ALUMNI CONNECTIONS REGIONAL RESEARCH, EDUCATION AND DEVELOPMENT

''*Give me some men who are stout-hearted men who will fight for the right they adore'' (Mother)*

''They go low and we go high. (Michelle Obama) Learn to get with words, pictures and music.

Carol O'Donnell, St James Court, 10/11 Rosebank St, Glebe, Sydney 2037. See attached and at www.Carolodonnell.com.au for more information on these and other regional interests.

FREE COMMUNITY RESEARCH PROPOSAL WITHOUT ANY TIES OR COSTS TO PLUG IN WHILE HOSTING CONNECTIONS

I make this personal proposal largely addressing the costs of housing and accommodation to the Owners Corporation Network (OCN); Sydney University Alumni Connections; State Super, Coverforce brokers, Intrepid Travel in Melbourne and many self-selected others, for example. To achieve more reform in building and accommodation management we require many supposed standards to have clearer aims. Corruption investigations might usefully start in any region with the Code of Conduct by which we may appear bound on Strata Plan 10775, for example. (Linked state and local directions are addressed attached. Also see supporting professional and personal terms at www.Carolodonnell.com.au)

Key matters of regional development are addressed openly here, for example, with the **owners' corporation network**, **strata managers, real estate agents**, and other key organisations, workers, investors, and communities. This is to understand more about related cultural diversity and its associations with political and economic practice, to provide better service at poorer local and regional levels first. I learned a lot from following earlier **World Health Organisation (WHO)** direction. One may also learn more safely about multicultural societies by comparing and contrasting codes of practice for owners' corporation members, police and other workers to begin with, for example. Expected practice may then be more easily constructed on better informed, more satisfying terms through encouragement of more openly attempted honesty in communication.

Risk management, insurance and fund management are also key concerns of service now. (I for one haven't a clue but I know lawyers piss me off and the deference to the court rather than the circumstances on the ground, give me the shits.) My general hypothesis is that the current structure is patriarchal and promotes adversarial behaviour further. Adding more lawyers and judges to the mix seems unproductive. It slows accountability for money in the bank. Whose?

Increasingly I began to understand why I saw the legal approaches to life as terribly wanting and part of fuelling adversarial problems which typically increase restrictions and costs for all. Then all the lawyers may end up together in court, or supposedly resolve matters on court steps. This may increasingly be done with public money as the **Shield of the Crown** was theoretically removed by the passage of state occupational health and safety plus freedom of information acts in the 1980s. This allowed increasing suit against government operations using public money. This is addressed in strata housing, especially since the global financial crisis in 2008.

LINKING SERVICES, STARTING IN MY LOCAL HOUSING OR ELSEWHERE IN THE FIELD

I am a retired university scholar, public servant, high school English and history teacher, and a shorthand typist. This is my whole life backwards since I was in Queensland, aged fifteen. The concerns I raise are not mine alone, as an Australian grandma of Welsh and English origins,

faced with groups whose claims I wouldn't know about or understand from a bar of soap. As a female consumer I want good services to suit basic needs, not those of the producers or others.

I turn to offer this open and free written information service first and especially to the:

Humanities collaboration promoted in the Alumni Connections as well as to anybody else who seeks some involvement in research on their key voluntary alumni and other topic:

- ***Analysing housing market price dynamics in Western countries and the influence of real estate agents.***

The Sydney School of Education and Social Work apparently has a related goal of ***enhancing teacher professional learning in developing countries.***

The first long teaching post I had was in Kano in Northern Nigeria. The issues of global development have interested me ever since those two years in the early 1970s, immediately after the Biaffran War over faith and resources. I had been travelling in India before then and went to China on a teachers and workers tour in 1976 so I have compared the historical fortunes of these different nations ever since in books and TV news, documentaries and pictures, etc.

The Australian Ministers will now take more advice from the **National Medical and Research Council,** according to ABC TV press report. This seems a good idea in the light of the findings of Hilmer's national competition policy report presented to all heads of government in 1993 that competition may not necessarily be for money and can often have other social objectives first. Without a continuing financial flow of some kind, however, it often appears hard to keep up the practice. Surely the producer has the right to a perfectly open market in perfect theory, with perfect information to the consumer, as well as to the producer of services? (You wish.) Consumers were conceived as free at that time and place I must assume, as a woman, I guess. Not any more! Surely we all have the right to freedom of choice about giving away or trying to sell one's own product, thought, or whatever it is. Lawyers have big secret reasons not to catch up.

In this context supports for many contentions about the need for more effective protection practices than patents normally allow any researcher, particular in Australia, should be more effective supported by private money. (This is perhaps what Americans did with the space race, but I'd only be guessing.) Call in the good doctors and their assistants to help us all better now.

Therefore, it seems important to start further consultation with the findings of a large collection of volumes on **The Protection of Human Genetic Information in Australia (2003)**. They are decidedly overwhelming but I learned a lot from some at the time. These reports, bound under the title **Essentially Yours**, were produced by the Australian Law Reform Commission, the NHMRC and the Australian Health and Ethics Committee. This is great baseline data on direction. God knows if I can stomach it let alone understand it having another go today, so I'll pass the joint.

Recommended directions are based on attached files stressing regional rather than professional approaches to the amelioration of community concerns, inclusively or not.

GOOD ADMINISTRATION OF SERVICES IS NOW IDEALLY TREATED GLOBALLY AS A MEANS TO ATTRACT MORE COMPETITIVELY PRICED PRODUCTION IN REGIONAL AREAS.

A key response to the **Productivity Commission** report '**Introducing competition and informed user choice into human services'** (Nov. 2016) is attached first to support *othe*r emails sent on many matters raised, yet again, but more fully for free in 2025.

See more at www.Carolodonnell.com.au, particularly under personal and regional development side bars.

On the strata committee of strata plan 10775, we have recently been presented with a **code of conduct**. We are told by **Acumen Strata** that it binds us. It was derived, apparently, from the **Owners Corporation Network** (OCN). Recommendations are related to this in the discussions held on the strata committee. I can only attach my own responses, as our morality is not a key voting matter. The strata management act is established to protect strata buildings inside the perimeter fences. The owners' corporation, is comprised of owners living on the plot and those living elsewhere. I am strongly in favour of codes of conduct as indicators to the public of their expected rights to treatment by anybody. However, I couldn't in conscience sign something that apparently came out of nowhere, only to be told later that I had already signed it inadvertently.

