

FIRST RESPONSE TO THE PROPOSED CHANGES TO VETERANS' COMPENSATION AND REHABILITATION LEGISLATION TO SUPPORT BETTER REGIONAL HOUSING AND CARING SERVICES FOR ALL AUSTRALIANS

Why they changed it, I can't say/ People just liked it better that way.

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A GLEBE GRANDMA ADDRESSES DEATH AS THE MISSING LINK IN FINANCIAL AND RELATED CARING, INVITING GOVERNMENTS AND OTHERS TO FOLLOW FREELY IF THEY WANT

THIS COULD BE PRODUCTIVELY LED IN DEFENCE LAND AND HOUSING FOR EXAMPLE, BUT HOW MUCH DOES PRODUCTIVITY MATTER TO THE CARING AND TO RELATED INTERESTS IN SUSTAINABLE DEVELOPMENT AND SERVICES? (I ADDRESS THIS BELOW AND ATTACHED)

This is firstly a response to proposed changes to simplify and harmonise veterans' compensation and rehabilitation legislation following the **Royal Commission into Defence and Veteran's Suicide Interim Report**. It found the complexity of the current veteran legislation system is adversely affecting the mental health of veterans. As a peace-loving Marxist grandma, I made submissions on the mental health of veterans, to argue they should be treated no better or worse than other paid workers in other forms of comparatively dangerous service, once they had left their employment. (Following orders is one way of believing and behaving. Taking personal responsibility for an action is another.)

I also argued that suicide, which is chosen, is often seen as a rational male response to life and duty in many cases. Death may be a sacrifice some women may make only through their kids. Those of us who are atheists, such as I am, have long been stripped of this right to choose death and to be supported by government to achieve a helpful death for others. On the other hand, some of the boys have always been up for murdering the innocent, while calling it bravely protective instead. Somebody should tell the Melbourne guys that prevention is better than cure only to the extent that it has few unintended consequences and it shows. Australians have long voted against big populations coming here. Go figure how we end up? (I have absolutely no idea, but then I've never done maths at uni.)

As a grandma I write partly to discuss the particular uses of sciences, technologies, engineering and mathematics (STEM) and related research in so-called "advanced manufacturing" and research institutions. I do so to consider the particular risks of the particular research project, which has secret intellectual property in the patent, developed by lawyers, for all involved. I address the Indian Professor from Melbourne on the National Press Club recently in a related light later. Attending and presenting at the Commercialising Health Innovations Conference of the Joint Venture between the Australian Biotechnology Association and AUS Health International in 2001 in Sydney, amazed me. I saw few sane academics would want to make money while worrying that they might lose their house, rather than happily eating a daily banana in a normal laboratory at lunch time so that they could get on with their real work in peace. Australians normally wanted to be in small

markets here, because they appear so much nicer and there is more reason to trust what will be done, perhaps. (Better the devil you know, etc. I could go on.)

Species may reproduce effectively or not for years, but as individuals we must face death or avoid its related problems, through leaving them to combinations of caring professionals to handle according to their particular circles of professional light. On the other hand, some of us appear more likely than others to die off as a species sooner, through lower levels of reproduction. We are the comparatively rich and the women are increasingly in the paid workforce, in the caring professions. These increasingly replaced the unwaged mum and the family home as supports from birth, through feeding, teaching, trauma, disability and death. (I forgot shopping, cooking, cleaning, washing, hanging out and bringing in last time.)

Many noted the medical and caring professionals, who focus on the body, not the environment surrounding it or which produced it, replaced the priest in regional attitudes to service. Historically the church has always been conceived, however, as prime book service provider to its flocks who hopefully also believe in a Christian family, armed service and God on our side, to quote the impeccable Bob as usual. The welfare state, on the other hand, grew around wars and those who fought them. Bismarck, the "Iron Chancellor", is often thought of as its father as he brought together men in war and contract to create the German state under Prussian leadership, according to Kisch in **Bismarck**, (1976) for example. Either way you got an education and even learned to write some different books yourself.

The responses to Australian government and related institutions below and attached, therefore address housing and caring for the individual across the life span first, as a vital support for all Australians, now and in future. This includes veterans, because we all encounter various risks from our personal birth to our personal death, produced in particular regional environments and historical times as well as by our particular genetic life spans. Many are killed in "friendly" fire, or in mining and road accidents, for example.

We are all expected to adhere to the legal professional fiction, however, that a particular piece of legislation under which any case for negligence is taken, can do justice to our particular situation. This professionally driven secret, authoritarian, adversarial view is expensive rubbish for the rest of the community, however the particular injury is to be explored. Openness to the particular concern is cheap or free and if done with sensitivity, we all learn something. I am a huge fan of **Behind the News** for kids in Australian schools, which is also shown on free to air ABC TV for example. It's all good education, I guess.

The questions for truth, however, are dispassionate. They are not jokes which normally appear as avoidance for other more popular purposes, or as the brave and even affectionate upside of fear or aggression, at least in my case, for example. It is harder for children now to absorb so much broad and complex communication content other than by pressing with a digit to find a reward. We must all stumble through it trying to be sympathetic to each other for the most part, I guess. (Americans don't take it personally except in California?)

This appears to be the age of caring and levelling humour starting with the self so I address its place in education later, remembering the lesson **Black Robe** and other missionaries to Canada taught themselves and illiterate people with reading and writing. The lesson was in

the personal potential for communication and transference of meaning in the absence of direct speech. They only needed Black Robe for the commercial potential he brought in writing. Black Robe said he had many other greater things that he could teach his bearers but he didn't. Nothing beats pictures, however, for the great unwashed, comparatively speaking, which surely must be accurate description. I love Bruce Beresford's beautiful and profoundly simple film **Black Robe** and **The Adventures of Barry McKenzie** was also great. Simone and Barry Humphries had a lot in common because of their mothers, aunts and cousins, I often think. The story of my life as an Australian woman slightly later is **Power Loving: Everything you didn't want to know about sex and lawyers**. The first half is freely available at www.Carolodonnell.com.au I found 2020 different in many healthier ways.

Housing is addressed in related regional contexts because defence and veterans have the land, stock and capacity to lead regional direction in related matters addressed below and attached. Seize the power to stop the same old crap from the top or nowhere near it. Pray God gives it to veterans by Christmas as usual. Also see files attached to further these regional community and environment matters in open, cheap or free regional cooperations.

It is good news to me that former PM Kevin Rudd will remain as Australian ambassador to the US whether Trump or Biden become US President. Nobody could accuse him of hiding his light under a bushel but Julia Gillard, our first woman PM, has been an annoying goose in my opinion. Who does she think she is in regard to Australian mental health and disability insurance and investment directions, the bloody Tar Baby, acting with the Melbourne boys as usual? The days when products and services are seen as conveniently synonymous should surely be over. I address some key differences between quality education, research, and certification for competency to practice in related lights later and attached to champion the open research models used under plant breeders' rights legislation developed with farmers and Departments of Agriculture, for example. One assumes both education quality and competency to practice are best tested openly, not secretly to protect vested interests in comparatively stupid ways which appear part of dooming many to more irrelevant failure.

