

## **TENDER ADVISORY PTY LTD, BAMBOO REMOVAL AND OTHER STRATA WORK QUOTES, CHOICES, PAYMENTS, RECORDING, INVESTMENT AND COSTING SYSTEMS**

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### **WHAT WILL TENDER ADVISORY PTY LTD DO FOR US? (OWNERS OF STRATA PLAN 10775)**

**This partial history of current business with Tender Advisory Pty Ltd and regional strata plan concerns is aimed at more open education and cost reduction for NSW housing in current regional applications. (Mine is a voice from the strata committee living on Strata Plan 10775 since 1994.)**

According to the minutes of the meeting of the strata committee of strata plan 10775 (2.11.24) it was resolved (Motion 2) that the strata committee would engage Tender Advisory Pty Ltd *"in accordance with the Services Agreement dated 21.10.24"* for the fee of \$2500. **What service was that and who struck agreement on whose behalf?** I guess Whelan Property Group, who have an interest in **selection of a new or continuing strata manager for strata plan 10775**, and Sally from the strata committee, accompanied by anyone else from the strata committee or not. Fair enough. **What was the agreement on services about?** (I asked Sally, thus giving her another good reason to avoid me.)

When I had previously asked what stuff in the notice of meeting was supposed to mean which led to the items about appointing Tender Advisory Pty Ltd, I was told that Tender Advisory were being employed to provide **details of strata managers for selection to the ongoing position of strata manager for strata plan 10775**. Okay. Then what is the point of not saying so clearly, because the mysterious practice seems a big waste of all our time and money. It is a reason some of us hate lawyers, for example, as I do. As an owner, I seek to avoid time and money wasting unless the issue is important, as I conclude it is in regard to my case. Make Tender Advisory the judge? That will be interesting for a start so one directs one's questions principally to their offices. Take these first and don't charge for reading and writing because otherwise the whole exercise seems comparatively pointless spending.

According to the minutes of the meeting of the strata committee in the garage on-site, (Strata Plan 10775) at 11 Rosebank Street, Glebe, Sydney (2.11.2024), **the strata committee resolved to engage Tender Advisory for \$2500**. At that meeting I voted in favour after looking at the Tender Advisory website which seemed good in many associated policy ways at least. I address regional matters later and assume the current strata manager, Whelan Property Group, can provide the minutes and other records of business. (Failing that, there is always Sally McLauchlin, official strata committee liaison person with Tender Advisory on one hand, and with others (known and unknown) involved in this plot. It may or may not have general as well as particular relevance to SP 10775. While the strata manager, Whelan Property Group, gets paid for its services, the strata committee does not. The strata committee is usually composed of old women, but I contend they should not be paid, for reasons addressed later. Basically, this would just be another cost added to the burgeoning

demands for increasing strata payments, while charging them back to the owners' corporation as it suits. One often wonders why boards should be paid so handsomely for what they do. On the strata committee we try to look after the assets of ourselves and other owners free and yet the sale value of this place keeps rising so far. On the strata committee, however, we appear to be put increasingly at risk, whether we want it or not. I don't.

**What is the 'associated metrics questionnaire and definition of the scope of services for the duration of the tender', addressed in the strata minutes?** One wonders this first. Prior to meeting Tender Advisory online, I also asked Sally for plainer language to aid general understanding, including financial understanding. On 2.11.24 it was resolved that Sally McLauchlin would have delegated authority for *the purpose of acting as a liaison with Tender Advisory Pty Ltd. including but not limited to the final approval for the associated metrics questionnaire, and definition of the scope of services for the duration of the tender*, as referenced by the above motion. I said I wanted to go too, and anyone else from the owners' corporation who wants, should go. We all have a stake in this key service design and performance as owners of 18 Glebe townhouses, as owners' homes or investments.

Many others of us, however, think they pay levies to Whelan Property Group to worry about the lot and sort it out. I've been there myself so I understand it. Whelan's solves its problems (whether to approve or disapprove of particular renovations, for example) by the usual method of shoving their particular proposals according to various professional specifications, off to the strata committee for free, or to more specialists, charging the strata owners' corporation for the costs. Write plain language which can be understood and don't hide behind lawyers because the process is expensively self-defeating for the owners' corporation which bears the costs of practice in rising quarterly or other particular work levies. This matter is addressed later in regard to relations with neighbours which were first raised by the NSW Family and Community Services Land and Housing Corporation contract sent to the 10775 strata manager and strata committee in 2014. As they owned a big building and they were our neighbours and the contract was good, we accepted it immediately but never heard back. I address these shared perimeter wall matters later.

Our surrounding neighbours are a varied lot, which is interesting for the development of housing and related services, I would have thought. God knows it is to me, as I write for the benefit of the St James Catholic church buildings and primary school on our other side. SP 10775 also shares perimeter wall arrangements with a considerable variety of private sector neighbours. Glebe is also a Sydney historic suburb. All these elements comprise an interesting personal life in housing policy and development. As a woman I have always regarded housing as a risk management rather than investment measure, in case I wanted to split up from partners and go my own way, for example. Surely a regional risk management approach may now seem better and safer to many investors than traditional court approaches which started in some possibly outdated social and legislative arena? I explore these matters through housing and related resources so others may make a personal start.

**RESOLUTION OF ANY CASE IS IDEALLY BASED ON STRATA MANAGERS AND RELEVANT OWNERS' CLEAR DECISIONS WITH REASONS, NOT ON MANY LAWYERS AND LEGALLY RELATED NUMBERS POSING AS PRODUCTIVE OR NOT**

## WHAT IS TENDER ADVISORY TO DO FOR \$2500? (I ASKED SALLY AGAIN)

On my earlier inquiry, Sally McLaughlin, also a long-time member of the strata committee, explained that Tender Advisory Pty Ltd were being engaged to do what we used to try to do for ourselves on the strata committee. ***Tender Advisory will invite tenders from strata managers to manage our strata plan better according to our wishes***, as I understand it. I address my memory and historical records in this context, to bring understanding up to the present state of SP 10775, however poorly.

According to its website, Tender Advisory (which is local and easily contacted on phone or email in Balmain), *is a consultancy firm founded to empower strata and community property owners achieve a higher standard of service from their appointed management company. They specialise in providing expert guidance throughout the tender process to procure the services of strata managing agents and facility managers that align with the specific requirements of the strata scheme or community. Working closely with both committees and owner representatives, they claim to provide a tailored and professional approach to guide them through the process of identifying and appointing the right company, utilising a verified pool of accredited professionals.* (They are like brokers?)

**How do Tender Advisory find their potential applicants for being strata manager of SP 10775? Are there many contenders on offer? Ideally, how do we choose one over another to meet our varied concerns?** These are important questions for gaining more informed and higher quality choice in regard to the strata manager. Similar questions are important in regard to the choice of any investment manager, in superannuation or other bank and insurance funds investment, for example. Strata managers are responsible for managing and investing a huge and increasing pool of funds, seemingly in close cooperation with Macquarie bank payment and recording schemes, DEFT and SMATA. I question their performance partly because I find no reasonably good way to compare it with others.

I find my National Australia Bank (NAB) accounts clearer in regard to my affairs and property. I often wonder why it takes so long for those apparently providing services to SP 10775 to get paid for them after their completion. These apparently slow and increasing payments; made on our owners' corporation behalf outside much clear knowledge and control, (financial or otherwise); are one of many key concerns I have about the apparently anti-competitive liaison between strata managers and Macquarie Bank. Their relations with insurance companies, brokers, auditors or other key building, construction and management demands backed by state government or not, are also increasing burdens and bring questions for the strata. Yet these ***"professional services"*** which others may deem uncontrollable costs to production, are deemed highly productive in national accounts.

In contrast to Macquarie, NAB makes my personal banking accounts almost immediately clear to me. I pay for the services I want with my NAB credit card immediately they are sought or supplied, as appears most appropriate for traders. I can also directly transfer my funds from my bank account to many others, including to common utility, tourist agency or other traders' accounts, to save credit card fees. NAB quickly records my transactions in a clear way which allows me to control my accounts. It gives me free travel insurance.

As an individual and as a member of the owners' corporation and strata committee of SP 10775, I find Macquarie accounts comparatively unfathomable, even though updates are delivered every month, whether we want them so often or not. Further reasons for this apparent denial of owner banking choice and fund control in the payment and accounting methods of strata managers using Macquarie Bank are addressed attached. I guess point of sale payment and accounts are better for all in housing. I distrust Macquarie because I think its methods undermine and drag control away from Australian ownership and sources to lavishly suit themselves and their biggest clients or those in US sales and technology already.

The reference back to purely legal forms renders complaint pointless and unduly costly for all. This is addressed later and attached in regard to strata and other housing. Banking, insurance, productivity and competition matters related to what strata managers are expected to do are addressed later in the local context and the discontent displayed by populations in the US, Middle East and elsewhere who are killing children with a vengeance again. These are dangerously vengeful times in which Australia has had its own stake.

