

OPEN QUESTIONS AND SUGGESTIONS TO SHEMARA WIKRAMANAYAKE, CHIEF EXECUTIVE OFFICER (CEO) OF THE MACQUARIE BANK AND OTHERS MANAGING SERVICES AND FUNDS:

Let us open with songs as usual:

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

"It wouldn't be make-believe if you believed in me."

"Though cowards flinch and traitors sneer/We'll sing the Red Flag once a year."

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I ADDRESS ECONOMIST ALAN KOHLER'S BOOK, "IT'S YOUR MONEY: HOW BANKING WENT ROGUE: WHERE IT IS NOW AND HOW TO PROTECT AND GROW YOUR MONEY" (2019) LATER TO MAKE STRATA AUDIT PROPOSALS. WRITE "LET'S DO AN AUDIT ON STRATA". LET'S HAVE A FREE OPENING FOR ANYBODY WHO WANTS TO SHOW US HOW THEY DO IT IN STRATA MANAGEMENT.

THIS IS TO LEARN MORE ABOUT COMMON DISABILITY, DEATH, INVESTMENT AND TAX CONCERNS IN THE RETIREMENT PHASE OF SUPERANNUATION AND RELATED FUNDS INVESTMENTS SUCH AS TREASURY NOW SEEKS. (Edmund Tadros gives a vital account of this in his article "Treasury questions very nature of big four firms" in the Australian Financial Review (AFR 6.5.24, p. 4). AFTER THE 2024 BUDGET, HAVE A LOOK AROUND TO RESPOND AS I DO, ON KIDS AND OLD PEOPLE.

THE LOCAL IS PART OF THE GLOBAL AND REGIONAL AIMS AND DIRECTION FOR FLOURISHING BUT SHOULDN'T WE ALL BE OVER INSURANCE? (I WILL STICK TO BEING OVER LAWYERS BUT TELL THE LIBERALS AND OTHERS I HOPE WE ARE ALL EXPLORING BETTER WAYS OUT OF SERVICES RISKS! (?))

The article "*Macquarie's focus on four global themes*" in the Australian Financial Review informs its readers that Shemara Wikramanayake, Chief Executive Officer (CEO) of the Macquarie Bank *sees four issues dominating business – her business and her client's businesses; the economy and rates; decarbonization; geopolitics and the 64 elections this year.* These concerns will be addressed with their *'big listed companies and their institutional investors'* (AFR, 8.5.24, p. 28). I hope this helps.

Those who remember their Shakespeare and **Merchant of Venice** know that insurers have offered loans and business risk management services long before 19th and 20th century service states and banks developed for local, regional and national transactions related to business and energy development. I come to bold conclusions later on behalf of all those in the caring professions who value their personal choice and responsibility first, rather than relying on professional duty of care and insurance or related coding for a job, for example. Insurance (collected through premiums) and its costs to the insurance funds, may arise after many different kinds of calamities. The population coverage may be mandated by law, institution, or not, as the cases may be. Mine is a comparatively ignorant case for handling funds so that people are served better, including through personal choice. It seems to me at the end that as long as the relatively caring inherit the funds, they will be okay.

I discuss Alan Kohler's book **It's Your Money: How banking went rogue, where it is now and how to protect and grow your money (2019)**, in related personal and regional historical, economic and political contexts later. Kohler's **Quarterly Essay** entitled **The Great Divide: Australia's Housing mess and how to fix it (2023)** is addressed attached from the perspective of the interests of children and women in regard to housing ownership, death, investment and charitable or personal choice. As a member of the strata committee, living on strata plan 10775 in Glebe as an owner without mortgage since 1994, it was great to read Alan Kohler's book and to be assured, for example, that

the key message about superannuation is that it isn't a tax, - it's my money. Kohler states: *Think of it as your moneybox. You can and should, take control of it.* In the next breath, he warns again about the risks of bad advice which greatly increases the costs of operation of any supposedly self-managed superannuation fund. (p. 245). (Look out for this problem older ladies in particular? How do you find an adviser you trust, for example, or are you perhaps used to trusting poor experts?)

Annabel Crabb, and a lot of others, think that it is wrong to make assumptions about others on the basis of their appearance. In the absence of further knowledge, however, appearance is the only guide we may have to judge and manage risk. It is the normally expected foundation of free choice in marital and all other partnerships, depending on the spread of options, for example. The only way out of this risky dilemma of scarcity or poor judgment leading to wrongly unfair choice, or coercion, is more openly informed judgment for all involved. Marry in haste, repent at leisure, as the old saying went, remembering Bluebeard and his wives. Just because a man has a big knife, an eye patch and a parrot on his shoulder doesn't mean he is a pirate, especially here in this precinct. To know him is to love him? (To me, respect is an emotion, like, love or contempt. It cannot be commanded, only feigned to order. Respect is earned, for some reason or other, in this account.)

In my view, the anti-discrimination legislative approaches begun in the 1970s went too far in ripping away all normal protections many people used to have if their greatest desire was to be like normal people trying to get on with their neighbours over trees, etc. etc. Discrimination is choice so the concept of anti-choice legislation is merely a ruse to welcome more others into the tent, starting with lovely or clever or strong young people. (Wouldn't you? Think of me as an old French whore.)

I guess the demands for professional insurance related to the particular professional practice and challenges to its competence and values have grown in all professions and institutions, interfering with many. Australians have generally got wealthier and been encouraged to admire and achieve youth, health and beauty longer, for example. Baby, there is a lot of individual risk and unintended consequences that go with this new and vastly experimental approach to tests, pills and surgery in ageing. The risks have stepped up significantly as a result of AI sales technology since banks and other financial, internet, laptop and mobile phone advance have made gigantic leaps into the dark far more possible for nearly all of us globally and locally. (This hurts the rest left behind too.)

In cases like mine, for example, I've seen a lot better and cheaper choices to make with money than take out insurance. I rejected it whenever I had a better alternative approach to life in my view. I like the comparative certainty and freedom of saved money gaining interest in a personal fund which I can draw on. I don't have to rely on burgeoning groups of more questionable, expensive and uncertain claims and insurance company returns to support myself alone, or with others. On the other hand, insurance is an actuarial practice (supposedly based on the life-span of the particular person or project it applies to, for example). It differs substantially from the challenging practice of law in that respect so I essentially prefer it to legal practice, as long as it makes more common sense.

After the practice of law and its division of costs, I wonder if the people who need or deserve the money most after any particular calamity and challenge to the insurer ever get it. How about you? On the other hand, many of us who cut our teeth on the development of the anti-discrimination legislation and industrial relations approaches in the 1960s and beyond can see a bit more clearly now that the rain has gone in this spot for a while. What can happen next is debatable. I address the Treasurer, Jim Chalmer's in this context which depends on who moves which bit forward when.

I agreed with Alice who went through the Oxford looking glass in the Victorian age and said:

"It's a great huge game of chess that's being played – all over the world – if this is the world at all, you know. Oh, what fun it is! How I wish I was one of them! I wouldn't mind being a Pawn, if only I might join – thought of course I should like to be a Queen best....."

Well now that we have seen each other, said the Unicorn, "if you believe in me, I'll believe in you. Is that a bargain?" "Yes, if you like, said Alice....." "It was a glorious victory, wasn't it?" Said the White Knight as he came up panting. "I don't know", Alice said doubtfully. I don't want to be anybody's prisoner I want to be a Queen.

In 21st century Australia, we have come further into global territory and just want to get along in some reasonably intelligent manner so we all don't die lying at home in the bush without notice. I have come to the conclusion that as long as the relatively caring inherit the earth it will be okay.

For example, thanks to the Australian media reporting of a recent court case where two drunk people went to the office, perhaps to have private sex, I see further forward and hoped you might too. One found naked later, claimed rape by the other, who then counter-sued for defamation. (I bet that could catch on and run up costs for the rest of us who don't have sex or lawyers.) Justice Lee nevertheless read his great judgment on ABC TV and on the balance of probabilities, rather than the criminal code which demands much higher standards of proof to get convictions. Read it good.

Justice Lee didn't need to be a lawyer to come to his good decision, however. He just needed to be slightly braver than all the other gutless arseholes in the law who refuse to commit themselves to any genuinely common-sense remarks on the legal practice until after they have left office, perhaps. At least the current crop of PMs, with the exception of Julia Gillard, the first woman PM, apparently know better. Why should they keep their mouths shut when free if they have ever been elected to be PM once? It is their duty to speak out as clearly, freely and cheaply as possible. (Cooee Boris??)

TREATING RISK: (I JUST DROPPED IN, TO SEE WHAT CONDITION MY CONSTITUTION WAS IN)

Will people believe what is written and said out in the open in this seminal case that Lee seems to have judged so well? More or less, I guess. National free to air TV and radio are gold services and natural monopolies, however, on which many Australian services may be built. To wreck them by preferring ignorance so more money seems likely to be made in the short term by protected sales before the institutional insiders get out and leave the losses to the rest of us, seems criminal to me. JK Galbraith had the kind of political economy approach many follow today, I guess. I know I have.

