Making the Change - New Thinking and Bold Ideas

Long-term post COVID-19 Strategy and Policy Initiatives for the Development of Queensland and Its Regions

This Policy Position Paper examines what the ‘new norm’ may look like for the future development of the State of Queensland and its regions. It has been written as a knowledge product for community discussion. It proposes a range of policy ideas to effectively meet the challenges presented in the post-COVID era. The paper has been prepared by a group of active semi- and retired government, academic and business professionals. This group brings a wealth of knowledge and experience to the discussion. They propose ideas and strategic and important solutions to guide the future sustainable and regenerative development of the State. A separate Supporting Document elaborates on the details in this paper, providing descriptions of concepts, examples of policy initiatives and references.

Policy Position Paper

May 2020
Making the Change - New Thinking and Bold Ideas

Long-term post COVID-19 Strategy and Policy Initiatives for the Development of Queensland and Its Regions

"We need to prepare for a new normal"
Australian Prime Minister, Scott Morrison.

Challenges for Post COVID-19 Recovery and Development

Pandemic crises, like COVID-19, create huge disruptions and distortions and can trigger enormous economic, social, and technological change. To limit the extensive adverse impacts from the current and future economic and social crises that will follow the health crisis, and to emerge strongly, preparations are needed by government to develop policies, strategies, and programs that are not necessarily orthodox. This applies to the ongoing challenges of growing the economy, addressing inequity, addressing environmental degradation and climate change, and recovering from the recent natural hazards in the State.

This Policy Position Paper examines what the ‘new norm’ may look like, and it proposes policy ideas to effectively meet the challenges presented. It has been prepared by a group of active semi- and retired government, academic and business professionals who meet regularly in Brisbane to address urban and regional development issues, and who bring a wealth of knowledge and experience to the discussion. A separate Supporting Document elaborates on the details in this paper, including descriptions of concepts, examples of policy initiatives and references.

A clear impact of the COVID-19 pandemic and is that significant changes will occur in the way we live, work, communicate, socialise, trade, run businesses and government in Australia, and indeed, around the world. Potentially, the crisis also presents a ‘golden opportunity’ to adopt innovative approaches to enable us to reassess and to adopt a more collaborative and inclusive model of development to change the way we could:

- rebuild the economy;
- have a more equitable society; and
- better manage the environment.

The paper has been developed with these over-arching goals and objectives in mind to achieve sustainable and regenerative development by pursuing a ‘quadruple-bottom-line’ approach to improve the well-being and quality of life of people and communities. It is critical to reduce the growing risk of inequities between the ‘haves’ and ‘have nots’.

Consistent with that integrated approach would be to take initiatives to rely less on measuring development success in terms of GDP to also incorporate performance on measures of well-being and environmental outcomes in evaluating progress.

COVID-19 pandemic impacts have revealed how globally connected and vulnerable we are as a State to the world economy and the structural economic weaknesses and deficiencies, such as the gaps in supply chains, with closures of trading partners’ borders and their stopping access to critical medical, energy, and other supplies. Solutions include the need to diversify, re-engineer, and expand the internal economy to produce critical supplies locally through structural re-orientation.

Institutional innovation encompassing regulatory and procedural reforms, including the State’s planning and industrial relations (IR) systems, can also be considered. A focus, particularly at the regional level, on inclusive engagement ‘bottom-up’ approaches will be appropriate and beneficial to more widely engage business, NGOs, and community-based organisations in policy development and implementation, to minimise transaction costs.

The Prime Minister has flagged Australia’s need to become a more self-sufficient nation in line with a global shift to streamline and restore economic sovereignty for crucial supplies and services. Possible responses include:
onshoring and support to develop strategic endogenous growth industries;
• strengthening governance arrangements for greater localisation and delivery of goods and services; and
• shortening industry supply chains and production systems.

Changes to generate wealth will necessitate identifying and embarking on strategies to:

• regenerate existing jobs, building on assets, endowed resources and existing core competencies and competitiveness for the State and regional economies; and
• generate new jobs, and significantly enhance national and/or regional self-reliance.