It seems as if strata managers, owners' corporations and others in tight places seek to avoid their legal responsibility for sufficient premium payments to insurers, to cover the costs to the organisation or its representatives of any claims or legal suit costs. However, they also appear to encourage directing secret matters to lawyers for secret resolution in the sweet bye and bye. This creates business instability which affects the comparatively blameless first. The normal encouragement of competitive IT production appears to be a natural part of moving fast and breaking things so new ones can be forced more successfully down any neck. Solutions have been suggested to cut costs which appear hard to implement for the usual political reasons.

The front and inside pages of the **Sydney Morning Herald** suggest some good ways forward with codes of conduct first, in studies of criminal, corrupt or other threatening behaviour. Allegations of these offences are made in articles entitled ''***Massive bribes": Sackings plunge CFMEU into crisis***, and ***Labor stands by CFMEU administrator (SMH 25.10.25 p. 1.8).*** We have been here before and may be again, given increasingly subcontracted global markets. Security laws in what is supposed to be peace-time appear under stress discussed later.

I recommend Acumen Strata and others refer the code of conduct to those inquiring into corruption in the building industry. As an administrator was appointed to the administration of general division of the **CFMEU** by the Albanese Labor government, ask them all whether they would adopt the **Acumen Strata** and **Owners Corporation Network (OCN)** code of conduct for themselves. As we are all community members, workers, and investors operating with related land and property, it would be good to know how much we appear to be singing from the same song sheet in regard to our own or our master's moral codes, for example. This baseline data collection seems good for further discussion of moral codes or values as well as corruption. This is to reform key practice in more explicit ways, which appear necessary for better service.

The **Owners Corporation Network (OCN) website** states we are strata owners - ***supporting each other, sharing information and advocating for our communities***. (etc. etc. etc.) Lili has gone to OCN meetings and so has Sally. Only God knows what they do. You might know more about the organisation in reality, but at least we can all read the website if we know it exists.

However, ''S***upporting each other, sharing information and advocating for our communities'*** is exactly what we are now trying to do at St James Court, on Glebe Strata plan 10775, spending hours and hours working freely on our own pursuits to little apparent avail. (I'm going to China!)

The way of professional advantage is not the regional way and the law is generally designed as a result of top professional advantage. Law is also designed to promote top professional advantage through constant closed legal diversion as a result of any allegations of failure to

practice well. Law is also open to those seeking greater silence about their operations or seeking more specialised closures in many cases. For example, I have lived in household and building rubble festering here or in some streets for years but seldom if ever known why or how to fix it. This is just a local expression of a feudal monster. Industry super funds understand this better than I do but land and housing investment treatment appear part of all our wellbeing.

I refer to some helpful **State Super** direction later as I am a member and will tender this submission before the **Annual Member Meeting (AMM) held on 20.11.25**. However, as a grandma and mother I have so many questions I can hardly form yet, let alone ask. I seek any comparatively wisely informed advice or direction beyond **PensionVIEWS** which I read in full**.**

KEY STRATA PROPERTY OWNERS MAY BELIEVE IN SHARING INFORMATION FREELY IN CONSULTATION ON STRATA PLAN 10775 IN GLEBE, SYDNEY, FOR EXAMPLE

IS THEIRS ALSO YOUR CODE CONDUCT? I FIRST ASK THIS QUESTION AND ASK FOR REASONS, AS INTERACTION CAN HELP US DEVELOP A LOT

THIS VIEW IS BASED ON BROADER HUMAN SERVICE PROVISIONS THAN MANY MANUFACTURING OR MINING VIEWS WILL ALLOW AT PRESENT. (SEE ATTACHMENTS)

THIS HOLISTIC REGIONAL DEVELOPMENT AND RISK MANAGEMENT APPROACH TO THE LOT MAY HOPEFULLY INTEREST THE STRATA OWNERS' CORPORATION NETWORK (OCN), AND OTHERS SEEKING TO INTRODUCE REALISTIC REGIONAL APPROACHES TO COMPETITION AND RISK MANAGEMENT ANYWHERE.

STEPPING ON AND OFF THE SLOWER ROUNDABOUT WITH SYDNEY ALUMNI AND OTHER COMMUNITY CONNECTIONS

Q, WHERE AM I IN THIS RESEARCH PROPOSAL? A. ON MY OWN, DOING ONLY WHAT I LIKE. AS A TEACHER I HAVE ALWAYS EXPECTED MOST STUDENTS WERE DOING THE SAME THING

I have lived in Glebe since 1974 and attended Sydney University as a post-graduate student and teacher at various periods of my life later. I refer first, here and now, however, to the **Sydney Alumni Community Newsletter, ALUMNI CONNECTIONS (Spring 2025).** (The past is another country, they do things differently here, as the novel and movie, **The Go Between**, pointed out.)

I was a lecturer in sociology in the Faculty of Health Sciences at Sydney University before I retired from paid work at sixty in 2007. I was particularly interested in the part which insurance appeared to play in legal settings designed to protect medical health care practitioners and others from legal suit for personal negligence, or on any supposedly ''no-fault'' basis.

My hypothesis would be that the distinctions between speech or pictures and intrusive actions upon anybody need preserving strongly in the global sales relations nowadays, where the market and court tend to treat apparent perception, as if it were more consistent with reality than evidence which may be more concrete. This may assist the creation of junk science where financial interests are always punching for higher standards, unless they are punching for the lower ones, like Kalashnikov makers. Then only the human capacity to act to seek to protect oneself or others by speech and writing alone exist as protection. Internationally this is hardly enough as the common risks of other educational or professional closures appear to be too great to be seen as other than exclusive. Housing is central to health and security services.

I credit my earlier education in women and children's health and education matters with having been equally or more important for supporting my rich and free situation in old age, shortly

before death. I have saved enough to work freely without mortgage or other financial ties ever since I retired in 2007 at sixty. I guess there are many women and men like me or younger, globally as well as locally. Use the power or beware the risk of ignorant action in markets appearing increasingly out of clear or good control, by seeking their research participation freely as mutual service. One way to engender more confident trust in apparent leaders in regional environments is to take consultation more seriously and openly in private or public places.

