment decision-making and should therefore be considered by responsible investors. For example, supporters of the PRI argue that it is both financially and ethically irresponsible not to consider the environmental impact of a company when assessing its merits as an investment. By contrast, many investors have historically viewed environmental and social impacts as [negative externalities](#) which can be ignored for purposes of investment decisions. In 1993, Fred Hilmer memorably defined competition in economic history terms which were soon lost again to older and more mysteriously entrenched views of the court or tribunal about the joys of trading where there is never too much competition. This is the extreme Christian view which is also that you can't have too many kids and life should be preserved at all costs, under professional hands, whether you want that last bit of it or not. The guys will force the lot down our throats as usual while the owners and renters chew and swallow faster.

The articles ***Young have given up on home ownership*** and ***How the Australian Dream turned into a nightmare***, in the Sydney Morning Herald (24.4.23,) show that the proportion of home buyers tapping the bank of mum and dad has climbed from 15% in 1980 to more than 40% today. As a member of the bank of mum, I'm not surprised as it can be a great way to avoid bank or other fees and charges, thus setting your own agenda for your funds' expenditure better, without interference and cost being generated by others working to their own advantage. I guess most of us have far more reason to trust our kids than others, as long as they have good stable jobs. I do so to make related points about the need for greater general and broad understanding of the increasingly complex and dangerous global funding environment around us and the kids, before moving on to address the Victorian Labor mates guaranteed sinecure with women. (How are they going? Hello to their kids?)

As a member of State Super, retired since 2007, I am grateful to be on their reliable, clear and regular pension, indexed to rising costs of living until I die, whether I'm rapidly going gaga or not. As a former public servant taught to see government services as best designed when they inclusively serve the key stakeholders (those who live on and provide the funds) I am disgusted by the advertisement from **Aware Super** in the **State Super Calendar for 2022**. It encourages gambling greed that easily becomes increasingly pathetic and expensive for the rest of the family and society beside the self-deluding gamblers, with too much free time and money supposedly on their hands. Why is tax minimisation (which might be called tax avoidance if we had the money for the lawyers to find out more about it); or soaking the government for more money being encouraged in any population, especially one of former public servants like teachers, nurses, and other community service workers who have finally retired from the daily grind of facing the public nicely? The

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

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

This encouragement doesn't protect members funds from those managing them in the increasing dark, when members are usually becoming increasingly useless or possibly going nuts from the perception of younger folks with changing lines in fintech. The construction of the will, including power over the equity in any related housing, appears increasingly to be driven by superannuation funds which don't promote pensions. It goes instead into the dark hands of lawyers and their financial mates, whose goals and fintech draw the market up in their own interests first. This battens on and denies more openly planned and prosperous stability with managed competition and individual choice that may benefit people in the lower end of markets, not in those legally closed off to benefit the tops. The financial professionals appear to be driving secretly for their more broadly powerful top clients as usual, who may either walk away from the oncoming crash relatively unscathed, and/or pick up more money and property than as well. Who is going to end up with the Baby Boomer's property and funds? Will they go to the richest bidders overseas who like to keep these places as air-BnB because it makes more money for them and family mates?

Somebody should write a better book than **Weaven Words** (2023), which cost me \$40. I guess it's typical of how multiple closed Victorian shops will operate in future, so there is a lot of poetry, pictures and smudged text with sound women, all operating in blind rotation together so nothing can be understood or pinned on anybody. (Say hello to their kids?) Where are they these days? How do you find them now the telephone book is no longer encouraged and if you don't like or understand Linked-In? I also wondered where others on the **CMES World Education** site live. It irritates me that in IT teams, they increasingly appear to be hiding their locations from key relevant knowledge as a matter of course. Why?

In this global context of industry superannuation fund management centred in Melbourne, near the ACTU and related industry superannuation fund management bodies, it seems highly indicative that Cbus allows anyone to contact their organisation office and address by email in four different ways. Good on you guys!! In comparison with Cbus, most other funds apparently don't think anybody can or should write about their problems unless they have one or more personal lawyers at their elbow. The Cbus willingness to be contacted in a variety of ways, including by email, is a good start in a dangerously troubled industry where subcontracting and outsourcing appear increasingly global and dangerous as well as driven increasingly by the interests of foreign or domestic fintech. We all may have questions about our finances for good reason. Professional approaches encourage complexity as part of their attempts at professional closures which benefit them but which can't be justified in the public interest. This produces too many chiefs and not enough Indians as a general rule.

As a person who has contributed to policy, research, teaching and service debates in NSW for many years, and who is puzzled by Linked-in operations, it bothers me I can't find Nixon Apple easily in Melbourne to discuss many issues with him. I think this is symptomatic of the increasingly dysfunctional way that selling technology (IT?) has been increasingly used to create huge global risks to the consumers and customers in small businesses, families and communities it is supposed to be serving now and in future. These risks appear increasingly likely to be created by payment, selling and recording systems becoming too complex and opaque for funds to be managed well enough for most current and future Australians who are their supposed fund members and beneficiaries. The issue of who the fund beneficiaries are expected to be and if they are also the members, is of key interest to me as a result of my experience with a will, and a NSW State Super pension; Aware Super; state assisted dying legislation and a Unisuper lump sum. All are addressed above, attached and on www.Carolodonnell.com.au Try operating more openly in plain writing as it is far cheaper, less authoritarian and more realistic in its expected operations than current or new law. Comparatively open contract aims and agreements or arbitrations appear globally better.

