

RE: STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS (STARTED Oct. 2025)

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Q, WHAT DO YOU THINK YOU SHOULD BE DOING NOW? I HAVE TIPS RELATED TO PERSONAL AND GOVERNMENT LEGAL DEMANDS WHICH NOW APPEAR TOGETHER, AS NATIONAL, AS WELL AS REGIONAL POSITIONS HERE. SEE KEY SUGGESTIONS LATER.

The NSW Govt. website discussion of **STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS IN 2025 AND 2026** was recently sent to my phone and I checked out various authoritative and free government and private sector websites to find the following on strata life:

“You can meet to assign and complete specific tasks, such as:

- **Knowing about a new standard form for the capital works fund plan.**
New and reviewed 10-year capital works fund plans (10-year plan) will need to use a standard form. [The new form is now available](#) for comment.

Q. DOES ACUMEN HAVE THIS FORM? HOW IS IT EXPECTED TO WORK ON THIS STRATA?

- **Being aware of the standard form for initial maintenance schedules.**
From 1 April 2026, developers of new strata schemes will need to have the initial maintenance schedule prepared in a standard form. The [initial maintenance schedule standard form](#) is now available for comment.

Q. DOES ACUMEN HAVE THIS FORM? HOW IS IT EXPECTED TO WORK ON THIS STRATA?

- **Finding out if your initial maintenance schedule and initial levy estimates will need independent review.**

“From 1 April 2026, developers of new multi-storey schemes (such as apartment blocks) will need to have the initial maintenance schedule and the initial levy estimates reviewed and certified by an independent surveyor. These documents, as well as evidence that the surveyor is independent, must be provided to the owners’ corporation before the first annual general meeting (AGM). This incoming requirement will give owners more confidence that the initial levy estimates are reasonable and that the initial maintenance schedule is fit-for-purpose.”

- **Preparing for updates to strata information certificates (‘Section 184 Certificates’).** The strata information certificate will also need to include information about exclusive supply networks (also called ‘embedded networks’) in the scheme. New standard forms for the updated information certificates will be made available later in 2025. **(WHAT IS THIS EMBEDDED NETWORKS STUFF ALL ABOUT HERE?)**

Q. DOES STRATA PLAN 10775 NEED AN INDEPENDENT REVIEW OF AN INITIAL MAINTENANCE SCHEDULE AND INITIAL LEVY ESTIMATES NECESSARY IN APRIL 2026?

- As I read the NSW government and other information I found online, our Glebe strata plan 10775 doesn’t need an independent review of an initial maintenance schedule and initial levy estimates that will be necessary in April 2026. We are not all living in a great big building, but are more like conjoined terrace housing blocks, for example. For some

reason, perhaps related to the assessment of land and building floor space, however, the job of being an independent assessor of the building falls to the surveyor.

Q. WHO AM I TO SUPPORT THESE GOVERNMENT INFORMATION DEMANDS AND WHY?

I am a **member of the owners' corporation on strata plan 10775** of 18 tri-level townhouses in Glebe. Sydney. As a **member of the strata committee** since 1994 I supposedly also speak on the **owners' behalf**, according to **NSW strata management and related law, which is, however, wrong to me**. I give reasons in the potential of the new **strata law changes for strata committees and owners** started November 2025, **which Acumen and the owners corporation should implement. I also suggest priorities for directing capital works and administrative budgets next on strata plan 10775, at St James Court, in Rosebank Street.**

The strata committee is expected to undertake too much free work and expensive risk in acting freely but supposedly on behalf of matters they can normally be expected to understand little or nothing about. On the other hand, the understanding and management of strata appears properly to be a risk of working in sales, construction, accommodation or other services. The owners corporation pays quarterly levies. These are added to our accumulated funds.

The strata managers bank these funds somewhere, without reference to the wishes of the 18 lots of this owners corporation. Which bank and why? I want to know as I am an owner of this particular townhouse. I also own part of the owners corporation money in the strata managers bank. The insurance companies, on the other hand, we are supposed to choose together as an owners corporation, with strata manager and broker help. It appears that the strata managers are stepping away from all responsibility for work and decision so little or nothing gets done but it costs the owners corporation much more in the back and forth. I fear for this new legislation as just an added donkey cost when it could well show better directions locally and globally.