THE AUSTRALIAN HOUSING CRISIS AND KEY REGIONAL STEPS FOR FIXING IT

John Talbot's analysis of US and global financial and government relations in **The 86 Biggest Lies on Wall Street** (2009) is similar in key ways to John Kay's British account of causes of rapidly rising financial risk of failure and growing global inequality and disorder in **Other People's Money: Masters of the universe or servants of the people** (2015). I compare these typically male financial and industrial perspectives on development with Kohler's Australian historical and political economic account of Australian housing below, to suggest better global, national and regional building directions and services. Products may appear as part of services and allow for more particular conditions and individual choices, or else may be seen as restraint of better trade in this account. This is not the historical reverse as usual, driven by the normal power of men engaged in mining, agriculture, farming, forestry, manufacturing, transport and related production of export services such as in construction. It is instead a regional and place based personal account to meet the global needs of the future for better lives. As an adult and amateur philosopher, I have always been a follower of Marx and Engels but these days I am more inclined to think of them as Engels and Marx.

This is the case because it sheds great new light on the predicaments of women and kids. (Even Simone couldn't do this properly and nor could the male clots she teamed up with.)

In the final 2023 edition of the **Quarterly Essay**, Alan Kohler wrote **The Great Divide: Australia's housing mess and how to fix it**. The problem is the increasingly fast-growing cost of housing. Younger generations appear to be going into larger debts faster than ever before for their education and home ownership, including for transport, or renting. Kohler's is a helpful historical and political economy account of a social and economic problem felt globally in comparatively large and wealthy cities, with more desirable land, buildings, jobs and services, than are common in many less developed or rural areas, for example. A recent Sydney Morning Herald editorial states: "**We're richer than ever but living beyond our means**" (SMH 27.12.23, p. 20) How much does this matter for future generations and why? I explore these and other hidden or avoided issues as a global Marxist grandma with key Australian characteristics. This analysis is firstly to point out the potential for veteran leadership in related Australian land and building investigation and use. It seems we are increasingly encouraged to inhabit the medico-legal state consciousness of caring for ourselves and others. I wonder if the professional is up to the task or largely only capable of making more money for increasingly rich professional circles from land and housing again.

Surely there should be more help and respect for the potential of open self-sacrifice and atonement away from the fields of battle and intimately related to willing and housing or not. As an atheist grandma, I naturally encourage a state of welcoming death openly and early if it seems a good idea to people who are old and seeking it for themselves, for example. Apparently, the draft proposed changes to Veterans Compensation and Rehabilitation Legislation, respond to recommendation 1 from the Royal Commission's Interim Report on Veterans Suicides, which is to simplify and harmonise veterans' compensation and rehabilitation legislation. Supposedly, the draft legislation will simplify the current tri-Act model of compensation by closing off the *Veterans' Entitlements Act 1986* (VEA) and the *Safety, Rehabilitation and Compensation (Defence-related Claims) Act 1988* (DRCA) to new compensation-related claims from 1 July 2026. All new compensation and rehabilitation claims from veterans and their families will be considered under an improved *Military Rehabilitation and Compensation Act 2004* (MRCA). Same old story?

Lucy Turnbull and former PM, Malcolm Turnbull, had addressed the National Press Club on related land and housing plans and funding dilemmas on ABC TV slightly earlier, pointing out that governments would rather give away funds to supporters to garner re-election, than work co-operatively with key opposition and their supporters in longer term planning and housing ventures, to achieve the aims of more sustainable development, for example. Alternatives are regionally addressed from our particular tertiary education, hospital, caring and housing precinct view as usual in the attached file *Technologies for healthier regional investment approaches*; at www.Carolodonnell.com.au and as a member of Bush Heritage, Greenpeace, the Fred Hollows Foundation and Writing NSW, for example. I write also as a member of Sydney, Macquarie, Western Sydney, NSW and Queensland University alumni of students and teachers, and as a former state public servant, teacher and shorthand typist. I write on behalf of those, perhaps like myself, who worship the book, believing it will never die but only evolve over time, becoming free or cheaper and more available or not. Free education and its relationship to certification to practice is considered later and elsewhere.

Science, technology, engineering and their mathematics (STEM) can only take one so far. These subjects should largely depend on their being self-chosen, like writing for everyday life communication and recording. I'm sick of people hiding behind a lot of largely meaningless numbers for individual management purposes. Nobody will read handwriting in future so they kill fast keyboard with the smart-phone and everything it stands for to help them get ahead. Australians should pause, I think, to find out how best to proceed. This is risk management and as an old woman who hates risk, I say Australians should let our ideas go overseas for free or little money, as God knows, we never wanted too many people living and working over here unless they were chosen specifically for our population purposes. We have been trying to have a nicer life, rather than spoiling it multiplying uncertainties.

Has the centre of society always been in housing and caring? If so, it should be done well to meet more well managed competition globally, I guess. As Kohler points out, solutions to the problems of apparent housing shortages at affordable prices have long been with us in Australia, but have not worked much in recent years. On the other hand, building and renovation standards have kept rising. He sees housing ownership and management in economic terms as *“a cartel of the majority” in which home owners, banks, property developers and state and federal politicians, want house prices to rise for their own reasons. Renters don't stand a chance.* Kohler glosses over the strong coalition of interests forged by those employed in housing construction, renovation, building management and maintenance through their joint and particular strata management, banking, brokerage, building maintenance and insurance interests. Many are commonly employed by their companies or as sole trader contractors to large or small housing related businesses, I guess. Their actions and costs determine what happens in group housing in many cases. This is partly because strata management is purposely complex, so the property and will of the strata plan owners is poorly recognised, compared with that of the owner of a single dwelling on a single block. The future lies in taller building near public transport hubs.

On the available evidence, I assume Kohler is right that the rapid doubling of house prices in relation to incomes has distorted Australian society over the past 25 years and this is bad for the proper functioning of the economy and nation. This exploration of potentially more stable relations between housing and caring is conducted, however, in questioning relationship to retirement incomes, disability and death management, because of the changing historical and technological context of that conduct. It seems badly US driven.

I address the preference and need for more open identification and competition in regional contexts later, to reduce some of the apparently most severe or common problems of professional closure first. This closure is often led by lawyers pretending that legal and ethical conduct are the same, in my NSW experience of trying to find out more about waste management in relation to the identification of land and related development options proposed by state government. This regional analysis is led instead by ideas on land, income and wealth distribution and investment which emanated globally from Karl Marx and Henry-George in the 19th century, as well as from many more recent writers such as Stiglitz, Piketty, Varoufakis, Keyu Jin, etc. especially since the global financial crisis of 2008.