Malcolm Turnbull pointed out in relation to project planning and development that the relevant clubs in the settlement of any land and related environment and infrastructure proposal never meet. This is also true in my experience of living at St James Court in Glebe. Here the Annual General Meeting (AGM) of Strata Plan 10775 was held in a public hall although I offered my house to hold it and save costs. This used to happen, and the fact that we are now mandated to meet away from the site and sight of the specific problems we are discussing, ensures that everyone voting on our increasingly expensive matters, can remain far more ignorantly confused about them than they would otherwise need to be.

WHAT IS DEEMED TO BE THE BEST MANAGEMENT ACTION TO INVEST, PROTECT AND GROW THE LONG-TERM RETIREMENT SAVINGS OF WORKING PEOPLE, AS THE IFM WEBSITE CLAIMS TO SEEK?

SURELY PERFORMANCE OUTCOMES CAN ONLY BE ASSESSED IN MORE OPENLY MANAGED AND COMPARED FUND OUTCOMES THAN SEEM TO BE LIKELY?

Joanna Mather and Hannah Wooten write that former Attorney General and Health Minister, Nicola Roxon, has kept a low profile as chair of HESTA. Australia's "profit-to-member" (sic.) super funds have supposedly created a new collective body, however. The **Super Members Council of Australia's** primary purpose will be to protect and advance the interests of members throughout their lives, while earning superannuation at work and benefitting from it in their retirement. Interim Chair Nicola Roxon said: *"the Super Members Council will advocate for the interests of the more than 10 million Australians who belong to a profit-to-member super fund – to ensure superannuation policy is stable, effective and equitable."* Jointly created by the super funds who were members of Australian Institute of Superannuation Trustees (AIST) and Industry Super Australia (ISA), the new body will build on their impressive legacies and bring a new focus for the contemporary Australian economy.

On the other hand, the Australian Council of Superannuation Investors (ACSI) site claims to engage with government, regulators and policymakers to better align financial markets with the interests of long-term investors, and regularly provide a forward-looking, long-term investor voice on regulatory and policy reviews. ACSI is an active member of domestic and

international policy bodies including the ASX Corporate Governance Council, the Investor Group on Climate Change, the Principles for Responsible Investment, the International Corporate Governance Network and the Integrated Reporting Council. Keeping secret track of so much money seems risky for fund members. How is it done best to benefit the lot?

On the evidence so far available to me, it's not that I doubt that those most interested in management of any of the bigger funds listed in the AFR article, will be likely to do poorly financially or in their related career stakes. It's the rest of Australians I worry about most, especially in future generations. This is because global and generational inequality has risen so steeply and apparently unfairly in recent years, seemingly through a lot of secret fintech practice, sanctified in law or not. These views address related policy matters, which were also being pursued in occupational health and safety, injured workers rehabilitation, compensation and insurance in the 1980s, when national superannuation guarantee legislation was also being pursued.

As the ownership and responsibilities of land and housing management appear largely to be state matters, we constituents are faced with three tiers of government with confusing arrays of apparently immovable authorities basing their commonly secret practices on their governing law and lawyers, with professional interests in multiplying red tape, rather than reducing it. They are increasingly creating a nightmare world for many poorer and younger groups who can't escape. I address administrative directions in health and environment protection, rehabilitation and funding here and attached. Higher education institutions now have greater opportunities to play leading roles in development with many businesses, government and community-based people. I wouldn't personally donate or invest in this as I don't want to grow any more but my time and product is always free. See more about this at www.Carolodonnell.com.au I used to work mainly for government and universities. Now what I write or produce is my own intellectual property and I give it to anybody I like. Try it.

Good food, sufficient exercise and sleep appear the only ways to avoid bad health from sedentary lifestyles and the overconsumption of highly processed and so adulterated food and drugs, legal or not. Yet every aspect of competition in our daily lives appears intent on selling us gambling on drugs, followed by surgery. This is an increasingly sick world because the standards of development have increasingly defined its nature and scope as a medico-legal service state. It improves the lives of all compared with a common warfare state called legitimate by those with greater control of more weapons and mining or other investment. I find it hard to escape the view that the men running it are ignorantly evil by choice and thus are keeping us all the same way because it suits them better than simpler approaches.

The article **Poorer times without reform: RBA** (AFR 22.9.2023, p. 10) has a graph suggesting the most productive areas of labour development are Administration and support and Professional. These are costs to business and service consumers unless well designed and operating well. In my experience these vague employment categories are increasing costs to those who would otherwise be producing what people need or want at less cost. The Labor mantra of jobs, jobs, jobs, is increasingly favouring darker operations to poorer effect.

I would be very grateful for anything you can do to facilitate a meeting between Nixon Apple and me in Melbourne. Doesn't he want to learn more of what truth may be for himself in Melbourne or for me and others in Sydney, as well as nationally and for offspring?

I would greatly appreciate anything you or others can do to help me find Nixon, preferably this week when I am in Melbourne. The last time I tried this cold call was in 2009, in regard to waste management. It failed as I learned nothing about the rubbish then choking our streets. After years of whinging, I find our environment looks a lot better now, including in orphan spaces. Only God knows why or what happens to it after it is picked up. I assume Visy, whose office I tried unsuccessfully to reach in 2009, works on some much higher plain.