I provide a few tips about the role of **Acumen strata** in the management of strata plan 10775, particularly in regard to the role of the strata manager who is also tasked with implementation of **STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS (STARTED Oct. 2025) as well as meeting insurance expectations and those of the owners' corporation for their land and property**. The state views are at last clearer and free to all the people of Australia online.

I address key local and international ramifications for risk management, including capital fund plans and works, here and broadly in housing valuation and audit risk, for example. From the regional administrative perspective good forms prevent a lot of cost which is currently being wrongly directed by poor or no forms which can only increase lawyers and volatility costs. By-laws are rejected for this reason among many others later and at www.Carolodonnell.com.au Plain language law, guidance notes and training are already free on line from many sources. Why reinvent wheels? I assume that only costs us more money as members of owners corporations or renters, and that it is the strata manager's job to inform us, rather than milk us.

As a **member of the owners' corporation on strata plan 10775** I claim it is the duty of the **strata manager**, and also the state law, **to let us see the new government forms**. This is so we all can see them to comment at will or not at all, as the particular cases may be. The particular strata manager is not expected to be just a pane of glass through which matter passes while the strata manager takes their increasing cut but nobody does anything about a problem which they assume belongs to somebody else to fix. **Ask Sally what she thinks will happen and tell us. She appears to have largely controlled the strata committee since 1994. What now?**

In my case, for example, I write a lot freely because I will die soon and have time. Take advantage of it by all means. Never say tweet to me although I promise nothing. Insurances are addressed in related rising cost and administrative contexts later with the aim of directing risk management benefits better, freer and cheaper to the particular ground, rather than courts and tribunals which naturally bow to courts in many cases. That makes combat costs worse for all in the teams supporting lawyers in courts. Laws and lawyers have increasingly embedded pre-scientific and pre-democratic adversarial forms in the increasingly informed and democratic population of speakers, readers and writers who are living in Australia today and making up bureaucracies in both public and private sectors. Costs could be well cut in many spots.

For example, one owner may easily waste others' time and money on the present course in much legally expected, land or housing evaluations, audits or dispute settlement methods. This seems the case however the common adversaries may be related to each other or not in other particular insurance or asset purchase or sale, for example. Death in strata is addressed in this context later. One seems naturally on a quest to create an administrative creature to assist Medicare develop in better and cheaper housing. (Just call me the new Sorcerer's Apprentice.)

STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS (STARTED Oct. 2025)

STRATA MANAGERS SHOULD SHOW US ALL KEY FORMS FOR CONSULTATION SO AS TO UNDERSTAND THEIR EXPECTED ADMINISTRATION TO AVOID OR REDUCE KEY RISKS.

THESE ARE FIRE, WATER, WIND AND CORRUPTION COSTS, I GUESS, DEPENDING ON LAW AND MANAGEMENT OF LAND AND PROPERTY. ACUMEN STRATA SHOULD FOLLOW THIS.

MY RECOMMENDATION IS TO TRY NEW FORMS BASED ON SUPPORTING THE MEDICARE AND STATE SUPERANNUATION FUND DIRECTIONS RATHER THAN BY-LAWS AS USUAL

HIGH RISK FIRMS OR OCCUPATIONS MIGHT TAKE OUT TOP-UP INSURANCES AS USUAL

The standard in law may have equal or more value in the breach than the observance, as long as the risk is reasonably well understood and taken for apparently good reason at the particular place, for example, and noted. As a believer in more broadly open reasoning in trying to serve the Australian community and individual interest, I have explained many times why the concept of by-laws appears unreasonable. It is prescriptive and lacks aims for a start. Its passage gives those strongest in particular communities too much sway over the fate of the rest, all led by increasing numbers of complicated and complicating laws and lawyers. This is too expensive of time and money for owners' corporations led by strata committees which appear adversarial and driven by voting alliances most. It is a changeable route, and doesn't work well except for the lawyers to whom people now appear automatically directed with their disputes. Frankly, directing people to lawyers is no way to run a bureaucracy, private or public.