I know little or nothing of science, technology, engineering or mathematics matters in theory or practice. However, this is seemingly the time for more **Softpower** to be backed by funds as well as in related scientific, artistic and other practical ventures. For example, I have been most interested at times in key differences between apprenticeship and university education cost treatments for students, employers and governments now and in future. Both educational forms, which were once most common in mass product manufacturing or maintenance for roads and utilities, travel or housing, for example, have historically acted to promote and increase collegiate structures. They seek new professional closures, as well as new standards maintenance or supposed enhancement. A lot of post-war building has occurred where global or regional war commonly tore towns or parts of them to rubble. Sea or other wind, fire and water deluges may now be clearly seen as giving a shorter and cheaper building life than others left standing for good reason. One ponders the future of insurance in a variety of global settings. This starts now with what we can learn about our region through the study of strata to reduce building and accommodation costs for future generations, in more stable and sustainable ways.

Global, Asian and related Australian regional trends suggest there will be more Australian mid and high rise building in future, as well as the traditional house and garden plots. I partly see this as helping better state government. When I worked in NSW government, trying to encourage more girls into trade and technical occupations nobody used the Science, Technology, Engineering and Mathematics (STEM) tags. Today I find them helpful for thinking and talking about work and career advance in any new world order. Paula Taylor has recently been recognised by the **Prime Minister's Award for Science Teaching in Primary Schools,** according to the TV news. I would love to understand more about Taylor's educational thinking and the child-centred practice normally preached in children's education today and which I guess her scientific and maths views encourage. I hope for more peaceful fusion with others.

My aim, which works for many richer, personal peace-loving people, I guess, is not to do anything you don't want to do. If you feel forced, by anyone else or the system, open it up to broader question, as was traditional in the New Guinea village, perhaps. However, I really have no idea, as I mainly address mentally healthy land, building and service treatments in theory, through the time I spent as a NSW public servant before returning to university teaching. On the other hand, the nature of the appropriate relationships between theory and practice have been among my interests since I was a child. Services and manufactures have clients and customers in common in many cases. I explored parts of many standards and matters as a public servant.

Increasingly I began to understand why I saw the legal approaches to life as terribly wanting and part of fuelling adversarial problems which typically increase restrictions and costs for all. Then all the lawyers may end up together in court, or supposedly resolve matters on court steps. This may increasingly be done with public money as the **Shield of the Crown** was theoretically removed by the passage of occupational health and safety plus freedom of information acts in the 1980s. This allowed increasing suit against government operations using public money. This concern is addressed in strata housing, especially since the global financial crisis in 2008.

ON THE NATIONAL ABC AND SBS FREE TO AIR TV AND RADIO COMMUNICATIONS COUCH, LEARNING ABOUT KEY TELSTRA, AUSTRALIAN FEDERAL POLICE AND OTHER VIEWS

One recent Wednesday, I saw the Chief Executive Officer (CEO) and Managing Director (MD) of Telstra, Vicki Brady, on free to air ABC TV at the National Press Club. She spoke about the general need to focus on connectivity between key organizations and communications technology users in all regions of the world. As an old global traveller, I agree. One would not like to focus, for example, on producing contradictory organization rubbish at increasingly great expense, while rabbiting on about global democracy and peaceful community or land, building and sea protection of any kind.

Surely the US must do something about their Constitutional approach to guns, for example, or those who come into contact with anybody wild enough at any age, will eventually appear dead with no real choice or reason being apparent to them or others around. Hisham Matar writes compulsively about being in that state, after the loss of his Libyan father whom his family and community also revered and mythologised as a leading army man, diplomat and scholar. How much does it matter? (To me Hisham Matar and everything he stands for is **Softpower** in action. I address this later.

Key matters of regional development are addressed openly here, for example, with the **owners' corporation network**, **strata managers, real estate agents**, and other key organisations, workers, investors, and communities. This is to understand more about related cultural diversity and its associations with political and economic practice, to provide better service at poorer local and regional levels first. I learned a lot from following earlier **World Health Organisation (WHO)** direction. One may also learn more safely about multicultural societies by comparing and contrasting codes of practice for owners' corporation members, police and other workers to begin with, for example. Expected practice may then be more easily constructed on better informed, more satisfying terms through encouragement of more openly attempted honesty in communication.

Vicki Brady's Telstra calls for better understanding and pursuit of greater connectivity for all appear somewhat contradicted by its aims which include faster roll-out of 3G to 4G to 5G technology via connecting satellites and under-ground or under-sea cables, I assume. Competitors and clients ideally cooperate to save time and money. I feel like the woman from the **Mandarin** newspaper who cogently questioned the effects of the expected organisational pursuit, especially in poorer environments on any measure. Is there anything outside the sustainable product or sustainable region? (Having a huge choice of shops and products for the daily food shop in Glebe, I dunno.)

Australian Police Commissioner, Kerry Barrett, PC, gave an equally stunning performance during the National Press Club at lunch time on free to air ABC TV recently, also under difficult questioning. She reminded us how the police were first established from the people to protect and serve the people, and that to perform the service they always needed more police, as well as more help from our particular communities to deal with any apparent wrongdoing, at any age. Many security concerns, including the behaviour of police and protestors, often emerge first in poor individual or community health and anxiety symptoms. These personal problems may also be poorly expressed because they must be medicalised in adversarial terms for diagnosis before financial compensation is delivered by courts years after the event, with incentives for making many problems worse in the meantime. We can all do better.

As I never tired of telling students - Australia occupies a totally different region, with different institutions from US ones. This is despite the communications onslaught today, where Silicon Valley and US institutions are typically drawn upon to define the English-speaking world. It is

not reasonable to quote US research sources as if the subject regional differences don't matter, just because they are written or ticked in English, the language most of us here speak alone or best. Microsoft and Gates were persecuted in the early days by the US court and government. It forced the company to break up because it was giving away new product free to consumers and competitors to try out. I thought Microsoft had a great new idea then, from the little I knew about it then or now. These matters are addressed attached in response to purchases at JB Hi Fi.

