

CORRECTED VERSION

RURAL AND REGIONAL COMMITTEE

Inquiry into the opportunities for people to use telecommuting and e-business to work remotely in rural and regional Victoria

Echuca — 15 August 2013

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Ms M. O'Rourke, director, Margaret O'Rourke Consulting.

The CHAIR — Welcome, Margaret, to the Rural and Regional Committee of the Parliament of Victoria's inquiry into the opportunities for people to use telecommuting and e-business to work remotely in rural and regional Victoria. I hereby advise that all evidence taken at this hearing is protected by parliamentary privilege, as provided under the relevant Australian law. I also advise that any comments made outside the hearing may not be afforded such privilege. For the benefit of Hansard, could you please give your name and working address?

Ms O'ROURKE — Margaret O'Rourke, 455 Hargreaves Street, Bendigo.

The CHAIR — Would you like questions as you go or at the end of your presentation?

Overheads shown.

Ms O'ROURKE — Questions as I go, if you like. Thanks for the opportunity. My presentation is probably going to be broader than simply talking telecommuting, but it certainly fits into the e-business capacity. As I said, I am happy to answer questions as we go along.

The slide that I gave you sets the scene. Many people in the capacity that I deal with in my work around telecommunications at the iBendigo group often talk about bandwidth and why we need high-speed broadband. And they ask how big the pipe is, because they say we do not need 100 Mbps — or whatever size — to send emails. That demonstrates what a typical household does now, and it is bandwidth that is going to create that for people.

I would have to say if I look at my own household — and you look at your own — I probably have 12 devices that hook into a network at the moment, between iPhones, iPads and laptops, and I have only a 7-year-old and a 10-year-old. We cannot use a smart TV even to download movies, and that is where everything is progressing, so TVs will have an internet connection. They are being produced next year, I think, and that is how they will be. Whether or not people use them for that is another thing. I suppose I am trying to demonstrate that it is just how people will operate; they already are now, but certainly into the future bandwidth is going to be incredibly important.

It is not about infrastructure in itself, it is about the application. That is where the iBendigo group is coming from. We did several things a couple of years ago, when Bruce Winzar, myself and Jenny Dawson, who was particularly strong with this, were involved, as were the RDA and also our RDV people in Bendigo. We got a group together with representatives from Mildura down to Gisborne — so that whole Loddon Mallee corridor. In terms of infrastructure statistics the Loddon Mallee corridor is actually the lowest in terms of connectivity; it is the lowest in terms of education transformation around digital economy; in terms of Victoria, out of the five regions, it is significantly underdone. There are ready facts and figures out there, and there have been some recent ones just put out as well. RDV and RDA certainly saw the need to push early for advocacy of high-speed rollout. That was around the NBN, and our group was called NBN 4 Bendigo earlier on, but people were getting us confused with NBN Co. We thought, 'let us get our headspace into an information model'.

I went to Canada earlier in January and spent 10 days there at a conference for intelligent communities — smart cities. Canada has an iCanada model, and it is really about educating the community about what you can do with this. So that was part of our thinking about why we have gone to an iBendigo in Loddon Mallee. What we have done is to have placed-based champions, and you may know some of those, in Glen Stuart and a number of people, who have stood up in their community to say, 'We want high-speed broadband. We don't care what political side it comes from, but we just want high-speed broadband for our community'. So that is what we have been doing as a group — working towards that.

I know Bruce would have spoken this morning, because he is heavily involved as our chair, but we are at the very final stages of a toolkit being produced that the RDA has been engaged with. That toolkit is for communities to understand digital readiness — so for our LGAs to understand where they are on a scale of being digitally ready. Then there will be a template for them to build their own digital strategy. I have been playing in this space for about the last three years specifically, but I suppose over a career of 30 years in telecommunications, wanting to get people connected, whether it be in the old days of a fixed line or whether it be with mobile technology or internet. I have had a strong and long history of trying to do that, and there are real gaps still on all of those technologies, whether it be satellite, fixed or wireless and also in data. There is still a lot of work that needs to be done.

What I notice is the biggest thing is around knowledge capability. It is that lack of knowledge in our communities, whether it is in business, whether it is in local government or across the board. So I suppose where we are coming from is we are trying to educate the community on that but particularly the business community. I also see a space for local government, and that is what I noticed in the Canadian model. Because they have different layers of government over there, and they do not have the three layers, like we do — they have two — local government has taken a very strong role in telecommunications. So over there if they are a local government that is well heeled and has deep pockets, they have had very good negotiations with telcos, and they have been able to build very impressive networks. A number of those, such as Alberta, come to mind where people talk about models of excellence.