I advise that more **forms and guidance notes might effectively be made of much existing law**, and that strata managers should use authoritative websites and direct members of the owners corporation to them for consultation or resolution of questions, for example. The aim is to **increase operational clarity, avoid corruption and cut administrative cost**. From their actions and our strata committee experience, it seems strata managers, insurance companies, and many others appear to be avoiding the costs of insurance. They increasingly appear foisted onto strata committees instead on our strata. I trust in the longer future and particularly in the steadier role of industry superannuation funds working with their key partners in government.

OUR INTELLECTUAL PROPERTY IS IN OUR HEADS BUT WE CAN WRITE IT DOWN AND GIVE IT AWAY IF WE LIKE (THIS IS TYPICALLY WHAT THE STATE ASKS OF US IN CONSULTATION.)

What I write is my intellectual property and I will give it to anybody I like. Mothers everywhere do that with children, for example, or the latter will not thrive but will die instead, whether the fathers have anything to do with the matter or not. Related views on intellectual property are attached to point out that some people may benefit a lot from free time spent by others. One also seeks to question the worth of “*productivity*”, on behalf of indigenous people and others like me who will be dead comparatively soon. I should spend super rather than accumulate it. When projected budget funds can’t be spent because of slow overregulation, it invites trouble.

Tell government and other inspectors everywhere that their intellectual property doesn’t have to remain in their heads and we can give ours away if we want. I address this later reassuring you a lot of us went through this in the 1980s and 1990s with the first state and other working population occupational health and safety coverage, including health treatment and rehabilitation care for the injured, the advent of the internet and laptops, etc. etc. etc. We understand the general terrain somewhat already in regard to opening up a state which serves everyone in it better in current and future generations. State Super, my retirement fund, is addressed later. Pay homage to the guys, in my opinion as their life is often hard but they feel they are not allowed to talk or do anything about it, unless they bring in wives and family.

Immediately on strata one thinks of all the long hair and tampons blocking drain pipes so that trees get blamed and cut down instead, for example. However, there are bigger things in the Cooks River, for another example, that make one despair anew at the human race. When I came to live at St James Court in 1994, roadside kerbs and orphan spaces around here were local tips. The war against cigarette butts and dogshit everywhere also appears to be endless. I salute all those who cleaned everything up very slowly at last, but surely it shouldn’t be so hard in orphan spaces? (You have to live there to know where they are. This is a tip to building managers as there appears to be some confusion about their roles. Always ask Rowan here first, I guess.)

When I was young, I never saw that I would develop so much like a housewife in old age, because of our times and love of time, especially in the morning. I write freely, and sometimes joyfully at the access to ranges of politicians and others that the internet and Microsoft Word and email have given us since we were introduced to laptops and websites in Australia in the 1980s. Then I saw the potential lost until this glimmer of new hope comes in with strata law. See research and education suggestions attached to serve populations better and cut costs.

MORE ON CHANGES FOR STRATA COMMITTEES AND OWNERS (Oct. 2025 AND April 2026).

The above changes are now treated well and freely by those writing and speaking online about these matters in NSW state and private sectors. I address key concepts, services and roles in the Australian national and regional industry and community contexts supporting banks, insurance, superannuation and other fund and capital works management and administration functions. On strata plan 10775 these funds appear as accumulated quarterly levies and other payments made with the usual voting demand or not. I write to assist those trying to reveal better global and regional approaches to new world orders than we can in housing on strata plan 10775, for example. Utility of key insurance and valuation practices are questioned later.