As a woman I write as a champion of the written word to serve the people in changing times assisted by related free broadcasting, communication, outcome risk and fund management approaches. As a result of my reading daily newspapers and books; watching TV and listening to the radio when travelling and working in many places; call me a conspiracy theorist about everything in US trade practice. I have had little or no understanding, acceptance or trust in US government structures and Constitution for seventy years and I am 77 now. It is however significant, I think, that my distrust usually arose from US sources in entertaining ways. I address related matters with experts attached, but with an Australian focus on those of Alan Kohler on land, housing and fund ownership and treatment later. To put it bluntly, to operate a fund well, one must know who is supposed to be boss. The government is supposed to exist to serve the people before their sectional interests for private gain. The increasing Courts exist in perpetuity it seems to continue building on former strange dribble. Like King Canute of old, the Australian politicians of any stripe find that they cannot command the waves. On the other hand, Science, technology and engineering have helped hugely in creating greater wealth for humanity by wiping out many infectious diseases, for example. (Only God knows about mathematics as some of us in caring hate and distrust them and haven't a clue.)

Under US and state Constitutions, men may regularly and increasingly use the Constitution to make secret decisions to blow things up through secret weapons and related trading networks also favouring drug sales of all sorts. On the hierarchy of risk and pain control I like local marihuana at home alone best. However, vigilance remains the price of freedom, especially for poorer women who may appear more desirable and weaker than the norm, perhaps. Get out and see the world? Would you rather join the army or be more caring than the decision to pick out particular people you are going to kill while following orders and keeping institutional as national secrets usually involves? (I address these related matters later in relation to a losing legal case against the Australian army.)

In my former work experience, however, insurers are not constitutionally and theoretically a problem in the ways and to the extent that lawyers are; if given proper and clear direction about how the people on any ground may be served best; acknowledging and clarifying our respective rights in any apparent partnerships. This may or may not last through and beyond our personal and institutional life and death. On the particular ground, however, one often wonders how the practice of a particular law could possibly be judged productive, compared to something better and cheaper which suits the ideal owners and beneficiaries of the funds; what or whoever they are. Insurance principles appear actuarially and financially based. They get their feudal and wrong understanding of good professional practice in caring and serving from lawyers and courts. The feudally collegiate may wrongly dominate the rest in secret. Then they have the gall to call this a help to productivity derived through greater competition. They don't provide services to anybody but themselves and their cronies? (If I ever see a football game of cops versus lawyers, I will barrack equally for both.)

It makes me sick that so many guys who have seen this feudal rot so close, never spoke up clearer and earlier about it. For example, one awaits the latest court determination in former soldier, David McBride's legal case. He leaked army secrets about particular soldiers' disgruntlement with the army to the media. According to report of the case by McBride's lawyer on ABC TV the judgment will find out if the **soldier's duty is broader than following orders**. These go up to the Crown, we should remember and soldiers didn't have to care about injuring, killing, maiming or living off civilians so much in international law before bombs came along in the nuclear era during and after WW2. The judge in McBride's second go at court, at a higher level, questioned whether the **soldier's duty is more like a common professional duty of care**. This duty of care is perhaps owed to normal, peaceful and related working populations, as they and families of children, the sick and old try to make their way in worlds increasingly full of forces they find very hard to come to terms with.

Are many forced to live under their more extremist brothers many of whom also like soldiers, because they like bigger guns too, for example? We all await the judge's expensive decision with bated breath and rapturous admiration? You wish? I read McBride lost and is in jail. Not me.)

THE CARING PROFESSIONS EXPANDED WITH RELATIVE WEALTH AND PERSONAL CHOICE. CAN WE GO ON IN THIS CURRENT DIRECTION ANY LONGER? (WHAT DOES AUDIT TRY TO DO? HOW?)

Many delicate matters of mutual consent, dealt with so well and clearly recently by Justice Lee, appear as logical early steps for directing cheaper and better methods of dealing with troubles. As a grandma living in strata housing in Glebe, I question many practices in government inspired regulation and supposed services, to learn more about our better global, national and regional directions. Our regional demographic pictures and historical institutions affect us in personal and institutional ways, depending on our personal constitution and place in the normal life span. One follows many related directions, including that of the treasurer and Alan Kohler. It doesn't matter much who gets to take over from Anthony Albanese as PM if policy directions are well understood.

This discussion is directed more to the interests of serving kids and women in communities, before just the business as usual. The role of the university and related research and communications are addressed later in this global, regional and personal context of ideal freedom of choice. After the lost referendum for an **Aboriginal Voice in the Constitution** and to parliament I draw your attention first in our regional and global brotherly warring contexts to the **Sydney University Library Strategic Plan** and to related service outreach approaches. These are more open and cheaper forms of entertainment than weapons transactions normally are, until recently in Ukraine, of course. (These days, supporting nations appear to be keeping weapons donation scores on international TV.) Some soldiers may be upset. I dunno. I thought the Aboriginal Voice in the Constitution was a great piece of action research in an Island Continent. Australia led the world with votes for women at the Federation of states in 1901 and native interests can do it again if they want. Who won and lost in the voting games, however, is not the point because life isn't football. I must admit, at least the person who cares can easily see who won or lost in that game, not like in normal sales. (Let us all join hands and sing "**Clouds**" again by the superlative Joni Mitchell, across ages to us.)

In Canberra, 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, 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. I address leading Western Australian developments later.

When I was at a free Sydney University Library history, building and technological memorial event, 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 as 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.

This is addressed again in relation to the original Open University in Britain, which was great. I wanted to follow this comparatively cheap or free education model at the workplace or community level. I've always been a member of a trade union but I'm always a minority interest as they appear increasingly taken up with particular court cases, rather than dealing better and cheaper in the open in the interests of students under workplace or other community supervision. (Skills are better in life than skill certificates? Who knows?)

Annabel Crabb reminds us on ABC TV that Australian Arts degrees, don't appear to be price sensitive and it was Julie Haire writing about the research in the AFR that alerted me to this key fact. The price of Arts degrees (often in history, languages and their related cultural and environmental practices) were raised considerably in recent years in Australian universities. Science, Technology,

Engineering and Mathematics (STEM) degree prices were dropped substantially to encourage wider interest in doing the STEM degrees, in occupations with supposed labour shortages. The majority who wanted to choose Arts and who would never switch to STEM for financial reasons or not, may see this is part of the way forward for better Australian placement in the region and globally. As a history, movie and song loving grandma, I do, for example. Yet, I've met high school juniors who could think and write better than many lawyers. The latter don't take it personally but often feel confused about what to do? On the other hand, I easily guess and act accordingly on a provisional basis, ready to admit to change if I find out more later. This is a key response, honed by one's limited experience of life, which is crucial for intelligent future policy development and action by caring individuals in any areas of any populations, well qualified or not. The secret rat in a skinner box pressing levers not secretly following orders seems to be coming. Make Australia a stabilizing force.

The first judge who tried the David McBride case, according to his lawyer, Mark Davis, thought that if David McBride felt that he didn't want to follow orders, he should never have joined the army. If I were David McBride, I would never have joined the army, nor gone to court if unhappy about somehow having done so. I know I would lose a lot of money and almost certainly lose more, unless lawyers in the case were working free for friends with well documented, good memories, perhaps.

I will address so-called "whistleblowing" legislation (i.e. Protected Disclosure Acts) and freedom of information legislation in this context later. The David McBride case and others suggest the intelligent linked approaches to dealing with situations don't follow a particular law or professional opinion, expert or not. They deal instead with an issue arising in a news environment, with evidence presented openly on the surrounding grounds better instead. If the army wants to know what its soldiers think, including about any orders given to them, surely it should ask. National Referendum research was carried out recently when all Australian citizens, (and not merely those who claimed aboriginal descent) were asked if Aborigines should now be referred to in the Constitution, with whatever this involves. What would any particular soldier like to be more like? Why not find out?

I wouldn't be surprised if dealing with the normal ground makes one bitter. I'm bitter and I've had more luck than many others, so I'm not surprised if they are pissed off and want money. I address the article "**Lecturer loses reinstatement bid over slide of swastika**" (SMH 18.5.24, p.37) later. It describes the current trouble of a former Sydney University lecturer in political economy, Tim Anderson, over his use of the swastika slide in a law tutorial. A student complaint was made against him later, although nobody complained in the tutorial at the time. Long ago, in 1978, Tim Anderson was spokesman for the religious group, **Ananda Marga**, after a bomb was planted outside the Hilton Hotel in Sydney and three people were killed. Anderson, who first went to jail and was then released, wrote a garbled book on what had happened to him. It was barely comprehensible to me. I guess that such is life when one is going through it, often without benefit of hindsight and research. However, this issue seems an important turning point for ideas about freedom of speech and information. Lying and hiding for a cause needs better justification than Anderson has ever given, in my ignorant opinion, yet he has been a university senior lecturer and far more, up until recently. I hope the media pursues this case because I've long been trying to find out more about Anderson.