Mr DRUM — So, Marg, you have seen examples where, say, Alberta with a bit of money has actually partnered up with and leveraged the telco, so — —

Ms O'ROURKE — Yes. So they have done it jointly together. That is not to say that they do not have the problems we do in that you get 10 minutes out of the main centre of Alberta, and then people are on dial-up. Absolutely that happens, again. So there are the haves and have-nots, Damian, in all of that, but they have been really taking control of their own destiny around this. It has been a partnership arrangement. They are envious, actually, of the model of Australia, that whether it is a coalition or a Labor government, the government has taken control of the connectivity. They wish they had that, and in some ways I think that probably would work better, because it is an overall view, and you have not got the smaller councils, as we would have, that will just never get that, because they cannot afford it. No private provider is going to come in and do it for them. But there are real centres of excellence in what they have done; there is no doubt about it.

Our view is around having the smart city, intelligent community model, and the place-based champion model I think has really brought together communities that are wanting to engage and communities that do not know how to engage. We think putting these two pieces of work that we have done will really help that, and we will try to drive some capability back in in terms of the knowledge base. But we are only so many people, and we have all done this as just a passion we have as opposed to, 'How do we do this better?'. I look at it and think that one of the things we have done really well in our region is that we have collaborated together. NBN has even told us that. In terms of the work we have done in early advocating, they have said, 'We see the whole marketing campaign that has been put together right through the corridor'. They see that our communities are all trying to work for the same cause.

One thing that disappoints me is that we have a really low rate of batting in terms of what has been connected in our state. In an overall sense Ballarat has done very well, because George Fong and the team at the university I hold up very high, because I think they have done a terrific job. Where we are coming from is probably a number of years later. Our region is much bigger. We have different aspirations, because you have a Mildura that is very strong and feels that it can do it on its own, and in many ways it can. It still has no announcement. And you have everything in between.

If you look at the numbers overall for the state of Victoria per capita, we are much lower than the other states. Tassie will be fully connected on NBN by 2015. Now I know their numbers are small — we are talking 500 000 — but they have absolutely got it in the bag, whether because it is a Labor state government that has done that; irrespective, they have gone out and lobbied hard. New South Wales is doing the same, and Queensland, but Victoria has really been behind the eight ball. So if there is something I could suggest from a government point of view it would be terrific and needed — and we are happy to assist — to lobby harder into NBN Co or whatever the new model might be if the coalition government gets into place. We have the statistics, we have really full pockets and we have not got the rollout we would like.

In terms of the announcements that happened in the Loddon Mallee — 29 000 — it was all Bendigo-centric, because of the points of interconnect. There are 121 in that network. They are building all of those first — like an onion, they build it out — but in saying that there are pockets that are into the build in other locations, away from the point of interconnect, so I think lobbying and really strong discussion with NBN Co around how they are doing that rollout would be very helpful.

In educating our community I think we need to look at some models around how we do that better. There is digital enterprise funding that our iBendigo group has been awarded, which we are very thankful for, because we have operated on the smell of an oily rag. Ballarat got it too, through the work the university has done, but I

think we are the only two that are outside the normal model. We are not an education group, and we are not a community group or TAFE group that is a community educator, so we have done it a different way. We are about to roll some of that training out in the next month or so.

If I look to a way of how we might educate people better, you might remember back to the Networking the Nation money federally that went out in the late 90s and early 2000s — —

Mr DRUM — What money was that?

Ms O'ROURKE — Networking the nation, Damian, where there was joint agreement with telco providers and federal government around money to build networks and the CDMA network sprang up from that. I know that yesterday the coalition made an announcement, in relation to the coming election, that they will put \$100 million aside for black spots, but again it is mobile technology we are talking about. I just think: 'Is there an opportunity that we can't be leveraging off the back of that so that we can actually do something more state specific for Victoria around, obviously, better telecommunications?'. With my knowledge a huge amount of work still needs to be done, and for all the telco providers it is a return on investment. They are not interested in the small pockets. They are in a sense, but it has to be jointly funded, because at the end of the day there is not that return on the investment, and the joint funded operation will make it happen.

By the same token you will not have ubiquitous mobile coverage because of the type of topography Australia has. Where there are valleys, dense forests and so on, mobile technology gets splintered. The frequency waves do not bend, so unless you have a tower or repeater right beside something you will not get ubiquitous cover. But you will get better coverage again, and I think that there needs to be some joint work, state and federally, done around that.