Cheers and thanks for your further consideration of these matters. Carol O'Donnell, St James Court, 10/11 Rosebank Street, Glebe, Sydney 2037 www.Carolodonnell.com.au

APPENDIX 1

Hi Sebastian

THE PLAN AFTER THE FISHER LIBRARY 60TH PANEL EVENT IS OVER

Thanks for your contact. I was going to contact you and others who spoke at the Fisher Library 60th Panel event because I assumed, having previously taught at Sydney Uni., that the easiest way forward to achieve the World Health Organisation aims of suitable free and accessible health services in particularly disadvantaged locations would be through the University Strategic Plan for Sydney University and related teaching opportunities, particularly in the light of the recent referendum on the aboriginal Voice in the Constitution.

I have looked briefly at the Sydney University Strategic Plan for the Fisher Library, which seems strangely without any method of propulsion for its no doubt worthy aspirations for Sydney University and those with enough money to enter the institution. I don't know who is expected to take the Strategic Plan forward and how, but will keep you informed of anything I find out and am grateful for your contact and information about CME.

CME development (techies without borders), as you described it below, seems a vital thing to be interested in but I guess it is largely seeking donations for the development of a commercial licensing program. I am more interested in free education and services available to everybody, **particularly in regard to birth control and assisted dying**. Without birth control and assisted dying, for example, I think Australian aborigines in desert locations have nil chance of "closing the gap" between rural and urban areas.

You are welcome to use anything on my website which might be of any use to you. However, I don't want to donate money to anything, because I have become very cynical in old age for many reasons. I refer you to my recent overview of the outcome of the aboriginal Voice which is attached and my related letters to Dying with Dignity, of which I am a member, and Save the Children. Before I retired in 2007 I regularly donated what was for me a reasonable amount of money to World Vision, Save the Children, etc. but have given it up for reasons discussed attached. Feel free to send the attached, to anyone who might be interested in the future after the Voice referendum for example.

Basically, I think it would be reasonably easy to provide relevant services and incentives in rural and remote areas if there was the political will but there is no political will because professional organisation is about professional advancement through professional closure, not more effective community and environment treatment. I address this attached and would be grateful for any response from you or any others. Please don't feel obliged to reply, however, as I am sure you are busy while I am not.

In the CME info. below, you refer to off-site training. Where is the "site" of which you speak? I am enamoured of the Open University approach where a person stays in their own community and workplace, referring their particular development approach to their particular environment. However, in my view too many people are being produced in desert locations and this has been obvious for a very long time. Without attention to incentives for child reduction and without assisted death for the rich, I think regional inequality can only increase rather than reduce. These are the directions I am slowly pursuing purely as an unpaid hobby, as addressed attached.

I assume I will be dead long before anything useful happens so I tend to personally concentrate on the Dying with Dignity problem here in Oz. Basically, the legislation has been passed to allow it but doctors have organised to prevent its implementation in the real world, except for the rich and well connected.

Cheers Carol
St James Court, 10/11 Rosebank St., Glebe, Sydney 2037

Hi Sebastian and CME World

FURTHER COMMENTS ON THE CME SITE, AFTER OUR PREVIOUS CORRESPONDENCE

A regional approach marketed to health practitioners, rather than a medical approach marketed to medical practitioners, seems more likely to meet relevant international standards and laws relevant to the World Health Organisation standards.

I guess it would also meet CME design principles better, which is the main thing! (Fisher Library might be interested in taking forward either approach at Sydney University? Where are others?)

I OFFER THIS CRITIQUE OF THE CME SITE AND WHAT I ASSUME IS A BETTER FREE MODEL TO MEET YOUR DESIGN PRINCIPLES (I DO THIS FOR REASONS BELOW)

I have returned to your CME website to tell you what I think of it as an old woman who is ignorant and fearful of new technology to the point of hating a lot of it. However, I have a long experience of government and university employment in safety and health matters, so write about your website in that light. I like the government health and safety approach to population service because it is regional and fits better with a legal environment which seeks to serve people as broadly as possible.

I assume, however, there are good medical practitioners interested in the most necessary services for their region, rather than mainly interested in their own research and advancement. Where are they? **I tried to fill in the questionnaire on your website but could not get past the first bit, entering my name and address. There is a final box on that page where I didn't know what was required. I could not go further.**

Where the CME website stated We Provide: I had no idea what you were providing, in a technological sense, so wrote to Sebastian to ask what the hell it was. (It's a trade secret?)

In email conversation with Sebastian after reading the CME website, I see that you appear to be techies without borders dealing with doctors in hospitals by providing them with information related to their further research interests and professional advancement.

The key bit I couldn't understand is that you intend to provide them each with a laptop and a USB stick with stuff on it to help them do their job. (Great idea, in government we provided inspectors with information for the new discs that would go in their new laptops when I was young in the 1980s, before the internet, let alone iphones. Details of this appear later below.)

While your development model is targeted mainly to making the lives of doctors in hospitals nicer and seems reasonable, I prefer the regional model I was involved in developing for government inspectors visiting workplaces where a complaint had been made about unsafe or unhealthy work conditions, during the 1980s in Australia.

I also prefer this regional site model because I think the WHO and supporting governments have a more sensible model of serving people than narrower medical professional interests will ever allow. This view is based on world historical and regional knowledge and experience of the key risks that particular regional populations have faced since 1950, for example.

In my view, you should not limit your Mission to serving doctors in hospitals. Your mission should be to service particularly high-risk populations and regions. The aim is to alleviate the worst and most frequent risks, (where lack of birth control and immunization against infectious diseases is most sensibly considered first in many cases).