Rachel Landers wrote the book **Who Bombed the Hilton?** (2016) about the 1978 killings. Imre Saluzinsky wrote the book **Hilton Bombing: Evan Pederick and the Ananda Marga** (2019). Meredith Burgmann's book, **Dirty Secrets, Our ASIO files**, has a chapter on Tim Anderson and top Australian gay judge, Michael Kirby. He calls his chapter, **The Commos and Me**. The former were all great books where we learned a lot from great authors. (It was family not royalty.) Don't expect that approach from Tim Anderson, because he seems a comparatively secretive and unhelpful person when writing about his past life or that of others to me. I've never met him, although I've seen him

speak. I've read his writings on law and our joint political economy interests, which I disagree with strongly. I've never met him to have a collegial chat – no matter how hard I tried as a woman and colleague in a Sydney Uni. health faculty. He is a comparatively stupid “*eye for an eye*” liar, in my ignorant estimation. However, I bet he is a great teacher for law students because I have read and seen him perform enough to know that he thinks he knows what he is talking about. The students who were offended by him should speak up in opposition next time, so all learn better, especially when Sydney University lawns are dotted with tents calling for peace in the Middle East and involving the international Sydney University for very good reason, in my opinion. These students are not small children. They should accept that there are environmental and personal differences between people depending on their family and cultural location. Tim Anderson hides his origins.

I often wonder if the many men and few women who strongly embrace high risk practices are self-destructive or merely living out or rejecting the parental plots that they grew up in. Who knows? Not me. I have thought, that I shared the views of the early US Weathermen when young but lived in Australia in a more personally understanding place without guns. I still think that, because the Communist Party and splinters were generally treated more respectfully by many people in Australia, which often welcomed them into government, schools, and elsewhere, in my experience. It was often said, in my experience then, that the Communists are the biggest ex-party in Australia. I became one of those when I left the CPA and University teaching to become a public servant. Read **Vida** by Marge Piercy, for her American novel of the same US period, in which the War on Vietnam, and the aftermath, but with more gun violence were central. The early Australian feminists like Vida Goldstein and Muriel Matters, were often widely respected but not enough to get them into office. At Sydney University today, the students and staff most concerned seem to revisit related global issues in the future of the Middle East. To attempt to reduce honest debate in a university through censorship or violence is wrong, I think, because doing so hides from all greater and broader knowledge of the other and their normal production. In this context, the US has advanced its own critique to uniquely entertaining levels.

GO AHEAD PONDERING THE PERSONAL AND POLITICAL RELATIONSHIPS IN REGIONAL FORCES

In any analysis for judgment, in my estimation, one must start from the environment and character of the person, not whether they conform to duties of academic care which limit learning about differences by the young. For example, I recall a gifted Australian Muslim woman, Rabia Siddique, now living in WA, as a lawyer and mother. She wrote a memoir of her time as a soldier in the British Army. I picked this up freely in a cupboard in the local park. She went to court, after she was not given a medal by the British Army in a terrorist situation where negotiators were being stormed by angry mobs outside and a terrorist gunman came into the room and was shot. For this shocking occurrence, only male soldiers were medalled. One woman's fish is another woman's poison, I guess. Most women like me shy away from risk. The freedom to choose, however, has always remained highly valued in many circles considering sex. (Think of St Barbara in Turkey. She was killed by her father, but sainted for uniting with a Christian. Freedom of choice means a lot to me but it seems interfered with by typical legal prohibitions on better judgment in court. Why bother? (These professional time salesmen put one through long enduring pain then expect to be paid.)

Write in prison, I guess. Tell us what it means to be a strong woman, for example, because I've always wondered at the term. I found Asne Seierstad's book, **One of Us**, the story of Anders Breivik (2015) and the massacre in Norway a most illuminating book, for example, along with Seierstad's studies of attractions of the religious clerics and their acolytes for adolescent girls living in Europe with parents, not near home. Like football, religion gets the young out the house in many ways.

When I was a girl, the churches also did great services for young people in holding caring dances. I guess duty of care and public liability insurance approaches may require updating. Who knows?

Most of us Australians think, I guess, that we can pursue our own fates better while fitting into the world around us until our personal death. I don't believe that a particular God, ruler or leader, divine or otherwise, has it all mapped out for our future. Seeking a Mercedes Benz, as Janis did from God, also seems self-indulgent. Historically, under our Constitution and Crown I write **can** and **will** and **might**, not **shall**. Historically, "shall" turns practice expected by the Monarch, into approaches with wider, unnecessarily conflicting and expensive but prescriptive application, being demanded from the top powers down. This legally constricting approach may seem foolishly wrong in regard to the particular case, as doctors are more or less willing to recognise in the patient, perhaps. The latest US fashions in silly debates based on lousy US Constitution driven legal practices should not be imported to waste time in Australia, in comparatively poor and expensive terms. Such terms are in turn supposedly applicable or not to legal practice in 50 separate US states. This has hindered good Australian development in the so far caring professions, if not the legal and financial ones. Artificial intelligence (AI) formerly called "information technology (IT)", led selling, from institutional tops.

From living in strata housing and experiencing the treatment from Macquarie Bank and strata managers discussed attached, I hope somebody who understands and cares about the interests of Australian people is working for artificial intelligence mechanisms that CEO Shemara Wikramanayake is fronting at the Macquarie Bank, according to the article "**Macquarie's focus on four global themes**" (AFR, 8.5.24, p.28). One always wonders about the global effect on the Australian ground and if it is effectively abreast of differences between products and services. How much does productivity matter, compared with time and freedom of choice to those wealthiest?

REGIONAL CARING, FUNDING AND INVESTMENT DIRECTION AFTER THE 2024 FEDERAL BUDGET

Following the 2024 budget of Australian Labor Treasurer, Jim Chalmers, these discussions about the caring professions and service provision may be helpful to "*de-risk up front processes for big capital projects*", as the Treasurer claimed the budget seeks in relation to **Future Made in Australia** services and manufacturing goals. These stress the importance of new housing and renewables at the household level; backed by renewable energy, mining for critical minerals and related green or blue steel production and battery manufacture, for example. I look forward to reading and assessing the Treasury paper on auditing, taxation and insolvency, which Tadros refers to in regard to the Treasury inquiry into the big four consulting firms (AFR 6.5.24, p. 4.). This is commended to your attention because I doubt that the big four consulting firms are established to serve the key-stakeholders and related Australian people first in any national or regional project in which other stakeholders are involved. Like many, however, I am no Alan Kohler, with no desire to play the numbers at any age. Hence the stakeholder government and fund investment models seem better than the institutional stockholder models for serving Australians and fund members better with informed choice. In my experience of workers compensation and insurance fund operation after the passage of state and national occupational health and safety acts in the 1980s, they provide more openly informed stability for Australian businesses seeking to compete on early insurance and underwriting premium costs. This is at least until claims and lawyers' costs begin to roll in increasingly fast and bigger lump sums are doled out after years in court. I saw better ways quickly lost to lawyers and court as usual.

My advice early on in any big new development process is to ask all Attorneys General (AGs) whether they would rather be called **friends of the court**, or **friends of the people** and act accordingly. Mark Dreyfus, Commonwealth AG, seems slow to pick up, so far in this climate where a former Labor AG, Nicola Roxon, was a strong Health Minister and anti-tobacco advocate who now

heads a major superannuation fund. Dreyfus may need more state, or other encouragement, from the Mother Parliament of NSW, the Minister of Health, or significant others, for example. Following key information provided to all of us as a result of the Commonwealth Labor Referendum on an indigenous Voice in the Constitution, Australian soldiers might also be usefully polled now to ask if they would rather be **a: More like traditional soldiers or b. Less like traditional soldiers.** Reasons beside the tick in the box are naturally welcome. This should help the McBride claim because I have no idea otherwise how any judge or army could ever know, what soldiers think, except by some kind of secret ballot. I write from my ancient teaching experience of trying to get police and prison officers at the University of Western Sydney to debate various matters openly in tutorials. I began to see then that the collegiate culture following orders is stronger than the normal rest. Whether this makes anybody feel more or less safe is debatable but I hate and fear plane noise and guns.

Many UN Conventions were formed during the Cold War after WW2, driven by the US and Russian spheres of global influence and related conflict. However, research and production of gas and "germ" warfare, nuclear bombs, rockets, torpedoes, land mines, guns, and many other weapons continued on beside promotional entertainment like the Mickey Mouse Club. When I was young, I was enthralled. The former was still dominated by evil or narrowly unimaginative men with an itch to test what they created and would drop on others to be sure, if they got the chance. They were also supported by British, French and other government power and energy institutions and those brothers who also let off local sparks, particularly at boundaries. Masters of war as usual.

In this context, Brexit and many current debates are about global and local ownership and regulation. This must somehow depend on working better with outsiders and particular cases which may be grounded in many different types of law and evidence from other relevant sources. Many have transitioned from being the people of the Book to being the people of many books, depending entirely on the particular circumstances. Don't follow orders and shoot us. Encourage us to read and write or go to journalists, politicians or others freely on key matters. Like most people I expect, I have more faith in humans than numbers. My education and experience as a public servant also taught me that. Whether one keeps hope alive should surely depend on what one is hoping for. Baby, it has to be something better than victory. As history eventually shows, it's just the first step.