Economic law, including intellectual property law, prevents broader, deeper, and more understanding inquiry very expensively. Then ignorant adversaries find they have lost control of their own matters and are warned against speaking of them while lawyers run up their bills in

ways too difficult for them ever to turn back. **On the other hand, good forms don't have the same expensively adversarial expectations, wrongly posing as risk management forms.**

Whether key strata management forms appear sensible from the point of view of those filling them in, are entirely different matters we may now test with other members of the owners' corporation. We pay to be led by strata managers who are paid for their knowledge and experience in land and building management, aided by other real estate agents.

The actions of the strata committee and the strata manager in this particular and broader community context are addressed later, to manage many risks better and cheaper. See more about the personal and political relationships and directions inherent in historically contested Australian institutions at www.Carolodonnell.com.au and read my autobiography, **Power Loving: Everything you didn't want to know about sex and lawyers** (2020). Replace lawyers with a few better directed forms based on key life-style events such as births, deaths and other happenings which appear linked under national Medicare expectations as well as in housing.

PLEASE EXPLAIN THE NSW LEGAL CHANGES; SHOW US THE FORMS FOR CONSULTATION AND STOP MAKING EVERYTHING HARDER AND MORE EXPENSIVE THAN NECESSARY

ALSO DIRECT US, FOR EXAMPLE, TO RELEVANT GOVERNMENT AND PRIVATE SECTOR TRAINING WEBSITES WHICH APPEAR FREELY AVAILABLE AND GOOD AT EXPLAINING STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS (Oct. 2025; April 2026.)

My advice is that it will do us all good to be clearly and well informed ahead of time about government consultation for current and future direction, starting with forms, for example. The owners corporation on strata plan 10775 appears up to date with quarterly levies and we have paid \$18,000 (\$10,000 x 18 lots) extra into our corporation funds already, the year before last.

This seems relevant in the Acumen call for more capital works planning of which I think we have done enough already. However, Acumen strata apparently expects the strata committee to do much more free work with more unfair risk also attached. One also wonders, however, how far this capital works planning is expected to be the same as our own plans for strata. We actually know and understand the particular place we live in better than most and we don't have endless money to spend on the requirements that others have for our housing. Ideally, we also own and live in our asset, as distinct from following orders and working free. Life is about the right to choice and who should have it. The duty of care increasingly belongs to all of us now.

ON THE WRONG STRATA COMMITTEE DIRECTION WHICH IS NEVERTHELESS LEGAL

The legal role of a strata committee, working freely without pay and no protection from legal suit, seems more like modern slavery except for the fact that we present ourselves voluntarily for selection and are not forced. This is a vital distinction which the Australian Prudential Regulatory Authority (APRA) as well as State Super may find of interest now. According to State Super, APRA is increasingly concerned about modern slavery, which it apparently defines as forced labour. As a woman, grandma and mother concerned about the treatment of the land and ownership in future generations I am too. I address our state globally first in housing.

I am on the strata committee for strata plan 10775 where I have lived, mortgage free and following events on free to air TV and newspapers in No. 10/11 Rosebank St. Glebe since 1994. I have tried to do this to the best of my ability, given the desire to learn more about how to manage my asset better and cheaper in future, in line with my personal wishes.

Our strata committee is conflicted at best. Strata managers are not helping understanding on owners corporations by increasingly trying to distance themselves from their operations on the particular grounds, including on strata plan 10775. This is the common tendency towards loss of good management control to serve people living in international systems. I offer a few suggestions based on my personal years of experience living here, as well as my earlier experience living in Glebe in a collective household as a student and worker since 1973, after returning from teaching in other international states. Eighteen townhouses at \$1.5 million each comprise the management plan. The discovery learning method is slow and expensive I find, when the essentials of key business operation, like suitable forms, are left out. I deal with related matters of regional risk and cost management which appear better for us in this state.

Following US Presidential deliberations I feel I should address many matters of our relationship with Acumen strata which are also addressed with State Super, Frontier Advisors and others later. As a member of strata plan 10775 in Glebe, as well as a member of State Super now retired on an indexed State Super pension, I applaud the simple, secure regularity of this pension payment, for personal planning and development purposes as well as peace of mind.