The unfortunate reality of the COVID-19 crisis is that the changes necessary to restore the State to economic, social and environmental prosperity, and to ensure benefits are distributed equitably, will have to be made in the face of profoundly deleterious economic and social impacts, destroying lives, businesses, and livelihoods across the State. Repairing the widespread damage and overcoming these adversities facing society will be long and costly. The financial challenges alone are immense and complex. Post COVID-19 will see Queensland burdened with unprecedented levels of debt for generations, much of it falling disproportionately on those who can least afford the additional burden - the poor, the young and the marginalised. Strategies to meet those obligations by increasing public revenues need to be balanced while accommodating additional funding calls to rebuild the economy, set it on new paths, and provide the social programs and support needed for an equitable society.

Overall, the complexities of the issues are enormous, and the solutions to ensure the road to recovery of the State and regions are sustainable, will require new thinking and bold ideas which take us beyond the present and immediate concerns to build a platform for a more prosperous, resilient, and stable future. The Action Plan looks closely at some of these solutions.

Virtuous Circle for Sustainable Development

Queensland is encouraged to start developing and shaping strategies and policy initiatives which provide strategic directions to guide decisions taken amid the crisis - and not wait until the health crisis ends. When examining previous experiences, one key lesson from major natural, economic, and conflict disasters is that change management needs to go hand in hand with post-disaster planning for recovery.

Even before COVID-19, our society and economy were undergoing irreversible changes. We are at the beginning of a new revolution - the 4th Industrial Revolution - the outcomes of which, currently, are unknown. Innovative interventions can help create and shape desirable outcomes for the economy, society, and environment. Some bold experimentation might be appropriate. Collaborative efforts are needed by all stakeholders to work together to set directions and manage the disruptions of this revolution as they play out.

A virtuous circle approach to sustainable and regenerative development, using collaborative governance and ‘quadruple-bottom-line’ approaches, will achieve development outcomes that enhance well-being, quality of life, equity and prosperity of all who live and invest in the State.

To achieve these outcomes, calls for an integrated approach to development is needed to:

• pursue and implement economic development strategies that enhance productivity, recover old and create new jobs, and generate wealth;
• create an equitable society with inclusive and cohesive regions and communities;
• pursue ecological diversity, enhance environmental conservation, and environmental management; and
• build institutional - both formal and informal - capacity and capability using government structures and developing more effective governance processes to enhance trust and address culture concerns.

In pursuing these well-established sustainable development goals and objectives it is inevitable that institutional reforms and innovation occur to underpin and facilitate the development and implementation of policy and plans embracing collaborative effort embracing governments, business, NGOs, and community organisations.

A series of policy position ideas and initiatives - some tried and tested, some novel and innovative - is presented in the Action Plan for consideration by the State government - in collaboration with business and communities - to adopt or adapt, as needed, to effectively restore the State and its regional economies to equitable prosperity in the shortest possible time, following the
COVID-19 health crisis period. The ideas presented are clustered into eight thematic areas. The term ‘economic development’ encompasses the integration of social, environmental and governance factors, all of which will have significant influence on State and regional development. Note that these themes are not silos. Rather they interact with each other.

More integrated systems approaches are encouraged by the government to State and regional development and land-use planning and development procedures, in collaboration with business and communities. Governance, finance, and implementation arrangements for programs and projects to support State and regional development need examining and possible revision. That may include a reorientation of economic development modelling, planning, and the future nature of work.

The COVID-19 crisis provides a unique opportunity for the State along with its regions and their local governments, to review and reset the clock on its future economic, social and community development, which might best be achieved through a spirit of collaboration and engagement. Institutional innovation such as the collaboration seen in early 2020 between federal, state and territory governments in Australia (the National Cabinet initiative), and between government, unions, and industry, is unprecedented and was unimaginable just a few months earlier. That innovation has been widely acclaimed as being highly desirable, indeed necessary. That momentum ought not be lost by reverting to old somewhat broken processes.

This spirit of cooperation, collaboration and engagement, echoed around the world, has driven and encouraged innovation, creativity, ideas and a willingness and ability to change. It is vital that this same spirit is continued and directed into medium and long-term post COVID-19 recovery efforts by government, particularly when setting new policy directions and pathways for the State and its regional economies in the decades ahead.

The COVID-19 crisis is a tipping point in social, economic and technological change. The next decade has the potential to turn this change into a 'new age of enlightenment'. Queensland can be at the forefront of this.

Action Plan

The Action Plan proposed examines eight themes and related policy positions to consider when framing policy to restore the State to prosperity and well-being. They are elaborated in the Supporting Document.