This global financial crisis apparently began in US bank and other public or private fund treatment of housing, mortgages, derivatives, taxation, insurance, payment and related

trading systems, for example. Macquarie Bank is also questioned in this supposedly competitive context addressed later and attached. However, the Australian Securities and Investment Commission (ASIC) remains adamant that in relation to housing matters, one's dispute is with the strata manager, not Macquarie bank. (Bullshit. I was referred to AFCA by Macquarie Bank. We know who my complaint is with and it is the nasty group of price-controlling arseholes at the top, raking in mega-bucks to keep their best mates going up.)

Kohler points out that long-serving Australian PM Robert Menzies extolled the virtues of "little capitalists" who champion home ownership and the Australian dream of "*a little piece of earth with a house and a garden which is ours, where we can be among our friends, into which no stranger may come against our will*". I guess he was thinking in those days mainly of a more rural Australia and that we are all farmers, or peasant gardeners at heart, as well as being recruited mainly as soldiers or builders, working in transport or other manufacturing and family businesses, paid or unpaid. The Australian dream was built largely on the house, the car, and the wife and family supported at home by the male wage, I guess. The dream lingers on with the government, the caring professions and those sick at home across the life span now taking up the slack. (If nobody comes to unlock the gate, the door, or the garage, for example, go away again and charge the body corporate. This is an ageing, anxious and sick society, along with a lot of other rich ones. Others die as usual.)

Kohler claims federal, state and local governments are driven for the same reason former Liberal PM, John Howard, gave when he said nobody had ever complained to him about the increase in the value of their house. Politicians may thus be unwilling to do anything about the rising price of housing, including for the reason that they own more than one house themselves and are enjoying all the related tax breaks through their accountants. As comparatively short-term housing rental in desirable city locations seems increasingly seen as a good investment in comparatively uncertain global times, social inequality is rapidly increasing globally and regionally. Particularly pity those without a bank of mum or dad behind them. They will never catch up unless hit in the arse by a rainbow, like Peter Garrett.

Gross domestic product (GDP) is an economic concept that rates both war and peace as valuable to an economy and refuses to divide the wealth of nations between the number of people in them. Free work doesn't count as equally good, whether it is done through love, duty or enslavement. Potential nuances of productivity concepts are addressed later in this broader, longer light. As a member of the bank of mum and an atheist, I see death as real, and religious instruction ideally as a service to those who freely want or choose to have it. More law should provide clear aims and more openly simple and personal choice in meeting them. Because of its long history of prohibitions, rather than more democratic aims and intelligent dictionary definitions, law often puts more complex, unclear and foolishly expensive, secret, demands on us for other professions to follow. Since the 1960s, however, the original marital bond has been increasingly likely to be avoided or broken by divorce with a new marriage and family arising from the ashes of the old bonds or not. The richer household has easily shown that fewer children naturally appear richer, through their newer historical status as a comparative minority of individuals sharing in the double adult income and family wealth, or else supporting others elsewhere for longer, for example.

The comparatively simple and cheap habits of a lifetime may be some of our greatest pleasures in old age, however, as long as we have more time to enjoy them. The Treasury Paper on retirement incomes and superannuation management clearly shows old people hate investment risk, even though we appear comparatively rich and still saving. Many worry they will not have enough money to keep themselves alive with medical and caring help before they die. Those who manage their dwindling nest-eggs in their twilight years don't want them lost suddenly either. Treasury has stupid recommendations from any whole of government and democratic community view which appears to yearn for stability and even perhaps everlasting life. (You can stick your everlasting life up your caring arses.)

I focus on the moral right to choose between everlasting life and death as the existential truth we try to escape at our peril. (Simone tried hard to escape and look what happened then, but surely, things can get better.) I think the proposal that all new compensation and rehabilitation claims from veterans and their families will be considered under an improved *Military Rehabilitation and Compensation Act 2004* (MRCA) has been largely unjustified since the passage of state occupational health and safety acts in the 1980s. The state acts addressed injuries, illnesses and related risks arising anywhere in the workforce, with their treatment supported by related industry and government premium pools.

I have no idea where the current government and related diagnostic attitudes to mental disability under the National Disability Insurance Scheme will lead because of the financial incentives for continuing and increasing disability they appear to give carers and those who want the particular ongoing test, service or drug, whatever it is. If we are encouraged to see ourselves as sick, and are taking our own advice to avoid things which might stress us, is this really okay? As a grandma who hates normal iphone and social media practice I want to know for a start as it seems the antithesis of independence to me. One does not have to be well disciplined oneself to see the importance of discipline to any performance, surely. Education and certification to practice are seen as being the same at our increasing peril as international education is bending to support the interests of the comparatively rich who have been taught to avoid speaking or writing openly for many understandable reasons.

To consider the situation of veterans, is ideally to consider their particular care and housing as part of the broader population circumstances of disability before death, while caring better for who and what is left behind for future generations. I think housing and caring need to be seen to occur in related regional contexts. I have often pointed out the benefits of simple and sensible housing, health, pension, death and will data collections to the core business of government and superannuation funds. This is potentially most cheaply assisted by state superannuation entities and others choosing a simpler life in the retirement income phase, rather than one particularly assisted by global service provider competition and their rules. Related evidence is attached on housing service and at www.Carolodonnell.com.au

ELECTED REPRESENTATIVES OF GREEN, RENTING AND CARING GENERATIONS APPROACH THE PROPERTY COUNCIL OF AUSTRALIA, AND MANY OTHERS WITH SUGGESTIONS OR OFFERS TO MEET MANY MORE ASPIRATIONAL STANDARDS

Max Chandler-Mather, federal representative from the Greens from Brisbane and Mike Zorbas, Chief Executive of the Property Council of Australia, addressed the National Press

Club of Australia on "**The Housing Crisis**" on ABC TV, recently. This was shortly after Kobi Chetty, the elected representative for the state seat of Balmain, Sydney, the Glebe Grapevine, and others engaged in assisted direction on related federal, state and local housing issues around here. Information was letterboxed, on TV, radio, in newspapers and distributed through newer media. (I am 77 and chose fast walking and space ahead of friends so have no idea of how social media works, except it's riveting for many people. I don't doubt its increasing power to inform or to pump and dump in the dark for a moment.)

However, Kobi Chetty wrote on email before a public consultation meeting, for example:

*Our community deserves to live in **well-planned suburbs**, with extensive **affordable housing** options, **green spaces**, and **reliable infrastructure** including world-class public transport. This vision will not be delivered under the new **NSW Labor Government planning proposals**. The NSW Labor Government is **proposing wholesale rezoning** of our community that they want to see finalised by June this year. Despite the massive changes this would bring, the government has **not engaged in proper consultation** with the community.*

I understood more on the above situation when I read the articles entitled **Housing fight Minns didn't want to have** and **Mayors make their case to the Premier**, in the Sydney Morning Herald (SMH 17.2.24) and elsewhere. The government seeks to increase housing density, particularly for low and midrise building, by land use rezoning. Up to six storeys appears to be the acceptable height. Eight major transport hubs were selected to become priority high growth areas and the government will rezone and draw up master plans for these. Of the 33 reports from individual Councils consulted, only Camden Council neither put in a submission to government nor responded to reporters' queries about the matter. Councils usually responded they had better knowledge of their own regions because they are closer to them and have long had their own plans in some cases. Fair enough.