THINK AND ACT GLOBALLY AND LOCALLY: PURSUE NATIONAL, PERSONAL AND INSTITUTIONAL INTERESTS ON PARTICULAR REGIONAL GROUNDS TO DE-RISK OWNERSHIP AND PRICE CONCERNS

CONSIDER THE COSTS OF MACQUARIE BANK, STRATA MANAGERS AND OTHER INDUSTRY PRACTICES TO THE OWNERS OF THE FUNDS. ONE'S ACCOUNT FOLLOWS ALAN KOHLER, THE AUSTRALIAN GOVERNMENT BUDGET AND ME TOO, AMONG OTHERS ADDRESSED ATTACHED.

As a grandma living under Macquarie Bank and related industry control; as a part-owner of strata plan 10775; living on the plot; I think the costs that concern people lie in the rising cost of housing, transport, education and other costs of daily living. Their freedom of choice often depends most on who they are and what they own to help them over bad patches. The Australian government is committed to new building. I guess this is all building as usual in my experience of how the state industry operates to try to protect and advance itself and its brothers as a rule. The costs of multiple forced technological, professional and other closures, have made nonsense of working smarter and with good treatment of ownership and small business concerns, in my view, discussed attached.)

I live on a strata plan with owners, renters, and others, according to the Macquarie Bank, strata management, technological and related procedures, and with some more particular owners and renters living on the plot, or not. Traditional financial operations clash with those now required of the Australian states which seek to be helpful enough to serve all of us in some more inclusive

fashion. This is ideally varied to suit the particular owner's plot. Hail yourself with open backing to serve the people, through better advanced stakeholder knowledge models of governments and funds. This is necessary to achieve the joint Australian dream of choice, following the 2024 Budget.

Dear God, I hope they have some idea what I am writing about. This is from a women and children's perspective which is naturally broader and longer than normal market perspectives. This is where the reproductive and death aims, behaviour and wishes, of both sexes are far from well enough understood and acknowledged in typical accounts of productive activity as well as in consumption. Do not believe Rod O'Donnell's **Macroeconomic Principles** (2007) 4th Edition, for example, because it is full of numerical and related theoretical shit and I believe that a lot of us, including Rod, know roughly why. (He was a young engineer who won prizes. Sydney University Philosophy and Economics Departments sent him to Cambridge to study Keynes, and he came back to Sydney as a professor. Sadly, these proliferating numerical cognoscenti games usually grasp the wrong top end of the stick, in my view. There are many reasons. I have explored some in the caring professions and behaviours, including their financial ones, discussed attached and at www.Carolodonnell.com.au . The aim is to influence home building and treatment to be better, cheaper and fairer services. One point of making key things in Australia, for example, is so they can easily be fixed by someone local if they break down. The world is littered otherwise with technological good intentions, perhaps.

I address the indirect Goods and Services Tax (GST) in related regional contexts later to refer to the particular pulling power and opportunities in Western Australia for broader regional, national, and international change, based on openly shared goals, with or without lawyers as we all may wish. The US Constitutional and popular view seems naturally tax and government fearing, stacking, or hating. The popular US reverence for military leadership in government seems accordingly weird but not as weird as the institutionalised trading idea that guns keep families safe when they demonstrably kill them instead. People can be funny about who they ignore or embrace as leaders at various times, as Haynes Johnson's book **The Age of Anxiety**, on US spy trials continuing after WW2 points out. In Australia we tend less to emotional extremes in political behaviour globally and locally, blessed with an administratively straightforward and pragmatic Constitution, rather than any higher aspirational flight. However, as time and secret population activity increases everywhere, one naturally expects public disorder, death, fraud and related imprisonment also to increase, under the rule of particular law observed in the breach, or to fit in with earlier promotional actions and online sharing, or not.

MACQUARIE INVESTMENT BANK AND STRATA MANAGERS APPEAR TO BE LEGALLY BACKED SELLERS OF PRODUCTS PUSHING UP ALL PRICES. THEY DON'T APPEAR ESTABLISHED TO PERFORM AS THE IDEALLY CHOSEN SELLERS OF SERVICES IN HOUSING TO OWNERS OF HOUSING AND RENTERS. WHO OWNS MY HOME AND WHY ARE THEY PUSHING ME AROUND?

I WILL ACCEPT MY OWN TREE RISK JUST AS I WOULD ACCEPT THE RISK OF LIVING WITH ONE MAN RATHER THAN ANOTHER OR WITH MORE THAN ONE OF THEM IN ANY PARTICULAR PLACE.

Personally, I have hated living with expectations of bargaining, tipping and begging because I think such practices normalise many forms of undesirable government and related costs to fairer service. Many others may feel and choose differently for many reasons which may seem as good as mine to them. However, there seems no good economic reason to assume that treatment of goods, (which may be bad for health and longevity) and services to people, can or should be addressed in the same way by any government seeking a more informed and democratic population. To treat goods and services as if they are interchangeable products, (which are good for people, their constitutions and economies because they choose or feel forced to choose them in their environment) seems crazy to me. The common financial and economic view avoids the reality that whether it is apparently freely

given or not, whether a product is also a service depends on the comparatively subjective view of the person receiving the gift or trade. The free or nearly free service may often be judged best because it seems capable of being produced more broadly, freely or cheaply. Cooking shows on free to air TV entertain viewers who may learn to cook better or professionally at home, for example.

The idea of opening up operations more easily and honestly in clear writing and pictures, is nevertheless anathema to the market and professional mentality. They keep their secrets to themselves to trade more and primarily on their own behalf, using clients' funds, whether they appear well informed or not. The Treasury paper on retirement incomes and investing is discussed attached for example and referred to briefly later. Many goods may be bad for the health of people and good order. This is a reason for increased government taxes on cigarettes and alcohol, for example. They are price sensitive, apparently unlike Arts degrees compared with STEM degrees. One argues that for caring financial service reasons it is also bad, however, for households, services and businesses to be driven by Macquarie Bank, its strata management and professional interests. Owners and renters of property appear captives of interests taking us into the dark, poorly for us.

The files attached show that common big and small businesses think they should and do own their customers, (the owners' corporation and individual owners and residents on particular lots).

For the latest local example: In the last strata plan notes of the last strata committee meeting (5.5.24) of strata plan 10775, and in discussion of ***Special By-law number 1 on (Tree and Plant Maintenance)*** it is again stated that Courtyards are *"limited to 2.2 metres above and 0.3 metres below the upper surface of the concrete floor of attached unit"*. Under the **Scope of the By-law**, it is stated *that owners must not permit any plants in their Courtyard to exceed the height or depth boundary of that courtyard"*.

This is flouted all over strata-plan 10775 but allows all trees and flourishing gardens to be dug up at will against the wishes of individual owners, such as myself. This appears to be an encouragement to overbuilding, over servicing or wrongly "servicing", in related business interests. This also acts wrongly against the interests of most people living in houses or other homes they own, as well as those concerned more broadly about stresses on communities and utilities from overbuilding etc. (They love concrete and hate trees. You can often see this on TV and it isn't **Gardening Australia**.)

Open audit is recommended to shed light on related household and professional concerns and costs to all strata plans, such as in related insurance funding and administration, for example, compulsory or not. Surely global insurance costs and managed funds rise with increasing instability and loss to those who appear most vulnerable, whether they can ever recover anything but a comparative pittance for what was lost or not. This issue of the owners right to open audit, to show it around to people invested or not, goes to the heart of many issues addressed in Alan Kohler's book, **It's Your Money** (2019) on investing. This direction is addressed later and attached in housing services.

However, I recall when a Protected Disclosure Act was passed in NSW in the 1980s, following Freedom of Information Acts which were also passed in many Australian states. The protected disclosure was often called "whistleblower" legislation. Nothing would encourage me to take any concern I have ever had to court if I could possibly avoid it. Yet court maintains its feudal operational fantasies against the rest of us who would prefer to operate in more knowledgeable, openly informed, cheaper communities, wherever we sat. (All our files are poor and incomplete, I guess. It is stupid to stall by hiding what is lost in the past to broader judgment as this gets worse.)

I address science, technology, engineering, and mathematics (STEM) professions later, to question once more the utility of their particular treatments and numbers. As property owners we appear

driven by the rising, expensive, and multiplying market costs of housing posing as best practice or something similar for promotional and commercial or related professional reasons. This seems dysfunctional and expensive for Australian government, businesses and taxpayers. People must have enormous stamina to get through their systems. These typically also take many supposedly legal approaches to their financial choices through first being Macquarie Bank captives. God alone knows how auditors, lawyers, real estate agents, financial planners, insurance companies and others are likely to be ramping up with Macquarie Bank to control their patches in regard to repeated issues addressed each year at the strata plan AGM. Sprung on us largely make more money.

How dare these women, like Shemara Wikramanayake, sitting on top of lots of our housing and doing things with lots of our stuff, get such huge amounts of money yet stay so dumb? (Servants.) On the other hand, they didn't call women and kids the bearers of the social relations of production for nothing, so I wonder what Gina Gottlieb-Cass is going to do about her poxy, stupid, outfit, the Australian Competition and Consumer Commission (ACCC). Ask her parents and uncle on TV because they have led the caring professions as well as what I call the *"get away from me you threatening arseholes giving me more pain, anxiety and loss professions"*. (Poor teeth and eyes.)