### **WHAT ARE STRATA MANAGERS EXPECTED TO DO?**

For the most recent strata committee meeting (2.1.2024), leading to the appointment of Strata Advisory Pty Ltd, Sally produced the following legal directions with unclear origins:

- 106. Duty of owners' corporation to maintain and repair property
- 30. Duty of members of strata committee
- 36. Functions of strata committee

The normal legal practice is to make the reference rather than writing the lot out so I follow it to show you that it isn't very helpful if you want to know something directly.

Whilst I agree with 106 and 102 because of their recognition of the need to act in the interests of the owners' corporation, whoever they are, I regard 36 a. as being highly questionable in suggesting that by-laws have force under law of one or more acts.

I hate property by-laws for encouraging undesirable and unnecessary regulation and costs. These are lawyers and related professionals' bread and butter, particularly in rich international urban centres like Sydney in global and Asian regions. Those who don't want to see social inequalities increase further voted Trump as US President, I guess. Australian housing and trading are addressed later in international contexts of various unknown belief. **Think globally, act locally**, as we said when I was young. This is an attempt in strata 10775.

***The Strata Manager: The Administrative Backbone*** (According to Tender Advisory and us.)

According to the Tender Advisory website, ***the collective group of owners within a strata-titled property, known as an owners' corporation, have various responsibilities as prescribed by legislation. To help fulfil these duties, a strata manager may be engaged.*** '

***"Strata managers are crucial to the successful organisation of the administrative side of strata living, ensuring that the complex legal, compliance and financial obligations of the owners' corporation are met. Strata managers handle tasks such as preparing budgets,***

*collecting levies, issuing work orders, organising meetings, maintaining records, and ensuring compliance with relevant laws. They are the go-to person for any issues related to the governance of the strata scheme including, disputes between residents, approvals for renovations and, matters related to by-laws. By effectively managing these responsibilities, strata managers play a pivotal role in the strata scheme running smoothly.”*

**I agree with Tender Advisory about what strata managers are supposed to do for their slices of our quarterly and special levies, but also wonder whether there is any alternative to hiring a strata manager and, if so, what it is.** Nothing is said about by-laws. However, they appear to represent an increasingly large professional interest in strata with regulatory force equal to law I oppose. I hope others are also sick of the expensively dysfunctional process for all concerned in strata, as I am.

A law without a clear aim is like a by-law without a clear aim. It is often an apparently pointless collection of outdated prohibitions or commands which appear to have the main purpose of driving everybody nuts while trying to understand what anybody wants now and why. Codes of practice were designed to make suggestions about particular building methods but over time have been given the force of law in the building code of Australia, for example. A lot of law is a problem like that, for example. It may be comprised of outdated, aimless, or hidden but handy industrial demands. Prescriptions often appear to be applied across the board, regardless of the particular site and its situation, let alone the wishes of those owning or living in any particular place. By-laws appear intent on making confusing specialisations and their mandated costs worse for everybody who wants to cut them out or to have clearer and more open plans with better, cheaper integration. These by-law matters are addressed again later and attached, as well as at [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au)

Our urban strata plan is addressed in geographic and historical contexts to compare administrative procedures and costs. This approach seems necessary to reduce risks better. One assumes many Chinese and other trading parties would be friendly to this administrative approach because of its call for greater clarity for all as an effective trade enhancement measure. **ABC and SBS free to air TV** as well as the **Sydney Morning Herald** and the **Australian Financial Review** have generally explained day to day matters for me so I have increasingly become a generalist in old age, rather than any particular kind of expert.

However, necessity as well as interest compels me in strata housing. I would not be so compelled if I owned and lived in a terrace house or other housing, for example. My impression is that Australian journalists, academics and politicians, etc. know little about the differences between housing types, their administration and maintenance, including the effects on legal land and housing investment, insurance, retirement income, willing and taxation requirements and practices. These practices, which are more often industry knowledge, depend partly on cultural preference for family or other business. Their time is often expected to be dedicated to joint business and family ventures freely. One improves the life of those left behind on farms or in life or manufacturing by reducing their costs. Instead of this, governments have added to the many costs of small family businesses with lawyers and related professional mandates. I address the recent US race for the White House

to compare our related Constitutions and directions later. This is to suggest more open regional trade and planning terms which may include greater protection for many more.

**KEY PROPOSALS ON TREATMENT OF PERIMETER FOUNDATIONS, AND THEIR WALLS AND FENCES ON TOP. (I ADDRESS THE 2014 CONTRACT OFFERED BY FAMILY AND COMMUNITY SERVICES LAND AND HOUSING CORPORATION AGAIN)**

**IF ANYBODY STILL WANTS A DOUBLE BRICK WALL ON TOP OF OUR SHARED BRICK FENCES AND CONCRETE WALL FOUNDATIONS BUILT, IT SHOULD BE ON THE SIDE OF THE PROPERTY OWNED BY 162 GLEBE POINT ROAD, ACCORDING TO THEIR ORIGINAL CONTRACT SPECIFICATIONS**

**THE ALTERNATIVE OF ADDRESSING EACH BACK YARD BEHIND NOS. 7,8,9,10 AND 11 AGAIN WOULD BE FOOLISHLY DRACONIAN, SLOW, UNFAIR AND COSTLY.**

**I FIND WHELAN PROPERTY GROUP HAS BEEN A POOR ADMINISTRATOR OF OUR AFFAIRS IN THIS REGARD AND IN BIGGER KEY MATTERS FOR US AND NSW**

I will now put my case on the treatment of other key matters addressed in the Minutes of Meeting of the Strata Committee on strata plan 10775 (2.11.2024). This is now mainly about **DAMAGE TO BOUNDARY WALL BETWEEN 11 ROSEBANK STREET GLEBE AND 162 GLEBE POINT ROAD, GLEBE**. This has been at issue since 1994 and is about the containing strength of perimeter retaining walls, the brick fences on top of the retaining walls (in back yards behind numbers 7,8,9,10,11) and the treatment of owners' bamboo at St James Court, (according to a by-law I oppose). This by-law and costs for bamboo eradication and for perimeter wall rebuilding may or may not be shared between neighbours or their representatives. (I dunno.) An account of this matter follows to argue the general case. This is from my very limited and personal understanding, experience and choice.

**This key matter began in 2014, in my memory and records.** Most relevant ones will be available from Whelan Property Group or Sally McLaughlin. These records can't be exhaustive because that would be more confusing and expensive for the owners' corporation. In an email dated 6.11.2014, Kerry McKenzie, the Principal Solicitor for Contracts, Land and Housing Corporation Legal Services Branch, of Family and Community Services, Land and Housing Corporation, sent a letter of contract recommendation and report to the Owners Strata Plan, 10775, c/- Verdun Walsh strata management, Drummoyne, Sydney. We tried to accept very soon after, many times, but got no response to a letter and phone calls ever again, to my imperfect knowledge. (Others may know different and better.)

In 2025, the 2014 contract letter and report re: **DAMAGE TO BOUNDARY WALL BETWEEN 11 ROSEBANK STREET GLEBE AND 162 GLEBE POINT ROAD, GLEBE**, should be a case closed. This is because of major foundation wall testing plus tree and bamboo removal as a result of the report detailing options. The contract offer we accepted was:

*Of the three options given, the Corporation's preference is for the construction of a 230 mm thick wall. Despite the damage being caused by trees and bamboo from your property, the*

*Corporation is prepared to share the cost if this option (the 230 mm wall) is agreed. The current estimate of the total cost of a 230 mm wall is approximately \$60,000.*

The eradication of the trees and bamboo apparently harming the shared foundation wall and the brick fence topping the foundation wall in the back yards behind Nos. 7,8,9,10,11 has been completed. However, since the original contract there have been many calls for changes in back yards behind 7,8,9,10,11 in strata plan 10775 back yards. These include removal of all the green wooden fences normally dividing our individual properties from each other and digging up pavers and gardens. This seems partly because of the belief that a double brick wall on top of the foundation wall we share with our Family and Community Services, Land and Housing Corporation neighbours, would be required under new building codes which call for double brick fences when single brick was once thought safe enough. **If a double brick fence or foundation wall is now required, it is logically built on their side, at 162 Glebe Point Road and we may contribute, as required in the 2014 contract.**

In 2024, events have moved on in ways I address in the historical context of the handover of business from Verdun Walsh to Whelan Property Group in 2019. Some of these events relate to the nature and effects of by-laws, for example, in comparison with better, fairer and cheaper solutions to perceived problems on strata, including ours.

**My conclusion and recommendations are:**

The shared perimeter brick wall, on top of foundations the engineer has approved, is unlikely to be dangerous in any high wind as it is protected on all sides by taller buildings. If anybody wants to build a double brick wall rather than a single brick wall; either as a perimeter foundation wall or a brick fence on top; the place to do so without ruinous waste of strata plan owners' time and money behind St James Court properties 7, 8, 9, 10 and 11; is to build the extra brick wall on the side of the foundations and wall where the problem was originally felt and drawn to attention, at 162 Glebe Point Road, Glebe.

To do otherwise would now be a comparatively pointless and expensive nightmare involving compulsion of at least five separate owners and renters on strata plan 10775, with other garden, paving and fencing costs, risks and completion delays involved unnecessarily.