Here on the faraway couch, I had no trouble accepting the 9 points plan Mike Zorbas put forward to the National Press Club on behalf of members of the Property Council of Australia; or his view that lousy planning and taxation systems are major problems slowing better development. The Property Council of Australia website looks most helpful in the morning light. Mike Zorbas referred repeatedly to the joys of hypothecation. **Investopedia** claims: *Hypothecation occurs when an asset is pledged as collateral to secure a loan. The owner of the asset does not give up title, possession, or ownership rights, such as income generated by the asset. However, the lender can seize the asset if the terms of the agreement are not met. Hypothecation is different from a mortgage, lien, or assignment.* I've read the Australian Financial Review for years and I still get completely confused. (However, I've always found it good to think one knows what one is doing, to explain it.)

In the case of housing, I guess government is expected mainly to keep ownership of the land, which is the asset it holds on behalf of all Australians, supposedly also on aboriginal grounds or not. Government may also hold part of the particular building and business or not, as the various cases may be. In the 1980s, the passing of state occupational health and safety acts gave all workers the rights to physical and mental care which have now normalised dependence on the particular professional view. This is normally medical, and thus focused on the particular body, rather than on its earlier handling as a product. I

address the distinction Marx made between use values and exchange values in this context because use values have normally guided many ordinary people throughout life, and especially in choice of housing. Evidence is that exchange value is increasingly preferred and led by lawyers in land and housing against the comparative interests of poorer regions.

The STEM professor of Indian extraction from Melbourne at the National Press Club on ABC TV recently, seems part of the problem rather than its solution as Australians have never wanted to make their lives a competitive misery which dooms them to personal failure. They haven't normally been dragged into secretive competitive anxiety or personal lying, promoting or disaster through private sector attitudes to intellectual property which won't easily benefit the average person. What I write belongs to me and I will give it to anybody I like as long as I can afford to do so. This seems the naturally generous attitude of the well fed to me. The idea that Cambodians, for example, should not pirate terrific intellectual property, in films or books, for example, when they have so recently had their country bombed and their people starved and maimed for generations seems nuts to me. Surely, you'd be a bit culturally short sighted, self-absorbed or even racist to think otherwise?

CONTINUING RELIANCE ON US PROFESSIONAL AND STATE ALLIANCES DOES AUSTRALIA FEW FAVOURS IF IT HINDERS BETTER AUSTRALIAN SERVICE STATES AND PRACTICES

Rising inequality has been based on the rapidly increasing cost of meeting the standards currently called for in richer community parts, in regard to land and housing ownership and management, as well as in all related construction, renovation and management. In Britain, in his book **Other People's Money: Masters of the universe or servants of the people, (2015)**, John Kay came to similar conclusions to those of John R. Talbott in his book **The 86 Biggest Lies on Wall Street (2009)**. Since the global financial crisis of 2008 and its global political aftermath across the world I conceptualise integrity in these more broadly open global contexts of personal aims and choices. Kay, Talbot and many others have discussed the poverty of US and global market and government leadership since the global financial crisis in 2008, began in US housing. The recognition of housing and utilities, seems vital in regional contexts across the life span, for example. Yet this is professional secret business. To label a mental or related disability in addition to this context, seems as likely to encourage its growth and costs, as to reduce them by drugs or surgery and "talking cures". Is this expected to be part of producing increased value for all by caring for us better, one wonders? I doubt it will work as intended enough to stop burning funds. I've mainly put mental improvement down to new surroundings, new work, and new love when I've seen it.

The 2020 global pandemic greatly tested communities and governments collectively, as families, as mates and as individuals. This occurred through government successfully mandating or encouraging many new efforts by many new means to reduce the particular health risks of trauma, disability and deaths from covid. This was deeply boring and too restrictive of freedom of choice for many, including me and most people in Sweden. Next time, why not ask grandma if she would rather be dead earlier than be locked up alone inside for longer? 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.

Both Kay and Talbot make the key point that the liquidity and solvency of big banks appear to be underpinned by government to prevent the potential effects of their periodic collapse. I address related matters regarding the importance of more open regional operation with Treasury, Australian superannuation fund owners, politicians and others attached. Housing is seen as service delivered to current and future generations in sickness or health at any stage of the life span. We don't come back. However, the places in which we lived before we died remain to be dealt with better.

The attached response to Treasury points out retirees repeatedly state they need more, not less, stability in the retirement phase of their income management from their superannuation and other investments. In spite of this, Treasury recommends more financial product competition should enter the markets. That is also the implication of John R Talbot's financial critique of US market and government performance. He seeks break-up of monopoly and middle-man controls. He wants introduction of more open competition in markets rigged by the increasingly rich who capture government. This is a man's world where too much sport is never enough as Roy and HG so memorably put it at Club Buggery. I address the benefits of well-managed competition, as Australia is a good example. Many banking, professional and political interests may not help us as much.

Talbot believes we live in a new world where middlemen are not to be trusted. I agree. He argues, there are many middle men in the investing process that also act as agents, and do not have the investors' interests at heart. He also argues that the escalating trend towards ever more mathematically complex financial product diversification has also increased risk to the investor, not reduced it. He believes that middlemen in the investment process, like mutual fund advisers, are likely to be more interested in their comparative performance relative to their peers than in serving their clients honestly. He argues their relative performance guarantees their success in raising money in the future, but has little to do with the effectiveness for their clients of their investment performances. This is a key issue.

Talbot points out that in the US the wages of workers have been frozen or declining for at least the past twenty years in spite of increases in worker productivity. He finds this disturbing as *America, until recently, has been the world leader in capitalism, financial markets, technology and production* (p. 97). He is appalled that only wages appear blamed as causes of inflation. He points out that efficient market theory claims that investors are rational and assets are properly priced. If some investors appear comparatively irrational or ignorant, or the victims of lies, for example, this threatens key assumptions on which capitalism is based and justified, that investors are rational and the assets are properly priced. If the assets are mispriced, there is no efficient distribution of assets in the system.

In his chapter on **Lies about Hedge Funds and the Derivatives Market**, Talbot claims more than 75% of the market place is not used as a hedging tool to minimise risk, but as a speculative investment vehicle to increase risk. People are basically betting on which firms will go bankrupt, and other poorly capitalized firms are accepting insurance premiums paid to insure some of many risks they could never afford to actually even cover. Talbot thinks that if government intervenes to take over the risk because a bank or related deposit-taking institution, is thought "too big to fail", then government undermines the basis of all market assumptions about the relationships between exchange and risk management processes, while supporting the giant market monopolists and their richest clients.