In China, barefoot doctors went round villages for related reasons before the 1 child policy of 1978 meant that women were no longer hostage to their reproduction and death systems. You see the industrial differences in Asia compared to the rest of the underdeveloped world as a partial result. Women don't enter the paid workplace if they have no family planning. (I previously addressed these issues in relation to indigenous people in Australia). Today the death of people opens up financial opportunities related to selling dead bodies which are largely exploited for criminal gain today.)

I therefore assume that the word **health** is a better word to use in regard to your worksite aims than **medical**. (I may be wrong in many cases, but my general assumption is that professionals guard their knowledge and research status to pursue it comparatively blindly in World Health Organisation terms and operations, at least in theory.

You claim on your website that your users won't necessarily be medical practitioners so I wonder why you limit your appeal to medical practitioners in hospitals when it might be a lot more useful to market to all health care practitioners, thus including those who normally have less money, status, and the kind of interests that medical journals largely represent. **WHY NOT MARKET TO THE LOT?** If your primary interest is in providing good health care to people who aren't already comparatively rich?

I critique your CMES site from this essentially regional population health and disability risk reduction perspective, which I think is more effectively applicable than the narrower medical appeal to the interests of particular doctors pursuing their particular research interests. (When a man has a hammer and wants to use it, for example, everything may more easily look like a more expensive nail which will probably go down particularly well in rich and well-connected US markets as usual.)

A regional approach marketed to health practitioners, rather than a medical approach marketed to medical practitioners, seems more likely to meet your design principles to me.

It's broader and cheaper for anybody who wants to perform their role seriously as a service, in accordance with World Health Organisation and related international standards rather than as a money, status and related research career gesture to assist those on their way up their particular career specialisations and ladders.

Continuing Medical Education on a Stick is Health Care on a Laptop to me.

In regard to your Mission, I could not understand the nature of the **technical** service you expect to provide to medical practitioners. (I had to email Sebastian to find out what you expect to give to medical practitioners in hospitals. I discover it is a laptop with medical information on a USB stick.)

I went back to your CMES website after our last conversation and my greater understanding of the fact that a USB for a laptop is what you are producing in an era before the internet. The USB for the laptop is aimed at doctors in hospitals although other health professions may use it, according to the CME website.

I was involved in a similar technical operation during the 1980s when I worked for government in a department which was in charge of inspectors entering workplaces under the new occupational health and safety act. This allowed anybody at any workplace to make an anonymous complaint about the health or safety conditions at their workplace. A complaint about unsafe or unhealthy working conditions could also be made at a large workplace without anonymity, usually by a trade union delegate.

The industrial health and safety inspector was provided with a laptop and a disc (which was the forerunner to the internet and USB, at least in NSW government workplaces). The disc had on it all the information that any inspector would need to advise and act in relation to the workplace safety or health related situation. I ran a branch in the Department of Industrial Relations and Employment where the disc (USB stick today) in a laptop computer, provided the Inspector with all the information he might need to address the problem at the worksite appropriately.

I thought this was a great model of information and protection service provision, where the "site" was at the workplace of apparent concern, wherever it was. A hospital is one kind of site, and a medical doctor is one kind of profession. However, my experience is that your approach is likely to be far less able to meet your DESIGN PRINCIPLES than a broader regional and community centred one would be. Serve the people instead of doctors. (Has there ever been a simpler, better, slogan?)

No need to reply if you're busy.

Cheers Carol

Hi Chris, Sebastian, Margaret and others for info.

TOOLS AND DOCTORS WITHOUT BORDERS SHOULD PLAN TOWARDS BETTER FREE OR CHEAPER EDUCATION AND JOBS: (BUT WILL THEY? I DOUBT IT FOR THE USUAL BRAIN DRAIN REASONS)

How'ya gonna keep'em down on the farm after they've seen Paree? (Kantor)

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

OPPORTUNITIES FOR ABORIGINAL AND OTHER LEADERSHIP IN REGIONAL DEVELOPMENT

After the lost referendum for an **Aboriginal Voice in the Constitution** and to parliament I draw your attention first in our current regional and global warring context to **CMES World education**, the **Sydney University Library Strategic Plan** and to speeches on key principles of better country planning for community service delivery given at the National Press Club by former Sydney Lord Mayor, Lucy Turnbull and her husband, Malcolm, former PM. The latter couple pointed out that Australian governments of all stripes prefer to give taxpayers money away under grant programs; than to invest in regional planning and related developments in more broadly democratic and cheaper investment approaches to serving the inhabitants of the country they represent. This political fact reproduces and increases commercial in confidence operations and productions which are the reverse of transparent. See the matters attached and related to the continuing operations of housing, for example.

Malcolm Turnbull pointed out in relation to project planning and development that the relevant clubs in the settlement of any land and related environment and infrastructure proposal never meet. This is also true in my humble experience of living at St James Court in Glebe. Here the forthcoming Annual General Meeting (AGM) of Strata Plan 10775 will no doubt ensure again that the owners of the 18 townhouses and the strata committee will be used as rubber stamps for the increasing control over our finances of big banks and big donations and votes as usual. I refer you to the expensive risks of industry driving bigger or more complex builds forced down the necks of unwilling home owners. Where is choice?

I address necessary regional administrative directions in health and environment protection, rehabilitation and funding later. Higher education institutions also have an apparently greater opportunity to play leading roles in development with business, government and community-based representatives now. I wouldn't personally donate or invest in this but some of my time and product is free. See more about this at www.Carolodonnell.com.au I used to work mainly for government and universities. Everything I write or produce is my own intellectual property and I give it to anybody I like. You may be rich enough to do it. As JFK said, "ask not what your country can do for you, but what you can do for your country.