I find this indexed pension form is good for stable planning nationally and globally as increasingly it seems those in markets appear to be travelling blind and I can afford to prefer peace to more volatile promises of money. (I have always preferred the bird in the hand to the two in the bush.) We now appear living in fast changing global times producing vast community inequalities in many places. Some are ageing but standing longer or shorter times than before. In Australia and globally people expect children increasingly slowly, or leave to live elsewhere.

Thus I also address larger matters of future direction in superannuation fund accumulation, management, administration and investment, because I too support them broadly in Australian interests as leading investment in key Australian regional development and strata funds cases. Personal choice designed to serve people more with basic support has been a common goal.

Our state land and building management during lot and building renovation or turnover is treated later. An apparently typical law firm advertises its presence online as **Providing quality expert legal services to the strata, development, construction and insurance industries**, while behaving as if everything it handles is a deep dark secret of its own. It shouldn't be!

As an owner supposedly being served by strata, rather than being engaged in free work, largely for the normal off-site investors and mates whose interests often appear especially protected in corner and other ownership here, I ask the questions:

Why has Acumen Strata not alerted us to these BIG POTENTIAL administrative changes and shown us the key forms addressed by NSW government and related to STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS IN 2025 AND 2026?

WHAT DOES OWNERS' CORPORATION TRAINING LOOK LIKE TO YOU AND HOW MUCH?

I GIVE TIPS AFTER BEING LED BY THE STATE SUPER FUND ANNUAL GENERAL MEETING (AGM) DIRECTION AND KEY NSW GOVERNMENT AND PRIVATE SECTOR TRAINERS AND OTHERS WHO HAVE PRODUCED AND PROMOTED THEIR WARES IN FREELY AVAILABLE FORMS WHICH LEAVE LAWYERS FOR DEAD (TELL BARNABY JOYCE AS USUAL.)

One wonders who is assumed to be the responsible decision maker on behalf of government and who the owners' corporation pays to carry out the wishes of the owners. It isn't ideally Sally.

She has lived here and operated on the strata committee at least since 1994 to mixed effect, from many views, including those who left.

The best way to avoid legal suit is often to clearly state one's reasons for choosing particular action before the start of any development. The perimeter wall and related surveys recently undertaken on strata plan 10775 are addressed later on the assumption that the members of the owners' corporation own this report among others. They should be given easy access to it and its reproduction at will. The days of hiding what we should own from us should be over.

I also want to see the **FORMS** addressed below because I love nothing more than to comment on forms. I used to do so regularly in NSW government in the 1980s and 1990's for example. Acumen strata actions appear slow and uncommunicative to me, in contrast with the messages sent to my phone by NSW Government (which I salute and answer back, and so should you in my opinion, like I am now). Tell us how you feel about Sally and the strata committee for a start because she appears to be off on other authoritative frolics of her own with Acumen strata approval in many cases. This affects by-laws, renovations in No. 17, and back yards behind Nos. 7-11, for example. What are your other strata commitments besides strata plan 10775? How much floor space are you managing for how many owners, for example? Are you busy?

WHAT I WANT ON STRATA PLAN 10775: TREAT THE PERIMETER WALLS IN A LONG-TERM CAPITAL WORKS PLAN STARTING WITH WORK IMMEDIATELY ON THE BROKEN FRONT OF OUR LAND AND BUILDING IN ROSEBANK ST. (WE HAVE ALL LIVED IN RUBBLE FOR YEARS)

As individual owners living at St James Court or as absentee landlords, we all may have different perceived needs and wants, so these directions below are mine alone. Others may have different needs which are legally secret. I can know nothing about them as a member of the strata committee. This is stupid as the strata committee is supposed to represent them. However, in regional relations **THE STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS IN 2025 AND 2026** raise issues which the strata manager should draw to the attention of the owners corporation. The strata committee bears too much risk unfairly already.

Frankly I want the off-site owner of No. 11 to pull his head well in; stop persecuting me and fix up his back and side fences. He has pulled down even more of this perimeter fence since early 2019 when our owners corporation left Verdun Walsh and went to Whelan Property Group who promised they would fix it. They lied, so last Xmas we turned to you at Acumen Strata.