There are many linkages and opportunities for synergies between the policy position ideas presented. They are not put forward in any order of priority. The Action Plan outlines actions and impact needed to achieve outcomes consistent with principles of sustainable and regenerative development and to help the government not to get bogged down in short-term problem solving and quick fix solutions.

1. New Model of State and Regional Development

To position Queensland and each of its diverse regions to respond effectively to the challenges, an enhanced set of strategic objectives and desired outcomes will require the revision of the State Economic Development Strategy with a greater emphasis on, inter alia.
Making the Change - New Thinking and Bold Ideas

- structural diversification of, and enhanced connectivity within industry sectors to leverage on existing strengths and create new industries and jobs;
- focusing on growing high value-adding, hi-tech economic activities within shortened supply chains;
- reforms to enhance productivity performance and applications of advanced technologies, including AI;
- a balance between exogenous and endogenous growth underpinning:
  - a circular economy with competitive and collaborative advantages;
  - filling in supply chain gaps in core industries (including onshoring) that drive the State’s development;
  - developing a 4th Industrial Revolution (FIR) economy;
  - localization, globalization and glocalization of economic activities; and
- develop a national and state system of trading cities to:
  - enhance connectivity, value-add to industry supply chain and production systems;
  - co-production between firms and institutions;
  - common-use access and cost-sharing of infrastructure and services;
  - co-marketing of local products and services and Research and Development.

An objective is to help mitigate the inevitable exogenous and endogenous risks that the State and its regional economies will potentially face.

A co-ordinated program to undertake and implement regional economic development strategies across the whole State - using a common methodological framework but developed through bottom-up collaborative engagement between government agencies, businesses, NGOs, regional and community organisations - would be an important initiative facilitated through State government funding support. An operational model is the recently implemented program of regional economic development strategies across the regions of NSW.

2. Institutional Change, New Approaches to Governance and Regulatory Reform:

Building institutional capacity and capability - including leadership - is a crucial issue to facilitate regional economic and social development and enhance environmental management. The need for Institutional changes also applies to industry and business.

Objectives to streamline processes to minimise transaction costs for doing business, streamline processes to improve efficiency in the delivery and effectiveness of outcomes to provide infrastructure and services. This will require innovation in governance arrangements, processes, and related regulatory measures. New or enhanced models for public-private partnership need to be incorporated. Initiatives might include actions to:

- establish a State Planning Commission to integrate sectorial and spatial development programs;
- reform local government, especially in the area of municipal management and finance, including issuing bonds, obtaining Sovereign guarantees, and co-financing;
- formulate and adopt a new model of collaborative governance - to incorporate institutional reform and innovation adoption; and
- greater professionalisation of the public sector to engage and negotiate with industry/the private sector; restore in-house core skills to retain corporate knowledge; research and risk management skills

Such reforms need to work with the private sector and civil society interest groups on property development, construction, infrastructure and services delivery through new public-private partnership models.

3. Smart Infrastructure:

Infrastructure is crucial to underpin economic and social development and enhance community well-being and quality of life. It encompasses hard, soft and smart infrastructure.

Infrastructure financing, provision, and management will be crucial elements of development strategies and plans for both the State and its diverse regions. It is important that infrastructure projects undertaken are explicitly linked to the infrastructure priority requirements identified in those plans. Smart integrated systems of infrastructure, finance and revision of the prioritisation of outstanding infrastructure projects will be required.
Smart infrastructure elements to be considered include:

- preparation of lifecycle asset management plans, incorporating programs, priorities and funding arrangements for the maintenance, sustainability and disposal of public utilities, infrastructure and assets to optimise the capacity and use of these to support State and regional development;
- the development of local area energy, water, wastewater and transport networks;
- investment in hard and soft infrastructure to strengthen connectivity and efficiency of intra and inter regional and city networks and systems;
- new modalities and instruments for funding Infrastructure;
- introducing intelligent transport and logistics systems to support seamless intermodal transfers;
- water infrastructure, including drought resistance; and
- development of meta data infrastructure.