I think there also needs to be a model around how we educate our communities better — and again looking back to that model, the online learning presences that used to be around. If I look again at Tasmania, when I went there in 1999 I think it was a coalition government that had put this in place in the first place, and it has just evolved over time. They have a Service Tasmania model over there. You may or may not be familiar with that. State government services get delivered from a point in a small community. They have 27 still there now.

We had them as maybe neighbourhood house-type arrangements or something to that effect in Victoria, but I think there needs to be something around educating our community, whether it is backed on to a library scenario or backed onto a local government scenario, but you have criteria of what needs to be delivered there, and when those criteria are met, then they get paid. So if it is a local government environment — and again because they become the interface into most things in our communities — whether we actually have some sort of a learning framework that gets delivered out of that model and we get particular things ticked off for it, that is how they get their funding.

Mr HOWARD — Are you talking about family members, general community or is there also an opportunity for business in there?

Ms O'ROURKE — Both, I think, Geoff. There is certainly a lacking for family members in a community sense, but it is business as well. You look at small business, which is such a big sector of our community. My travels around small business show they just have not got the wherewithal to do it all. If you look at a business in Bridgewater and a business in Inglewood — a small business — you see they have not got the time to go to Bendigo to do all of this either. Is there an interface that we could be doing in some of those? You cannot have it in every tiny town, but if you look at the RDA model around connecting communities — the RDA in the Loddon Mallee has had a project about connected communities — what are the things we could be doing in some of those small communities? Is this a presence we could be building up for those small communities so that those businesses and community members do not have to then go into the other areas?

So there are a whole heap of things that need to be worked through around that, but I think there are some examples — —

The CHAIR — So what are you talking there? The likes of a telehub where businesses and community could come in and access and use it for an hour or whatever?

Ms O'ROURKE — Yes, and that there would be some education programs that might be able to be delivered from there as well as part of the telehub. For instance, I have been working with the Loddon shire somewhat on the NBN rollout for them. They actually do not qualify in terms of the raw numbers that an NBN Co model is — anything under 1000 households does not get fibre. But if you look at a Bridgewater — it has a hub there and some really big businesses that operate out of there — they should have fibre. Then you look at it and say, 'Well, okay if they were able to have fibre, why couldn't they have it as a telehub there too?'. So those other businesses — —

The CHAIR — But could you not count the community around Bridgewater as well? The town itself may not have that number but the surrounding farming district — —

Ms O'ROURKE — But those models don't. Now they are starting to relax on those; there is no doubt they are relaxing on it. But there are plenty of those examples where that will not happen, so a Wedderburn gets it, but that is because they have a health precinct there and they have qualified because they have the bush nurse in there. So Wedderburn gets it. It is the same sort of thing. None of their towns actually qualify on the rules of engagement. But if you had an understanding that we are going to have fixed mobile connections — fixed wireless, sorry — for people in those outer lying areas, and if you actually had telehubs where legal aid services or Medicare services or whatever, people could videoconference things in. There would be a facility where people could make an appointment and make a time. It would be a 15-minute meeting you could teleconference into Bendigo; how much better is that for those communities?

But it is determining how low you go. And that is where I am wondering, and we can look at models in the past; there are plenty of models around Australia, whether or not the telehub model or the neighbourhood house — I mean it is not a neighbourhood house, but you know where I am coming from in terms of some of the services that get delivered out of neighbourhood houses — actually gets put into those communities so they can have much better quality than what they will get at home in terms of that type of model and that education model that I think would happen there.

I am absolutely strong on the fact that there is the real knowledge capacity that is missing right across the board, in local government particularly. I think they have a really strong leading place in all of this but they lack the capability. Many others do as well. So they are all playing on the fringe of what I think will fundamentally change how we operate. It is what we need to do, and we are a long way behind others. So if I look at the Canada model, they slipped behind but they started to join together and say, 'Right, let's have a view about what we want to do as a community and as a business community, and let's go about making this happen'.

I think the state government has a really strong part to play, whether it is Labor or now with the coalition. I think in Victoria MMV has done some things well, but I think we have been really lacking in that engagement of a vision of what we want for a connected community in Victoria.

The CHAIR — You said that under the Canadian model if you are 10 kilometres out of town, the service is still not up to it. What did they do to help accommodate the businesses that were 10 kilometres out of town?

