



# BLUESTAR



**RESTORE REVITALISE REFORM**



CHECK OUT THIS OFFER FROM ONE OF OUR MAJOR SPONSORS



In a time where confidence in banks has been lost, you can trust Police Bank, supporting Police Officers for over 50 years.

#WeStandWithPolice



A rate so small you'll barely notice it.

Special Offer Goldrate Home Loan	
Variable Rate	Comparison Rate*
<b>3.69%</b> p.a.	<b>3.76%</b> p.a.

New owner-occupied borrowers only. ^

Visit [policebank.com.au/AFPA](http://policebank.com.au/AFPA)

Effective date: 1/3/19. Terms, conditions, fees, charges and lending criteria apply and are available on request or at [policebank.com.au/small](http://policebank.com.au/small) ^The Special Offer Goldrate Home Loan is only available to new owner-occupied borrowers who apply between 8/10/18 – 28/6/19 and have their loan funded by 20/9/19. Not available for investment purposes or for refinancing of existing Police Bank loans. Special Offer Goldrate Home Loan cannot be taken in conjunction with any other offer, bonus or discount. Special Offer Goldrate Home Loan cannot be split with a fixed term or any other Police Bank Home Loan product. Special Offer Goldrate Home Loan is a limited time offer and can be withdrawn at any time. \*The interest rate and comparison rate are current as at 1/3/19 and are subject to change. The comparison rate is based on a loan of \$150,000 over a 25 year term. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018. 25 Pelican Street, Surry Hills NSW 2010.

**Executive Editor**

Angela Smith  
Phone (02) 6285 1677  
[www.afpa.org.au](http://www.afpa.org.au)

**Advertiser Alert**

Boo Media is appointed by the Australian Federal Police Association as the authorised publisher of AFPA BlueStar magazine. For enquiries regarding advertising in this magazine, please contact the publishers.

**Publisher**

Boo Media PTY Limited  
PO Box 19, Narrabeen, NSW 2101  
Phone: (02) 8004 8612  
Fax: (02) 8004 8611  
[info@boodigital.com.au](mailto:info@boodigital.com.au)  
ACN: 153 128 860

**Disclaimer**

Boo Media ("Publisher") advises that the contents of this publication are at the sole discretion of the Australian Federal Police Association, and the publication is offered for information purposes only. The publication has been formulated in good faith and the Publisher believes its contents to be accurate. However, the contents do not amount to a recommendation (either expressly or by implication) and should not be relied upon in lieu of specific professional advice. The Australian Federal Police Association make no representation, nor give any warranty or guarantee concerning the information provided. The Publisher disclaims all responsibility for any loss or damage which may be incurred by any reader relying upon the information contained in the publication whether that loss or damage is caused by any fault or negligence on the part of the Publisher, its directors and employees.

**Copyright**

All advertisements appearing in this publication are subject to copyright and may not be reproduced except with the consent of the owner of the copyright.

**Advertising**

Advertisements in this journal are solicited from organisations and businesses on the understanding that no special considerations other than those normally accepted in respect of commercial dealings, will be given to any advertiser.



**Magazine Cover**

President Angela Smith with Association staff, National Executive, delegates and zone conveners at the biennial National Council (photograph by Hilary Wardhaugh)

**AFPA EXECUTIVE MEMBERS**



**Angela Smith**  
President



**Adrian Smith**  
Secretary/Treasurer  
(Brisbane)



**Alex Caruana**  
National Executive  
Member (Majura)



**Scott Henderson**  
National Executive  
Member (Sydney)



**Vincent Pannell**  
National Executive  
Member (Canberra)



**Clare Fitzpatrick**  
National Executive  
Member (Sydney)



**Rod Higgins**  
National Executive  
Member (Melbourne)



**Kane Johnson**  
National Executive  
Member (Canberra  
Protection)

**AFPA STAFF MEMBERS**



**Vince Kelly**  
General Manager



**Vicki Linabury**  
Manager,  
Legal & Industrial



**Troy Roberts**  
Media and Government  
Relations Manager



**Michael Chilcott**  
Counsel



**Matthew Peterson**  
Industrial Lawyer



**Sharon Wright**  
Industrial Officer



**Sam Delaney**  
Industrial Officer



**Anish Prasad**  
Industrial Officer



**Chris Chilcott**  
Industrial  
Support Officer



**Wendy Black**  
Industrial Officer



**Angela Lowe**  
Business Support  
Officer



**Kendall Searle**  
Receptionist



**Bob Muir**  
Membership  
Services Officer



# TABLE OF CONTENTS

April 2019 issue

## Regular items

- 6 President's Report
- 10 Legal and Industrial Report

## Special feature

- 14 **Bravery Award:  
The Long Road Back to Work**
- 18 **Ced Netto Gains Mobility  
Thanks to the AFPA**