4. Science, Industry, Technology, and Innovation:

A concerted new strategy will be needed to:

- apply a Quad Helix Model approach to Science, Industry, Technology, and Innovation
- develop the solar, hydrogen, new materials, health and smart transport infrastructure services sectors;
- embrace more widely existing technologies and to adopt emerging, new, and yet unknown technologies;
- enhance and build regional innovation systems and ecologies, entrepreneurship and new businesses;
- support Citizen Science and Traditional Knowledge including better meta data gathering, integration and synthesizing of cross-science data collection and information;
- incorporate policy and regulatory reforms to reduce business transaction costs, including drastically reducing energy costs and reviewing processes to effectively identify and streamline administration;
- facilitate the development of local, regional and national networks of industry clusters; and
- adopt cleaner production systems, industrial ecology and repurposing of used assets and products.

Focus on the longevity of investment in Research and Development crucial to the development of new products and services leading to high skilled job creation. The ‘quad helix’ model of innovation is appropriate.

The State could adopt an approach to support industry development through improvements in industrial metabolism. This involves support to improve the production processes and performance of industries, which are often shared by other industries, rather than support to specific industry sectors. For example, a holistic focus needs to be given to state-wide and inter-state waste management and repurposing including applications of industrial ecology as a way of turning waste into profit.

5. Skilling Queenslanders for Future Work:

To produce the skill sets and competencies for a changed economy and the creation of new jobs, current institutional arrangements for education and training programs will need to be reviewed in partnership with business and government.

Skills will be needed to:

- build on existing resource endowed strengths and competitive and collaborative advantages;
- create new strengths to diversify the structural composition of the economy to generate sustainable wealth creation and grow employment - especially development of para-professional and technical skilled workforce and higher wage jobs - underpinned by the appropriate mix of human capital;
- develop Community Colleges, Online and Communities of Practice learning; and
- building social capital and networks of relationships among people who live and work in the State and regions, which will enable communities and society to function more effectively.
A skills and competency audit of the under- and unemployed, together with surveys of what skill base businesses need, will be important to reshape the State’s education strategy for a new, more diversified economy with a focus on competitive and collaborative advantage, value-adding, and wealth generation. This needs to be undertaken to relate explicitly to, and enhance the implementation of, the State economic development strategy and objectives and the needs of the regions and private sector partners.

Substantial reform of the education and training system will be required, which will be a major challenge for schools, TAFE colleges and universities to step-up to the job. Areas of focus include developing the human capital to meet STEM-related future skills requirements, and preparation of online core instruction material involving online learning for remote communities, indigenous people and foreign languages for migrants. There are opportunities for secondary and higher education institutions to deliver online services to the Asian and Pacific regions taking advantage of diaspora language and education skills.

6. Environmental Services and Climate Change:

Prior to the COVID-19 crisis, the Australian environment had experienced enormous stress from extended periods of drought and an unprecedented bushfire season. Post COVID-19 recovery needs to include support in regional, urban and non-urban areas for environmental and landscape restoration for our highly stressed environment. Planning for natural disasters and addressing the complex issue of climate change needs to remain as an important priority area for State and regional development and environmental management with a focus on localisation of responses. It will be important to:

- focus environmental services and restoration programs towards priority landscape restoration targets;
- adopt a collaborative process involving local communities in the identification of and solutions to challenges and in the implementation towards agreed priority targets;
- engage the State’s established NRM Bodies and compliment their ongoing efforts to protect the State’s environmental services and address climate change adaptation;
- incorporate citizen science and Traditional Knowledge into environmental and restoration programs;
- establish a State climate change fund, with thematic and bundled programs of assistance made available to regional natural resource management bodies and local government groups to localise projects and programs to support mitigation and adaptation measures; and
- address Sustainable Development Goals reporting.

7. Planning, Housing and Land Development:

Planning needs to play a key, positive and facilitative role in the State’s development underpinned by integrated strategic planning and budgeting. The changes that COVID-19 will bring to the State’s planning and development system and processes will be significant.

The technological, economic and social changes that are emerging will impact, functionally and spatially, on land use, transportation, utilities, and services delivery, necessitating a change to the State’s planning systems. Institutional reform through a root-and-branch review of the current planning system will be needed to ensure more systems and self-organising approach to planning is implemented, mirroring changes in technology. That will require:

- reviews and changes to many of the State’s regional and local development plans;
- increased collaboration with the private sector and civil society interest groups;
- adoption of merit, performance, and evidence-based Planning;
- incorporation of an adaptive management approach to Planning and urban design; and
- incorporate risk assessments and management in all planning processes.

Institutional reform could include a review of the current regime of taxes, charges and levies on development which substantially add to transaction costs and make housing less affordable, with possible replacement by a State land and value capture taxes for funding and maintaining urban infrastructure.