I urge you first to inspect the **CMES World** education website and the response to it I wrote to Dr Sebastian Boell. He is from the **Sydney Business School** and spoke about past communications technology at Sydney University and related regions globally and locally at the **Fisher Library Panel Event 60th** on 6.11. 2023. He is a participant in **CMES World** but I only found out about this in discussions with him after his talk about the technological past we remember. From the panel and audience, I learned how land, architecture and building for new research, education, administration and archival technologies developed together to serve scholars more broadly and better in these regions while reflecting global trends.

When I wondered what is expected to serve the scholars now and tomorrow, I was directed to the **Sydney University Library Strategic Plan**. I commend it to you because the opportunities it offers for development appear to be left entirely up to the individual. This is proper in any truly collegiate culture, I guess. Some of those leaving their research and teaching positions might be willing to donate their product and time to further the rich institution that supported them financially with work they found richly meaningful and

interesting for many years, like I did. This is an opportunity to donate past product and continuing time to carrying it forward freely in retirement or at mutually agreed expense. I tried this with inspectors in government in the 1980s but I guess their union stopped me.

As a former researcher and teacher at the Sydney University Faculty of Health Sciences, I have now taken the logical view that what I write is my intellectual property and I will give it away free to anybody I like. If it ever was under university contract, which I doubt, it is no longer, especially after my retirement from Sydney University employment at the age of 60 in 2007. Since then, I have lived and written more as I want, as the owner of a Glebe townhouse without mortgage on the continuing combination of a state superannuation pension and the repayments from a personal housing loan. www.Carolodonnell.com.au has been my open and free learning, teaching and archival site ever since. It was designed and has been run from its beginning in 2008 by Bahram Saba of Sabweb and I address our joint future here with him. I am very devoted to Buz although he went to live in Queensland.

In the light of Julie Hare's well researched page **Have the young lost faith in the value of uni?** in the Australian Financial Review (AFR 17.11.2023), I refer you to the apparently huge opportunities for institutional transformation for better and cheaper services that are apparently now available to many scholars through the **University of Sydney Library Strategic Plan** and library network. The **National Film and Sound Archive** also appear to provide natural history liaisons, for example. Charitable institutions or individuals may involve themselves in this healthier approach to regional community service, including industry or not, as the commercial in confidence case may be.

Hare points out that a common perception in Australia, the US and some other nations, is that a university education might not necessarily lead to a better job and that university fees are too high. The view that university education is 'not worth the cost' appears increasingly common globally. (It is also noteworthy that Australia's most prestigious and well-resourced universities appear to be those where students report being most discontented with their educational fare; but Hare doesn't address this). Federal Education Minister, Jason Clare, appears not to have caught up with these problems, because he wants 55% of young Australians to hold a degree within the next 25 years. Under the circumstances of apparently increasing threats to life globally, the analysis should change.

This is addressed later in the light of the speech made to the National Press Club by the Special UN Rapporteur on Human Rights, Francesca Albanese. She is an independent, international lawyer reporting to the UN. (During the 1990s I had a somewhat independent role lower down the pecking order, in New South Wales, when the WorkCover Authority made me its Special Projects Officer. I could go anywhere or behalf of one of the senior team in the organisation and write a report. I was a sociologist, not a lawyer, but hid the fact as soon as I saw their faces blanche. (No worries, mate.)

I think the **CMES World** website is a great starting point for implementation of the **Sydney University Library Strategic Plan** in cooperation with anybody who volunteers to make up a coalition of the willing. I have indicated my willingness by this free product input to **CMES World**. However, I find that a regional approach marketed to health practitioners, rather than a medical approach marketed to medical practitioners, seems more likely to meet relevant international standards and laws relevant to World Health Organisation standards. It would also meet CME design principles better, which is the main thing for CME, I guess. **(CME design principles are: Open; Free; Adaptive; Low Cost and Ease of Use.)** Fisher Library might be interested in taking forward all approaches at Sydney University because this regional and collegiate merry-go-round appears to invite all scholars

into its opportunities or not, as the case may be. Where are others in the field who may begin besides me? One assumes Techies and Doctors without Borders? But where in hell are they?

From the Biography sheet from the **Fisher 60th Panel Event**, one assumes that Dr Margaret Challis may carry through the **Sydney University Library Strategic Plan** for discussion in her role as Fellow of the University Senate, for which she was nominated by her peers. This could naturally give it greater bang for buck and there should be someone of stature willing to do it. Dr Boehll, the Dean of Sydney Business School, and any others who may be interested, are called upon here to take up related service, learning and research opportunities, whether they are institutional representatives or acting on their own. I often acted alone in eleven years of teaching in the Faculty of Health Sciences at Sydney Uni. I continue as a member of university alumni. **The Plan website indicates it presents six questions and opportunities to the university community.** The Preamble states:

"The needs of our University community drive everything we do, so we invited students, academic and professional staff from across the University to join us for a series of conversations to explore what thriving means to them. The University's strategic themes of excellence, engagement and simplification are woven throughout our plan. Engage with our University and information communities. Leverage local, national and international partnerships to realise the University's strategic goals.

As a member of the university alumni, I petition for the lot in this better direction for serving its flocks, just as the university has always professed the vocation of scholars to be. Life isn't just about making money but about a related service to higher values which have multiplied and grown in more bureaucratic forms and expression over time, to advance many good causes. (Don't fuck it up now.)

