Author name: B. Haselum

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Submission: As a pensioner and there are many who live in the Clarence Valley Council area, we are finding it extremely difficult to extend an already restricted weekly budget on the meagre pension we receive. Our council has shown considerable incompetence in restricting it's spending to match it's income in fact considerably fiscally mismanaged Thousands of dollars have been wasted on consultancy fees, of which many decisions have never been concluded, our supermarket fiasco is a good example of incompetence in decision making and the thousands spent on design and environmental issues. In some areas of this council our rates are higher than in some metro areas. Our overvaluation by our council has caused concern, our council is incompetent and inept in finance and operation of this council.