CHEERS TO BETTER, CHEAPER. FAIRER FUND MANAGEMENT AND TAXATION LED BY THREE EASTERN STATES AND WESTERN AUSTRALIA, AS FIRST ADDRESSED BY RICHARD COURT AT THE ABC TV NATIONAL PRESS CLUB, WHILE I WAS COUCHED AS USUAL. (YOU KNOW IT MAKES SENSE)

As a woman called to the caring professions, I have attempted to enter the taxation debate numerous times in my life, but have never really understood what the hell was going on except perhaps theoretically, in hindsight, and then I forgot again. Nevertheless, the Australian Law Reform Commission (ALRC) report into legal privilege shocked me horribly and I was rooting for the Australian Taxation Office (ATO) all the way, because legal privileges seemed increasingly stupid, wrong and costly for everybody involved. As I recall, the ALRC report called it *"client legal privilege"* but the privilege belongs to the increasing number of lawyers who keep some of their client's secrets, perhaps, while lawyers practice stupidly prescriptive law. We should not be forced to law in a system which appears stupid if it discusses products and services as if they should be seen alike. A law needs aims more than prescriptions so treatment can be varied better according to the region.

The caring professions seldom want to discuss money, including their own, in my experience. I felt much the same until I realized the importance of communities recognising as well as denying the existence of death as a money-making venture, especially in retirement. However, key professional attitudes cannot provide more effective service to people through government or related professional risk management and insurance operations, I often and increasingly believe. This became clear to me when working in the NSW Department of Industrial Relations and Employment and later in state workers compensation insurance during the 1980s and 1990s, before I returned to teaching at Sydney University in the Faculty of Health Sciences. Put shortly, lawyers are running the professional gigs in silly, expensive ways. They get in the way of more broadly informed Australian interests, addressed later in the quest for more free, reliable services to Australians and others.

In my view, we had better trust ourselves to manage the managers of our expected financial fate, because in the Macquarie Bank and strata housing management case, the funds and continuing quarterly levies, which rose sharply and irregularly in recent years, appear poorly managed from the perspective of the strata plan corporation of owners. The owners' corporation includes those living on the plot like me and renters as well as investors elsewhere. Unlike media mogul and gambler Kerry Packer, who is now dead, I am convinced government can invest my money better than I can.

They know a lot more, are bigger and more powerful, and can wait out the market in downturns. I think I would waste my time in competition. Many people feel this but are encouraged differently.

I agree with Kohler that it is **my money**, because **my super fund** made a point of it, at least until the Macquarie Bank ideology took over the marketplace as far as the eye can see, especially after I moved into strata living in 1994. I saw what happened in housing and commercial building and business types, prices and costs, internationally, regionally and locally before and after I retired from work in 2007 at 60. I then saw and read about how the global financial crisis of 2008 played out. I address housing and health care attached, to suggest more broadly obvious plain English ways forward. This occurs in situations where reliable government service is rapidly being lost to international secret markets which appear increasingly and expensively unreliable and costly. This is not duelling with dodgy numbers nobody outside the professional tent has a clue about as usual.

Recently, when I heard the former Premier of Western Australia, talk about taxation and the relationships between the Commonwealth, the states and their GST tax revenue collection, in an ABC TV Australian Press Club address, another penny dropped. Court briefly discussed the history of Western Australia's relationship with the Commonwealth and other states, dismissing the idea that WA might wish to leave the federation of states, so that its population could live even better off its giant WA mining and pastoral wealth. I realized mining, energy policy and service delivery were historically and integrally related financially still to state mining tax and royalty treatments, as well as to population service delivery and support through burning fossil fuels first like coal and gas.

Court's advice was clear and based on his experience as Premier of Western Australia, the richest Australian mining and pastoral state, especially since Australia's growing but volatile relationship with China. The Goods and Services Tax (GST) is indirect taxation collected at the point of sale (as a good, a bad, a service or a force) to the customer. Court concluded, however, that to achieve regional service aims through the GST and other taxation collections going to the Commonwealth, the latter should distribute **90% back to the states according to the number of people in each state.** **The remaining 10% of indirect taxation** could then be used in cooperative particular causes to meet and dampen normal cyclical demands and losses caused by international and regional market fluctuations. These particularly affect mining export prices, for big example. (Baby, I love it.)

The mass services professions, led by government and grandmas' expansion after world-war 2 grew greater with the passage of key initiatives in education, health care and rehabilitation which were primarily introduced under the Hawke, Keating and related state governments. Originally, however, the Whitlam Labor government had introduced the broader new world order theory to Australian government before it was thrown out again. Today, much of Australia's wealth remains founded on international and other big or small mining and pastoral or agricultural businesses and transport. They support machine purchase and sale or repair; and building and housing or other local commercial operations. Women brought up like me with the caring professions, tend to think more, perhaps, of taxes being already distributed to the state or region on the basis on its number of occupants. I foolishly did, before Court's mildly put, thoughtfully forceful proposal. I wonder what the Casses and Cass-Gottliebs would make of this, for example. (Ask the sisters, cousins and aunts.)

Until Court spoke, I foolishly had little or no idea that GST taxes were not distributed on a per person basis to the state, also on a personal service and future election basis, increasingly poorly, wastefully and unequally, as it seems to many of us, perhaps. As a Marxist feminist, I also supported former Liberal NSW Premier, Nick Greiner, in new Australian approaches to service administration when Paul Keating was PM. I came to respect and support these more openly data driven administrative and financial directions as better for Australians, before the lawyers took back their usual court

approaches to state institutions. I openly argue the case for land and housing management and development for example. **Let audits be conducted in strata management to tell us owners a lot.**

In my view, Shemara Wikramanayake, Chief Executive Officer (CEO) of the Macquarie Bank should comment on these investment concerns on the ground. She surely needs to acknowledge them to meet the things that concern her and all the men and women she has to make happier first in her position. Tell us how our property is best linked to hers so that we aren't increasingly ripped off to top up her mates' bonuses, whether we win or lose financially. I don't want to live in a casino and I never have. I would hate to have to support a man and I expect a lot of them feel the same in reverse. Will Wikramanayake stand up for women and kids or the normal guys and will it matter?

After hearing Court, I guess that the pollution, coal strikes and mine closures in Britain under the Thatcher government, which Labor communities and trade unions fought so hard against, were also closely related to the attempted introduction of "**Thatcher's poll tax**". This was to make the point that services provided under the National Health Service and through unemployment, disability or schooling benefits had to be put on a sustainable immigration management and reproduction basis. Australian states came to that reasonable well-planned conclusion after Constitution in 1901, each unfortunately still carrying the link to English courts and feudal institutions. The meaning of free, as in trade, was often addressed a lot by those who saw their interests in maintaining borders as usual.

On the British mass experience of expanding pensions, home building and National Health Services, which occurred later in the 1980s in Australia, I agree with Court's globally and locally stabilising proposal which keeps us all more openly in check. The increasing introduction of legal and bureaucratic complexity in the name of encouraging dubious and ignorant freedom of international choice and electronic funds transfer, seems managed in stupid and costly ways to me and the state. I agree with Kohler's view that I own myself, my funds and my property. The state should help me make better choices rather than encourage me to choose between risky leaps in the dark going forward. This is addressed in discussions of Treasury paper recommendations on retirement incomes and investment attached. (Many carers are going to lose or pick up a lot because of trusting men.)

IDEALLY, WE ARE NOT SLAVES OR PRODUCTS OR SERVICE PROVIDERS EXCEPT IN CONTRACT. WE ARE OUR OWN INTELLECTUAL PROPERTY AND MAY GIVE OURSELVES OR OUR PRODUCTS OR SERVICES FREE TO ANYBODY WE LIKE, IF SUFFICIENTLY SUPPORTED BY OTHERS SOMEHOW

Court briefly referred to the need for considering the treatment of mining royalties. According to Edna Carew's excellent book, **The Language of Money** (1996) *royalties are payments to owners, funded by those who benefit from the use of the products of inventiveness, authorship or ownership*. Carew further points out that *royalties are what authors hope to earn when they write, inventors when they invent; government and landowners when oil is found on their property* (p. 289). Since then, we have seen some bad technologies and practices disrupt comparatively informed and reliable operations in order to force new products and costs onto the market, in government and in growth institutions, such as universities and business product and sales professions, for example. From my perspective, the most interesting aspects of quantum computing (about which I know almost nothing) lie in their potential miniaturization and archival potential. I am one who has held four books still receiving royalties yearly from the Australian Public Lending Rights Scheme since the 1980s, because these books have been in university and other educational libraries as a result.

I have been fascinated by potential archival and related sales or promotional futures as a result of the release of creative effort by many more since then. This is fuelled by the comparative wealth and time of many more readers and writers as a result of technological development today, which also seeks to identify and hold itself out more broadly. (Close the library to protect the books?)

The costs of this technological expansion are increasingly passed on, like any other, to the dumbest at the end of the financial lines, the new or second time writer, as very few books sell well enough to cover their costs of production. Yet almost new and old second-hand books also freely increase as the historical piles grow higher. The good part is that in Glebe the reader can now find many books free or almost free. The new writer, on the other hand, appears financially stuck with a product she didn't perhaps bargain for or want, unless she has other support. (He is included in she these days. Baby you've come a long way with cigarettes and shoes?) In Australia it should be clearer to all that vital community production, as well as personally useful information or entertainment, can be made free or cheap today for all, but especially to benefit those poorest, as they wish.