On the other hand, it has been said the quantity of production bears a quality all of its own and I believe it. In my opinion, however, the dominant US perceptions should seldom be taken for reality in regard to safe practices, or the causes and effects of drug use and sales, or surgery or related mechanical tests, for example. I have no idea whether people might be better off with Eastern medicine as I have strongly trusted in my body's own healing mechanisms my whole life. (I have lived in safe places and relied on my informing body for healing itself whenever I felt injured.) On the other hand, I have not ignored or been blind to the gigantic power of scientific advance in improving the general health and wellbeing of people everywhere, including me.

Treasury process, however, usually exemplifies the legal and professional attitudes in many cases, where client privilege is the top secret privilege that lawyers wield for clients they favour most. Medicare, WorkCover and national industry superannuation design sought to avoid this problem, which entails the litigation costs of the increasingly evolved and complex but still feudal state in many of its forms which are getting worse. I can only address these ignorantly as a grandma always caught up in her NSW part of the process. (I was a woman who loved every piece of Victoria best, always with La Mer.)

More caring state approaches, however, appear increasingly under threat from feudal forces in courts and related US commercial and tertiary realms often driven by the morality of Silicon Valley, whatever it is. More open and free exchange of perceptions as part of learning is necessary as part of developing any ongoing evidence base to assist development and cut its costs. This is not just because it allows more democratic (i.e. inclusive) learning, but because it makes procedural sense. Our judgment is part of living so appears naturally to start with ourselves and the environment producing us.

Struggles I have had as a consumer of JB HiFi services are addressed attached as I have had good reason to admire much of the way they appear to manage their business by listening to what the customer wants and trying to help them find it in the real world shopfront, as distinct from online. I was outraged to find my old Dell Computer forcing me to upgrade to Windows 11 by slowing down. The process which followed took months and hours of free work by me and my daughter before a new computer which could access Microsoft Word was finally fixed. It doesn't surprise me if small business here is turning in smaller, wealthier, older circles while slowing down in various ways. The potential and actual roles of real estate agents in assisting the development of legal and government risk management direction deserves much more investigation, especially in relation to the effects of by-laws like **Plant Maintenance**. (A lot of these guys never saw vegetation they didn't hate for some reason they have dreamed up.)

KEY VIEWS ON COMPETITION AND CONSUMERS APPEAR UNHELPFUL AND EXPENSIVE

THE LAWYERS VIEW OF COMPETITION AND COURTS SEEMS STILL TO BE DRIVING US ALL

According to its website, the Australian Competition and Consumer Commission (ACCC) is Australia's peak consumer protection and competition agency. The ACCC is an independent statutory government authority serving the public interest. Most of the organisation's compliance and enforcement work is conducted under the provisions of the *Competition and Consumer Act 2010* (the Act). The purpose of the Act is to enhance the welfare of Australians by:

- promoting competition among business
- promoting fair trading by business
- protecting consumers in their dealings with business.

The ACCC provides information about where consumers and small businesses can go for help and advice. This includes dispute resolution and legal services. The ACCC reassures Australians that it will continue to support the National Anti-Scam Centre in its mission to detect and disrupt the harm caused by scams. It urges us to help them spot issues by making a report. Consider it done because I have no interest in being taken to the cleaners by law and lawyers.

In this regional and historic institutional context of original state politics and administration, I also offer personal files for supporting information and consideration of administrative operations on the strata committee of strata plan 10775, and at JB HiFi Broadway. This is a more genuine community service than those currently on offer to consumers through warranty purchases in many cases. Consider those related to forced computer and software upgrades to Windows 11, by Dell or Microsoft and other competing producers, as attached, for example.

I act on the strata committee with other owners and the key professional support of Acumen Strata and our new strata management team representative, Tahlia Hercus, or possibly others. This occurs in a new world order since the election of US President Trump and the challenge of his approach to US government and its related key institutions everywhere. I am part of this.

However, when I picked up the gigantic book **Alexander Hamilton** for free from a Glebe Street bookcase, I learned this revered US state founding lawyer was finally hoist on his own petard through his early love of duelling. Once any Constitution has been established in 50 different but neighbouring states since the era of the French revolution, it is hard to turn any legal or other behavioural expectations around. This seems especially so if one appears doomed to be celebrating extraction of federal taxes to pay the armed man, to avoid more extortionate trades. Typically, he is also celebrated for avoiding taxes while holding onto his land and possessions. The origin of the ''lobbyist'' refers to the expectation that buying political services or votes for aspiring organisations or individuals is necessary and repetitive work to keep the US operations running smoothly. Concepts of corruption are confusing to address in any related multi-cultural environments. I prefer typical Australian leadership, which is different.

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The competitive missions recently addressed on ABC free to air TV by outgoing head of the Australian Securities and Investment Commission (ASIC) Joe Longo, and others, are questioned for their encouragement of businesses to innovate or stagnate. Lawyers appear to drive their competitive cars with the handbrakes firmly on, it often seems, and ASIC seems little different.

However, in the absence of any national service or health and safety policy guidance to be given by Australian Treasurers and significant others in future, there seems to be a technologically enhanced continuation of business run secretly on adversarial and commercial terms as usual.

On the comparative historical evidence so far, as shown on Australian free to air TV and radio, for example, I doubt product differentiation is the best way to lift standards broadly and inclusively as well as comparatively fairly and democratically. Researchers should have aims, and perhaps make related hypotheses (evidence-based development assumptions) which may not be attained, even if they are lawyers, surely? Otherwise, they seem destined to see more bitterness and conflict led secretly by older or younger people now, in secret ways, perhaps.

As a woman and grandma, one naturally seeks more stability and certainty for business operation, rather than seeking to encourage the costs of increasing competition, particularly by adding more laws, lawyers and highly differentiated professionals, services or products to the costs of any operation. Did you get what I think about lawyers? Does that make me right or left, red or blue? Americans salute their flags and elevate the Constitution to mix us up further, I expect. Am I wrong? I am paid to be your teacher. But only the quality of the evidence is right.