However, I will conform with the general wishes and decisions on SP 10775 rather than go to lawyers over any matters as I regard lawyers as an undesirable risk and unnecessary cost for all strata plan owners and particularly for those most closely involved in dispute. Strata managers and others are neglecting their proper jobs and have done so too expensively and for too long in the case of strata plan 10775.

Mine is the stance which abhors unnecessary regulation and force brought to Tender Advisory Pty Ltd by a typical state lawyer following legal references. They take a lot of time and money to follow up, especially for anybody who is not a lawyer already, such as myself, but whose garden and fences, etc, remain under threat from strata demands. I will always buckle to them to avoid lawyers. The strata manager appears to be acting increasingly like the Tar Baby saying nothing in legal and associated professional matters but collecting the money and managing it with the Macquarie Bank and significant others. Plain language attempting to operate honestly is better and cheaper for everybody involved. It can be

understood and judged against criteria related to service to particular individuals and to a more broadly elected public through their supposed regional representatives or not.

I discuss these matters as renovations are a common source of new problems on strata and the strata committee is increasingly expected to take the associated risks of owner inaction or action. There are many examples of the unintended consequences of addressing apparent risks to people and buildings which I don't go into here. However, control over their own affairs should never be lightly taken away from owners, particularly at the behest of strata managers and their related banking and professional forces. This is making the lives of the unpaid people (all women) on the strata committee increasingly hard and risky, as appears to be the case now. St James Court shares perimeter foundations, extra brick or wooden walls and underground pipes with many neighbours including those on SP 10775 as well as from the government, church and private sectors. Presumably, their managers also seek to improve their services and reduce costs. Related regional matters are addressed later in particular consideration of the green wooden fence motif recommended for building at the front of SP 10775 in Rosebank Street. This deals with private investment buildings.

The eradication of trees has had a long history I don't go into here. From my view, however, the strata manager and committee often bowed to comparatively remote, wrong, and ignorantly changing demands, professional or not. Let us revisit the matter of perimeter foundation walls and the brick fences on top of them dividing St James Court (nos. 7,8,9,10,11) from their neighbours in the property owned by Family and Community Services Land and Housing Corporation at 162 Glebe Point Road. If any want a double brick fence or a double brick foundation wall between us as neighbours, it should be built on the side of the group that wants it and strata should bear the updated cost in contract, perhaps.

In my view, this would mainly be an extra protective measure in the light of torrential rains which have been experienced at St James Court since 2020. Because of pavers or concrete to suppress bamboo or not, this has led to water entering houses and underneath their floors, rather than soaking straight into the earth in gardens, in many cases. My garden was extended and shaped to avoid this concrete problem and because I find it beautiful. I prefer to see the garden with well controlled bamboo, not the neighbours big building.

#### **THE PERIMETER FENCES ON BOTH SIDES OF ROSEBANK STREET SHOULD BE REBUILT FIRST, USING THE ST JAMES COURT WOODEN GREEN FENCE MOTIF, FOR SAFETY AND ASSOCIATED REASONS**

In risk management terms, the most dangerous thing about St James Court is the fact that beside No. 18 and beside No. 11 there have been huge gaps, or poorly drafted and unsightly fences, over big falls from walls onto concrete in neighbouring properties below. I stand by what I wrote below:

***Fixing the walls that are opposite each other beside No. 11 and beside No. 18, on either side of Rosebank Street should be the top building priority for 2025. This is because anyone may fall or drop accidentally on neighbours' property lower down, onto their concrete yard. This is a major risk.*** I address my conversations with Rick Perry, the owner of the big private rental property at No. 2 Rosebank Street and many others, in



related terms later. (Always remembering Donald Rumsfeld's advice that it is the unknown unknowns which often get you in the end.)

This is also to ask and learn more about questions which have been raised for me, as an Australian political and financial observer, interested in our housing. Basically, bamboo is one of the natural fibres which should be a lot cheaper, stronger and safer in any Asia Pacific region than the Northern European approaches to a lot of building and property management. The latter appear increasingly driving without question because they make bigger money for traditional owners of production working around inner Sydney.

My case generally favours more plain English, honesty and openness as an education and research exercise for us all. I think others on the strata committee, who are long-term members, like myself, prefer the secrecy demanded as protection of personal privacy judged by normally secret commercial and related legal practice. **My case is designed more with the aim of improving our collective knowledge and reducing our bottom line on strata plan 10775, etc.** This knowledge growth was an aim of Australian government during the 1980s and 1990s before the normal proliferation of smart phones and related international sales technologies arose, on the basis, perhaps, that too much competition is never enough, globally speaking. I often oppose the control of lawyers as an unnecessary cost to shared plans. Many associated matters in strata housing are addressed later in the current climate.

**PARTIAL HISTORY OF THE APPOINTMENT OF WHELAN PROPERTY GROUP AS STRATA MANAGERS FOR STRATA PLAN 10775 IN GLEBE IN 2019. WE ALSO RESIDE IN BALMAIN AND CITY OF SYDNEY COUNCIL DISTRICTS AND IN NATIONAL OR OTHER PROFESSIONAL AND REPRESENTATIVE AREAS.**

**WHAT ARE BETTER, CHEAPER SERVICES FOR US AND OUR RESIDENTS? SURELY GOVERNMENT AND PRIVATE SECTOR SERVICES TO PEOPLE CAN BE BETTER MANAGED THAN IN OUR CURRENT CONTEXTS?**

**I ASK MORE KEY QUESTIONS FOR CONSIDERATION BY TENDER ADVISORY AND OTHERS**

Since 2019, key matters carried out by Whelan Property Group, followed Deanne Hinton of Verdun and Walsh as strata manager. Slow progress on perimeter wall matters raised in 2014, brought our apparent need for change to Whelan Property Group to a head. These matters are addressed again to bring the question of how the owners corporation might view the next key steps in its historical and particular plan for this plot. We address others who may note our developments with walls and bamboo. The worst offending bamboo was in No.11 and is now removed. I hope my small amount of offending bamboo will be removed soon. Whelan has arranged for 7,8,9, to follow suit.

Some may know that I voted with Sally and Lili against Maureen in choosing Whelan Property Group as our strata managers in early 2019. The change from Verdun Walsh to Whelan Property Group cost the strata plan lots of money and in retrospect I think it was a mistake. Whelan Property Group have performed in a very slow and uncertain manner which was increasingly costly for the strata plan and increasingly distanced from responsibility for outcomes.

It seems that Whelan Property Group, (and probably other strata managers beholden to Macquarie Bank) have stepped away increasingly from any responsibility for outcomes, including in regard to our place, St James Court. This has increasingly left the strata committee exposed to greater risk, unpaid work and financial loss, for continuing owners and renters living on the particular spots. They are often turned over for supposed renovation and safety enhancement on moving in, during or before sale.

Partly because of the liaison between Macquarie Bank and strata managers in NSW, I regard the strata manager as being in a position to levy uncontrollable costs against the interests of the strata plan and better use of competition principles. These global and regional competition matters in housing are addressed again later and attached. They are often also relevant to treatment in other health and retirement population and building services, public or private, from birth to death in health and in sickness for any diagnosed reason. The mental health diagnosis is often questioned elsewhere. In my view, and in that of key specialists, people who seek their own deaths have rights and should be assisted in more cases instead of having their behaviour medicalised or criminalised. It frees up scarce housing and as a 77 year old born to generations of Welsh atheists I demand to get help to die when I want. I vote and have never believed that I will go to live with God. The Christian state and its professionals disgust me for pretending my wishes have less value than theirs. As we all die, I explore with church neighbours. The carers will inherit the earth, perhaps.

I have said to Maureen and others since Whelan Property Group was elected over one other contender found by the strata committee in 2018, that I think Deanne Hinton of Verdun Walsh knew far more about St James Court and what was going on here, as well as in the industry, than anybody else. This certainly included me and many equally or more ignorant others in my opinion. In early 2019 the strata committee voted to pursue a new relationship with Whelan Property Group as we thought that they were local, like Verdun Walsh, and so apparently easily contactable on a continuing, stable, basis, like Verdun Walsh. Whelan Property Group seemed likely to be able to progress our perimeter wall matters with neighbours better, as we were informed that some of our key neighbours were also Whelan Property clients. Deanne Hinton was apparently sick and wanted to retire. We paid for the change to Whelan Property Group. My memory is far from infallible so others may remember these events differently. However, I naturally ask the following question on behalf of myself and the owners corporation supposed to benefit from the relationship.

***What will Whelan's Property Group expect if we change to another strata manager and how will this be handled (in the case of records, for example)?***

***Will the strata committee invite other owners' involvement in this selection and expect it free of new and extra charges?*** (Please answer these questions before any choice is made.)

***How does one distinguish between the quality of strata managers using a metrics questionnaire and definition of the scope of services for the duration of the tender' for example?***

A reason for turning to Whelan Property Group rather than Verdun Walsh in 2019 was that it was assumed that this change would expedite the still festering matter of the supposed perimeter brick wall and earth foundation risks at the backs of 7,8,9,10,11 and at the front of the St James Court property on both sides of Rosebank Street. Whelan also managed some of the state government and private sector interests involved in shared St James Court perimeter walls and related earth foundation walls, tree or bamboo root damage, plumbing, electricity and related building fire or flooding matters.