Talbot sees more open market competition to break up monopoly control of markets as the highly desirable but unlikely answer to the increasing unavailability of adequate housing at prices people can afford. In US accounts, too much competition in theory is often never enough. Because of its particular history, particularly since the federation of states in 1901, Australian government has tried more limited, better managed competition conducted on behalf of its total population, than is available to US government. Housing, however, appears increasingly profit driven and conducted in the comparative dark in comparison with birth, vaccination and other health, education and caring for the Australian population. The retirement income phase before death, deserves better environment understanding. I guess it could be better and cheaper managed for broader caring and democratic purposes by government relying more on the monopoly state powers it has already forged here. I particularly find the Australian Press Club lectures, questions and answers illuminating for example. Australian national free to air broadcasting systems, and the nationally shared and state funded education and health care systems, may also seem like natural state communication monopolies. These can use their comparative economies of scale and national reach to good effect to improve the comparative quality of services at comparatively lower cost.

Like Kohler, Talbot seems to me wrongly trapped by a market and investment driven view that if a person lives in their own home, it is consumption. He thinks the investment income, which they might have earned by renting out the property is foregone and instead they are consuming it by living on the property (p. 125). In Australia, continuing to buy and live in a home one owns may be considered vital consumption for personal and family stability, as well as an investment related to its rising future sales price, as a result of useful renovation or merely time waiting for death while others will deal with what's left behind. Talbot's view of solutions to the rapidly increasing housing prices and shortages experienced by renters, and especially by the comparatively young, favours ordinary investors and the delivery of their related financial incentives wrongly and unnecessarily expensively here, in my view.

Talbot shows US government doesn't address the problems of the people and the country now and in future, because government serves corporations and their lobbyists. Campaign contributions and lobbying fees expensively distort the democratic process. He points out on page 230 that he is far from a big government liberal and he hates big government. He blames US education problems on the fact that big government runs primary and secondary schools. He thinks the social security and Medicare systems are bankrupt because they are part of government. He states he can't think of a single thing the US government does well and believes the Congress is a house of whores and the presidency is often sold out to the highest bidder. From afar, I've found little reason to disagree. However, I often fear assistance to dismantle a welfare state in Australia as I find it often rests on US interests.

As long as Wall Street and corporate American control Congress through lobbying efforts, there is little hope the meaningful regulations to "*straighten out*" markets, in Talbot's view, will ever pass. He states the related fundamental change that must happen, and possibly the most difficult to accomplish, is that all corporate lobbying and campaign contributions in Washington must end. He believes corporations are not persons and should not have the legal rights of persons. He argues, "We" (the people?) should be able to investigate them

and demand full disclosure and they should have no right to secrecy. Why should they if they are supposed primarily to be a comparatively stable service on particular grounds?

HOW MUCH DOES FALLING PRODUCTIVITY MATTER IF PRODUCTIVITY DEFINES VALUE AS ONLY PRODUCED IN THE MARKET FOR PAID WORK?

GO OPENLY BEYOND THE LIMITED VIEWS OF LAWYERS AND THEIR PARTICULAR CLUTCHES

I can't understand why Alan Kohler, among many others, thinks that living in one's own house or unit is an unproductive asset (p. 76). This is addressed later to continue regional debate about good land and housing treatment, whether led by government support or not. The housing solution is currently seen as increasing the density of housing within ten to thirty kilometres of Australian central business districts (CBD). Such building is often managed under strata management acts and other legislation to protect the built asset, for example. There appears to be good scope for that only if one knows who owns the relevant land and housing for potential demolition or for related renovation and reconstruction. Can one reach them about any related issues, through their Australian strata manager or a related real estate agent, one naturally wonders, for example? Can councils and politicians help with industry management hubs that agents appear to be building at the expense of property owners, perhaps to poor effect? This is addressed in attached discussions of competition in banking and other financial arrangements. Many appear subject increasingly to darker market controls and greater potential for capturing the weakest in debt to others.

Kohler appears to treat housing ownership and strata housing ownership as if they are legal and structural equivalents, which is far from the case. However, strata ownership is likely to be the increasing preference shared by government and developers, for land which is close to public transport hubs. Besides building upwards, to make the most of the cost of land, most strata housing appears to be a continuing cash cow for the developer or his proxy through the extraction of quarterly levies from each supposed strata owner. This continuing building maintenance and rehabilitation or improvement cost is based on the capacity of the strata manager to use the relevant state management legislation to financial advantage. Under the state strata management act, quarterly levies may be extracted at an increasing rate for what the so-called service providers want from the strata plan and housing owners.

In global terms, I assume I must write as the only Marxist grandma still alive in the villages beyond Glebe, Sydney. Following **Marx's Das Kapital**, a slim biography by Francis Wheen (2006), I first remind others of the distinction Marx made between use value and exchange value, which has guided me and many others throughout life, so surely the elected government should reasonably consider it too. *Use-value is created by "concrete" or "useful" labour, defined by Marx as "productive activity of a definite kind, carried on with a definite aim.* Marx also claimed the need to continue creating use value thus finds itself increasingly in conflict with the need to continue creating exchange-value through greater and broader investment in labour saving technology. This seems an Australian society in which we appear increasingly encouraged to become sick or disabled to live longer than we otherwise would. God knows why we all bother, especially in the last couple of years of life. I write as a grandma who has always tired easily of caring for others and I guess I feel the same about the medico-legal state. It isn't enough already? (Tell it to war veterans first.)

Karl Marx focused on employer and employee relationships as prime creators and drivers of more technology producing more common value. However, in 19th century US, UK and European empires, in urban cultures with Marxist, Labor and rural traditions, an equally popular Henry George addressed the relations between the landlord and tenant. The latter was often a comparatively poor farmer or shopkeeper along railway and road routes related to oil and energy production. (**Read Oil**, by Upton Sinclair, for example. I'm sorry the movie **There Will Be Blood** was a load of cheap verbal rubbish, compared with its special effects.) Henry George remained popular in many comparatively rural and colonial settings where he and others wrote about land ownership, uncertain rental and debt production as sources of exploitation, death and loss in nations built for war and peace through energy as usual. US railways, roads, cars, banks and oil production expanded the "company town" through two world wars and beyond in the 20th century. It seems these twin theoretical streams deserve a strong revival of interest in our current times of global change because the internet has increasingly been used to service global markets by weakening more local ones to destroy them. These technologically enhanced trading processes also appear as aspects of encouraging greater productivity. I address apparently falling productivity later to wonder how much it matters or should matter in a medico-legal caring state from birth to death.

In Europe, rural land was often sold off to pay war taxes as development of multi-cultural cities continued, often as a result of more colonial flight in war and peace. Writing **Capital** in London, Marx wrote, unfairly on our comparative historical evidence, of the idiocy of rural production compared with manufacturing production and transport which naturally begins in the application of more mining and energy. His political focus, shared increasingly in Australia, was on mining, manufacturing, energy and related transport maintenance or repair, underpinned by growing housing, plumbing, power, transport, entertainment, education and medical services in major cities and beyond. Slower development that was more in favour of native residents was partly encouraged through controlled immigration.