Power abhors a vacuum, as even I can see. Better associations between services and the production of supposed bads as well as goods are addressed in related regions starting here, at St James Court, Glebe. This is a community risk management approach taken in this historic suburb. Glebe was the first white settlement farmland of Sydney. It has gone through many port, manufacturing and building development eras. Many people passed through and stayed a little while on their way to somewhere else in life, or not, as in my case today. Let us take our understanding of new world orders together further. I am trying to assist this process free.

Since the 1990s. Australian superannuation fund supports for business and workers in old age or disability have grown greatly through their members savings and investments. This appears increasingly encouraged first, however, in some comparatively mindless financial or technological operations. Many have also encouraged and increased private investment in opaque but increasingly high-risk business conditions for smaller producers and consumers.

On ABC TV Joe Longo alerted us to the fact that high innovation means high financial risk and that ventures which seek private credit are seeking non-bank finance. This is a growing case where all market players may appear increasingly blind while those at the top of the pile and their access supporters rake in the money while trying to avoid the cyclical business crash. This sudden financial loss is also generated by financial and legal forces as the international production and insurance cycles turn, while the cost of their court operations and other expenses catch up. The allegation of lying appears abhorred in parliamentary speech. I have always lived in cultures where I felt comparatively but thoughtfully safe in honest expression.

LOOK FOR EMERGING WAYS FORWARD WITH BIRDS IN THE BUSHES, FOR EXAMPLE

My tip, and I guess I'm not alone in these rich old Glebe parts, is to try to make the means of development comparatively simple, free or cheap, instead of pushing us upwards poorly, in increasingly IT managed competitions. From this regional view, to multiply global and local appeals for technological differentiation to promote new standards appears more likely to increase inequalities, partly through the miracles of compound interest leading to inflation for example. On the other hand, the advent of the internet and related communications software and transport advances have made education available to me and countless millions of lucky others as never before. Regional directions focus on services before products for a change, particularly in building and housing management, to promote security and choice at lower cost for current and future generations. The best services are often committed and free to the young. Education and certification are addressed in related lights later, available at any distance.

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 have global moral roots. Israeli Jewish settlers, who like big families but who refuse to join the state army, even in war, appear to be an example. Since the second world war, domestic or family violence and wars have been fought by men against women and children first. Are they seen as their protectors? Not any more in some richer women's places I guess but I have no idea what this may mean.

Few people find it a genuine service to experience violence or feel forced anywhere, surely? We tend to regard violent or forced treatment as abhorrent, especially if we have other ideas. From my woman's perspective, the free choice of sexual partner and the yearning for romance appear as the wellsprings of peace and prosperity through the development of more globally cognisant cultures and more sentient beings. This seems an undeniable trend to me but I can't see or understand much beyond my local environment and history, which was fairly typical here.

LAW GROWS ACCORDING TO THE INTERESTS OF LAWYERS AND THEIR TOP CLIENTS

MY HYPOTHESIS IS THE FOCUS ON OPENING THE GROUND, NOT MORE LAW, IS BETTER TO DEAL WITH APPARENT DISTURBANCES TO THE PEACE WHICH IS COMMON TO THE PLACE

I ASSUME THAT OPENING THE GROUNDS WOULD BE CLEARLY AND FREELY RECORDED IN GOOD LIGHT OR CHEAPER (I ASK ABOUT OCN AND BUYERS EXPECTATIONS ATTACHED)

Living in Glebe, where we have so many choices of where to eat and shop for food manufactured and packaged all over the world, the views of competition promoted by the **Australian Competition and Consumer Commission** often seem passing strange to me. I would rather be guided by a Consumer Price Index (CPI) and basket of services and goods addressed in the **State Super SAS Trustee Corporation Pension Views** (October 2025, p. 009). This analysis seems a more rational and direct economic approach to addressing the costs of living, in order to try to manage them better and fairer, whatever their particular quantum.

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. I address some current family law practices later in the light of Camilla Nelson and Catharine Lumby's book on family court origins, growth and practice entitled **BROKEN Children Parents and Family Courts** (2021). I reach similar conclusions about the law and its practitioners as poorly court rule bound. Adversarial behaviour and ignorant suspicion appear both engendered through the patriarchal practice which essentially starts in the legal ruling. The legal passage to and fro, without clear community or personal aims of the action is expensive. I have felt this to be so from long personal and professional experience, knowledge and advice, based more recently on internet search of apparently relevant websites and their practitioner behaviour.

'***What brings you here to our small circle with a scribe'?*** might be a better and cheaper first question in a lot of professional public or private service encounters, for example. Instead, one typically hears a lot of crap online or on the phone which demands a lot of information from us first, which we can't or don't want to handle unless we think we might get something out of it and have time to play ball, for example. Consider small or large teams with fewer authoritarian coaches as back-ups, and do better, is my first consumer and related productivity yearning for any normal advance. (This ignorant theoretical musing involves empirical and other research).

Many problems nowadays should be sorted sooner and cheaper through earlier and more open consultation, written record and report. We all have a tendency to recoil from apparent new problems before we meet them. I have the strong impression that strata managers, owners' corporations and lot owners in NSW have a considerable interest in avoiding rising insurance costs and accountability for professional or organisational performance. Am I right or left?

Many professional approaches appear better understood in historical terms to manage insurance risk in particular places better. Whatever the case, for compulsory or voluntary insurance take-up on whatever premium and claims based grounds, big land and fund managers appear the most likely to lead direction for Australian investments so key producers and consumers are able to bring more stable treatment and cost-cutting more broadly.

Since 2007 and my retirement to my Glebe rooms alone, to study the global financial crisis in 2008 and how Australian policy and practice went down on this lot, I have been trying to understand more about all practical housing matters. Housing is supposed to be a service to keep people healthy. It seems treated on all sides, however, as if it was a means of selling as many manufactured goods as possible at increasing prices. Services and products differ.

Housing is typically treated as a financial asset and not as a sustainable consumer service. I question how much we appear better equipped since I moved into strata housing in Glebe in 1994, wanting to live greener than I do. I guess this depends partly on how coastal land and building are treated and compared to interior uses to balance the books globally and locally.

From this comparatively personal and ignorant regional view based on experience, the public land around the coast, around lakes and beside rivers seems poorly protected to enhance and protect public health and safety first for future generations better off than us. (Are we giants standing on pygmies or the reverse, for example? Don't touch it. You will just invite lawyers.)