The archival treatment and use of the Australian product is equally of interest in all native arts, crafts, and related embellishments to any aspect of our historical lives. As an academic author of books and journal articles before the 1980s and beyond, I've seen the growing issues of production in the caring professions in practice and theory, as well as in academic publishing. I developed the related conclusion that I am my own intellectual property and what I write is mine and I can freely give it to anyone, unless I have contracted otherwise. Others can too. Such a free choice is what differentiates us owners of ourselves and many normal voters from slaves and robots, perhaps.

Those in caring professions often say we are each uniquely important. Surely it depends. From reading Australian Law Reform Commission, National Health and Medical Research and professional ethicists reports like **Essentially Yours**, on **Gene Patenting** in human health treatment, and having recently heard from Richard Court, I now wonder about the related treatment of royalties in mining. Royalties in mining seem a different risk and insurance treatment concern related to people living on land and the individuals who come and leave it or not. (Choices of death are addressed attached.)

However, the matter of royalties also relates to costs and risks experienced increasingly by university administrations and other forward-facing options for more orderly development. These may easily be cheaper than the leading edge in tools and standards directed largely to those richest who easily lead all markets up in images and music. The best services are those which appear free and easily available and more reliable as well as cheaper than the norm. This isn't so much about gaining the mindless technological sales and software edge to pretend that the outcome you get from stupid tests and questionnaires is science. Psychologists should get out of the professional tick box and use their reading and writing more as it often frightens men to be better understood, especially in writing, in my humble experience. The male is made to hide to control in my common experience.

See more broadly than professionally at www.Carolodonnell.com.au under the subject examples related to the local workplace and community-based development models of the early British Open University, that I taught at Sydney University, for example. I saw on **Landline** recently that some prisoners may train to get one of the many vehicle driving licences available which allows them to get a job driving a fork-lift or other vehicle where licences are needed to support good and safe practice. I guess there are many possibilities like that for those with the understanding, willingness and connexions to make them. In the 1980s, for example, the educational subject classifications **science, technology, engineering, and mathematics** (STEM) were not used and the reference was to trade and technical occupations with new traineeships added, including in caring occupations. This was so that the state shared more of the business cost of slow and less production, material waste and faults. These are often incurred by the learning practitioners in ways that can be more easily recognised as losses to the producers of the product and client. Studies in technical and further education (TAFE) were expected to lead increasingly into university studies. This was when post-graduate courses in financial management and related commercial procedures took off. For those using products or supposedly delivering services, insurance costs climb relentlessly as people expect

better outcomes from global rather than local competition. Service needs better management which recognises, like Alan Kohler, that what I own is mine. A lot of the rest seem to have forgotten.

TO SERVE THE AUSTRALIAN AND OTHER PEOPLE BETTER MAKE MORE KEY DEVELOPMENT SERVICES FREE, OR CHEAPER AND MORE RELIABLE THAN THE NORM

The manufacturing, construction and related service industries have seen a strong depletion of skills in environments where families and governments once nurtured the next generations of carpenters, plumbers, electricians, roofers, tilers, concreters, painters, etc. etc. This was to create houses and businesses for people who wanted their kids to be lawyers and doctors. Trusted and well-managed TAFE style college outreach programs and organisations such as The Social Network, addressed attached, seem to offer related examples of good community service goals today. I expect there are many other related options for any academics or others who may wish to donate their precious or sentimental cultural leavings in retirement, or possibly keep up with them and the kids, freely or not. This would be a key way of tapping confidence, compassion and creativity as the Australian treasurer said that he and the government would like to do in openly shared community direction.

For those who love learning, wherever they work or live, the invention of the internet and laptop computer, with Microsoft Office, assisted by Google search engine and reasonably reliable government or other information sites, meant that one could suddenly stand on the heads of many giants for information, instead of asking Fred next door. In the 1980s I used to spend huge amounts of personal money in state government bookshops but all that stuff and more is far more freely available today, along with books, except in specialised student cases like law, for example. What huge irony that men have been taught and have now taught women to hide behind numbers rather than understanding their joint life directions together, on the ground, for the shared future. Write often to catch up, trying to discuss issues of concern as or before they arise, if possible. (I think Ophelia's father was right, and Hamlet was a dangerous nutcase for these reasons, for example.)

In regard to caring services, in teaching, midwifery and nursing, for example, I have always loved Australian national free to air TV, especially ABC TV and SBS TV as their product has been so comparatively free, reliable and cheap as a tool of learning and entertainment for all Australians of diverse stripes. From the view that the best services are free, reliable and cost the consumer little or nothing, this free to air radio and TV medium remains the crucial life-blood of future development and security, whatever the level of private advancement and however many are left behind. Don't let American lawyers smash these central communications to replace them with their financial models where too much competition is never enough and we are taught to fight for something that many in America know isn't true or good. The Constitutional pledge ensures the right to silence in case of self-incrimination, the armed state, and increasingly applauds a hate of taxes. In **The Age Anxiety: McCarthyism to Terrorism**, (2005) Haynes Johnson attacks US Senator McCarthy strongly when US wartime alliance with Russia turns into the anti-Communist Cold War. He lets the reader join other secret dots as usual. (It takes a long, secret, and expensively corrupt, time doing things properly according to the US state using US Constitutional and commercial methods. Where any recent historical and geographical record exists, how could one not be a conspiracy theorist?)

Their technological disruptions have made the place a slow and disorderly mess for all of us who are being invited to choose to help ourselves online, for example. Thus, the most ignorant and stupid of us may appear increasingly to be in charge of a process where we are actually being sold something we don't need which won't work well for us, whether we can avoid it or not. To find ways out of this development, cost and service problem for the Australian people, first understand services are not products. (Boys and girls think of mother, for example. We she a product or a service or both?)

Was she an investment good or a producer good? Did she care about you enough or was she just lacking in received Australian historical and environmental wisdom, speech and writing? Peasant fathers everywhere should be told the end-times are coming, perhaps. Grandma's death is coming up soon and the fewer kids there are the more money is in it for stakeholders left behind I assume.)

I have come to related development questions and concerned property owner's conclusions about retirement incomes policy and housing management on the variable ground, which may be known, or assiduously avoided by strata managers and an increasing number of contractors, to run up more costs from afar as usual. I write from the view of living as an owner in one of the 18 townhouses under strata plan 10775 with key management concerns attached. I particularly deplore wrong government coercion and advice as it appears to be increasingly rapidly promoted in increasingly dark and costly ways. Services are not products and so we are not alone in the caring and trusting professions. We lack clear ownership of our resources and personal choice, living as idiots on lawyers controlling blocks. I have discussed the growing costly and foolish demand for by-laws as protections many times, for example, but do so again in the files on our local affairs attached.

Regularly watching the movie, **The Producers**, taught me more about the real world. Heil myself and the organisation or party? Talk to a pigeon? I was forced to learn like that from movies as the US commercial imperative dictated horribly and stupidly to keep all of its secrets, commercial or state, or perhaps hidden in trade, for a conspiratorial hint. As Australians, some of us hopefully wish to take responsibility for ourselves, especially in choosing death sooner, rather than later, for example. We ought to be respected and congratulated for this choice. Send us a special Birthday card when we turn up on actuarially borrowed time as a reminder, and let us choose a special pill, for example.

Q.; IS MY HOME WITHOUT MORTGAGE MINE? IS MY SHARE OF MONEY IN MY STRATA MANAGER'S MACQUARIE BANK STRATA ACCOUNT MINE? DOES IT MATTER AND WHY?

I HAVE NO DOUBT MONEY IN MY NATIONAL AUSTRALIA BANK (NAB) ACCOUNT IS MINE AS MY SUPERANNUATION FUND AND OTHERS HAVE REGULARLY AND RELIABLY PUT MONEY INTO IT SINCE I RETIRED IN 2007 AND I'VE NOT FELT A PERSONAL NEED TO DISPUTE THEIR ACTIONS. I'M ALSO PAID INTEREST ON MY ACCOUNT, CONDUCTED IN WAYS WHICH ARE EASY TO UNDERSTAND.

In regard to land, property, money in the bank, intellectual property in writing, etc. Is it mine or does it belong to others first or as well and should they be charged for their answer? As a member of the strata committee on strata plan 10775 in Glebe, I have come to the conclusion that there is too much coercive control going on through management of me and mine by the Macquarie Bank and everything their related group housing operatives have stood for since I moved here in 1994. Especially since my retirement in 2007 and the global financial crisis and widespread sale of the smart phone beginning in 2008, I have watched TV news, read the papers and lived on this plot which I am happier to call mine, now Alan Kohler backs me up. (See related files attached on strata management Annual General Meetings in recent years to prompt this query into audit research).