My charge is that Whelan Property Group has not provided well-coordinated effective management to meet its performance expectations and promise in 2018. Theirs is poor and expensive service. I guess this may partly be due to the increasing use of new payment and accounting methods reliant on Macquarie Bank and strata manager monopoly agreements about use of DEFT and SMATA.

Many water drainage and damage issues also arose at St James Court partly due to heavier downpours after 2020 in particular. As I wrote to one of many Whelan representatives who have cycled through their property group without apparently stopping long enough to understand the conditions and management necessary at this particular place they have barely seen, let alone judged:

*Thanks for sending this work order Elizabeth as the responsibility for repairs after water damage has been an ongoing sore at this place. Water damage here traditionally comes from the following sources in my experience:*

*roof leaks; leaks from pipes in shared walls; leaks from hot water systems which fail in around ten years and flood floors and carpets; leaks from water entering housing from under floors or from balconies during very heavy downpours when water cannot be taken away quickly enough by pipes.*

*My personal feeling is that people should substantially bear the cost of their own renovations after water damage, as I have done, but I have absolutely no idea of what is expected to be normal practice because things have been so much done on the hush hush that nobody had the least understanding of anybody else's problems other than their own or a friend's that they noticed.*

*I would be keen to hear any views because one assumes they would also relate to Jo's concern about the costs of reconstituting her back yard if the back brick wall and green wooden fences from 7-11 are pulled down and rebuilt, as some appear to have planned, whether those apparently affected by the plan agree with it or not.*

One of the considerable virtues of my garden, from my perspective is that water damage is avoided by allowing water to sink into the earth to nourish associated life. (This was the reason Lord Mayor Clover Moore and the City of Sydney Council championed rain gardens and I do too). The matters drawn to attention, relate primarily to perimeter walls on top of foundations shared with neighbours. These related matters of yard and plant maintenance were originally drawn to our attention, on the strata committee, years earlier in 2014, by state government owned building neighbours. I have never understood many of these

related concerns since. This is largely because of the way matters were presented, (drip, drip, drip) as if only lawyers or similar specialists could talk or write about anything and everything except monthly update figures of levy collection and expenditure was naturally kept secret for “protective” reasons. This preserves secrecy to deny general understanding of the particular land and building to fix it up. My related case is put below.

**Changing from one strata manager to another cost the strata plan a lot of money and didn't achieve its principal objective in the change, which was to simplify and expedite a range of connected matters on behalf of the owners of strata plan 10775. In this context, I support the choice of Tender Advisory Pty Ltd as their website seems sensibly worded as well as local and easily contactable. Any owner who wishes to be involved in selection has a right, in my view.**

**WHO AM I TO INTERVENE IN THIS MATTER? I AM A MEMBER OF THE OWNERS' CORPORATION WHO HAS BEEN CONCERNED FOR YEARS ABOUT THE GARBAGE, FENCING GAPS AND POOR FENCING AT THE FRONT OF ROSEBANK STREET, ON BOTH SIDES OF THE STREET. SO, SUE ME FOR CARING?**

**Who am I to write on this matters myself instead of bringing a lawyer on my own behalf or others?**

I write to you all, as a member of the owners' corporation and strata committee at St James Court, 10/11 Rosebank Street, Glebe, strata plan 10775. I am an owner without mortgage living happily alone in my three level, three-bedroom, home with front and back gardens, surrounded by neighbours living on the strata plan or others plots. All plots and levies at St James Court are reasonably similar in building design and price, (\$1.5 million AUD today) like blocks of terrace houses. In my case, this is not remotely like an investment property, as I am 77 years old and have lived in one of these 18 Glebe townhouses with front and back gardens, since 1994. I have been a Glebe resident since coming here to live in a collectively owned house in 1974, which I did for over twenty years. Having watched these matters historically, I believe housing location, location, location often explains price, which may also be based on the terrace floor and garden space.

Glebe seems an increasingly desirable place to live in the eyes of many, with government subsidy or not. It has a comparatively large public housing sector and many seek more, although private sector renters may be worse off. Waste management in this high traffic university, tourist and work precinct is an ongoing public concern for anybody trying to manage any housing. This is often done best by living on the plot, especially for a long time, in my view. However, the general tendency is to step away from personal responsibility to call for lawyers. This is partly because in being an onsite manager one is plagued non-stop by residents, phones and the difficulties of managing locks and keys to garages, gates, doors and gardens, to deal with unknown stuff and ownership inside the place. The owner of a neighbouring private sector building, Vince Perry, is addressed in this context later.

I take a historical and regional approach to the events surrounding some current key issues in our particular land and housing. In general, it seems historically and regionally clear that NSW residents, governments and other stakeholders must consider more shared housing

and costs in future. This submission may therefore be equally addressed to the owners' corporation of strata plan 10775, Tender Advisory Pty. Ltd., relevant state or local governments, churches and many other private sector neighbours. Particular choices and judgments may depend on many particular factors. These are often associated with wealthier ages and lifestyles which also reduce the number of children because their upkeep according to expected standards is increasingly expensive, as choices often are. (*I got bills, I gotta pay, so I can work, work, work, every day*, as the supporting US father recently sang.)

The matter of the walls on top of retaining walls at the **front** of St James Court, across both sides of Rosebank Street, is addressed to call for a continuation of the green wooden fence motif commonly dividing one property from another in some places at St James Court, on top of perimeter foundation walls or not. This painted green wooden fence motif seems best followed on top of the retaining wall shared with the owner of No. 2 Rosebank St, Vince Perry. In his view, St James Court owners' corporation can build whatever fence we like along the top of the foundation wall shared with the rental property building which belongs to him, as long as St James Court owners' corporation pays for it. The issues of who will dictate what and who will pay for it appear at the centre of much regulation and are often difficult to manage in shared housing. However, Vince Perry and I agreed in a fleeting meeting at the site that this position made sense. I therefore recommend it to all.

Vince Perry apparently owns a lot of comparatively low-income housing in Sydney, including the neighbouring building at No. 2 Rosebank Street and the small motel in Glebe Pt Road around the corner. I thought that keeping the current green fence motif going across the top and front of Rosebank Street foundations would be nice and he agreed. Vince is a former tax lawyer and owner of lots of other properties. He appears to embrace litigation as a tool of trade. He does not have any building managers on site because he deals promptly with matters himself if phoned, as he was by many about the state of his rubbish bins, on the occasion we met. Neither does St James Court employ a building manager for various good reasons. Vince Perry seems easily and promptly available by a phone number advertised on his buildings and acts if things go wrong from his perspective. He seems comparatively open and down to earth about what he is doing in his businesses. I recommend discussing these and related matters with him openly and further since I guess he knows much more about low-cost housing than most people. (He mainly works by phone I guess.)

The ideal relationships between foundations, walls, trees, plants and concrete or pavers may often still appear as the essence and motor of risk management and development, as well as conflict in any more caring regional order than now. I guess Vince Perry has clients at least as worthy as those in any property owned entirely by government or church interests surrounding SP 10775. His comparative costs compared with those of our other neighbours, are therefore worthy of interest. Glebe is a historic part of Sydney which has developed as a result of being a pastoral domain of the clergy first, before it became a manufacturing, building, education, and transport hub. (See *Travelling Grandma*, which is the last chapter in my immigrant autobiography ***Power Loving: Everything you didn't want to know about sex and lawyers***, at [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au) )

## **THE RELATIONS BETWEEN MACQUARIE BANK AND STRATA MANAGERS: ARE THEY GOOD FOR US AND IS THERE ANY ALTERNATIVE TO WHAT SEEMS THEIR POOR BEHAVIOUR?**

Since 1994, as a woman who has been upsettingly slow in learning about the operations of those acting under the principal state building management legislation, I must ignorantly agree with the article **Longo lashes poor compliance at Macquarie** (AFR 27.9.24, p.18). Apparently, the chairman of the corporate regulator, the Australian Securities and Investment Commission (ASIC) has claimed that Macquarie investment bank has showed a reckless disregard for the regulatory compliance standards. He said Macquarie had allowed three clients to place suspicious orders dozens of times in 2022. The clients had made \$23.4 million more than they should have if they were trading within the rules. Apparently, in the US, Macquarie is separately facing a fine of almost US\$500 million after the US regulator, the Securities and Exchange Commission, found it had inflated the value of thousands of illiquid investments, overstated their performance and favoured certain clients over others. The article claimed Macquarie had inflated the value of 4900 mortgages. ASIC fined Macquarie and raised broader concerns about the internal compliance culture in the US and Australia.

Related matters are addressed attached and at [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au)

I had personal experience of the Macquarie Bank, ASIC and the Australian Competition and Consumer Commission (ACCC), as a result of making submissions and complaining to all three at length, about the anti-competitive alliance between the Macquarie Bank and strata property owners in this state. I was referred back to Whelan Property Group. This liaison between Macquarie Bank and apparently all strata managers in this state deprives owners of strata property of their levies and bank choice while increasingly denying them knowledge and control over their own affairs. This seems uncompetitive behaviour whether those bending to this force are owners of their own property who live on site, or belong to the growing band of absentee landlords charging huge amounts to short term renters because they can. I have nothing but ignorant contempt for the Macquarie Bank, perhaps like Joe Longo, the chair of ASIC, or like the US Securities and Exchange Commission. I've got no idea as I'm groping in the dark as usual.