I have remained keenly interested in many university affairs. Some of this enthusiasm was sparked by my earlier roles, particularly those I took up in establishing and running many new plain language and other information services in NSW government during the 1980s and 1990s, in collaboration with the Commonwealth government and others, for example. Before I entered this bureaucracy, (which may or may not be conceived as a service by others), I thought only women had a comparatively poor deal in paid work as well as in the home where violence and unwanted pregnancy were unremarked and unremarkable. (Only women bleed, etc.) Then I saw service work pursued in advance by trying to open up what was hidden, Pandora's box. In mythology when this is opened all the troubles of the world fly out. Is this a common view?

I later worked in the development of the NSW WorkCover Authority as head of the Prevention Programs Branch. (The name was not my choice). The tripartite board of employers, workers, and state representatives, overlooked the premium collection and claims management performed formerly before the workers compensation commission. I learned lawyers are a funny top bunch who differ from doctors in their concepts of reasonable evidence, etc. etc. etc. (Their bite lies in their being caged and remaining politely wagging their tails, barking inside.)

SEE A GLEBE GRANDMA'S OLD FASHIONED GLOBAL RESPONSES WITH EXTRA NEW BITE

This research proposal aimed at understanding and reducing the costs of building and accommodation management is fashioned in the current light of the recent address by the Governor of the Reserve Bank of Australia (RBA), Michelle Bullock. The Governor explained that the RBA sees an Australian economy where strong demand for housing is causing housing

prices and interest rates to rise. Wages find it hard keeping up, in spite of the apparent RBA or Treasury success in achieving close to full employment. Inflation then threatens to be a related problem for many who would like to own or rent a home for current or future generations, but who don't have any likelihood of saving enough to achieve this normal Australian goal of living, after sewing a few wild oats. We are seldom out to make money first. There appears to be only the ignorant global liar's payment and bank encouragement for saving in the broader system. This can be turned around, as many increasingly understand, through better directed services.

I address **Softpower** (e.g. advertising, propaganda, promotion) and related knowledge and artistry later, from the cradle to the grave or in providing a different service, hopefully based on more caring and knowledgeable consumer and individual choice. More of us have time and means to be artists expressing ourselves now in one way or another as super funds tell us.

Personally, I stand up for lots of good pictures and good long descriptive written words and thoughts in future, in spite of the fear of offence and lawyers. If they rear up, I advise we battle it out but not necessarily in court as usual. Write in English first, as so many of us are already English speakers and writers. Some of the Gaelic or disabled etc. will struggle to take care of themselves as usual, I guess, when teamed with advanced sciences. God knows I am hopeless. However, the action research and related regional or environmental sciences of public order, health and humanities, may still win out for a wider range of people in any case. There are more flowers, music and art, for example. We are priceless, as Veblen observed.

One the other hand, the gamers under sixteen years of age now should surely not be forbidden to speak and write to each other by new state legislation. Is this true or only a rumour? It seems a lot of Australians don't want us to write to them or others any further and that now they don't even want us to read what they force down our necks. Let us help reform their organs. When I came to understand the potential of early Microsoft Office laptops and email, I loved them. If I could turn back time it would make no difference as I have no comparable power.

Now that many mums and dads have acquired so much wealth in the period after world war 2, we appear as women and key service consumers. We also emerge as other producers of wellbeing, especially in health care and household or other parcels of standards maintenance and enhancement. This may involve a lot of free labour and anxiety by older and younger people over any newly expected or forgotten standards. They appear to dissolve in the hands of subcontracted teams. These appear as costly contradictions we grapple with often in housing, especially as a result of any tribunal or court operation which makes a place unaffordable.

Today many may need to engage better with understanding the common relationships involved in Australian or other family law dictated separations, as well as with the welfare of households with three or four generations in land or housing here. I feel the need to bleed and so allege that legal resolution of matters generates adversarial legal control and withdrawal from all related matters. This occurs whilst unnecessary legal treatment delays add to legally related bank balances, and to rising family costs from housing and property transfers and valuations. I guess that never give up physical possession of any house is a lesson lawyers naturally give clients. If one partner leaves the house, they have given up or strongly threatened their joint asset benefit.

A new South Australian report deals with **household and family violence,** seeking direction. It seems to me that family law direction, when seen in the instance of a separating couple first, ignores the reality that this may increasingly also be treated as the transfer of a debt or housing asset from one set of separate parents to another set, (assuming two in each set lending money

to buy the land and house). The reality that threatening violence may be involved in any hidden asset transfer is ignored or depends on more caring behaviour. Nobody will get good treatment cheaply in court. The court is like the bogeyman supporting collection of premiums, perhaps.

Political and community service mindsets seem preferable to those of secretly warring departments and rising competitive expectations. The general historical observation suggests any focus on welfare before war has never worked for long before being taken over by lawyers working with those in land and energy or related production at the top. The thing about West Australians now I find, is that one either loves them or hates them on TV. In Glebe, however, it is increasingly hard to deny the strengths of the mining, agricultural, grazing and manufacturing capacities for generating wealth in Australia and beyond our island nations whilst grappling successfully with the tyranny of distance in many cases. NSW is the famous Mother parliament.

Technology has greatly improved our lives in my memory here in Glebe, where we have often been dense through our ignorance, in Australian terms. We all appear the richer and better off now in this city because of rapid technological development since key US baby boomers of mixed complexions were considered particularly great. Today in some well-serviced Australian communities, like Glebe, for example, a lot of those who would call themselves poor can get by until key instability hits. We are naturally praying that, whatever it is, it doesn't hit us. When using the term ''risk management'' I have found it easiest to rely on its political, economic and health care connections because those working in financial matters expect to work in secret, while law is wielded by appropriate professionals suited to the particular qualification. Choice of death and property inheritance appear studies necessary in understanding new world orders.

I am convinced of the environmental need to continue to make services free or cheaper, rather than the reverse. I ponder the rising standards and costs of building in many areas, especially where population density is low or remote and services may appear hard to fulfil. The RBA Governor pointed out the era of buying a home on one salary is long gone in Australia, although there is close to full employment. The RBA is also trying to encourage lower inflation with the general aim of assisting the production of more inclusive services and greater business stability. I try to understand and work freely better in housing because it is a key to private sector understanding and development of a kind I have so far lacked in my life for many linked reasons.