Ms O'ROURKE — Because their model is local government-driven, their local governments are going in and having those conversations with telcos. So they are looking at joint conversations. I would have to say that in Victoria, if I look at Australia's model, I think a state government has to do that more. I think a state government has to have those conversations more with the telco providers. You will get a Bendigo or Geelong — the regional cities — having those good conversations with telcos. Below that level, our governments are too small to do that. I think with an RDA/RDV arrangement, you have a federal/state process — and I think we have started that with what we have done with the iLoddon Mallee model like the iBendigo model. We are having those discussions and we are being taken seriously by all those parties now.

The CHAIR — Local government in Canada went and had the discussion. What was the outcome for the people who were 10 kilometres out of town, where you said the service was not up to it?

Ms O'ROURKE — Yes, but those local government groups all had capacity. Say in Alberta, they have the town fully connected. Moncton in the New Brunswick province of Canada is a good example. It has a population of 70 000. They have a YouTube clip. You have to bear in mind that it is all dressed up because they went into a Smart Communities global organisation that actually rates communities globally, so they went into an awards program. It is dressed up very much like that.

Mr DRUM — A bit of self-promotion here?

Ms O'ROURKE — Yes, but if you look at the length of that — I have spoken to Moncton people quite a bit. There was a guy who presented at the conference I was at. They were a community of 55 000 people 15 years ago when the railways pulled out of their community and they lost a huge number of jobs. They have been able to create about 25 000 jobs now because they have gone to a different level. Now they are 100 per cent broadband in the community and now they have a population of 70 000. They could be a smaller Bendigo or a smaller Geelong or one of those areas, but they actually took control of it. The local government group took control, went to a telco, put on the table what they wanted to do and they have done it jointly.

That has created enormous wealth in terms of jobs. Now they are seen as one of the big players globally in software engineers. They have been able to drive a whole new economy, not just in terms of that but how they have wired up their city. All their buses have wi-fi on them and there are 42 buses in their bus network. They have a wi-fi net across their town, so that when anyone comes to town they just connect wirelessly. They have a sporting track. A number of years ago they built a new running track and they have a fibre ring that goes beneath the running track. It is second to Beijing. Now if an athlete goes on there and they have a chip that they carry on them, they can track their speeds around the track at any time.

They have an exhibition centre something like our showgrounds. It is much more sophisticated but no different from that, having seen the photos. They attract AC/DC, they have had three of those really big global brands come out and they get an audience of 80 000. That is in a community of 70 000. An area in a radius of 180 kilometres from that community is booked out for bed and breakfast accommodation arrangements. They have gone out on a limb to do that.

Not everyone can do that and many communities will have just aspects of that. It is about having the ability to do it. The people in that community thought, 'We're going to die because the railways have gone'. They have changed their thinking, but it has taken 15 years. They have had the right people at the table, but it was driven by local government.

Mr DRUM — Marg, many times with many governments the main driver is the cost of not doing something. For instance, the cost of congestion has been calculated in various cities of Australia.

Ms O'ROURKE — Yes.

Mr DRUM — It is worth so many billion a year in Sydney and congestion costs so many billion a year in Melbourne, and the projections are that that congestion is going to keep going, so governments are then prone to spend money on projects to stop congestion.

Ms O'ROURKE — Yes.

Mr DRUM — Do you reckon we are far away, and do you know of anybody who has done a pilot trying to project the loss in productivity due to the lack of various communication, whether that be mobile black spots or whether it be lack of reliability, speed and the bandwidth of internet access? Do you reckon anyone has done the cost of having businesses that stagnate or that are sort of going backwards because we do not have access to what we probably think we should?

Ms O'ROURKE — I do not know of any offhand, and I know of various independent studies that have a component of that. In terms of what it does cost for the amount of people who move out of a community on a daily basis because they commute, if you look at the shire of Macedon Ranges for instance and those areas, and to that point even Bendigo, economic development groups in local governments have all done numbers around that, and you would be able to get some of those. But in terms of congestion, about commuters off the road and that sort of thing, I do not know of a full-blown project that anyone has done a whole piece on. I have seen lots of pieces done by various councils that would add to that, and I know in New South Wales they have done a fair bit around that. When it was National Telework Week, I think late last year, a number of pieces were done around that, but they were all separate; it is not being done as a collective piece.

There is lots of information around what people might spend back in their community if we even gave them one day a week with high-speed broadband connections, and I certainly say that to people. There are some large corporates that do it now. They have sophisticated connections where their call centres are now set up so staff

can telework from home. They ring staff and they just hook in and work for 2 hours from home. That is happening in a city sense; it is not in the country yet, but that is where we want to get to. It means then that people can be called on for block times of 2 or 4 hours to do that kind of activity.