I normally pay my accounts with traders at the point of job completion, for example. I often wonder why Macquarie and Whelan administrative levy collection and associated service payment procedures appear so opaquely slow and rising uncontrollably, compared with the NAB management of my personal accounts.

***How does the auditor make an adequate judgment of Whelan accounts? The owners' corporation pays for a yearly audit, so one wonders how it occurs because I can't check.***

Can any owner of strata property in NSW avoid using the Macquarie Bank? I find their accounts impossible to judge and argue the liaison between all NSW strata managers and the Macquarie Bank treatment of housing stakeholders is toxic to Australians. In comparison, I can understand my National Australia Bank (NAB) Accounts almost instantly at the point-of-sale purchase completion by credit card and saving or investment. What is the meaning and reason for the Macquarie Bank accounts design, I always wonder.

**Do you know why the accounts, which we are paying to be sent monthly, are like they are? What is the effect on owners and renters of property in strata, compared to housing anywhere else in Balmain or the City of Sydney, for example? How can the relationship strata managers have with insurance companies best serve us, in linked insurance treatments with brokers or not, for example?** I was taught in the 1980s to see money paid to brokers as an undesirable delay and loss in any better planned and more competitive scheme. These issues are briefly addressed later and attached in superannuation funds and investments. I remain a well satisfied pension member of NSW State super, for example.

## **QUESTIONING PRODUCTIVITY FOR BETTER AND CHEAPER COMPETITION WITH MORE FREE CHOICE**

To address the direction ideally led globally by children and women, rather than by old men and top boys as usual in banking, strata management, insurance, investment, taxation or anywhere else, I first address Allegra Spender's article entitled ***Falling Productivity is a big deal*** in the ***Australian Financial Review*** (AFR 18.9.2024). She argues Australian productivity doesn't get the kind of support it needs and refers to findings of last year's report by the Productivity Commission (PC), ***Advancing Prosperity***, for direction. Presumably on the basis that what doesn't get measured doesn't exist, Spender defines productivity as output per hour worked and notes it has been dropping. Productivity is an economic concept which ignores the fact that there are an increasing range of professional costs rapidly accumulating between the levers of supply and demand that Spender assumes bring better economic results. These professional interventions are often wrongly assumed to be productive services for the rest of us, whereas we may regard them as undesirable, unavoidable costs. Analyses of productivity ignore work regularly performed freely in fields and households and communities; in farming or not. The emphasis on productivity also assumes war and peace have relatively equal economic benefits. A risk management view finds this is nuts.

Some people think they should treat others as they would want to be treated themselves. However, from democratic perspectives, the other person's desires and state must first be inquired into to treat them more as they would want for themselves. Many traditional views on productivity may now seem globally outdated by the American, Chinese, Japanese or other dreams for family and individual peace, safety, health and prosperity, for example. The regional approach is different from that in any institution which is normally limited by the institutional search for greater productivity or regulated competition, as they ignore a lot of greater public worth. Free work done by women or men in looking after the health and estates of dying parents, children, or other relatives, disabled or not, are key examples. Our neighbours at St James church lands, building and primary school appear as examples later.

Spender is the independent member for Wentworth but she was brought up as an economist in a well-known Liberal party family which has preferred to appoint men instead of women to any influential jobs. I address the article ***Institutions yet to be led by women*** (AFR 7.10.2024 p. 2) later to point out that many more women now also appear to want to go to places they have never been. Many appear much better equipped than me for the trip as they have Google Maps and Google Translate on their smart phones. I still live in the comparatively slow technological cave, still writing in terms I hope the postmodern folk like

Greens or others may understand and like. Many people now appear comparatively well equipped for the trip alone overseas or with a friend, especially if they speak English. The language appears to deliver an international advantage even without good analytical and written capacities in English. Any job applicant who speaks and writes in more than one language, however, should be well used and rewarded. This is a key trade assumption.

This global risk management approach, which I learned from working in the NSW public service during the 1980s, during passage of anti-discrimination and occupational health and safety, rehabilitation and insurance acts, has been performed in the name of the historical state rulers and contracts. These should now be overseen and overturned more often, in any more democratic state focused on ownership and control, as our property market often is. This may be led by practices like those of strata managers, their banks, their insurance companies, real estate agents and their biggest clients in the international property turnovers that come before and after the individual dies and property must be transferred to others somehow. These are now central matters for Australian housing and government. They have been recently led in population health, injury dispute, pension and insurance protection concerns. Mine is a case for better planned, plain, open, regional choice so as to service more people better and cheaper. Australian free to air TV is a good example of this happening, so in my view it would be disastrous to break this national natural monopoly up.

Treatment of retirement incomes, harm reduction and death now appear as equal contenders for broader policy attention and better coordinated implementation. In this regional voting context, historical and geographic regions are brought into more widely planned contexts through notions of personal service and choice for key stakeholders identified in any place. In strata housing, for example, the owners' corporation are key stakeholders in housing as owners and individuals. Those offering mortgage and other services to them appear ideally as stakeholders serving the key stakeholders. Industry superannuation funds designed to serve members rather than shareholders first, appear to have similarities with this state service mission seeking investment.

On the basis that nothing helps the comparatively poor like making things free or substantially cheaper, I would more than happily invite Sally, Lili, or others into my garden at any convenient time. The aim would be so I can get their advice about how they intend to compel me to undertake their requirements and costs for treatment as a result of this most recent strata committee vote about back yard renovations or any other. Time and money going to court is normally otherwise wasted on all sides in strata. I am thinking of the digging and other treatment of bamboo and the back wall in my garden, and any plumbing, drainage and rebuilding issues that appear related to the removal and rebuilding of green wooden dividing fences between numbers 7,8, 9,10 and 11, as any comparatively ignorant strata committee or owners' corporation voting may dictate. Related planning, building and housing issues are addressed attached and on [www.Carolodonnell.com.au](http://www.Carolodonnell.com.au)

***I discuss the role of Whelan Property Group in that comparative light and find it wanting in terms of serving the needs of strata plan 10775. Instead of serving this owners' corporation well, it bent to others with more remotely strange, changing and costly authority which seems more like financially interested and professionally divided whim than common or regional and personal sense. What can anybody do about that?***



I am an owner and owners' representative living at St James Court who argues in favour of planning approaches rather than financially driven estimations of the strata plan costs. These are likely to be faulty when unexpected changes occur, as they normally do with management at Whelan's Property Group. I guess that most owners, however, don't know or care what is going on in regard to the matters funded by the quarterly levy payments they make to strata plan owners, and how they may be treated by state law and professional codes or in strata by-laws, used to run up professional jobs and associations. I guess the average owner thinks the strata manager is adequately paid to know the answers to the problems that quarterly levies may typically be expected to meet. I can only agree.

## **AN HISTORICAL APPROACH TO AUSTRALIAN LOCAL, STATE AND NATIONAL TRADE RELATIONS**

I grew up in Australian Labor historical traditions which trade unions forged in the 19<sup>th</sup> century successfully in rural and remote areas, as well as in cities. The focus was mainly relations between male labour and capital in contexts of growing technological development. These tendencies allowed the inclusive expansion of a welfare state in the 1980s, after the passage of health, disability and other legislation and investment, including in health care and safer building construction and rehabilitation management after injury, especially in paid work. This reduces the more powerful defence department focus on how to kill people who you think might try to harm you, for a good reason or not. (Asian communists potentially overrunning Australia in the sixties, were conceived as major threats justifying Australian support for US war on Vietnamese and elsewhere, for example.) International conventions on human rights and anti-discrimination matters have shaped us since. The extent to which foreign cultures, where people encourage higher reproduction rates, are ideally welcomed into host countries as temporary or permanent residents varies considerably internationally, between Japan and Australia, for example. The rich get rich and the poor get children as a result of the way the culture uses women I often think.

In my experience of work in state government and the Faculty of Health Sciences at the University of Sydney, health care and insurance plan costs may face similar issues to those in housing, which provides another essential service, especially in cities where the homeless increasingly congregate here and all over the world, including as a result of temporary or permanent migration, legal and illegal. Australia has a history of thoughtfully restricted immigration control to become a multicultural peaceful place. Like Japan, which has typically resisted any immigration, its native population reproduction rate is falling, as the preference for paid work in cities rather than unpaid work in rural areas overtakes us. All this has implications for the type of housing being built and managed in Australia and elsewhere. God alone knows what they are but I make some suggestions.

Australians should take the regional rather than party or professional directions and barriers seriously, because some of us do and it seems better to encourage rather than discourage us. I address some key current matters in this light in the hope that this may be of some help to more broad and general deliberations and learning, as well as, perhaps, to those seeking election or other selection to office anywhere else. Give me broader selection

criteria to judge merit. This is often also cheaper and we all can learn from this open approach in which we all don't need spies or particular figures so much now, for example.