The most disadvantaged communities in Australia in regard to common social indicators of health and housing service often live in desert locations, rather than bigger towns and cities. **The six opportunities addressed in the Sydney University Library Strategic Plan all appear relevant to Australian aboriginal development directions, in relation to opportunities to promote understanding across institutional barriers, for example.** The reason I particularly address aboriginal interests first is because the referendum gave everybody a lot of regional baseline data and experience to address the common concerns of indigenous people across the world, compared to the rest in global cities who may often appear more easily mixed-up from traditional views. This is the peaceful multicultural society that most of us here want. (I'm talking to you and your mates.)

I recommend **World Health Organisation (WHO)** development principles as they are based on understanding regional environments and their needs in related historical terms, to address development better. The interests of children are often considered first. The library remains central to the University's supposed founding mission to create and disseminate knowledge and skills, and to foster understanding. Opportunities for university libraries are greater than ever through **the Library Strategic Plan** but whether they will be taken up and by whom are moot questions for the normal scholars, who perhaps see themselves as too busy already, I guess.

Nevertheless, I appeal to you and others to take the vision of **CMES World** education and the **Sydney University Library Strategic Plan** forward in this naturally shared regional light, as well as in individual cases of people jumping on or off the plan like a roundabout, as they like. **This appears easily established through letting anybody who wants to join in to do so by donating their product, time or money to either project, as they like. Alternatively, one assumes, an individual may enter either service route as part of their natural learning and**

work progression, as it is more normally conducted through commercial in confidence or related industrial procedures and expectations. (The NTEU won't play ball as usual?)

One gets the impression that as a result of massive new developments in education favouring new college administration and "information" technology, many young people now fear being encouraged or forced into more debt than they can repay through their failing races to keep up with the demand for university studies. Those without competing siblings but with access to the bank of mum and/or dad, will probably be financially rewarded only on the death of parents who don't linger around demented and disabled for years, running up medical and other care bills or free time donations. People should not be encouraged into dark investment territory at their most vulnerable time of life, when many will be increasingly outdated and alone in their practice, senile, or dead.

In her timely Sydney Morning Herald article, entitled '**Government must end energy rort before building binge**' (SMH 15.11.23, p. 23) Cathy Sherry, from the **Macquarie Law School** and **Smart Green Cities** points out that strata title legislation compels owners of units in any building to pay yearly or quarterly levies for the upkeep of the building. Because of the alliances between big bank and industry players and strata managers, like Macquarie Bank and Whelan's Property Group in the case of St James Court, people are being unwittingly forced into new and repeated technological development. This is like forcing us to fund your drug research with our time and money. Like the soldiers and prisoners of the past, I've had enough. Encouragement is one thing, force is another. Some years ago, because I found her writing unusually clearly informing and apparently honest, I tried to buy Cathy Sherry's book, **Strata Title Property Rights. Private governance of multi-owned properties**. The cost was over \$100 so I wrote her a rude letter suggesting that if she wanted people to read her work, she should put it on a website for free. She never replied. (They are too busy.)

On the other hand, I can get hold of reports and contribute to most government inquiries free from the relevant inquiry websites. At least one usually learns more about key elements of the industry and the vested interests involved in it through this process. Global and regional approaches appear more necessary now across the board to protect our island homes from the depravity inherent in the US Constitution, where the secret global and regional trade in arms is encouraged and the armed man is protected against those family and community members he kills in "friendly fire" or not.

The **Sydney University Strategic Plan** supposedly invites more rationally constructed plans, to anybody who can be bothered to do anything about it, I guess. However, many scholars appear to be approaching sixty or over it. Time is the spur. As Malcolm Turnbull pointed out, following his father '*There is a big difference between scratching your ear and ripping it off*'. My father used to say, '*It will never get well if you pick it*'. Doctors and scholars take heed? (I often like journalists best and the only reason that I don't address pictures is the National Film and Sound Archive does it better.)

A graph from the Reserve Bank of Australia in an article entitled **Poorer times loom without reform: RBA** suggests the most productive areas of labour development are *administration and support*; and *professional occupations* (AFR 22.9.2023, p.10). More plausibly to small businesses, householders and others, perhaps, is that these categories are costs driving smaller businesses, households and individuals into the ground unless designed and operating well. Often, they aren't, as they avoid meeting or serving others. The personal technology drives everybody nuts and broke. Thank God I can avoid it in Glebe because Clover Moore has created fantastic parks and public transport here, assisted by Greens and related forces. It's parks and gardens are beautiful and very dear to me for many reasons. The strata building and fund management industry, however, appears intent on collusively forcing strata housing ownership turnover by generating sharply increasing oncosts and levies through an owners' corporation in which individual owner choice appears denied.

Collegiate cultures are comparatively dysfunctional as they allow the individual will to be hidden and dominated by the college and its related industrial functions. People yearn to get away from each other and leave all business to machines because the machines are so bloody awful in their control of our affairs, sending their throughput to those richest already. I address these matters below and attached in regard to the rising costs for housing owners and renters of strata housing. One can see a rising market driven increasingly through monopoly bank, job and cost management over property in global markets. Wages may not drive property prices up but newly mandated jobs and levies will.