As a grandma, I remain highly and increasingly supportive of the general Australian historical institutions. There is still poor direction in key designs and administration of strata building and accommodation, on strata plan 10775, as I see it. In Glebe, however, we have our limitations through ignorance, like everyone else and we can always do better if we try. Try what? I hear the student cries and offer suggestions. For Christ's sake only come back if you are desperate.

PERSONAL AND POLITICAL SERVICE INVESTMENTS IN REGIONAL FUTURE GENERATIONS

AFTER WORLD WAR 2 THE FRAILTIES OF US ALL APPEAR MORE WIDELY REVEALED

I TEST SOME IN STRATA MANAGEMENT WHICH MAY ONLY GROW RISK AND EXPENSE TO US UNLESS WE SELL OUR ASSETS HERE TO RISK THE COMPARATIVELY UNKNOWN

LEAD KINDLY LIGHT?

Law has historically had religious sources which appear in more modern guises here. What now in Australian church lands, buildings, housing and caring services in our local communities?

If corruption is to be considered in any regional context, one may first reach for the comparatively personal codes of conduct. *Women* may often do this, because of their historically weaker position as mothers or daughters, whose main worth lies in the quality of their free or paid services, for example. One wonders how many of the religious are among those who may step forward in service to communities to alumni and now. I have no idea. Those who know the religious or their institutions might help to find out first, for example.

Recently I saw a documentary on SBS free to air TV on the reasons for the popularity of the AK 47 with men and boys throughout the world, in the period after world-war 2. Forget about the nuclear bombs, land mines and missiles? This is more than ever the era of the wars of men on women and kids. Forget about the old as they have had enough? I address our deaths later.

What follows is part of a general hypothesis put forward by this feminist grandma who has taught a lot of girls and boys, as well as men and women about English literature and language within the broader Australian traditions of political economy and sociology to which I adhere.

The answer is not for women and kids to learn to protect themselves with guns. We will fail worse and fall further. Baby, I guess there is unlikely to be more family protection for us in the long run. I explore these and related matters of service in any society which is ageing, rather than growing through domestic population increase, rather than immigrant long or short term increase. The global need for building more appropriate housing as part of the maintenance of good social order is hard to deny. This exploration has naturally therefore started with our housing lot in Glebe. This feels a safe place and that has long been so to me, except briefly, in 2007 before the global financial crisis in 2008. (I guess electricians meddled with my lights.)

The story of housing is that of the life span in parts. I naturally speak as a native English speaker who has lived in Glebe, longer than most and who has served in the unpaid role of acting on our strata committee since 1994. What do the neighbours want or should we just run over the bastards? What do the guys in strata and other IT say about matters? Should plumbers and electricians cross each other? What about the architects, builders and surveyors? How are they supposed to be chosen in strata, for example? I seldom know what any others know or think.

On the other hand, I deal with the MD of Telstra, having been suitably impressed by the huge theoretical and practical tasks of her organisation, and her huge and growing global and regional management problems. It didn't need Steve Buscemi and others dressed up like intergalactic clowns to convince me that in spite of making strides we are far from equipped to make money. This is especially so in my case. I want everything free or cheap, like us and love.

At seventy-eight I have most recently read **China's Forgotten People: Xinjiang, Terror and the Chinese state**, by Nick Holdstock on one hand, and Hisham Matar's **The Return - Fathers, Sons and the land in between** on the other. Matar is from privileged Libyan origins, whose father disappeared. I picked them both up freely for free, in small cabinets on Glebe streets. It is no accident that I had earlier bought Arundahti Roy's, **Mother Mary Waits for Me** and Ann Curthoys book about Paul Robeson's last and only visit to these parts, from **Gleebooks.** I saw the story of Gulpillil's home town so far from London or New York on SBS free to air TV and watched **Showboat** again from the store of Broadway musicals I have collected at home.

I admire and appreciate Robeson and his wife as international peace pioneers while the Cold War between Russian and US forces meant that it became harder than ever to keep faith in peaceful and cooperative futures between people of different faiths. But here we are in Glebe, so I went to see the **Kiss of the Spiderwoman** at the **Dendy** in Newtown. I've loved both

versions since they first came into fashion and I identified with the total romance of our lives together, as distinct from an evolving reality. I only had to pay $1 because I am a good customer.

Everybody can be rich conforming to our more peaceful and free parts here. These appear to be based fundamentally on services which include products, rather than in the reverse forms of accounting. Mine is the usual woman's plea which seeks the unusual path of opening up matters to explore them more fairly. Professional denial stands in the way of our advance. However, taking part in action research can become part of citizen science.

It seems natural now to me to believe that skilled caring will inherit the Earth. On the other hand, the present and wisdom of hindsight have often shown me the endless sea of my naivete and that there is no accounting for what shape the world will be in by then and who will care.

These matters are addressed in emails to the members of the strata committee to which I have belonged since I joined their ranks when I bought into this community in 1994. I address the owners' corporation here and those elsewhere, as well as strata managers, real estate agents and others. ***The general aim is often to explore the value of insurance valuations and related matters of asset management and protection of people, as well as their housing.***

The Australian way is naturally geared by its geography and history, different from the US. Thanks to global communications development of all kinds, however, we can easily find out and act more than ever before. I advise giving up trying to keep up with the Jones new meaning if it just means more free work and stress from you to take part. I just like writing and learning best. I wonder as an old woman soon to face death, for example, if we are moving away from state professional registration acts to regulate professional standards better. Would any regime which values surveillance technology as a protective insurance measure, also be one which values potential or individual performance more widely and better? I think this is the case for those of us who broadly trust our states. I have often been a luddite keen to admire and learn.