## National Council

- 22 Restore Revitalise Reform – AFPA's National Council meets in Canberra
- 26 A Force for the Future  
AFPA's Federal Election Strategy
- 32 IR Workshop tbc
- 34 Mental Health and Wellbeing –  
A priority for AFPA



18

**Ced Netto Gains Mobility  
Thanks to the AFPA**



14

**The Long Road Back to Work**  
Carla Duncan tells her story



Australian Federal  
Police Association  
is proudly sponsored  
by Police Bank  
and Police Health



22

**National Council**  
Reports from our biennial meeting

# PRESIDENT'S REPORT

Angela Smith, President



President  
Angela Smith

## Restore Reform Revitalise

**AFPA President Angela Smith addressed delegates and executive members at last month's biennial National Council meeting. This is an edited version of her address.**

Thank you, everyone, for attending the 2019 Australian Federal Police Association Biennial National Council. Firstly, I would like to welcome the Shadow Minister for Justice, Ms Clare O'Neil MP, for being here today. Clare has been a good friend to the AFPA. She has been exceptionally generous with her time and has always been open to working and consulting with us, so thank you Clare, this means a lot to me personally but also the members we represent.

We did invite Clare's counterpart, the Home Affairs Minister Peter Dutton, to address us as well, particularly as we enter the unofficial election campaign. Unfortunately, he declined our invitation. As an ex-policeman and the responsible minister and for a political platform based on national security, we have found his decision not to attend, very disappointing.

I'd also like to welcome and thank our sponsors, Police Bank and Police Health.

Finally, I'd like to officially welcome you, the delegates, zone conveners and the National Executive. You are the backbone of the association, our eyes and ears and voice to our members in the workplace, and I would like to thank you for the work you have done since our last National Council two years ago.

### OUR ACHIEVEMENTS

It's been a busy 24 months since we were all together in 2017 and can I say that it's been a pleasure working alongside you all.

**I'm proud to be the President of the AFPA.**

The AFPA has come a long way in the past two years, and it hasn't been without some minor hiccups, but fingers crossed, that time is behind us as we move forward into a bright future. We have an excellent group of hardworking, energetic people working for the AFPA. They have a collective mindset of putting the members first and seeking to make the AFPA a stronger organisation. They strive extremely hard to help every member that walks in our door.

Over the past 24 months, we've had a lot of success and I honestly believe that we are hitting well above our weight. We are influencing the AFP, we are influencing the territory and federal governments. Although not for one minute will I suggest it has been a dream run with them all. But every day we endeavour to make the AFP a fairer and more transparent organisation.

**As a local Liberal politician told me, we are shifting the argument. As an association, that is obviously our job.**

Unfortunately, I am not a miracle worker. I am not the Commissioner. I simply can't make the AFP behemoth change its decisions. No police union president can.

**I can tell you that every day we fight the cause, and we try to influence outcomes.**

Last year, we saw a new Enterprise Agreement (EA) signed by the workforce. The original ballot was voted down with a record-breaking 81 percent voting no with 87 percent participation rate. Five months later the EA was again put to the workforce and this time the ballot for yes was 78 percent with 81.6 percent participation rate. This was a difficult and drawn out negotiation as all parties are bound by the draconian bargaining framework that is simply not fair to workers.

I know that everyone is frustrated with the bargaining policy. We are more frustrated as we had to live with it day in, day out. We lobbied hard to change it. I spoke to the media about it. I wrote to the Prime Minister, to senators Cash and Cormann, and Minister Keenan, who was our minister at the time, and I requested to meet each one of them. But we were fobbed off with the excuse that 'we can't help you at this stage as the parties are in the middle of bargaining'.

We took the AFP to task during bargaining over failing to make a decision on composites until the Commissioner finally intervened and gave assurances composites would remain. Although so soon after, composites are back in question. Then we had to battle the AFP over a now ex-senior executive officer who was intervening when he had no role to play in the bargaining process. Both these issues slowed the process and made our job just that little bit more difficult.

With this restrictive framework in place, we negotiated fairly, and we determinedly stayed the course. We achieved the maximum salary increases that the federal government allowed, and to this day, still allows - which is capped at two percent.