Housing market reform and innovation, including new ways of financing, providing and managing social housing, is needed to improve housing affordability. That will require a change in the land development model, including:
• increased collaboration with the private sector; and
• consideration of new approaches such as grey banking (accumulation of inner city developed land, packaging, and tendering of larger inner-city land for redevelopment).

Housing will continue to be an important driver of the State economy, and there is a well-established need for a specific orientation of housing policy on the provision of affordable housing, especially rental social housing. That ought to be a priority for a concerted initiative with innovative approaches to financing, constructing and managing social housing across the State. Many models for achieving that are available.

8. Social and Community Development

The State, its regions, and communities, need to start preparing for a significant third wave shock once the immediate threats of the health and economic crisis have passed.

For the State that might begin with preparing strategies and programs for community development to:

• assist marginalised and indigenous groups to realise identify and their development potential;
• ensure mental health and well-being;
• restore damaged human capital within the state and communities;
• develop social capital to strengthen communities; and
• enhance cultural and heritage capital.

There are especially important issues in regional Queensland. The role of Community Development needs to be revised to incorporate economic, social and governance contributions to the sustainable and regenerative development and management of local communities and regions.

Delivery of these programs will be more effective if the focus is localised, with an emphasis on self-organisational delivery arrangements. Resilient and sustainable communities can be significantly enhanced through well supported and facilitated community-led planning and action programmes.

CONSULTATION PROCESS

The realisation of policy change for initiatives outlined under these eight themes will require a new way of working including accessing high levels of expertise and knowledge, collaboration, and a stronger focus on embracing inclusiveness into decision-making processes for planning and development of the State and its regions.

Within the active retired and semi-retired community there exists a significant pool of knowledge, experience and expertise in formulating and implementing public policy. Government can call upon these resources at this time of need to support the recovery effort. Such skills, knowledge and experience can be used to support the many policy think-tanks, professional advisory panels, in-house thinkers, problem solving and planning task forces that will be needed to guide the recovery efforts and policy reforms required to support the development of the State and regions after the COVID-19 crisis is over.

The contributors to this policy position paper encourage the State and local governments to call upon these resources to assist in reshaping the policy changes needed to ensure that the State and regions continue to build prosperity and well-being in a sustainable, inclusive and equitable way. The Supporting Document contains some principles to focus discussion to set priorities for preparing a New Road Map for the Future We Want, and determining policies and initiatives for the State’s future development.

We are in a new age of enlightenment, with new thinking and bold ideas needed to build the foundations and a strategy for the road to recovery for sustainable and regenerative development in this great State of Queensland.
The following senior members of professions linked to sustainable and regenerative development have contributed to the paper:

**John Abbott**, metropolitan and regional planner with long experience in Queensland and Victorian Governments on regional development plans for South East Queensland. Urban researcher on collaborative governance for Queensland Centre for Excellence in Local Government.

**John Brannock**, Adjunct Professor, FPIA, and former Chairperson of the Queensland Heritage Council. He has extensive experience in urban Planning and development in the public and private sectors. Was former City Planner for Ipswich.

**Roger Brewster** Lecturer at Bond University and researcher in sustainable urban development

**Lex Brown**, Emeritus Professor, FPIA, former Dean, Faculty of Environmental Science at Griffith University. International expert in environmental planning and management, Adviser to WHO, UNDP, UNEP, and EU.

**Chris Buckley** was a former president of the Planning Institute of Australia, (QLD) with extensive experience in Queensland in Planning and development in the public and private sector. He was Chair of City West Task Force.

**Alan Chenoweth** is a landscape architect and award-winning environmental planner, on Environment Institute of Australia & New Zealand Board, former chair of certification scheme, C. and the regional, former developer and E of Queensland.

**Lesley Chenoweth**, AO, Emeritus Professor, international career in welfare reform, human service organisations, rural communities and social work practice; Director of ‘Logan Together’ and former Pro Vice Chancellor, Griffith University.


**Wally Wight** is a well-known advisor to government and a prominent voice in the conversation about the future of our cities and communities.

**Robert Stimson** AM, FASSA, FRSAI Emeritus Professor University of Queensland, Honorary Professor University of Melbourne. International expert in urban and regional development, project management, real estate finance, and low-income housing

**Phil Heywood**, Adjunct Professor, and Planning Educator, with many years, experience local development planning. He has had a long-standing engagement in community development planning in South East Queensland.