However, let me count the ways I hate and distrust the Macquarie Bank and its chief mates in housing. I address this in the related regional and personal learning lights attached and discussed further at www.Carolodonnell.com.au, and as a grandma of 77 years old. As Carmen Lawrence, Australia's first female Premier in WA and first federal woman Labor Minister of many caring affairs who ended up as a WA academic observed, and I have also taken to heart: *"Don't wait for the light at the end of the tunnel. If it doesn't appear on time stride down there and light the bloody thing yourself."* I begin this discussion of the relationship between land, property construction, management, and related funds development and investment to make related points below:

DO NOT CHARGE ME FOR THE PRIVILEGE OF UNDERSTANDING MORE ABOUT MY OWN AFFAIRS. THAT WILL BE A GREAT SERVICE TO ALL AUSTRALIANS AND SAVE THEM MONEY WHETHER THEY ARE FUN INVESTORS LIKE ALAN KOHLER, OR TOTALLY RISK AVERSE, (IN CASE THE BOYS BREAK OUT AND THREATEN OR KILL ANYTHING WEAKER LYING ABOUT THEM YET AGAIN, PERHAPS).

THIS IS A CARING SERVICES POLICY ISSUE FOR ANYBODY WHO TAKES THEIR RIGHTS AND DUTIES TO WOMEN AND CHILDREN SERIOUSLY. (WHY DON'T YOU GROW UP AND STOP BREEDING?)

IN HOUSING THE BEST SERVICES OFTEN APPEAR TO BE FREE OR ALMOST FREE, AS IN AUSTRALIAN NATIONAL BROADCASTING AND COMMUNICATION SERVICES REACHING ALL OF US THROUGH TV ALMOST ANYWHERE, FOR EXAMPLE. WHY CONTINUE WITH THE NORMAL, WRONG AND EXPENSIVE PROFESSIONAL HIGH RISK DRIVERS WHICH INCREASE MARKET INSTABILITY AND COST?

THIS FREE AND FREELY CHOSEN SERVICE AND REPORT WILL BENEFIT US ALL IN TEACHING

I bet Richard Court would also agree that my land, property, and money in the bank are also mine, mine, mine and their price is closely related to location, location, location. Although I am an atheist, I offer to marry Richard Court any time he asks and I won't mind if he keeps his earlier wives either. I'd also do the same for Alan Kohler as I haven't a clue how money is best managed for people like me but I bet it isn't with the common advisor. Tell me, Baby, how do you find one you can trust and is he or she in the family already? These are boring, long-term problems but women look good? From freely reading on investing, like Vern Gowdie's book **The End of Australia: The real story behind Australia's coming economic collapse and what you can do to survive it** (2015) I see there is a lot of crap out there and I bet that more than the normal amount is in and around Melbourne.

WHY DOESN'T THE STATE ALLOW ME MORE INTELLIGENT CONTROL OVER MY OWN AFFAIRS, OR SHOW ME HOW TO SUPPORT MYSELF SAFER AND CHEAPER THAN I CAN IF FENDING ALONE?

In his book, **It's Your Money: How banking went rogue, where it is now and how to protect and grow your money (2019)**, Kohler points out that banking is mostly about the management of risk. So is insurance related to personal injury experienced at work or elsewhere. Banking traditionally involved rationing credit, not selling it. Wealth management and insurance services are financial products that have to be sold, however. The risks that need to be managed are entirely different. Instead of credit risk, wealth managers and life insurance underwriters have to management investment risk and "longevity risk" the danger that someone will outlive their ability to fund a comfortable retirement (p. 11)

Alan Kohler states that many people believe, rightly in his view, that the excesses that resulted from allowing trading banks to move into investment banking led to the 2007-08 financial crisis. I agree but from a more typical woman's position, considering the caring positions, paid and unpaid, that women and kids have traditionally taken up in regard to others throughout the life span. We may typically still deny and be ignorant about money and how it may best be managed to reduce key risk and instability and to promote service to the people. God knows I am and I have met many worse.

I seek research, therefore, which evaluates how housing is ideally managed to promote stability, reliability and trust, particular in regard to state sponsored housing and other services, particularly for women and children. (Please let Alan Kohler or another with equal qualifications now work openly and free as the yearly auditor normally recommended for the books of any strata plot.) I have been on the strata committee at strata plan 10775 since 2024 and will try to advance it here.

Kohler states that when the universal superannuation guarantee legislation was passed by the Keating government in 1992, with the support of "*Bill Kelty and the ACTU*" not to mention the High

Court and the parliament, it was declared we had arrived at the Promised Land". (Brother, I remember.) He goes on to show, however, that with the benefit of hindsight, it was a cosy deal which created compulsory savings and the institutions and jobs for those who managed them, but left ordinary people exposed to the predations of a rapacious industry. Too right. It affects housing stress by encouraging lump sum investment in housing. This drives up its cost to owners and renters because Australians like to spread themselves out with their things and there isn't enough room.

Kohler points out that in 1992 superannuation funds were set up as savings vehicles with members left to their own devices in retirement. He states: *In other words, what Keating created wasn't really a retirement insurance scheme but forced saving.* (p.15) It also had an unnecessary tax break thrown in, presumably to encourage the troops. The result was the creation of a huge, largely unregulated industry that fed off government-mandated savings and quickly became very rich indeed. Top end salaries, like those in Macquarie Bank, rapidly increased to be world class. Social inequality also increased, largely through the costs and related debts that younger generations have been increasingly encouraged or forced to pay to meet their higher education, work, housing and related transport and living difficulties. Increase in migration in recent years also increased problems for new settlers without the comparatively rich bank of mum and dad also banking on a successful offspring, or not. Substantial white Australian settlement began with convict shipments of those considered troublesome, dependant on the mother country of Britain, with the first or Mother Parliament in NSW. Insurers would agree I bet that trouble often begins at the margins.

I would not say "go back to where you came from" and never have, (except in the gym, when abused by a man for "dicking around" on "his" machine when he was in training.) However, with so many US states with reliance on lawyers for everything the place seems a swamp. We are reminded of Warren Buffett, possibly still the richest man in the world, who apparently said the first rule of good investing is not to lose any money and that the second rule is the same as the first. Compound interest, during slow, patient investments in good companies, without the multiple costs of active investment and arbitrage does the rest in increasing wealth on one hand and comparative poverty on the other. I like to assume that this is how my superannuation fund protects my money, more capably than I can. They provide me with a stable and reliable indexed pension (not annuity) put fortnightly into my bank in my twilight years, whether I am demented or disabled as well as ignorant and neglectful of my own interests, perhaps related to lack of time, trust and interest in pursuing them better, or not. I have concluded, on the other hand, that most private insurance seems nowadays not worth the money, which is lost if keeping up the premium payments stops.

According to Kohler, ethical investing is investing in a way which minimises harm or maximises social and environmental benefits. He gives examples and I am sure that large superannuation funds are far better established to pick winners and to avoid and wait out losses to their capital than I am. Kohler states that some industry funds offer free financial advice and that we should take advantage of it. My experience has been that one may often be encouraged into poor choices for oneself and also for the fund and government by this method. The Hayne Royal Commission was established in recent years to examine and recommend on banking, insurance, superannuation and other funds, while I have seldom trusted my own capacity with mathematics for excellent reasons. (I am an inexperienced fool because I was a primitive accumulator, once with an extra investment unit.)

I have not followed or understood the nature of the Royal Commission as well as Kohler, having to rely on Adele Ferguson's book and more popular accounts of the matter on ABC TV and SBS news and current affairs. However, my major fear, that many new products are not services to people but ways of fleecing or enslaving them in more regular or increasing new ways, is reflected in Kohler's discussion of Hayne, ***who apparently said he was not persuaded that it is necessary to mandate***

structural separation between product and advice. Why not, says Alan Kohler and I do too. Advice is not an automatic good or service, for the financial product purchaser. It includes an apparently increasing amount of sales cost, much of it supposedly to avoid the increasing amount of financial fraud reported to watchdogs. This increasing cost is often borne by the most powerless and ignorant person in the financial chain, the consumer, not the seller of the financial product. Open up in order to provide more effective and simple service that teaches us all better than usual.

Hayne said, *“Enforced separation of product and advice would be necessarily a large step to take. It would be both costly and disruptive”*. Kohler thinks there should be some costly disruption because the industry has been making too much money ripping people off (p. 52). This problem is big but comparatively likely to be fine for those with a substantial bank of mum and dad behind them, especially if neither of them have produced too many new claims on them through serial kids. I address the Macquarie Bank and the funding pools supporting strata management and related industry functions in that light, including strata management and related advisers.

See a related response to the Commonwealth Treasury’s Retirement Phase of Superannuation Discussion Paper (2023) attached. Treasury concludes: *Australians – now more than ever – need to have access to the right information, advice, strategies and products to help them make the most of retirement through superannuation, and understand how it integrates with the rest of the retirement income system. Yes, too right! So why would you want the usual guys to do it?* They appear to be part of the problem of high-risk operations promising high reward, but then dumping many lesser relationships at will in the dark, to forget them, moving onwards. This behaviour invites disorder.

Regional, intergenerational and personal inequality have all increased globally and locally since the 1980s, in spite of the smart-phone being touted as financial liberation for the poorest populations and individuals everywhere. On the other hand, it has created new and broad provision of lifetime financial incentives for growing physical and mental disability diagnoses, drugs and surgery, easily sold to anxious mothers and their partners, for example. However, if anyone wishes to have stability in retirement, Government is often in a better position to deliver it than the former wage earner and saver is. In my case, for example, doing mathematics upsets me and iphones are confusing and fast moving, while changing and erasing their formerly recorded data at will. I like to avoid the pair of them rather than relying on them. Funds can also meet their own objectives better than most who will die comparatively soon, whether they are in pain, dementing, incompetent with more expensive, new and quickly varied technologies, or not. (Grow up well before they test and kill you?)