However, Acumen Strata have turned out to be poor performers by not pointing things out properly from the start, not answering our questions to the best of their ability and running their own agenda, presumably for their bank choice and our supposed choice of insurer, under strata manager and broker guidance, of course. I regard this performance as expensively poor, although I guess my daughter would have more sympathy with Acumen trying to offload work and risk to strata committees, who are expected to work for free to represent others they are destined by law to know nothing about. This work method is too high risk and expensive for us.

I am now retired in such a manner that I feel I can say these things to Acumen and others and eagerly invite your answer back, although your understanding may also be differently scant.

The STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS IN 2025 AND 2026 give us all the same example. Please, Acumen Strata, send us the forms I address.

There is nothing like being alerted to open display on an authoritative website which can be freely seen and copied to others. This ideally invites responses for providing comparatively well-

informed comment from a variety of views, veiled or not. The improvement in the Wikipedia model over time has hugely impressed me, for example. Who cares if a little of it is wrong, if formerly one had no idea that such topic matter existed, to research further, perhaps! Questions such as the management of any apparent conflict of interest, are introduced later.

However, give me and others a break with the voting instead of evidence gathering for a start and declare all relevant building and accommodation management laws, codes, and by-laws to be guidance notes. I have never gotten over the utility of being taught the ideal difference between **laws, regulations, codes, codes of practice, by-laws and guidance notes** in these industry operations. Then I moved into living in strata with its increasing legal views increasingly affecting understanding of personal asset ownership, choice, movement and cost.

Let us start from our key moral codes instead of laws, codes or by-laws, as discussed attached. Systemically closed and adversarial behaviour treatment and the desire to advance oneself with one's fellows by avoiding responsibility for actions, has led us to poorer outcomes. These are being found unnecessarily in more courts, with more lawyers and impossible calls for adequate financial estimations with payments over time or not.

It seems time for strata managers, members of owners corporations, superannuation funds and real estate agents to face up to the fact that a lot of us today have relationships with parents and kids which none of the rest of us are expected to know anything about. Governments are just beginning to grapple with IP and IT collection practices which appear to lead us all deftly to failure or lawyers and courts as an alternative move to accepting cheaper common sense.

All the trainers I saw discussing the **STRATA LAW CHANGES FOR STRATA COMMITTEES AND OWNERS IN 2025 AND 2026** freely on-line did a great job (unless interrupted by ads which drive me nuts as a would-be consumer). However, one wonders how much value they add to any process where government has already produced the clearest and most authoritative on-line material free and in easily copied forms. **Acumen Strata, however, could now refer owners corporations to many great websites which offer good guidance freely on what to do next.**

Before turning to the weightier opportunities in strata expectations outlined above, let me tell you what I want most at St James Court. I want the owner of No. 11 and the strata committee to stop persecuting me and others with the threat of lawyers and to fix up his back and side fences. His scaffolding has blocked the front steps to Rosebank Street for years.

However, I also want the frontage of the building at St James Court, which extends across both sides of Rosebank Street, looking reasonably equal. bright and pleasant, with hardy plants. Although Glebe is a heritage suburb, you will see that ours is not a heritage building. It was built in 1970 and awaited strata registration until 1975. There have been many plumbing and water ingress concerns (leaks on roofs, flooded rooms, burst pipes from poor original building or from legal renovations to increase the building envelope at the expense of back yards since 1975.

To address the perimeter fences around land and buildings at St James Court alone will take far more than 10 years with many unknown renovations, costs and outcomes during that time. No ten-year plan seems worthwhile in comparison with other methods of explaining and addressing the common need for liquidity in any enterprise production and development exercises. They appear both broad and individual but dangerously hard to cost for all of us who lack better direction than is available in current housing systems which privilege those richest.