### **CONSIDER HOUSING, RETIREMENT INCOMES AND DEATH PLANS OPENLY TOGETHER**

I retired in 2007. As a member of **State Super SAS Trustee Corporation**, I recommend the historical film on superannuation development on their website. This system began after federation of states in 1901 as a state funded retirement protection for police and some other paid work communities in retirement. Other groups of state employees were joined in state superannuation schemes throughout the century. Growing state insurance, pension and investment fund mandates supported or subsidised the paid working population who eventually would retire from service delivery areas such as transport; civil and building construction and maintenance for related water and power utilities; education, broadcasting, information and entertainment, health care, child care and disability care. This all occurred before the national superannuation guarantee in 1992. State Super SAS Trustee Corporation practices and those of other superannuation trusts are addressed in related contexts of Australian management, investment and personal choice attached.

I like planned development rather than undue risk, so have embraced the State Super pension until I die while closing down my Unisuper account to act as a Bank of Mum housing lender to my daughter and her partner. This discussion with Tender Advisory is about appropriate transfer of property management, or not, from one strata manager to another. I guess change should logically be conceived in regionally related ways rather than by the professional norms in banks like Macquarie, discussed earlier and attached.

An article by Kevin Maney entitled 'Silicon Volley' states that '*Donald Trump wants the tech industry (sic.) to create jobs, but the sector exists to eliminate work.*' (AFR 6.1.17, 8R). In discussing the related rise in global inequality, Maney states '*at companies such as Facebook and Apple, far more money is flowing into far fewer hands and most of those hands are in the tech corridors in California's Bay Area or the North-east. It's hard to completely blame tech CEO's for this disparity, according to Maney, because 'this is how business is set up in America. We reward productivity and efficiency – getting more from less'.* Oh yeah, at whose cost? A different view of the corrosive nature of US collection and sales technology in Australia and elsewhere is addressed here and attached, in housing services, research, broadcasting and education, for example. I guess it's a critique similar to that mounted by some Republicans, which sharply questions normal US Constitutional and legal behaviour.

However, Australian state AI (which used to be called IT) development of bureaucracy, in federal, state or local government, for example, has been that any question, tender or complainant may be forced through long and poorly designed online questionnaire hoops about their particular problem, dictated by those who don't know much about it, let alone understand or share it. This is to make new law fit their conception of law already by sending a complainant off to a lawyer and tribunal as usual. Then the adversarial cliques at the top may be wrongly called competitive and paid a comparative lot. Other associated professional specialist groups and individuals can then follow up with their hands off approaches leading to previous court conceptions but lower down professional pay scales.

## AUSTRALIAN PROBLEMS SUCH AS OURS ARE ADDRESSED THEORETICALLY IN THE RECENT ORATION FROM A HIGH COURT JUDGE (THE COURT CAN'T DO IT LEGALLY?)

The Australian legal situation deserves related contextual address later and I support the words of High-Court judge Justice Robert Beech-Jones, when speaking recently in the John William Perry Oration, according to an article in the **Australian Financial Review** entitled **World is sliding towards autocracy: High Court Judge** (AFR 4.11.2024, p. 24). Justice Beech-Jones apparently said:

*My simple point is that when a political system starts to break down, its disputes spill over into the courts and eventually poison them.*

I agree and have seen the aftermath, which is costs and poor payment methods for supposed services in many related fields. I often blame the general tendency to avoid bureaucratic work, risk and stress by redirection of business towards AI forces and lawyers. This process has sped up in our eyes since globalisation has led to smartphones. These sell messages based on marketing ideals rather than on more honest comment and in popular or other reflection, changing or not. People whose work is more open to general judgment hate that growing social tendency a lot. I do too as I see it in myself. We all may feel more self-hatred, following the famously self-hating Jews, perhaps. This questioning of ego is perhaps a natural evolutionary process, such as when the French so famously said, **"To understand everything is to forgive everything"**. Perhaps, but this is not protection of the rest and justice which really matters to women and children, because the old men and their best boys have had their day already. I address related housing matters on strata 10775.

Justice Beech-Jones didn't mention the recent US Presidential race in his speech, apparently. But I would draw parallels with Australian Constitutional matters such as the recent Referendum on whether there should be an aboriginal voice in the Constitution and in parliament. The Referendum was lost 60% to 40% and provided a lot of good regional data for understanding what might make for better development in particular spots all over the country. Those claiming aboriginal descent may be brown or white today. It seems a cultural choice for many who have often married outside the clan for years, like the rest in our comparatively multicultural society. This is a society of mongrels, unlike Japan, etc.

Aborigines have already got more than one of their voices represented through legislation of one kind or another. For only 3% of the population a few are comparatively rich, especially if they have legal, medical, higher education, political or related degrees and jobs. I address related dispute resolution matters as they affect us all in Australian housing. In the recent Referendum I wrote NO LAWYERS across my ballot instead of voting YES or NO. I guess I would have done something similar in US Presidential elections; if I had the vote and voting was no trouble and just part of one's social life and demands on regular occasions, as it is in Australia. Otherwise forget it. The owners' corporation owns this place and responsibility for its management cannot be delegated to members of the strata committee alone. This is partly because the strata managers tell the strata committee what they must do.

I have repeatedly made the point that I regard anything I write as my intellectual property and that I will give it to anybody I like. I regard this as part of the ancient scholarly historical tradition which Sydney University is supposed to exemplify in its library and collegiate cultures. As Chaucer wrote of the clerk in **Canterbury Tales**, his mission was to gladly learn, and gladly teach. As the vigour of Chinese manufacturing demonstrated around the world in the late 20<sup>th</sup> century, the best thing that anybody can do for the poor is to make products to give away free or cheaper. When Bill Gates did that with Microsoft he was accused of behaving in anti-competitive ways. Microsoft was broken up for secret competitive advantage and in my view this US state view of competition has undermined Australian ownership and control of services, often making them worse and more expensive for us.

I champion Microsoft Office and email because their effective use should cut swathes through the normal costs of lawyers and their associated professional specialisations, using secret control as their right. A discussion of my developing intellectual position is in my autobiography, ***Power Loving: Everything you didn't want to know about sex and lawyers*** (2020). I studied and taught among many at Macquarie University, in the Sydney University Faculty of Health Sciences and elsewhere, since 1974 after coming home from high school English teaching in Nigeria and Melbourne, before moving to Glebe. The **Glebe Grapevine** organisation is naturally still going strong in public and private housing matters. I take issue with their position on housing in the attached discussion of potential in vacation travel.

The Australian Constitution is comparatively good as it is descriptive of how bureaucracy and courts are supposed to work according to states federation in 1901. I agree with Ronald Sackville's legal opinion (SMH 23,9.2023, p. 33), also discussed attached, that the Australian Constitution is an outdated administrative document. Chapter 3 (The Judicature) contains the constitutional guarantee underpinning the rule of law in Australia. Sackville also points out Americans revere their aspirational Constitution. It supports freedom of speech, the right to bear and trade arms, and the view that one has a right not to speak if accused of wrongdoing. Say whatever you like and shoot whatever you like while letting lawyers go on forever while avoiding taxes? The US Constitution appears dangerously nuts. They keep killing themselves and others with guns or explosives by mistake or on purpose, especially if they are comparative kids. Nevertheless, US communications technology has effectively exported US views in entertainment and sales globally, while ignoring or demonizing many other practical ideologies, at least since WW 2. Many of us besides Jack Black and his mate, admit the US devils have most of the best music and movies. I think so, for example.

### **THE FUTURE IN TOURISM AS AN EXAMPLE OF THE NEED FOR BETTER PLANNED TRADING APPROACHES IN VARIOUS FORMS OF ACCOMMODATION ENCOURAGED BY HOUSING INVESTMENT**

One notes that in the Australian Labor Party (ALP) typical matters of conscience voting, (where party members may vote according to their individual consciences rather than along party lines), normally apply only to "women's issues", like caring properly for their vaginas and their old; bringing up kids or helping others in their family distress and beyond. They may be expected to keep their mouths shut about anything nasty they might hear about their closest members. Loyalty to the father is the watchword of the particular group, fuelled by various feelings about outsiders. Perhaps 2020 signalled a new world order led

by health promotion principles of the World Health Organisation (WHO)? I hope so but often doubt it because the forces of the past remain so strong in land and property.

In the article **Institutions yet to be led by women** (AFR, 7.10.24, p. 2) Vicki Wooten writes cogently with the help of quotes from the usual Jewish and Christian women in high places, backed by their partners or not. God alone knows who they are and what they do because that is what privacy is all about and they've got the lawyers to prove it. However, the days when a defamation case could be got by naming somebody a Jew or a sodomite are thankfully over. Chief Executive Women (CEW) president, Susan Lloyd-Hurwitz said that public institutions need to reflect the world around them and I think so too. I bet there are a lot more sodomites than Jews these days but it's hard to stop some wealthier Christians and Muslims breeding themselves out of the expected standard of one bedroom for each of the kids, along with some other spare rooms for an office, etc. etc. *"The government needs to lead by example on this*, said prominent director and property sector leader, Carol Schwartz who is naturally no spring chicken any more. She said there is "some kind of blockage" on women getting to the top in a lot of organisations but it was on the government to lead change. I agree. There is nothing like paid employment for women for reducing the number of children in any comparatively wealthy and equal society, like Japan or Australia, etc. An important issue for any nation today is immigration and the incentives it should provide.