Breakout, as they often say in prisons. I was amazed by the speech of the Special UN Rapporteur on Human Rights, Francesca Albanese to the National Press Club (14.11.23), if I understood her position correctly. She was a lawyer who spoke very fast and who answered questions fiercely and passionately, as if the outdated and stupid international law was all she could seriously take into account. Her solution to current wars in the Middle East seemed to be that regional leaders and backers should openly agree on reformed principles for new international legal structures to which they and others could be consenting parties, to prevent recurring, growing, war. There is another way? After any war there is always plenty of reconstruction to be done so now is the time to write. To wait for government, in my experience of complaining to the Australian Financial Complaints Authority about the Macquarie Bank and strata managers capacity for exclusive liaisons to force on property owners' what they didn't ask for or want, has purely entertainment value. See more about this later, attached and at www.Carolodonnell.com.au under the Eco-development side-bar, under the picture of the Mao Zedong Memorial Dance in 1978. **Cathy Sherry should stand up free too!** (She must be rolling in money. I bet her mother, who taught me English, became a professor too.)

In her speech to the **National Press Club** about land, housing and environment planning and construction, Lucy Turnbull spoke about the need for more low-density development around public transport hubs, and medium density suburb infill, rather than encouraging new estates where people appear comparatively trapped without cars. They typically lack well-coordinated service planning and delivery, including good management of parks, gardens and related water and waste utilities and free entertainments. Malcolm pointed out the difficulties of getting governments to undertake long and patient investments in projects, deemed good for the country and people. This is because grants to supporters lead party and individual re-election processes. Key political parties and their elected representatives have an interest in giving money away to powerful constituent interests, rather than investing and operating in more transparent ways in any broader regional public interest. Planned operation in the public interest requires patient capital investment which operates openly in the public interest.

Turnbull pointed out in relation to project planning and development that the relevant clubs in the settlement of any land and related environment and infrastructure proposal never meet and that those who do meet, and their supporting bureaucracies need to do their jobs properly. In my experience of governments, they often don't because minutes of meeting are produced too late for anything to be pursued and monitored in a timely fashion by those expected to do it before the next meeting of the managing group. **The Catchment Management Scheme** website however, may provide important indicators for decision making as long as people can be informed and have input into any project proposal or carriage at will. It would be interesting to know what the UN Rapporteur thinks about the approach below in regard to reconstruction of the international architecture to admit the interests of all the children of the world in more peaceful trading. It worked okay for me.

The Catchment Management Scheme: (On Breaking their Arms to Achieve Consensus?)

The Catchment Management Plan developed by the Catchment Management Authority, is an Australian-originated process for resolving differences and finding consensus. During the last twenty years, the CMP has achieved great and rapid success in resolving complex issues between strongly opposed parties such as government, farmers and environmentalists.

CMP succeeds because:

1. All key decision makers from all parties involved with the dispute are present in the room. This ensures decisions can be made without the necessity of seeking approval from a higher authority. Furthermore, the transparency of this process ensures that any “blockers” are fully exposed to all present, so there is a great incentive to ensure that decisions and directions lead immediately to action.
2. Commonality and Cooperation are agreed to by all parties from the outset as being essential to the achievement of a solution.
3. Consensus is also agreed to as essential by all parties
4. Community Is the result, ie after committing to find a solution based on the above, the process involves ‘doing whatever it takes’ until a Win-Win solution is found. This process, described in M Scott Peck’s work *The Different Drum – the four Stages of Community making*, inevitably leads to the creation of an effectively functioning Community . (It seems comparatively ideal. Good luck.)

CONCLUSION

The **Sydney University Library Strategic Plan** and others were established partly to meet such vital needs for environment and water improvement in regions already subject to the rule of particular law and its industrial risks to our wellbeing. In this regional context with and without borders, I have preferred the general direction of **World Health Organisation** and Australian development in global regions, up to a point, addressed at www.Carolodonnell.com.au I taught and did research from the Faculty of Health Sciences at Sydney University for 11 years before retiring in 2007 at the age of sixty to please myself.

These proposals related to the **University strategic plan** and **CME World** project are put here and below to Sebastian Boehl, CME World, Sydney University scholars, local, state and federal government representatives and others. Under the influence of the Sydney University Strategic Plan, I suggest the CME World approach should first be marketed more broadly to any health and safety practitioners and communities, like Open University approaches, for example. This broad approach seems more likely to succeed than purely technological approaches marketed to medical practitioners of the kind envisaged by CME World. As investigated and discussed in emails below, the current approach appears to centre too strongly on the hospital environment and related medical interests in career advance. This model appears likely to encourage professional medical brain drain to richer global parts, rather than concentration on identification and control of risks to the particular population and environment through greater understand of its particular character.

I commend these related matters to your interest and action. Cheers, Carol O'Donnell,

St James Court, 10/11 Rosebank St. Glebe, Sydney 2037 www.Carolodonnell.com.au

Hi

MY REAL RESPONSE TO YOUR SAVE THE CHILDREN QUESTIONNAIRE

Because I received it just before the referendum on the aboriginal Voice in the Constitution and parliament I wrote NO LAWYERS across your questionnaire, which I found totally irrelevant to my concerns. (I had just written No lawyers on my referendum ballot instead of writing yes or no.)

I taught in Nigeria for 2 years immediately after the Biafran war and have watched the problems of desertification and overpopulation growing in Africa ever since. While China had a one child policy in 1978 (now raised to 2 kids) no country where population reproduction is out of control and combined with desertification is likely to be headed for anything except war and flight in my historical estimation.

For many years before my retirement in 2007 I supported Save the Children but I have increasingly come to see it as a pointless activity, fuelling armed activity by boys in an increasingly threatened and threatening world. It infuriated me, for example, when the child I was supporting was suddenly changed from a Sri Lankan buddhist female, to a fifteen year old South American male. I am an atheist, but received an Xmas card and letter featuring the baby Jesus. I wrote to your organisation asking why my child had changed and received no response.