I would also like to see some intelligent key forms to support common human endeavour in housing and its exchange more securely, fairly and cheaply than the alternatives normally offer, because of their essentially secretive and adversarial nature, in courts and tribunals. I have addressed related risk management problems with State Super which held its excellent AGM recently. I retired on a State Super indexed pension and some family housing loan repayment support in 2007, after closing down my Unisuper account in late 2010 to make the loan.

The State Super need for growing liquidity to manage international volatility and reduce downside risk for State Super people, who include workers as well as members, were clearly addressed at the State Super AGM. The accumulation members administrative focus was also seen as a major State Super priority which I have ignorantly addressed for years. If you think it is Sally's fault we appear so poorly and secretively served here, I assume that something must be wrong with the legislation because I can't fault Sally in her level of interest in performing what appears to be a lot of free work without much to show for it except resentment in some cases.

While addressing many personal issues of current government and other concern, we must also start talking about capital works funds and how large they should be, in my ignorant opinion, or perhaps yours, for example. I'm still not even sure why all of us who are on the owners' corporation, as well as members of strata committees and strata managers, should require insurance, let alone how much. How could it protect us aside from funding many of the increasing disputes and lawyers' costs at best? However much we may like liquidity through building up capital works funds related to ten-year plans they also appear to be invitations to undefined forms of potential corruption, unless the money appears well managed to benefit members of owners corporations as individuals as well as NSW residents, for example.

To design a housing system based on the public good, rather than on the narrower private good, requires changes in mindset which I am happy to see that more of us are grappling with now, rather than trying to ignore these housing and exchange matters forever, because they matter. I address the 10 year plan the NSW government and insurers want us all to do because we all love liquidity against the sudden costly shock. However, this opens us up to secret new claims.

**THE OPENING POWER OF GOOD PRESS AND OTHER WRITING IS BETTER AND CHEAPER THAN LAWYERS FOR INFORMING PEOPLE OF APPARENT RIGHTS AND DUTIES OF CARE
TURN TO THEM FOR BETTER DIRECTION IN SERVING MORE PEOPLE MORE CHEAPLY
NATIONALLY AND INTERNATIONALLY (RENTERS INCLUDED)**

International and national government and business bureaucratic and strategic directions and key objections to them inform all Australians through the free to air international, national and regional broadcast and media directions which appear almost equally available to all of us. This is a great historical start. The potential to use them better to enhance democratic understanding and participation in paid or unpaid work, and to cut many related costs, has already been soundly explored on ABC and SBS TV and radio since their first establishment.

Productivity drops as the democratic welfare state develops away from the warlord state which US state and many Constitutions normally represent, although not so much in Australia. It still seems productive to build to go to war to kill a lot, starting with those from future generations and older workers in state or private sector armament manufacture, for example. If any of them kill us when claiming to protect us, we get more frightened and confused so shut up. To give information or work freely is not deemed productive but if it is freely chosen it's good for us all.

The weekly National Press Club lunch time address and questions on ABC TV often acts as a mini town square for greater understanding and discussion of current Australian institutional affairs and directions. Managing Director, Hugh Marks, provided a great statement on the ABC broadcasting mission and directions recently, for example. He pointed out the ABC is funded for all the Australian people and that access to its product is free to air and remarkably cheap. The role of the journalist is to tell and break stories with the key focus being on the work rather than on the means of its technological distribution, which nevertheless recognises that good product delivery differentiation is vital to the national and independent development mission.

The problem for surrounding communities in any key dispute often seems found in the collegiate cultures which seek to produce a good or service which is wrongly or unnecessarily closed against the public and individual interest, in my experience. Why reinvent the wheel unnecessarily in the private sector when one can dwell more upon where the original appears to be poorly constructed so as to fix it, with government or other assistance, perhaps?

I hope I make this position clear. Cheers Carol O'Donnell, St James Court, 10/11 Rosebank St., Glebe, Sydney 2037 www.Carolodonnell.com.au

Hi State Super

KEY ESG QUESTIONS BASED ON READING THE STATE SUPER 2025 REPORT TO MEMBERS

Thanks very much for the reference to the State Super 2025 Report to Members which I found clear and interesting reading. However, as a well satisfied pension member of State Super at 78 years of age, who is interested in the future direction of State Super from the perspective of the interests of current and future generations as well as my own, closer to death, I ask the following questions relating directly to the 2025 Report to Members.

