My son, daughter and I have recently bought a small rural property and built a house in Little Hartley. We are generating our own solar power, establishing vegetable gardens and fruit trees, and keeping chickens, and we aim to support ourselves and produce some surplus to share with friends and family. We are seriously concerned about the effects of global warming on our efforts to establish a sustainable lifestyle and become self supporting.

The recent heatwave and (still ongoing) bushfires have made it clear how very vulnerable we are here. We know that Australia has always had heatwaves and bushfires, as well as floods - these are things that we simply have to be prepared and plan for as best we can.

However, the number and severity of extreme weather events in recent years, both in Australia and overseas, is clearly beyond what has been regarded as "normal" or "to be expected". To take one example: I have already experienced a very large increase in my home and contents insurance, as a direct result of the huge expense generated for insurance companies by the Queensland floods, and the savage bushfires in several states over the past couple of summers are likely to lead to further increases. At the very time when it is most needed, household (and business) insurance could become out of reach for the people who most need it.

This is just one example of the likely effects of extreme weather events. Other include an increasing number of homes and livelihoods lost, crop failures leading to food shortages, water shortages, increased death rate in vulnerable people - the old /very young/sick - resulting from heatwaves. Emergency services could become stretched to the limit and beyond, leaving vulnerable families unprotected when disaster strikes.

It is clearly time to look seriously at Australia's preparedness to deal with an increasing number and severity of extreme weather events. We need to be realistic about what we can expect to encounter in the future, and what is the most effective and fairest deployment of our resources. This is NOT about an attempt to maintain "business as usual" - that is simply not a realistic option any more. Global warming is a reality that needs to be admitted and combatted: we need a big increase in clean energy generation, not more coal fired power plants or more coal and gas exports (exporting the pollution to another country will not get rid of it!) Above all, we need to admit that changes are occurring - changes that could lead to a very bleak future unless we take steps to protect the lives and livelihoods of ALL Australians.

My family and I are prepared to do our part - will you do yours, and help ensure a safer future for all Australians?

Margaret Hilder