I realize your organisation is probably in different hands since then. However, the historical view of comparative events since 1970 suggests to me that Save the Children is only adding to the problems of children who would have been better off not having been born in the first place.

My analysis of the indigenous referendum outcome attached; and related discussions support the World Health Organisation and see the International Declaration of Human Rights as seriously flawed.

I hope the attached policy suggestions explain why I wrote NO LAWYERS on another apparently unhelpful questionnaire. Bin the lot and ignore me as usual by all means.

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

Hi Dying with Dignity

VOLUNTARY ASSISTED DYING (AS DISTINCT FROM NORMAL BROTHERS KILLING MORE KIDS WITH MINES AND GUNS AND BOMBS AS USUAL)

That is very interesting information from NSW Health Voluntary Assisted Dying Portal about the new voluntary assisted dying legislation. Thanks very much for sending it. I would be grateful if you would pass on this feedback and/or correct my assumptions.

See related regional positions attached and based on the World Health Organisation positions on regional and holistic approaches to health and environment. WHO concentrates on treating the apparently most severe and common risks before others, also designed to protect children instead of putting them at greatest risk as usual. I guess the times are now encouraging many more boys to be child soldiers, playing with mines and guns like their bigger brothers, for example.

It seems to me that the doctor shortage referred to on the NSW Health website I quote later, could reasonably easily be solved by allowing appropriately experienced and trusted **social workers, nurses, pharmacists, psychotherapists, physiotherapists, dentists or suitably qualified others** to undertake the medical and related proof of condition and clerical or record keeping tasks which appear vital in relation to voluntary assisted death, especially in regional areas.

From the official website information on the implementation of Voluntary Assisted Dying, each death appears to require three (3) medical doctors to achieve it, and they will need to have appropriate evidence for what they confirm or recommend in the appropriate state records.

However, (and only from watching a vet killing a cat), I assume killing somebody is not that difficult if you know the right dosage and can inject it well. I assume that the normal doctors' certificates for [practice.in](https://www.practise.in) this case are less important than that fact (?), accompanied by the right attitudes and record keeping.

In short, as a person of 76 years, who expects to use assisted dying legislation comparatively soon, I can't see why any doctor should necessarily appear to have the privileged moral and financial status which invariably goes with their comparatively undesirable scarcity and cost to the individual, family and government.

Q: Why have 3 separate medical practitioners with special training involved in this matter?

I refer particularly in this case to wording on the official Voluntary Assisted Dying website, as below.:

"The lack of trained doctors is the single biggest factor preventing patients from accessing VAD, especially in rural and regional areas. This has been the case in the other states, and we know it will be a major issue in NSW. To provide VAD, a doctor must be trained and authorised as a VAD practitioner and meet certain eligibility criteria.

In order to be eligible to access voluntary assisted dying, a person must:

1. *Be an adult (18 years and older), who is an Australian citizen or a permanent resident of Australia or who has been resident in Australia for at least three continuous years,*

2. *Have been living in NSW for at least 12 months (noting the Voluntary Assisted Dying Board may consider a residency exemption on compassionate grounds for a person with a substantial connection to NSW),*
3. *Have at least one disease, illness or medical condition that:*
 - a. *Is advanced and progressive,*
 - b. *Will, on the balance of probabilities, cause their death within six months (or within 12 months for neurodegenerative diseases like motor neurone disease), and*
 - c. *Is causing the person suffering that cannot be relieved in a way the person considers tolerable.*
4. *Have decision-making capacity in relation to voluntary assisted dying,*
5. *Be acting voluntarily and without pressure or duress, and*
6. *Have an enduring request for access to voluntary assisted dying.*

Authorised practitioners that meet certain criteria defined in the Act are eligible for the roles of:

coordinating practitioner – *conducts a first eligibility assessment and coordinates all steps of the voluntary assisted dying process*

consulting practitioner – *conducts a second eligibility assessment, called a consulting assessment*

administering practitioner – *administers the prescribed voluntary assisted dying substance to the patient. This role is only required if the patient chooses practitioner administration.*

*To be eligible as a **coordinating or consulting practitioner**, the practitioner must be a medical practitioner who holds specialist registration, or general registration and has practiced in the medical profession for at least 10 years.*

*To be eligible as an **administering practitioner**, the practitioner must be a medical practitioner who holds specialist registration or holds general registration and has practiced in the medical profession for at least 5 years. The practitioner may also be an overseas-trained specialist who holds limited registration or provisional registration, or be a nurse practitioner.*

In addition, eligible practitioners must also:

- *complete approved mandatory training*
- *not be a family member of the patient*
- *not know or believe that they will benefit financially or materially from the death of the patient (beyond reasonable fees incurred as a practitioner)*
- *meet any other requirements that may be prescribed by regulations.*

Please see attached for related information in particular regard to the coming referendum on an aboriginal Voice in the Constitution and in regard to common industrial standards and related management and financial matters. I refer, for example, to Tony Burke's recent speech as Leader of the Australian House, Employment, Workplace Relations and Arts, at the National Press Club (4.9.23) and to related legislative treatment which increasingly privileges lawyers to the common detriment of the key stakeholders in any legislation. Burke announced the "**Closing the Loopholes Bill**" was intended to close "*the loopholes that undercut wages and conditions*". I address related matters attached in the light of the need for much more plain written language and greater attention to the particular grounds and persons on it than legal approaches can usually deliver, let alone at any comparatively reasonable expense.

Cheers

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