We could not have and simply cannot achieve a better outcome in the circumstances - the government says NO. It was frankly impossible to get a better outcome in the bargaining framework.

With the federal election probably in May it has been reported to be a referendum on wages. We will push hard with the next government to change the bargaining policy. I will be talking to all sides of the political spectrum to shift that policy. The low wages growth, due to the two percent cap for federal employees, the largest employee base in the country, is having a detrimental effect on the economy due to the slowing of money.

In February this year, before the House of Representatives Economics Committee, the Governor of the Reserve Bank, could not have been any more strident in his call for greater wage growth - low wage growth, he said, is what poses the biggest threat to the economy.

The AFP and the AFPA function in the federal arena and come under federal legislation. Not state legislation. We face different

issues that the states face and vice versa. As I travel the country speaking to members, the AFPA is often compared to the other police unions. There are representatives from each police union here today, please feel free to chat.

Amongst a small group of our members there is a misunderstanding of the industrial environment in which we operate. How we operate is dictated by the Fair Work Act and the two regulatory bodies - the Fair Work Commission and Registered Organisations Commission. There is also a misunderstanding that state police unions are constantly engaged in industrial action - this is simply not the case - and even if they were, the majority of them do not, as I have said, operate within the federal industrial framework - the rules are very different. Under the Fair Work Act, the only industrial action employees can take must be relevant to bargaining and must be approved by the Fair Work Commission. At least three days' notice must be given to the AFP prior to this action being taken. It is also extremely difficult to compare various awards and agreements across each state and territory, and our own industrial arrangements have provisions that are very specific with numerous variations across a range of areas.

### RESTORE REVITALISE REFORM

Last week we launched our Federal election campaign. The campaign slogan is 'Restore, Revitalise, Reform'. The AFPA executive sat down together and we came up with the biggest issues concerning the workforce on a big picture stage. We had to look at the big picture as it was becoming obvious that the AFP was disappearing under Home Affairs, and therefore to protect everyone's jobs, we have reached high.

Those issues are:

- returning the AFP as a stand-alone agency and out from under Home Affairs,
- budget certainty for the AFP,
- mental health of members, and
- a national firearms register

### THE AFP

The AFP must be returned as a stand-alone operational police force, not a quasi-public service. It seems that the Coalition put all its eggs into Border Force and the Home Affairs portfolio, and as a result the AFP has suffered. You have suffered and your colleagues have suffered. Many politicians refuse to understand what we are and who we are.

**In the words of one national manager, no one is understanding AFP101.**

We go about our business quietly and efficiently, keeping the whole of the Australian community safe. We lock up terrorists and would be terrorists, we nab the grubs who exploit our children online, and we investigate seriously large drug importations. Other areas include missing persons, airports, fraud and anti-corruption, community policing, close personal protection, protection liaison and protecting national security assets as well and ministers' homes and embassy buildings,



cyber-crime, espionage, criminal assets seizures, human source and undercover operations, surveillance, canine, tactical, aeroplane security, intel gathering and analysis, professional standards, hostage negotiation, human trafficking, disaster victim identification across Australia and the world, and those are just the ones I could think of.

**WE MUST HAVE BUDGET CERTAINTY**

The AFP cannot and should not function at the whim of a thought bubble. Funding programs over four years, which make up 50 percent of the AFP's budget, for extremely important initiatives to the Australian community, is negligent to say the least. AFP employees, police officers, forensics, intelligence members, protection officers, staff supporting all those people, are in constant fear their jobs, all their effort, training and experience are at risk of being excess to requirements after a shockingly short four years.

**You simply cannot run an operational police force on a four-year cycle.**

The effect this pressure has on the mental health of everyone is extraordinary. We are regularly told we are over FTE. There is a collective shake of the head. We all ask, surely this must be bad financial management. What it is, is that a funding program of four years has come to an end. The political imperative has ceased for that program.

After speaking to the new Chief Finance Officer, who is ex Department of Defence, we will now lobby for a model similar to Defence where all salaries are rolled into base budget, so at least salaries are safe from the whims of thought bubbles.

President Angela Smith speaks at the National Council meeting

**OUR APPROACH TO MENTAL HEALTH FOR MEMBERS**

The AFP budget is 1.7 billion dollars and ever shrinking. Compare that to 50 billion dollars secured for 12 submarines, which has been

reported to be old technology when they hit the water in 2035. Money for mental health assistance in the AFP comes from within, robbing Peter to pay Paul and relying on you to put your hand up in the first instance, a process we already know does not work. Because as soon as you do, and you happen to mention the word 'suicide' in any context you will be made unfit for duty and be made to either stay in the same workplace, side stepping everyone because you find it impossible to explain why you're not operational because you don't know what you're feeling or be sent home on leave to completely marinate in your sadness. There is simply no money for mental health programs in the AFP because we can barely fund operational programs. We sit in decrepit contaminated buildings making coming to the workplace completely depressing.