In Peter Hartcher's article entitled **Why China's a runaway failure** in the Sydney Morning Herald (SMH 8.10.24, p.20) he makes the point that some increasingly alarmed Chinese are running away from China to travel elsewhere, temporarily or permanently in the current environment of apparent new accommodation overproduction and investor collapse. Globally, comparative wealth allows more of us to travel domestically or globally now for longer or shorter periods. This seems mainly because cheaper Chinese or other Asian manufactured goods have led the world to cheaper and better living and travel potential for many of us more fortunate ones; and for others seeking to work for more money or a better life in other regions. It's not a new phenomenon, although inequality has risen. Women and kids may face this more openly and plainly than old men, having less to lose, perhaps.

A recent **Sydney Morning Herald editorial** states NSW government is poised to embark on a major shake -up of its tourism strategy mainly by building up its new hotel rooms and adding millions of airline seats. According to the editorial, *"For too long, tourism strategy has been confused, short-sighted and a little under-cooked"* (SMH 8.10.24, p. 18) I address this attached with recommendations drawn from cruising in Alaska on the Royal Caribbean boat or floating city and also seeing Japan briefly as a tourist. I think the comparatively old, rich, single woman, dying or not, has been comparatively poorly served to keep her coming back.

I write about Australian regional and global trade in the context of the recent US election where Democrats lost to Republicans and Karmela Harris lost to Donald Trump as president.

Never mind, I say to all the young Asian women like Karmela Harris out there, why not go home to China with your boyfriend on Cathay Pacific instead? This seems an intelligent airline trying to understand historical and environmental changes, like the rest of us throughout our lives. (I felt much the same about Singapore airlines.)

The US Constitution is bunk as protection for people in real life because it promotes the gun trade and tax avoidance as good reasons for secret operations protected by lawyers. As a woman with children to consider, I prefer the risk management approach designed in Australia, following Britain, Europe, Canada, Japan, Singapore and elsewhere.

I discuss what is wrong with the Karmala Harris response to her global public supporters after the Democrat loss to Donald Trump in a related global historical and place-based context of risk management. This approach seeks knowledge and evidence gathering in more stable economies than in those markets constantly encouraged to reel between market troughs and peaks through war or other injury conflicts supporting lawyers. Like anybody else, the lawyers naturally have other close or changing mates who may be related or not. Who knows any more since two lawyers who met as law school may easily be married while keeping their own names today. Rising education and aspirations may still lead women back to marriage. Open up so we see what is done with our money.

A defeated Harris told her supporters to take no notice of those who tell them that something can't be done because it has never been done before. (This was about electing a brown woman with Asian village roots as US President.) She is wrong in this typically US attitude to democratic development as a race. Many Australians see the metaphors of regional development differently, as managing risks to the local environments in broader neighbourhood and regional contexts. Those who want to do something and remain alive and thriving during and after the process, should take a lot of notice of those who say something can't be done. Ask them why not. Hats off to Alaskan pioneer women by all means. However, I would have preferred to have stayed in town with the kids and the Balmain Greenies who are students and future workers in many cases. In this process one may learn to take more notice of those who say something can't be done, to learn from the reasons they give for their apparent certainty about failure. I blame lawyers and address the **By-law on Tree and Plant Maintenance** or other poorly directed regulation in that light.

The US Republican Presidential victory reminded me of the lost Australian Referendum on Aboriginal rights in the Constitution and parliament. The Australian outcome was a good piece of comparatively honest and broad research. It is helpful for future development where costs aren't primarily driven by top lawyers and mates before, during and after their processes. The views of former Premier, and Liberal Party lawyer, Nick Greiner, later confirmed for me the importance of plain English in avoiding the legal and bureaucratic swamps at the centre. Questions and views below are personal responses.

Through their various sources, Australian broadcasting and newspaper journalists, education and research institutions and others have more democratic and powerful information, research and education means available these days than formerly. There is Microsoft Office and email, better Australian government and private sector plain language websites, (eg. Tender Advisory), as well as Google search, Google Maps and Google translate, for example.

## **THE CHURCH PROVIDES MANY SERVICES TO ITS FOLLOWERS AND OTHERS IN AUSTRALIA, INCLUDING THE ST JAMES CATHOLIC CHURCH AND SCHOOL WHICH SHARES PERIMETER WALLS WITH STRATA PLAN 10775**

I discuss the services which churches normally provide to believers so as to come to terms better with a world where the comparatively old will naturally die soon and leave the rest a lot of money. Their principal carers are often included. The PM, his cabinet, state premiers and the rest should naturally know about this because land is first conceived as a state matter which is also local. I'm interested in how land and property is best distributed in regional lights anywhere in the world. I write so Muslims may more easily catch up globally at least with Australian aborigines, who often appear comparatively wealthy and who have limited their reproduction rates in most cases, rather than seeing their children killed.

As an atheist I am used to having been passed over, insulted or worse since the lord left Ireland. The churches, like many caring old professionals in Sydney, (some of whom we know a little bit about) have been steeped in the dead, the dying and their legacies for years. Hence, they often appear time poor but will probably be rolling in money compared to many others whose businesses are openly designed to make money first. Who knows? I don't.

I note from my personal visit to St Mary's Cathedral that a new men's group starts off with addressing the seven deadly sins as leadership issues, rather than the outdated Ten Commandments as usual. I entirely agree, especially when offering suggestions as Mad Auntie Carol the atheist who spins over the Russian treetops like Margherita, the Devil's wife. I am generally working on the side of footballer Israel Folau, who deplores that his religious slur against homosexuality got him the boot when he was just being honest about his true feelings. He believes he is backed by God and his father, with the help of his wife. Don't call me stupid or rubbish, please. When people get upset about blasphemy it gives me the total shits. Because I am an atheist, however, my beliefs are often discarded in this Australian Christian state. I think the choice of death by anybody deserves better respect.

But anyhow, to carry on, according to the article ***Pope names Melbourne bishop as new cardinal*** (SMH, 8.9.24, p. 12) Pope Francis has named the 44 year old head of the Ukrainian Greek Catholic Church in Melbourne a cardinal, drawing words of praise from the Catholic community. In the current climate it looks like the women and kids who are Muslim, like Senator Fatima Payman and others deserve a better go at influence or power to determine events, temporarily at least. (It all improves one's experience and looks good on a resume?)

Writing has been known to men and boys as risky in personal and organisational terms since time and records began, leading to the current common preference for ticks over tweets so that both often appear comparatively cheap and foolish. Following lawyers, government bureaucrats may normally think writing is best left to lawyers even in aboriginal circles. My aim, however, is a to show normal requirements of thinking in any regional conceptual framework, rather than the normal professional one. They champion professional closure and legal representation on the grounds that having lawyers speaking for us all is great. With plainer, more common and better integrated systems and procedures which encourage choice, governments and individuals may reduce a lot of undesirable costs and losses.

I urge that the affairs of strata plan 10775 and those of our surrounding neighbours should be considered in that regional light to aid Tender Advisory come to conclusions about its undertaking for the strata management committee, or owners' corporations or anyone else.

Cheers

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Hi Clean Energy Regulator (CER) and interested others

**THE WIDER RESEARCH AND DEVELOPMENT AIM NOW PROPOSED TO THE CLEAN ENERGY REGULATOR (CER) IS BETTER AND CHEAPER WASTE REDUCTION AND RECYCLING IN LOCALLY SURROUNDING LAND AND HOUSING, STARTING WITH STRATA PLAN 10775, FOR EXAMPLE.**

**IN REGARD TO RESEARCH METHOD FOR ANY CER WASTE REDUCTION AND RECYCLING SCHEME, FOR EXAMPLE, IS THIS A GOOD MANAGEMENT PROJECT STARTING BELOW IN BALMAIN AND THE CITY OF SYDNEY TO SELECT A STRATA MANAGER FOR STRATA PLAN 10775?**

**(PLEASE LET US KNOW YOUR OPINION: I WOULDN'T WANT TO WASTE ANYBODY'S GOODWILL, TIME AND MONEY ANY LONGER)**

Thank you for reminding me of your presence in the light of my current situation as a retired member of State Super SAS Trustee Corporation. I address this again later in the local regional context of Balmain and the City of Sydney aims to reduce and recycle waste better and cheaper.

I found the CER website comparatively clear but uninviting. In comparison, for example, I draw your attention to the ABC TV programs **Landline**, or **Gardening Australia**, which appear more openly inviting to landholders, scientists, inventors, builders and artists of any stripe. I have enjoyed these programs for years in retirement from teaching at Sydney University since 2007, for example.

One wonders who would bother to jump freely and alone through the demanding bureaucratic hoops on the CER website for those interested in applying for the **Australian Carbon Credit Unit (ACCU) Scheme**. Without substantial aid of human patronage and intervention from the proposed research and development project beginning, why do you think anyone would bother with your CER ACCU Scheme? Everybody has the sense not to commit themselves to anything in their normal bureaucratic online environments. They just dictate the terms and pass them on to someone else who can't be bothered to act either. Why would they? This grant application process is all moving backwards on line, while the boys and girls at the top keep on making big money and buying up land and housing. CER ACCU is interested in method and so am I, particularly in strata housing management which is growing with Macquarie Bank and possibly in utilities like Sydney Water. (I dunno. You'd have to ask Sydney Water and strata managers, I guess.)