In Australia, we were thought of mainly as male wage-earners supporting women and children, with or without a car and an extra holiday house or boat at the beach, perhaps. The expectations of women liberated from unplanned reproduction by the contraceptive pill in the 1960s entrenched the revolutionary foundation of the medico-legal and related caring states in comparatively wealthy nations with reducing rather than faster growing native populations. In the 1970s, for example, the Whitlam federal government, began the increasingly broad and inclusive regional focus on the regionally planned and health care invested state rather than the colonially invested land and warfare one. This was our time. The welfare state before that depended more on the free family and church, rather than on state or tertiary education, health and caring services which we expect to serve us now.

The development of feminist and other "anti-discrimination" thought, legislation and profit or non-profit caring services grew in this primary medico-legal and related caring context. This grew especially fast during the 1980s, after governments established the national Medicare and state workers compensation insurance and diagnosis led treatment and pension models for comparative physical and mental trauma and disability. Anti-discrimination legislation introduced at that time focused increasingly on judgments related to comparative physical and mental duties of care in civil and criminal proceedings. This best protected commonly alleged offenders through many comparative legal veils, like the

potential for counter suit for defamation, for example. Legal complexity grows apace and former PM Malcolm Turnbull even wanted to introduce a “bonk ban” so that government would become the keeper of pristine homes and marriages made in university law schools. This is a recipe for more social closure and inequality rather than greater regional learning or mobility, as practically everybody in the 19th and 20th century novel knew was the case.

Since the invention of the internet, many risks appear closer to global recognition and solution than ever before, through the amazing educational potential of Wikipedia, for example. The internet is support for better informed and faster communications, including maps and pictures, moving or not, than have normally been available to lawyers. In Australia, since the internet in the 1980s and the introduction of the national retirement income scheme under Superannuation Guarantee legislation by the Keating Labor Government in 1992, retirees appear increasingly encouraged to see ourselves as like joyful big spenders and investors, or as increasingly sick and damaged personal products without any end in sight. Thus, one questions Treasury discussion and recommendation on retirement incomes and investment attached, including in risk and insurance treatment.

The medicalisation of life under the medico-legal state seems increasingly fraught with globally related insurance risks. These risks often appear related to the loss of property and life in comparatively rich and particular regions, dealt with by first responders with emergency care, or not. My aim as a Marxist grandma is to assist in bridging analytical gaps in a nation normally under Christian law, while broadly following World Health Organization (WHO) global direction and historical opportunities for women and kids here and elsewhere, treating the greatest and the most common risks to human life first. Birth is surely the first.

Land and housing are addressed as part of the life span to make the point that birth, death and disability may also appear most unfairly treated, especially to the atheist. I guess the future treatment of insurance, which is ideally conceived as premium payment related to general or specific risk reductions, as well as to financial return to the insurance and related company investors, is better understood and conceptualised for caring in more openly planned medico-legal states than in the marketplace left increasingly to its own secret plans and devices. I think the comparative success of Australian communications for the landed wealth, possessions, health, lifestyle and good order of Australia have shown this is so.

However, the global future is now more pressing in its demands, driven in global markets. Don't hesitate to speak of the death of baby boomers thoughtfully and firmly, is my advice. Closing one's eyes to the effects of death looming is unwise personally and politically in any state seeking to serve in comparatively reliable, simple, personal ways that are also free or cheap. There is a reason the US capitalist heartland seeks to preserve its Christian religion and it is essentially capitalist rather than more effectively democratic. Some common limitations of US Constitutional, political and market structures are addressed later to avoid their continuing global pursuit destroying the comparative well-being of more Australians.

In our part of this comparatively rich global context, sickness may necessarily be seen as the only escape from the stress more people may feel, like I do, as a result of rapid technological change which doesn't suit my lousy eyesight or teeth for a start. This confirms the earlier views of US sociologist Talcott Parsons on the increasing social legitimacy of the sick role in

peace. Thus, caring seems now to be the related viable profession for many more. Since the coronavirus pandemic of 2020, for example, we are no longer urged to soldier on with Codral, but to see close contact with others as potentially harmful to our health. How can the caring professions continue to deny their own financial incentives and financial responsibilities in this growing, globally rich and ageing environment, where more of us are relinquishing our bodily caring tasks to others every day, I often wonder. When I was a teacher, I saw subject matter rather than the particular student as first in importance, for which the common mob must be quelled. It seems clear, however, that good housing is vital for a good life and that land and housing may remain for others to pick up, after any death or related commercial loss. Caring is the more democratic future which can't be achieved in environments focused on exchange value rather than use value, I guess.

To understand what we are likely to be doing to our children and others, we should also understand and treat our death in Australia better. To conquer many of the effects of death and loss, Australia should face the lot, providing more choice in regard to its reasonable timing. If this is not done, it is likely that hidden professional interests will naturally step into the historical breach so specialist professionals will inherit the earth and dictate other secret terms. Fair enough, it already happened long ago in housing? I've no idea but I'd like clearer personal understanding, leadership and choice which appears better grounded than fiddling with outdated views of veterans as particular sacred cows among the rest.

THE NORMAL EVOLUTION OF THE MEDICO-LEGAL STATE IN SERVICES

Many key questions, I guess, may be increasingly left to medico-legal and other financial specialists to handle. Particularly in an ageing society, which has had comparatively good access and outcomes of treatment for many physical injuries or abnormalities, I wonder about the current emphasis on mental health and related medical diagnoses. They appear to provide carers and their clients with financial incentives which appear to doom cure to common failure, from any normal financial and professional perspectives, caring or not. In my view we cannot abrogate the responsibility for our suicide to others and it may help the rest. The days when suicide was considered a sin against God should be over.

As we are all going to die, the influence of the church and the caring professions around the event, paid and unpaid, have been historically vital and remain considerable. They have been of much greater interest to me than the sexual peccadillos of priests or many other men and kids sharing bedrooms or beds, for example. However, we appear treated to glimpses of these broader financial management issues only through the particular sexual lens and lawsuit. This "anti-discrimination" approach to personal choice or coercion often seems a comparatively short-sighted, limited and punitive approach to any deemed human frailty in changing historical times to me. I was waiting for Cardinal Pell to inform us about Vatican finances before he died. However, he died while taking his more convincing historical evidence with him. Veterans should lend weight to better services to Australian communities in and beyond defence lands and housing in my opinion. I have been against the population teachings of the Catholic church about women and children most of my life but I admire Pope Francis. He seems a comparatively open and humble man of peace, constrained by past choice, made for him, like the Dalai Llama or a king, or not.