Counter terrorism officers watch videos of beheadings and then listen to the voices of those that senselessly murder to investigate who and where they are, and if they are connected to Australia.

Child protection cops watch video after video made by child exploitation rings determining if that girl or boy being raped by a large overweight male is 15 or 16. Then watching videos of tiny children being raped to see just how many offences have taken place. The AFP is working on artificial intelligence to remove as much as possible any human interaction with categorising, but funding is lean and is yet to be supported nationwide.

ACT cops do the normal everyday community policing of murders, suicides and mangled crash victims.

Organisations are getting rich on campaigns, but the suicide rate is increasing. I don't need to remind anyone here of our own recent sad history. The time for campaigns is over.

That is why we have approached OzHelp, which has been working in the building and construction industries for 15 years. I asked them to put a program together focussed on police and the policing family. That will have real benefits for our members. The program can only work effectively if it is funded at \$5 million over three to four years. This program will scoop you up and determine how you are, what's going on in your life, and then put real measures in place to prevent you from getting to the stage where life is not worth living anymore. This is about putting the horse in front of the cart, something the AFP has struggled to do over the past two years in relation to mental health.

**Future governments must, absolutely MUST, educate themselves about the importance of the Australian Federal Police to the Australian community and to communities overseas with whom we work closely.**

I am calling on politicians of all persuasions to understand what we do, why we do it, and how we go about policing for a safe Australia and to protect your jobs, your salaries and your wellbeing.

**TODAY SHE HAD TO TAKE A DEAD BABY FROM THE MOTHER'S ARMS.**



**ANY WONDER SHE'S QUIET AND WITHDRAWN?**

**Learn the signs. Watch for the signs. Put your hand up for help. Reach out to help others.**







# LEGAL AND INDUSTRIAL

Michael Chilcott, Counsel

Michael Chilcott, AFPA Counsel

## Consult – a simple word but a complicated concept

*Consult: (1) seek information or advice from (someone, especially an expert or professional); (2) have discussions with (someone), typically before undertaking a course of action.*

**Why is it that the word consult causes controversy, angst and consternation? So easily we write and speak the word and yet after the act of consultation so many involved remain unsatisfied.**

▶ This casual examination of consultation arises from your Association's recent experiences with the AFP. It emerges from these questions that come from either us or our members:

- Why do we seem to be shut out from meaningful consultation?
- Why didn't they tell us this earlier?
- Why can't they at least talk to me about the change?

The answer to us seems obvious. We only consult because we have to be seen to have done it.

This reflects the words of the late Keith Waterhouse, the British novelist and scriptwriter, who wrote, "A consultation process is what some authority sets in motion preparatory to doing what it intended all along." If that is the approach, no wonder consultation is not timely, incomplete, unlikely to cause change, and feels defensive or adversarial.

In the workplace, consultation is a form of conversation. It is a conversation that has a particular focus. It can arise from the mutual recognition of a problem that requires resolution. However, more commonly, it arises from the employer identifying a need for change, developing a solution, and then discussing

the change proposal with employees, stakeholders and unions. And then as Keith Waterhouse caustically observed do what was proposed anyway.

In the AFP context, there are recent examples. Who can forget the public debate about the change to the rules in relation to the showing tattoos while on duty? Consultation, in that instance, followed their introduction.

And then there were the structural changes to an AFP operational capability that were announced in the guise of a consultative exercise. It was a feature of this consultation that the proposals were already the decisions of the Executive Leadership Committee. It took the initiation of proceedings in the Federal Court of Australia to slow the process to enable an opportunity for meaningful conversations about the effect of the changes on AFP employees to be considered. Keith Waterhouse might have substituted the word opportunity for the word pretence. Cynicism is not pretty but almost unavoidable.

However, the cynical view of consultation is real and living. Consultation cannot be genuine if it appears to have a predetermined outcome, when it is late in the process, when there is little time allowed

for open and thoughtful discussion and consideration, and the feel of the consultative conversation is defensive, aggressive and adversarial.

Your Association is **always** keen to engage in assisting to develop solutions to problems in your workplace. Our resources are limited but we do our best to respond to invitations from the AFP to comment on proposals that are brought to our attention often with tight timeframes.