**Derek Kemp** is an urban economist, economic development and employment specialist and town planner. He is a specialist in metropolitan and urban growth management, working in the government and private sectors in Australia and New Zealand.

**Robin Limmer** Adjunct Professor, FPIA, established Planning Academy to provide statutory planning knowledge and training. Member, Local Government Regional Conduct Review Panel. Past Director of Governance and Strategy Caloundra City Council.

**Ursula Kerr** is an urban and regional planner with wide experience in local government in Queensland and Internationality. She has strong interests in community and social development.

**George Ellis** has a long career in the public and private sector involving urban Planning and development and major projects. He was a former Executive Director Office of Urban Management/Queensland Government

**Rita O’Sullivan** is an international finance sector expert and held positions as Asian Development Bank’s Lead, Financial Sector Specialist, Country Director, Sri Lanka, and VP Risk for the securities industry; clearing house in New York. She has extensive legal, policy and business experience in Asia and Pacific.

**John Martin**, Emeritus Professor, is nationally and internationally recognised for his work in local government and sustainable and regenerative development. He has work in the Asia Pacific and Africa for the World Bank, the ADB, AusAID and the UNDP.

**Mark McGovern** is an international economics, industry analysis, finance for international business. He has conducted extensive researched on debt-income links and financial crisis, regional growth and development in Queensland.

**Pauline Peck** has a long public and private sector career in community and economic development Chair of Qld Conservatorium of Music and Director of Brisbane Powerhouse Pty Ltd and River festival Brisbane and Community Plus.

**Sue Pope** was a Principal Planner, in Policy and Legislation, Department of State Development, Manufacturing, Infrastructure and Planning, and held senior positions in Department of Local Government.

**Brian H Roberts** Emeritus Professor, FPIA, Urban and Regional Development Management Specialist, international advisor to World Bank, Asian Development, Inter-American Development Banks, APEC, UNDP, Cities Alliance and UCLG.

**Warren Rowe** is an Adjunct Professor, planner and urban management specialist with many years’ experience in the public and private sectors. He was former Director of Planning, Environment and Transport at the Gold Coast City Council.

**Tracy Scott-Rimington** is an economic developer and cluster expert working across Australia’s regions. She is a Director of the Barcelona based TCI Network, a global network of people and organisations working in clusters and innovation ecosystems.

**Robert Stimson** Emeritus Professor University of Queensland, Honorary Professor University of Melbourne. International expert in urban and regional development, spatial analysis, human spatial behaviour, quality of life.

**Greg Vang** FPIA, with qualifications of planning and economics & over 40 years’ experience in planning, in consultancy, state and local government, Greg is a well-known advisor to government and a prominent voice in the conversation about the future of our cities and communities.

**Wally Wight** is an urban and regional planner, transport planner, and Adjunct Senior Research Fellow with Curtin University.

He led the team for the site selection and study for Expo 88 and had a senior role in the reconstruction of Darwin after Cyclone Tracy.

**Stan Wysych** is a senior planner and project manager with extensive knowledge of the planning systems within the Middle East (Gulf), Queensland, Australia and New Zealand. He is a former General Manager (Planning Services), DLGSPR (Qld).

**Edwards Blakely**, Emeritus Professor, is an internationally recognised leader in urban development and Planning. He served an advisor on economic and community Development for Presidents Clinton and Nixon and New Orleans Katrina recovery.

**Michael Lindfield**, is an economist/ financial analyst in international sustainable urban development policy formulation, institutional and financial mechanisms to implement urban policy. Former lead urban specialist, Asian Development Bank.


---

1 Disclaimer

This Policy Position Paper and the Supporting Document (the Papers) were prepared for discussion purposes only. The Papers’ contributors do not represent that information contained within is accurate or complete and accordingly it should not be relied on as such. The Papers’ contributors make no statement about the suitability of the content and information and shall not be liable for any loss or damage, whether direct, indirect, consequential or otherwise, suffered by any person, group or organisation (or for any loss including pure economic loss, loss of profits, loss of business, business interruption, depletion of goodwill and like losses) however arising out of or in any way connected with the use of the Papers or their content.

2 Principal Contact Brian H Roberts: brombert@urbanfrontiers.com.au