Retirement incomes, expenditures, inheritances, wills and insurances are ideally addressed in related regional lights now that the boys and the nation have gained the commanding financial heights through the size of superannuation funds. In addition, compulsory insurance requirements and related premium capture have been extended in many situations by insurance companies promoting other non-compulsory premium forms in addition to the commonly mandated legal norms. (Meerkat insurance normally springs to mind for example.) What to do next has often been the major historical problem for those who gained such comparatively great power financially as well as dominating in the capacity for legislative change, perhaps. As a Marxist grandma, I guess there are a lot of us secretly out there hiding with atheists, not saying much. Go figure? I seek to offer help in this simple grandma's view that there are two sexes. Boys usually like secret tools and risks with mathematics more; girls usually like openly caring communication and protection more.

I approach housing matters as services to households which traditionally have been composed of men, women and children as individuals with different concerns. These may partly depend on their historical environment and stages in the particular life span from birth to reproduction or disability and death through life and work, for example. For example, abortion was commonly badly and corruptly treated in black market contexts before the pill and effective contraception first became available to Australian women in the 1960s. Abortions as well as effective contraception became available under the Hawke Government introduction of Medicare in the 1980s. However, assisted dying legislation for the terminally ill was passed only very recently in all Australian states. I guess it works best for those richest and best connected in the field, like safe abortions used to do before good contraception was the accepted Australian female norm. I am sick to death of Australian men making my decisions for me and I insist on being treated as an atheist, not a Christian. I consider this is my right as an old member of supposedly inclusive society, supposed also to depend on free choice and free will. To exercise these rights and responsibilities is why we vote compulsorily for government to support us. To explain is often to understand.

In this new and richer medico-legal state context one yearns to see the comparatively simple distinctions between environment and heredity or nature and nurture brought back into fashion. This is because the mind, sensible or not, seems so often to have been lost in the daily transition to the medico-legal state and its theoretical, professionally segmented brain, including the amazing "blood brain barrier", which drugs nevertheless manage to pass through, according to many researchers. As a grandma one hates to see the democratic thread lost to a lot of narrower and more expensive lawyers and their caring mates as usual because it doesn't need to happen here, I guess, whether it does in America or not. Open it up to broader inspection and understanding to learn more broadly.

We have all seen **The Lehmann Trilogy** in Sydney now, for example. Some of us twice. If the future belongs to caring throughout the life span, how can we all buy our treatment best? The financial and economic emphasis rests on mysterious and dubious mathematics from the perspective of many caring professionals who deny the existing forms of financial management. They often claim this has nothing to do with them and their separate will to give generous services freely and they may be right. As the old joke also goes, however:

Q. How many social workers does it take to change a light bulb? A. It doesn't matter how many but the light bulb has to want to be changed.

Clear, open and comparatively common and reliable language and writing can save huge amounts of money traditionally tied up in secret professional circles. They may normally seek to better suit themselves as well as their family, friends or other clients, by managing their retirement income phases and death. This occurs by influencing the medico-legal states and markets as usual. What place do notions of productivity and diagnoses of mental disability have, one wonders, in medico-legal states and markets which now appear more focused on the particular health of the particular individual than ever before? I question the values of productivity and seek to return to Marxist views of use values as challenging to exchange values in any related global context, based on power of the particular book or not.

TO MANAGE MARKETS BETTER FOR ACTS OF GOD AND MAN, USE BOOKS OR REPORTS TO CHOOSE MORE APPARENTLY USEFUL THINGS TO DO WITH FUNDS

THE WRITTEN ENGLISH LANGUAGE IS THE GREATEST IN THE WORLD, IN MY OPINION. HOWEVER, THE LEGAL FRAMEWORK COMPLETELY SUCKS GLOBALLY FROM MORE SAFELY DEMOCRATIC, STABLE AND PRODUCTIVE GLOBAL VIEWS OF VALUE AND LEGACY

POOR RECOMMENDATIONS MAY COMMONLY RELATE PURELY TO OUTDATED LEGAL PERCEPTIONS OF MATTERS AS IF WE BELIEVED IN THE CHRISTIAN GOD AND CROWN WHEN A LOT OF US THINK WE WOULD BE MAD TO CLAIM IT.

The Australian industrial relations system, backed by government, did most women a favour in 1907 when it established the male wage as sufficient to support a man, his wife, and two to three children in 'frugal comfort' and limited immigration to reduce competition for land and work, paid and unpaid, in this island. Australians led the world in providing women with the vote in state elections and in regional elections after the federation of states in 1901. Wainwright's book, **Miss Muriel Matters** (2017) is about the young Australian actress who then went to London to lead the women's voting rights movement in ballooning and other promotional stunts, as well as in public speaking and helping others working for women and children's rights to service. If I were a young person at school today, I would demand the vote at fifteen as the international market is largely geared to increasing intergenerational and regional inequality everywhere rapidly. I would oppose being seen as sick, rather than having a more independently broad mind as I think this will serve our populations better.

I address Talbot, Kohler and other economic writers primarily to point out some key differences in Australian government, market, wage and housing welfare potential across the potentially longer or shorter life span choice, as well as in the choice for children. As a sentient grandma I follow and add to continuing population protection directions globally and as they were originally developed under the Whitlam, Hawke, Keating, Rudd and related state governments, as well as internationally. Australian leaders sought better regional planning and fund development to help all Australians through the life span until it ends, often in more unwelcome disability, after reproduction or paid work and before death, for example. As an atheist seeking to help transition of the Australian medico-legal state to something more attractive for us all, I see housing and caring ideally as more open services ideally serving broader interests better.

The family and church have undoubtedly provided more historic services, since earliest times in many cases. Their charitable structure was originally inherited, however, as part of the military and industrial state which has increasingly become associated with international financial communications and weapons, drugs or people trading. Weapons production, sale and use also accelerate together. The traditional military and industrial complexes of our youth as baby boomers were foundations for new and popular transport, communication, and other medico-legal "services" in richer states which followed along trading together. I address related transitional matters in the light of Australian historical and policy matters grounded in state superannuation and other funds with good waged or unwaged returns.

Women who could use it were deeply grateful for effective contraception in the 1960s, for example, when the pill liberated so many of us from such long times of unpaid caring for others. Will the carers now inherit the Earth and how much does it matter? I turn to the other traditional carers, the church and its daughters, wondering if they know or care about the financial costs of maintaining their historic land, buildings and services. I've no idea who pays them, who benefits and how or what is expected in future.

However, thoughts of clinging to life while fawning and lying to be mutually popular like Simone's mother and those around her revolt me. Why deny an earlier choice of death than usual? Promote it more often as good for everybody involved in the interests of others. Why hesitate to see God and those who are dead that you loved sooner, rather than later, for example? (Simone avoids the simplest of questions to many younger than she was.)