In saying that, it is around workplaces having processes and mechanisms to be able to let people actually work from home in that environment. If you look at a Bendigo or an Echuca or the shire of Macedon Ranges where people actually hop on a train or get in their car, if they could actually have one day a week where they could work at home because the bandwidth was sufficient for them to be able to do that, economically what does that put back into our communities? Part of what the iBendigo group has been saying in all of this and the work we are doing in the digital strategy that is being built is we are using examples of that.

We are saying to local governments: start to get your numbers around what those economic drivers are, around how many people are staying back in your community, what they do on those days and if they do their groceries. It is well known that when you commute you actually do your activity at lunch time, so wherever you work is where you actually buy. When they do take their break during the day they go in and they get their few things that they have got to do in a lunch time. They pop back on the train or get back in the car, and by the time they get home they go straight home. They do not actually do that economic activity and spend when they are actually back in their home of residence. It is done where they work. How do we actually do something about that? I know it was a long answer but there is nothing that encompasses all of that, and absolutely there is a need for that. I think it almost needs to be done community by community, so local government by local government, because it is different for every area.

Mr DRUM — Just on your second one: what is your understanding of the timelines surrounding Rushworth? Is that going to be done before Bendigo, before Shepparton, or at about the same time?

Ms O'ROURKE — I think it will be done in between.

The CHAIR — It is a line that goes between the two.

Mr DRUM — So it will be done about the same — —

Ms O'ROURKE — I reckon that you will probably see services getting connected in Bendigo early next year. The activity is starting to happen for the fixed wireless now, but in terms of the actual fibre I think the contracts may have been let but you will not see any activity, of connections happening, until next year. Shepparton will be a bit before Bendigo, so I reckon Rushworth is in the middle somewhere.

Mr DRUM — Would you expect there to be a range of shining examples of professionals and IT people who actually move into that area for their love of bushwalking, or their love of prospecting or their love of — —

The CHAIR — Fishing at Waranga Basin.

Mr DRUM — Fishing at Waranga.

Ms O'ROURKE — Absolutely.

Mr DRUM — Maybe as opposed to moving into Colbinabbin or moving into Stanhope, which is just up the road either way. Yes, you would.

Ms O'ROURKE — Yes. I have seen examples already where people have moved to where the NBN is connected. Even when you look at Brunswick, that was one of the trial areas and now it has been rolled out, I reckon it would be three months ago that I was told of two businesses that made their decision on that basis even though it has cost them more in terms of rent. Where they have their offices they pay more for rent but they have got better bandwidth and it has cost them less in terms of their connectivity. That is the Moncton example as well.

As I said, the YouTube clip — I did not bring my iPad; I left it at home — I was going to play it for you today. It is in French and English. Forget all of that; just look at the message and it is real. I always look at those things and go, 'Oh yeah, they are just talking it up because of an award'. But I have spoken to various people in that community and the examples are real. What that has shown is that people actually move to where there is

high-speed connectivity. That is why iBendigo or the NBN group were advocating and lobbying for it early, as everyone was. And Mike Quigley, when he was the CEO, said, ‘Six hundred and eighty councils have written to me, Marg, saying “I want high-speed broadband early”’. They have a criteria but I am sure that lobbying has a strong part to play in all of that. I understand that they would say it does not, because otherwise they would have the doors knocked down.

It is really evident that early communities that connect do attract a workforce. People make decisions around lifestyle and if they can get connectivity. Tassie is going through that now. In Tasmania where their high-speed rollout has already happened they have demonstrated examples where businesses have moved there because they want the connectivity but they also want the lifestyle. I know already in economic development and real estate terms that when I spoke to councils about economic development and asked, ‘What are the drivers for people moving to your community?’, broadband connectivity was in the top three questions. In terms of people buying blocks of land now and buying houses, real estate agents are saying that they are asking questions about what connectivity is like at the property. It is the deal breaker. Even though people make decisions around a property based on heart, connectivity is very strong in there as well.

The CHAIR — We have had people here today also say that one of the most productive ways of growth is from businesses that are already here. When the NBN arrives, what can the state government do to help those businesses take up these latest technologies?