Surely our powerlessness close to death is good argument for undertaking less risk, whereas Treasury appears to be encouraging more risk, if only by encouraging proliferation of new and confusing products of the kind that retirees and those who provide them with financial services are already trying to avoid. This is like avoiding AIDS through sexual fidelity with a trusted partner, perhaps. A lot of us see markets as casinos where we are primed to lose and not make it. Don’t drag us there with Alan Kohler because we hate being there and mightily distrust many of those who go there. Treasury is badly confused about what Government should be doing, which is representing the interests of all its people well.

Australians will find it increasingly hard to protect themselves and get their wishes fulfilled, if the relationships between death, disability and personal choice are not addressed better. Government should encourage large retirement funds to provide related plain language advice on how to make a personal will. The retirement fund should provide related will storage facilities. As a long-time atheist and feminist, able to live a comparatively stable and simple life, I have sought to avoid any more risky, pushy and time-wasting approaches from those peddling higher risk from ignorantly old-

fashioned positions where services have seldom been seen for global peace. These matters are addressed to give retirees and those associated with them suggestions for enabling fewer costs and less unnecessary and undesirable risks to the funds, unless they want to take them. This also avoids more anxiety through the increased complexity Treasury appears wrongly to suggest would be good for us, whether we are retirees or small fund managers. Complexity is driving us nuts and out of business. There are much simpler and better ways of managing big funds for future stability and wellbeing in current and future populations. Give us a clear, stable, cheap choice, Joyce. This assumes the free, cheap and broad service, delivered in open partnerships is usually best, following more openly honest and peaceable interests of women and kids growing up, unless they have already been trained to orderly silence or death, of course. Many product sellers specialised in that.

GETTING AND SPENDING ON BAD PRODUCTS FOR OUR PURPOSES WE LAY WASTE OUR POWERS AND LET NORMAL FORCES WALK ALL OVER US, OFTEN TREADING ON ABORIGINES AS USUAL

As a grandma with considerable technologically based difficulties, I would not be at all surprised if many young as well as old people were finding it more and more difficult to manage anybody's money carefully, let alone their own. The bank of mum and dad, as well as other banks are fuelling land, housing and associated funding inequality which one assumes can only be corrected by treatment in the major banking, insurance, superannuation and other government funds to protect the most vulnerable. These include all smaller investors who cannot afford to pick up emotionally or financially from constant business disruptions and increasing costs. I note potential beginnings of good regional direction from the article *Labor to wipe \$3b from students HECS debt* (AFR 6.5.24, p.4) However, much cheaper learning could easily be gained by those game to point it out and organise it to help the comparatively closed collegiate circles which normal dominate the land. See more at www.Carolodonnell.com.au on related regional caring matters, institutions and funds.

Since I became the owner without mortgage of a townhouse with front and back gardens and trees under strata plan management I0775, in 1994, and after retirement from teaching at Sydney University Faculty of Health Sciences in 2007, I have come to many of Kohler's conclusions, without the benefit of gaining any confidence in my own mathematical understanding. I have often been slow, mystified and unconfident with numbers, so had to reply purely on the basis of speech or writing, like a common older wife. While Alan Kohler thinks investing can be fun, I would find it more like torture if I got inadvertently caught up in it myself, unless I was in long term careful saving mode in housing, for example. In retirement, I certainly don't need the stress of financial risk in the last stage of life before death. I am expected by Treasury to be an old-fashioned caring woman with poor advisors increasingly selling me increasing numbers of opaque financial products. It seems clear that government should encourage me to take a retirement pension and let them continue making the big bucks and taking big risks on Australia's behalf, as they underwrite the lot of us. We are ideally free to choose, however. Some girls do, some girls, don't etc. etc. Don't bother to lie.

I have seen and felt the coercive control of Macquarie Bank particularly personally in strata housing management under the Macquarie Bank and its industry management interests, as well as in the caring professions and compared with the retirement income phase of my NSW state public service superannuation membership. My stable, reliable, superannuation pension indexed to the cost of living, has automatically been paid into my NAB account without fail since 2007. Compared with the youth and those still working, I would be living the life of Riley if it wasn't for the unbelievably stupid technological demands and interruptions increasingly taking over daily living so those in the US and globally can make a quick buck, legitimately, sensibly according to my particular lights, or not. I believe the superannuation pension (which is not an annuity) should be promoted fast, or many will lose a lot of money unnecessarily and much faster to secret or wrongly wordy legal and professional

operations of all sorts. Many 20th century writers on the global state and economy appear to link up but appear often to be recognised in their institutional theoretical character, far from the ground.

Unlike Kohler, I am old and risk averse and have generally avoided numbers as seeming part of the traditional enemy apparatus of war and competitive commercial secrecy. This is a war I can never win and I guess most women are like that as carers, with a lot yearning to have more free time to write or fiddle around. We prefer writing and I have elsewhere argued that this can easily be made much freer, cheaper and fairer than normal commercial operations, in fund management, willing, death and related insurance management for example. Refer to attached complaints for example and see more at www.Carolodonnell.com.au. Many global and regional directions and suggestions are stashed in my personal, open, on-site archive. This is the result of research done freely and openly to help us understand our own business and health interests better in situ. (Take a look birdbrain with little future? Me? I've done one of those already and I only need to do one to pass.)

I seek someone credible in numbers to do an audit on strata management freely and for the love of knowledge alone, or something like it. This aims to shed more light on Australian and other institutional relations; trying to manage risk better in primary service to personal wants of Australians, in land, housing, reproduction, disability and death. I sure hope you can all see that.

I have said for a long time that I have no good way of finding an adviser I can trust. I have the temerity to think, apparently against all managing odds, that I live in my strata town house without mortgage as well, and it is mine, mine, mine, as well as my share of the money in the Macquarie Bank and in NAB, as well as the loan repayments from the kids for their housing. All mine – just like Kohler assures me. The only different between his view and mine that I can see is that he is a highly established, respected and popular investment reporting figure who has also been very good with communicating about numbers in practice. I am an old woman, who always hated risk and pain.

As Kohlers tell it and I agree from the position of the ignorant and risk averse person, nurtured in life-long saving and now turning senile or not, *“Investing is a constant battle against hidden fees, higher taxes, rising inflation, baffling jargon, self-serving claims and complicated investment products. ..The problem with investment and advice fees is that there is no regulation of them, no standardisation, no reliable comparison data, no guidance and not much disclosure of them (p. 97).*

Jesus, don't tell me this **product** is not a good **service** to the members, especially in retirement; but how can that be, from any financial perspective? The service which is free or cheap is often considered best financially, like mother, for example. To cheapen or make education, entertainment and related caring services free or much cheaper and more reliable than the rest has been led in Australia by ABC-TV. The approach could go much further if writing was openly tested and valued for quality more than self-serving professional numbers.

As a financially illiterate old woman, who has spent my entire working life as a wage earner, living alone on strata plan 10775 in Glebe, Sydney, or not, rather than as a conscious investor, I agree with Kohler. I do so from the historical and environmental perspective I've picked up along the way as a shorthand typist, teacher, public servant, and university academic. See my autobiography **Power Loving: Everything you didn't want to know about sex and lawyers**, at www.Carolodonnell.com.au which I wrote when covid lockdown came along in 2020.

I am risk averse and see risk growing everywhere, in both legal and illegal choice all over the world. I also wonder increasingly about the treatment of many matters in strata living and in related land, building and insurance treatment, to design better greenfield sites and other management, for example. In my view, it would be great research if Alan Kohler or somebody equally or more gifted,

would freely and openly audit the strata plan of the owners' corporation 10775 in order to learn more about comparatively closed but vital policy and cost matters from the perspective of many Australian large and small funds, as well as those who fund them. The point I make attached is that services that are freely offered for love, like mother's, may or may not be best. How good they are is for others to judge, using evidence. The law often judges us against more honestly ignorant or partially informed standards and pretends that they don't apply to the law and the lawyer himself. In this gayest of professions, in my limited experience, this must often have been a great strain.

In the creation of any modern household there appears to be the need for the creative and the caring professions in future. Whether the creative professions today depend entirely on science, technology, engineering and mathematics (STEM) or not, I was pleased to see the current Labor government had decided to wipe money from the students Higher Education Loan Program Accounts (HECS), to be focused particularly on the lower end of the caring student professions of midwives, teachers, nurses and social workers. Whether the apparently necessary steps will appear to challenge normal expectations and practices at any level, but especially higher up the many comparatively great chains of being is anybody's guess, as usual, at this time. It is too early to judge the outcomes of the French revolution as Zhou En-Lai so famously observed. Nevertheless, I address our housing and related utilities in this regional context where I am sick of being controlled by an apparently Christian state and design in spite of many of us being atheists or of no religion, as indicated in the last census. I guess a lot of Chinese feel similarly and that broader and deeper understanding of differences is caring. Since the global financial crisis many now point out the liquidity and solvency of big banks appears to be underpinned by government to prevent the effects of their periodic collapse. So, what now guys?

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