However, whilst our observations are generalised and do not hold true in every instance, we feel too often that our contribution is not sought because our input which is made on your behalf, is not particularly valued. It often arises because we have heard the rumour of change and have raised it with AFP managers. There are occasions when managers actively seek an opportunity to discuss proposed changes with us but sadly these occasions are not the norm. We regard it as our role when invited to offer counsel or advice, to protect and improve the interests of our members and to be the voice of our members; but it is not our role to impede organisational change or improvements. We bring to the consultative process our experience, our analytical thought and, at times our passion.

In the report provided by Elizabeth Broderick to the AFP in 2016, she wrote about a special form of consultation called 'storytelling'.<sup>1</sup> This process was embraced by the AFP at the time of the publication of the report but over the last 12 months or so they seem to have had little or no visibility. Have they disappeared as quickly as they appeared? One of our concerns with the opportunities for AFP employees to tell senior managers their story was that they seem to have little structure, particularly in achieving outcomes. There was structure around the preparation for the storytelling but what happened to those lessons that were learnt or the issues that were probably worthy of further consideration? Were there report backs to the people who had told their story? Surely their stories - the experience that they shared - deserved a report back about that further work.

A key element of consultation should be that the person who is undertaking it is not just present to hear what he said but offers genuine feedback to the views, thoughts or ideas that are offered. I recall vividly a meeting in 2017 that was a form of consultation when the views of one of the employee participants were summary dismissed by an Assistant Commissioner's words, "I disagree." No more.

Consultation should occur, in our view, because there are significant benefits in promoting a culture seeking the opinions and views of employees. This can be done through discussions with individuals, groups or unions.

The Fair Work Ombudsman offers these words about the benefits of consultation. In its experience, employee awareness of, and involvement in, decision-making regularly leads to:

- more productive workplaces as a result of greater cooperation and collaboration
- better and more informed decision-making and successful implementation of ideas
- attraction and retention of skilled and positive staff
- workplaces that are better able to cope with change
- minimisation of employer/employee disputes
- minimisation of employee claims against the employer<sup>2</sup>.

Sometimes consultation is required by law. The Fair Work Act 2009 requires the parties to include a consultation term in enterprise agreements. In the AFP Enterprise Agreement 2017 – 2020 (the EA) has a detailed provision about consultation: clause 70.

Recently, your Association brought to the attention of a senior AFP manager evidence of work being undertaken in relation to what staff were told was a significant change in the workplace. The response from that manager, in part, mentioned clause 70 of the Enterprise Agreement (EA). We were reminded that the wording of the EA is quite clear about when consultation will occur. It will happen when the AFP intends to implement or action a significant change in the workplace. The AFP therefore would then consult with affected employees and the AFPA when a decision has been made to implement a change that would affect the majority of its employees.

This statement basically reflects clause 70. However, it highlighted its shortcomings.

Firstly, it ignored the sentiment and intent subclause 70(1) which reads: *The AFP is committed to being an 'employer of choice' and provides a strong cooperative working relationship between the AFP management, Employees and their Employee representatives. Major workplace changes... will be pursued in consultation with Employees and, where they choose, their representatives.*

Second, the senior manager's words were that consultation will occur when the AFP intends to implement or action a significant change. These words reflect clause 70 which states that the consultation clause will apply if the AFP has made a definite decision to introduce a major change in relation to its enterprise that is likely to have a significant effect on the employees. The consultation that is mandated by clause 70 is not about the possibility of change but having made a decision to make a change, the AFP is required to consult about its likely effect on employees and the measures it will take to avert or mitigate any adverse effects on its workforce. This hardly reflects, in our view, the strong cooperative working relationship encouraged by subclause 70(1).

Third, the senior manager's words refer to a change that would affect the majority of the AFP's employees. However, the AFP is a diverse and disparate workforce. Not all change will affect a majority of its employees. The language of clause 70 varies. At one point, discusses the change having an impact on employees: clause 70(4). Then, a little later the provision requires that the AFP "must notify **relevant** employees" of the decision<sup>3</sup>.

Your Association acknowledges that this provision in the EA requires future consideration and we will be agitating for change to make it more meaningful and more relevant, and to give proper effect to the statement of commitment in subclause 70(1) that promotes a strong cooperative working relationship between management and the workforce.