I could happily sell death and recommend it to PM Albanese as he will need it. Using the human body better to suit us would save us pain and make money. Jesus, Baby, but is it caring, like continuing to kill fascists in France after the second world war has ended or wondering how best to relate to English speaking others, for example? Like some men, I have never cared much for caring and I guess more native women won't be doing much without pay in future, unless they are guaranteed to inherit the house, for example.

I guess the expectations of the Confucian family in the current international context may mean that more young Chinese may look forward to a freer and easier life looking after the dying members of the family in their own homes, not driving themselves nuts in the market rat race so as to have enough money to marry and reproduce with partners who may be and feel different about everything later. If this is one reason for China's currently falling productivity and high youth unemployment, is it a sign of wealthier, freer development and different priorities instead of something worse, as normally contemplated in US media? I'd ask Keyu Jin, who wrote **The New China Playbook: Beyond Socialism and Capitalism** (2023) but I've read it and she doesn't answer enough questions that nag me about global history. I tend to see her rather more as a fashionable US lackey admiring her father as usual.

Francis Wheen's clear, short, erudite, book "**Marx's Das Kapital**" argued, perhaps tongue in cheek, that there are more real Marxists in the West than in so-called "Marxist" countries as they may study Marx more freely here. Like religious service, however, one assumes that the point is not to describe the world according to some professional or other ideal, but to change it according to yet another. It's naturally Onward Christian soldiers with Ross Gittins and others hanging around here in Sydney as usual, I guess. I have

appealed to Australian Jews and Catholics, the deacons at Stanmore Baptist and the Gideons in Australia, the Greek Orthodox Archdiocese of Australia and His All Holiness, Ecumenical Patriarch Bartholomew in Turkiye, and many others in this regionally joined up services light. (He's got a cheek pretending to be one of us? Engels knew better as usual.)

My views are offered in the light of plans for policy development or lobbying before the next Australian federal, state or local elections. Independent, teal and Green Party voters have campaigned on integrity most, I guess. However, the 2023 referendum of having an Aboriginal voice in the Constitution was supported by the ruling Labor Party and opposed by the Liberal and National Parties. Although the national referendum lost, (40/60) it was an important source of current and future policy evidence being gathered and debated regionally, for further action in any rural and urban settings, such as National Party candidates or voters or others appear likely to represent, at least in historical terms.

Geraldine Brooks makes some important local Balmain points supporting her plea *not to throw nature and heritage under a massive concrete pour that will only enrich developers and leave all the rest of us wondering just where did our unique and lovely city go.* (SMH 20.1.24, p.32). However, not having a car parking space under any new building will push prices down and give others who have given up their cars because they are no longer driving to work and the public transport system is so good, the chance to make a bit of money by offering their garage as a service. If people are going to have to rely on the internet to make this work, it isn't going to happen because the person with the space bears too much risk.

I address related personal matters commonly arising for old women with Treasury, Ministers and others attached, whether they see themselves as atheists, as I am, or not. The discussion of how best to house populations is addressed in this shared Australian regional, national and international service context, from my small corner of property ownership and family lending, living in Glebe strata housing. This housing form is growing continually in its cost and recognized value and has grown dramatically in Sydney and other comparatively desirable places to live in recent years. But is this really good enough?

A MARXIST GRANDMA SEEKS MORE BROADLY OPEN AND CHEAPER UNDERSTANDING AND ASSOCIATION THROUGH REGULATION AS IT SEEMS BETTER THAN MORE CLOSED AND SECRET COMPETITION OR COERCION

The market has become more globally productive, free, and unequal in its effects. The future may depend largely on the nature of the bank of mum and dad being explored more broadly, historically and personally. The bank of mum and dad is the central bank in this analysis from birth to retirement and death, through education, illness, and death on one hand. It is also delivered through personal paid or unpaid work, saving and caring through the birth, entertainment, education, disability and death of others. This life span focus, where death is in sight, and the life cycle focus, where it may or may not be, imply caring for past and future generations. The superannuation guarantee of 1992 meant we are increasingly being encouraged to think of ourselves as investors in our own professional futures now. Government, however, is ideally expected to serve the regional consumer. This is a case for managed competition to take into account birth, disability and death better. Housing policy development is considered in this context of personal investment wishes in regard to retirement incomes addressed with Treasury and others attached.

Reading Talbott reveals major problems of the US Western alliances, including for Australia. Many points made by Talbot have long been made by Europeans, Canadians, Americans, Asians and others beyond the US and related professional and financial approaches commonly encouraged in universities through peer association. From this more ignorantly emotional and truer personal perspective than the market offers, people want to put their money into a stable home and community, especially for their children, while going on their happy way to a pain free later life. As an old woman of 77 I would naturally start here to discuss the related effects on housing and families of financial and other choice, including support for disability and death. I address key financial support for community and individual health and safety in this regional, place-based, and related site for risk identification and management which appears better aimed at inclusive personal support.

As a woman, I think of sex, birth, disability and death differently from an economist or the usual US focused anti-discrimination lawyer, whatever their age, for example. The contraceptive pill and education for women was the sixties revolution. In the 1980s the introduction of the universal Medicare system eliminated huge corruption and dangers to women posed by illegal abortions. Whatever US Court Justice Ruth Bader Ginsberg thinks about discrimination, it is children and living or dead men that mostly matter and drive women somehow in the present or future. Take your pick. I address housing policy and service as a woman in an Australian global context as I have never been a US Jewish woman lawyer married to a rich and adoring US tax lawyer. The US alliance harms Australians rather than protecting us because the US Constitution is designed to protect men trading and using weapons gained in confidential trades with others. The US Constitution also addresses the state primarily as an enemy or ally of business. It supports the state divestment of responsibility for protective population action, while calling its capacity for violence against others a service to US people. I have come to be a strong comparative champion of the Australian state since before 1901, and I take up that mantle. It doesn't cost nearly as much in money or pain and suffering to those beneath the notice of the professional actors and their related circles of influence which are also addressed attached.

To baby boomers and those younger, however, I say: "cheer up, we will soon be dead". When so many died from the plague in medieval Europe, those left inherited a huge lot. Women may or may not be well placed to ponder corruption better than men. However, if men want to kill innocent people in state declared wars, they are blessed. If an individual wants to kill him or herself, for apparently good or bad reason, they are typically demonized or ignored in law and practice, not helped to implement their good and self-made choice of death. As an atheist this seems very wrong to me because it puts the primary burden of the person who wants to die or kill others onto the community at large, especially those closest.

I address the Treasury on the **Retirement phase of superannuation discussion paper (2023)**, to suggest more protectively stable retirement and investment options be promoted to superannuation fund members and managers, as they request. Protecting Australian intellectual property developed in Australian universities is an expensive unnecessary and high-risk waste of time, given many declared Australian interests and international concerns. This is written in radical opposition to increasing the number of high-risk investment options that Treasury wants and that has already been the source of so much confusion, anxiety and loss in marketplaces full of increasingly ignorant investors acting for their best clients until the business collapses. My house, my nest egg, my choice. Come in?

Cheers

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