I discuss key method issues with Tender Advisory and others in strata housing later below, to reduce cost in strata housing management. Handling waste is an obvious part of that. How is it reduced and recycled from the kerbside by the City of Sydney Council and relevant others working in the government or contracted sectors, for example? Rosebank Street, where I live, is a dead-end street. I can't believe it took since 1994 to clean it up and I still don't know why or how it happened. If they saw this kind of street in Japan they would all die of shame. (What do they do with their rubbish?)

Let the guiding bureaucrats fill out the requirement boxes themselves on the CER ACCU support website, then at least we know the government will be trying to lead and understand us, rather than stopping us because they think, rightly or wrongly, that they have too much to do already. As bureaucrats who wrote these guidelines, they will also know what they are doing and so be far more willing to comply. Otherwise, what you propose appears another government intervention to waste



a lot of our free time and money on getting to a starting point which won't be good enough for CER ACCU support. I've seen it all before in universities leading government, for example. I addressed the concept of method later and locally in this light to meet regional and not professional standards. This is the foundation requirement of World Health Organisation views of health promotion and Australian concepts of risk management when I was young. They have since been lost while the brothers were collecting money to invest in ridiculously inflated and stupid online schemes. What else can you do? (Listen to the people and ask what they want. I'm telling you this, for good reason.)

### **BACKGROUND TO THIS REQUEST FOR CER ACCU SUPPORT FOR A LOCAL WASTE REDUCTION AND RECYCLING RESEARCH PROJECT TO SAVE AND INVEST HOUSEHOLD AND OTHER FUNDS BETTER**

Since 1994 I have been an owner of one of 18 townhouses on strata plan 10775 in Glebe, Sydney. In 2007 I retired from teaching in the Faculty of Health Sciences at the age of 60 and have taken more of an interest in land and housing development locally, regionally and globally ever since. I guess Casemix revision is going on under Medicare and Labor because everybody has been scared to do it under Liberal Coalition government. The private sector drags us down the US route in universities because they have so many English-speaking ones that are big where they all quote each other. Their general reason for living is to drag everybody up to competition with them at the rich tops.

I've lived in Glebe since 1974. Eating is comparatively open, whereas the bodily elimination of food goes comparatively unremarked. Yet plumbing has been a big and expensive mystery on our strata site for years. Similarly, the waste we accumulate around us in the process of living is commonly more likely to be left behind or tossed in our urban streets and parks when we are finished with it. Although the streets and orphan spaces around strata plan 10775 are not the rubbish tips they once were, we still have little idea where the various types of household waste end up, and if the waste generated around us is recycled or goes to landfill. In comparison with Japan, for example, Sydney city streets remain unsightly rubbish dumps for too long in many cases. Why is this so? What should I do if I see an almost new lounge suite rained on again on the kerb? Who owns it and who should I ring? I address all the related regional matters on the CER website below which states:

**The Australian Carbon Credit Unit (ACCU) Scheme encourages people and businesses to run projects that reduce emissions or store carbon, for example by:**

- **using new technology; upgrading equipment; changing business practices to improve productivity or energy use; changing the way vegetation is managed.**

In 1994, when I moved to this strata plan of 18 townhouses in Glebe, Sydney, hoping to go greener, I was newly appalled by the amount of waste of all kinds which ends up on the streets, in parks and in other orphan spaces in this area. The situation, at least in our neck of the woods, has got a lot better since 1994. However, I've never found out why the rubbish problems remain so bad and how to improve them so as to reduce and recycle many kinds of household and garden waste better. (Don't tell me the answer is concrete everywhere that a man sweeps somewhere noisily with a blower. I've always liked the Lord Mayor Clover Moore approach, against the odds for years and years.

The CER website states the ACCU Scheme methods cover projects across the following range of areas: [Agriculture](#); [Energy efficiency](#); [Landfill and waste](#); [Mining, oil and gas](#); [Transport](#); [Vegetation](#).

I would be grateful if you would focus on the related early discussion below and tell me or interested others if the proposed open project I now suggest for **BETTER AND CHEAPER WASTE REDUCTION AND RECYCLING** fit the requirements on the CER website from which I also quote below:

***ACCU Scheme projects and activities reduce greenhouse gas emissions or store carbon by using new technologies or processes.*** (NB. We don't know what will turn up, which is why

the project needs to be done. Blind Freddy can see the rubbish thrown in the streets, the parks and in the water. How can it best be reduced and cleaned up for recycling or not?)

**Eligible ACCU Scheme projects can include activities like:**

- ***reforestation and afforestation; savanna fire management; energy efficiency improvements; landfill gas collection and combustion; waste reduction; agricultural practices.***

***The types of projects eligible under the scheme depend on your chosen ACCU Scheme method. Each method outlines the types of activities you can conduct, the rules for running the project and how to measure emissions reductions.***

***Make sure you understand the eligibility, reporting and auditing requirements for your method***

**TO CER ACCU AND OTHERS IN KEY STRATA: I SUGGEST A JOINT PROJECT AIMED AT REDUCING AND RECYCLING URBAN WASTE IN COMPARATIVELY HIGH TRAFFIC PLACES LIKE INNER CITY SYDNEY**

**IN REGIONAL APPROACHES METHOD MAY BE MULTICULTURAL: (THAT IS THE KEY POINT, DUMMY, YOU'VE GOT TO LEAD BECAUSE YOU'RE THE REGIONAL STATE, WHETHER YOU LIKE IT OR NOT)**

I want to explore an ACCU Scheme proposal aimed at reducing and recycling household, green and other land, household and street waste to reduce its cost to communities here and elsewhere. Is this possible and are others interested in this who are now engaged in deciding upon a strata manager for strata plan 10775, as addressed with Tender Advisory Pty Ltd. They are consultants approved to assist the task below, which is the choice of a strata manager of strata plan 10775. Their method when performing this task must be of considerable interest to our strata because we pay for it.

In particular, I seek CER advice first, therefore, about ***the eligibility, reporting and auditing requirements*** which may be necessary in any regional and related risk management approaches to any development addressed on strata plan 10775 to select a strata manager. The problem, as usual, is that CER might know exactly what they want and why but that doesn't mean anybody else does.

One of my common questions on strata plan 10775 is whether the reporting and auditing requirements placed on our strata are worth the money we pay for the specialist service. This is highly relevant to increasing housing management costs, because the specialist services promoted by strata managers can't be judged, at least by me, as a member of the owners' corporation and strata committee. What exactly do they do and will they be doing for the service and their money? The pivot to concern about a wider range of regional services is made in part to reduce regulation and increase personal choice. This may entail a critique of particular professional method anywhere.

**THE RELEVANCE OF STATE SUPER (SAS TRUSTEE CORPORATION): IDEALLY REDUCING HARMS WHILE SAVING MONEY FOR BETTER PLANS SINCE FEDERATION OF STATES IN 1901**

Risk management is the art of broadening standards to reduce harms and this is also the supposed standard of superannuation funds supposedly designed to benefit members first. The short film on the State Super website shows, for example, how the superannuation scheme first set up after Australian federation of states in 1901 to benefit police who retired from the force was extended to other state employees throughout the 20<sup>th</sup> century until the National Superannuation Guarantee covered all employees in 1992. This has naturally also encouraged subcontracting specialists of all kinds into local, regional and global markets.

For example, the recent **State Super Annual Report** which is available online to all members, has a table on pages 27-30 which is headed **Investment Managers as at 30.6.2024**. This is a

tick exercise related to three categories entitled **Trustee Selection Strategy; Member Investment Choices** and **University Strategies**. These headings appear without much more explanation, beneath a range of environmental and social goals. The table also appears to show, however, that there are no university strategies. In other words, I guess, the guys are only focused still on making money for Australian funds. They are perhaps using US payment systems rather than having any focus on anything harder, regionally driven or not. One naturally wonders whether UniSuper or any of the other likely players takes any interest in these matters and the way things are usually set up. I guess not. Would you do anything?

On the other hand, gross domestic product (GDP) measures, thrive agnostically on war and peace alike while still preferring war to free work in many countries for whatever reasons. In war only orders matter so in the modern world one feels a closed approach is eventually doomed to fail, but not always and probably not soon enough. In Australia, I'd appreciate any response from CER ACCU or others who are younger and more interested in these matters than I am. I do what I like for free instead, adhering more to the ancient dictates of the European University rather than the US university dominated English speaking market, as we are normally driven by the search for scholarly brownie points in universities or professional schools, for example. One naturally recalls Chaucer's clerk in The Canterbury Tales instead, who saw his mission as being to gladly learn and gladly teach. Thus, one wonders what former MP Bill Shorten thinks he will be doing as Vice Chancellor of the University of Canberra besides sitting in a different office occasionally. Any idea CER ACCU?

Please see related discussions below and attached. Thank you for any information.

Cheers

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