Ms O’ROURKE — It is the education, and that is what I was saying about these hubs and what we need to do in terms of those. There is scheduled money for that but it is not enough in terms of what needs to happen, and I think there needs to be some state government involvement in all of that as well to assist people. It is the old story: you can put it there but you cannot lead a horse to water and so on. I think we need to make it so that it is much more achievable for people to understand as well. That is probably the disconnect, and we will be able to tell you more as we venture into this digital enterprise learning activity. We have spoken to people at Ballarat and it has been a bit hit and miss too in terms of the not-for-profits and the businesses and trying to engage them all, but it is around applications as well.

I think the best thing is if we can get applications out there and get people to build applications that actually mean something to business. That is when they actually see it, so it is the use of it. You can always show people but when they physically get to use something and see the difference it makes, that is what actually makes people latch on and grab onto it. It is not about how big the pipe is and it is not about saying, ‘It is all lovely and you can do this, this and this’. If people can sit down and talk to them — —

The CHAIR — See what it means to their business.

Ms O’ROURKE — See what it means to their business and then apps get built from that, that is what demonstrates the usage. Straightaway they get onto it then. That is what it looks like in terms of the clip.

Video shown.

Ms O’ROURKE — It is very glossy. I could give you a number of those. It is very succinct in terms of its message, and the discussions I had with economic development people in their council afterwards indicate it is absolutely true. Lots of times you can see some of this. It was a vision, and they did it with the telco. I think what it shows is that when you have high-speed connection, whatever that connection that is, it draws people to a community. I think if we want to look at our small communities, we have to have good connectivity to them, otherwise they will just keep moving away.

Mr DRUM — Marg, do you know if Moncton linked fibre to the home?

Ms O’ROURKE — Yes.

Mr DRUM — So they have linked the whole lot.

Ms O’ROURKE — Yes.

Mr DRUM — And was that based on that province, or was that based on the local government?

Ms O’ROURKE — The local government.

Mr DRUM — The local government put the extra money up to make sure they went down that path.

Ms O'ROURKE — Yes, with the telco.

Mr DRUM — Right, in conjunction with the telco.

Ms O'ROURKE — As I said, it is different because they only have the two levels of government there; they only have a federal and a local government in that respect.

Mr DRUM — And Alberta is right over on the east coast, is it?

Mr HOWARD — It is in the middle.

Ms O'ROURKE — Alberta is the size of a postage stamp. It is smaller than Tasmania, and it has fibre to Calgary itself. Calgary is all wired up. But you look at that again and it is pockets. That is why they go and have these conversations. What we have got to look at is a wider picture than that. The topography in Australia means we will never have fibre everywhere; you just could not afford to do it. But should we have hubs? Absolutely. I think we need to look back at the old online learning discussion. Part of our digital plan for Bendigo, which is almost finished, is that we talked with Bendigo and Adelaide Bank — and we have a lot of those community banks in Victoria — and we asked: should we be saying that could be our digital hub? We are looking at that so that people can have access to other things.

Legal aid got some funding — well it was a group under legal aid, but the legal council I think — got some funding to do videoconferencing in various areas as part of the NBN federal funding that came out. In those small communities of Tatura and places like that — because they are looking at the Shepparton rollout and the Bendigo rollout — they are saying that we need to have a set-up so that people do not have to drive in to see them. You can go into a room and you can have those conversations face to face. If you are looking at telecommuting and teleworking and all those things, there is a number of different applications you can use, and videoconferencing is one of those. When you get that high-speed connection, it is like looking into a window.

I heard Michael before, and it is there and they are doing it now at Bendigo Health, and Bruce would have spoken about that this morning. With the teleconferencing set-ups now you could do it here with your inquiry and you would just have a TV screen at the end of this table; it is just like looking through a window. That would be normal, but at the moment it is still not. Again, it is about the bandwidth. We will not ever have that into everyone's households, even under a fibre-to-the-premises model, because people will not be able to afford to do that. Things will get sophisticated, however, and technology will get more sophisticated. There will be people that will not ever want that type of bandwidth, but in a community hub-type model, they will have access to it. That is what I think is something that would be important to have.

The CHAIR — Thanks very much for coming along, Margaret. It has been a very valuable contribution to our inquiry.

Ms O'ROURKE — I could talk all day on it, as you would know!

The CHAIR — Once again, thank you very much. In about 14 days time you will get a draft of what Hansard has taken down, and you will be able to make corrections to obvious errors. Other than that, it will be as it is. Once again thank you very much, and all the best with your Loddon Mallee advocacy group.

Ms O'ROURKE — Thank you.

Witness withdrew.