SURVEILLANCE SEEMS GOOD FOR TRUER RECORDING AND GREATER COMMUNITY AND INDIVIDUAL PROTECTION WHETHER OR NOT OUR LAWS SUPPOSEDLY RULE US WRONGLY

Worried parents and community members could well be reassured by cameras on the principle of four eyes on the supposedly vulnerable person at any age of their lives, for example. I guess that would keep us safer in Australia, but I have trusted in good authority as a rule. On the other hand, fish also rot from the top as a rule. The global encouragement of unfair and unequal treatment of consumers which has been brought about globally through the development of information, entertainment and sales technology appears to have rapidly increased. (I often wonder how much this perception is the Australian regional or local reality in global terms which appear increasingly driven by aspirational actions and poor accountability, legally or not. An attached file deals with consumer satisfaction and product quality control matters at JB HiFi at Broadway near many technical and further education colleges, universities and other research institutions, for example. Teams have their problems.

Insurance often involves an adversarial medical model of psychological deviation from expected physiological norms as part of any award determination. Insurance which drives building and accommodation management, however, appears comparatively blinkered to the social relations of any housing management. Domestic violence, disability and death often appear to present first in housing. Might surveillance help establishment of better protection for those who feel vulnerable or who may be so conceived in the eyes of others or not? How?

Law disallows individual choice in many matters troubling us on the strata committee here. I personally don't want the costs of surveillance maintenance added to those already increasing the cost of housing, where I have not felt unsafe before, for example. However, if public or mutual surveillance is a trend driven by the concern over children's welfare in child care centres or anywhere else, this seems to me to be fairer and more effective than the normal expectations of professional practice closure through longstanding certification or experience.

I address the above matters first as a Glebe resident since 1974 and a member of the strata committee at St James Court in Glebe on strata plan 10775 since 1994. In this comparatively rich urban region, I start with the moral principle that what I write is my intellectual property which I can give or try to sell to anybody I like. I have always liked Australian universities because of the freedom they offer to openly learn and teach on a daily basis in areas of most interest to me as a woman and mother. It was always a good stable income for free and interesting work I appreciated being able to do. I have tried to ignore the smart phone in old age but see this personal response as a growing disability for working in the global environment.

THE STAGES OF LIFE AND DEATH IN HOUSING FROM AN INDEPENDENT GRANDMA'S VIEW

I like living in strata because it is a slow education in my property management in retirement which is unparalleled for me. M....., who owned one of these 18 townhouses has recently died, for example. This happened after she became increasingly disabled, as is normal for the old person approaching death. Some have accepted death as part of life and consciously welcomed it for themselves as preferable to life, because of the infirmity of age. We all die. It seems professionals seeking healthier populations through treating individuals should be better alerted to our common death wishes for ourselves when old. Adversarial lawyers are poor but expensive promotions yet state bureaucracies and professionals routinely seek to elevate and force legal routes as the only resolution routes to perceived strata or other housing problems.

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. This seems an unnecessarily costly practice open to increased inequality before the lender or giver's death, and henceforward more adversarial or slow, poor or corrupt treatment. It is depressing to see that Camilla Nelson and Catharine Lumby's book **BROKEN: Children, parents and family courts**, appears perhaps to have worked best for lawyers. Conceptually there are cheaper methods of settlement if the legal ones are avoided. However, this is to expose oneself, I guess to another type of risk which we would not do unless feeling or being forced. (I have never believed perception is reality, even for women or kids.)

However, I may be happy to help with any aspect of M.....'s death on the principle of ***"four eyes on the child, the disabled or the search supporting those in coma or who appear deceased"*** for example. We have to die somewhere and a lot more of us will be doing it alone at home or not, it seems. (They don't make families like they used to in many cases, for example.)

Community concerns about treatment standards in child care could be well matched at other stages of traditionally private life being more forced into the spotlight of more public judgment, for example. The regional approaches to life challenge the Australian Constitutional approach by preferring regional program and project budgeting. I am still learning the Acumen Strata way. These matters could well be taken up by those with better accounting understanding than me.

To focus on sex before gender seems correct in any view of sustainable development, which focuses on the next generation. However, these testing global and regional moral and medical or surgical questions have always flummoxed some from an early age, and it isn't just me. In Australia, anyone who wants to learn from the couch about Australian direction in national and regional terms, at least in theory, can do so by watching free to air TV or listening to radio as well as accessing the internet to learn more from its content, whether this learning is applied in one's own life or in others.

LOOKING FORWARD, LOOKING BACK AND ASSESSING REGIONAL DIRECTION FURTHER

DEPEND ON MORE OPEN TRAVEL AND MOVING PICTURES, BOOKS, REPORTS, CHARTS AND MAPS MADE FREE OR CHEAP TO SHAPE NEW CAPACITIES FOR GREATER OPENING UP

The dead generations of the past weigh like a nightmare on the minds of the living, but possibly only if you find out and let them, according to Shakespeare's Hamlet. We often admired him in youth, but you could kick him out of bed for good reasons nowadays. As a champion of the books, rather than the law, however, I love the soliloquy mode, because it appears so popularly and intellectually evolved as a result of greater wealth and time, to me. Books are better than any single book or law to me. Nowadays I have found myself in the mode of Francis Wheen, whose book, **Karl Marx** (1999) I admire and also find funny and uplifting. Shortlisted for the WH Smith Literary Awards, the Samuel Johnson Prize, the Orwell Prize and the Silver Pen Award, I loved it for hours in the gardens and by the Yarra in Melbourne. I had come down briefly to find out why a former Canadian lover wouldn't speak to me or let me reach him for comment in any way. As usual he wouldn't play ball in communication and I have long wondered why. Why not?

I guess it is partly that they are widely taught to be more toughly adversarial and closed circles in Victoria than in Sydney. The NSW state is bigger and has much greater distances to travel in the bush than in their manufacturing state. Thank God we don't have US Constitutional or British financial order and legal problems. In my view we should never behave as if we do. I praise Australian leadership a lot although I never did when I was young. If you think defunding police is popular nowadays, I think you will rightly be seen as crazy from the general point of view here.

I grew up to the useful concept of ''sex object'' to describe women first. I've known about and studied more men since because I've always thought that being confined to one sole book or man throughout life was probably expecting too much from me and a lot of other people. I don't regard anything I have ever said or written as unquestionable and offer this submission without making any promises about further contact or anything else, paid or unpaid. Many are better equipped than I to face the international innovation jungles. By all means think of me as a free one night stand to teach different with a reason.

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