DO MEMBERS OWN THIS 2025 REPORT TO MEMBERS? (THE LOGIC AND COST OF WORKING FOR MEMBERS RATHER THAN SHAREHOLDERS MAKES IT SO I GUESS)

Q. If members own the fund, why can't we easily copy parts of the report for easy reproduction with attribution? For me this goes to the heart of many ownership, and treatment of intellectual property costs, and related corruption matters. Some of these costs State Super fund members may experience are addressed again attached, in regard to the expectations and costs surrounding couple separation, remediation and exchange of housing.

HOW WILL THE STATE SUPER ESG FOR IMPACT SCHOLARSHIPS BE PROMOTED?

Question 2: How does State Super intend to promote the STATE SUPER ESG for impact scholarships and would State Super consider the regional research direction attached again in response to Sydney University Alumni and other community direction, particularly in regard to building, managing, living and investing in strata housing ?

FAMILY LAW FEES (See p. 0032)

WHY DOESN'T STATE SUPER ANSWER FAMILY LAW QUESTIONS FREELY FOR MEMBERS? SURELY IT SHOULD SO AS TO LEARN HOW TO SAVE MEMBERS MONEY

I think State Super should try to understand the situation of its fund members better in relation to their stage of life, housing and property in order to cut all costs while promoting member, customer, scheme and environment wealth and health.

THE FUND MEMBERS COULD THEN IDENTIFY AND CUT IRRATIONAL COSTS GENERATED UNFAIRLY BY HOUSING SALE AND EXCHANGE PRACTICES UNDERTAKEN BY CURRENT AND FUTURE GENERATIONS OF FUND MEMBERS.

As advised by the family courts, for example, when couples who separate once shared a house they had bought with a loan from one parent and a gift of money from another, the welfare and interests of lenders and givers who made the housing purchase possible, appear largely ignored by the legal process.

In strata law and practice, on the other hand, the existence of the Mortgagees and Chargees of strata property are recognised along with the owners as existing in the Strata Management act and various statements of financial and building affairs. The unsurprising assumption is that those at the tops of insurance companies and banks do better.

I guess the message being given by the state is that everybody who wants recognition should get it from a separate lawyer and property valuer. This seems an unnecessarily costly practice which is also open to increased inequality before the lender or giver's death, and henceforward more adversarial or slow, poor or corrupt treatment.

COMPLAINTS, DISPUTES AND APPEALS ACCORDING TO STATE SUPER

The outline of what State Super members who have complaints, disputes and appeals related to State Super can do was news to me. Living in strata, for example, I have been referred to totally different courts and tribunals to those addressed by State Super. Do these court and personal information systems ever link up so members and others can gain better information about what is happening in the real world and what is supposed to be happening? (That's never gonna happen? When it's never gonna happen, there's always more research?)

For an Honours/Masters by Research scholarship \$16,000 per year is available and there are 4 scholarships each year. For a PhD \$36,000 is available with 1 being available each year. These appear vital research and development pursuits for State Super members and others in many areas, whether they are paid to be involved in community based research or development or not. This may be of key interest to many who may be members and others. This brings me back to my original question of how the scholarships will be promoted.

In the latest Pension VIEWS (October 2025). I particularly note the directive to State Super to use Family Law valuation methods and assume that Treasurers probably made it. The question of how to treat consumers is central to notions of service, as well as to production. However, products have been replaced by services due to wealthier states for more peaceful people, including women bent on rights to self-determination in many matters. This has had many implications for land and housing operations which appear to raise moral as well as legal concerns.

I would therefore ask that the above questions, which follow the housing and other research recommendations made attached to the alumni of Sydney University and other community members can be considered in further State Super direction to benefit members, and help them decide on better and safer investments for their funds which are not currently being drawn down for personal or other enjoyment.

I look forward to the State Super performance on Thursday.

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