Perhaps we can achieve future consultative arrangements can reflect this statement of a former President of the United States of America, Dwight D Eisenhower:

I assure you that it is our desire and intention to keep the doors of consultation always and fully open. There must never be a final word between friends. ◀

<sup>1</sup>Cultural Change: Gender Diversity and Inclusion in the Australian Federal Police

<sup>2</sup>Fair Work Ombudsman at <https://www.fairwork.gov.au/how-we-will-help/templates-and-guides/best-practice-guides/consultation-and-cooperation-in-the-workplace>

<sup>3</sup>A relevant employee is defined to mean an employee who may be affected by a change: the EA, subclause 70(19).





**You may find that a lower interest rate is nothing more than crafty advertising – an appealing headline to get you in the front door before you're weighed down by ongoing fees which may offset the savings that you were looking for through the lower rate.**

It's also a good idea to consider the costs that are involved in changing lender to ensure that you're not negatively impacted by new fees and charges. Some costs that may impact you are: mortgage discharge fees, fixed loan 'break costs', new application fees, valuations fees, entry/exit fees and Lenders Mortgage Insurance. You may also be liable to pay stamp duty when you're refinancing. These can all add up considerably and can offset the savings that you were looking to make.

A common pitfall when refinancing is doing so when the loan is 80% or more of the property value. This means you may be liable to pay Lenders Mortgage Insurance. Lenders Mortgage Insurance is a one off payment that you may need to pay to the lender to protect them in case you're not able to make your home loan payments. Lenders Mortgage Insurance covers the life of the loan and obviously the higher the loan value the higher the premium that you pay for insurance.

When you're approaching other lenders, it's important that you present yourself in the best possible way – try and pay off any other debts that you have, including dropping any unnecessary credit cards. Not only will this potentially give you more options, but it will also give you more bargaining power with your current lender. Lenders will often offer you lower interest rates and waive fees if they believe that you have a good credit history.

If you're not managing your current repayments correctly, or you owe considerable amounts of money on other debts, you may find it difficult to find another lender who can offer you a more competitive rate than the one that you already have. This is because lenders have more information to review when a customer is refinancing. By offering the option of refinancing loans, financial institutions get a better sense of a borrower's capacity to manage being a homeowner. They can view your loan repayment history, credit card debt, and carry out valuation checks for the condition of your house.

If you'd like to talk to someone about the different options available, contact Police Bank on 131 728 or visit [www.policebank.com.au](http://www.policebank.com.au) for more information.

**policebank**   
member owned banking

## Is it time to refinance your home loan?

There are many different reasons why it's a good idea to refinance, however, jumping from thought to action can seem more daunting than it should be. No matter what the status of your economic health, refinancing can usually help you improve your financial flexibility and help you get ahead of your mortgage.

If you're thinking about refinancing, your motivations may include finding a lower interest rate, improving the terms of your loan, and/or you want a bank that offers you more than just financial help – they look after you, your family and your community and support the causes that matter to you most.

When you've decided to refinance and begin to look into the sea of refinancing offers, remember that you're in control – it's your money. Make sure that you take your time to shop around and speak to each Bank or Financial Institution to see what they can offer. As with all things, the danger of refinancing lies in not having done enough research and not being prepared with sufficient information to help you make an informed decision.

If your main motivation to refinance is to take advantage of a lower interest rate, ensure that you do some research into the loan and its terms, and consider them for the lifetime of your loan.



# The long road back to work

Each time we go out on the field, we are aware that an incident or serious altercation may occur that leaves us in bad shape mentally or physically or both. This is the sombre reality of being a police officer, of keeping our community safe, yet we often don't actually believe it could happen to us. Before being in that situation, it is quite difficult to know exactly what the experience will be like and what our immediate and future needs will be in that event.

Something serious and unexpected happened to Carla Duncan, an officer in her early 30s, who had been in the AFP for just a year. An incredibly fit, mentally sharp and determined person, Carla was (and is) proud to be a police officer. She has a past working in juvenile detention centres, as well as the military, and Carla speaks passionately of the great many goals she has, both for her professional and personal future. In July last year, Carla and two other members (Sergeant Ivan Naspe and Ben Owens) attended the home of an individual who was known to police, over the alleged theft of a medical scooter.

It was a routine call out and should not have taken a significant amount of time. As the suspect came to the door, it was clear he had his dog, an American Pit-Bull, with him. Carla remembers she told the young man a number of times to lock away the dog immediately. However, he didn't, and as the door opened, the dog literally came flying out. Both Cara and Ben sprayed the dog with OC spray, but it had no effect. The dog just became more agitated and lunged at Ben.

**Carla jumped in front of Ben to protect him and the dog missed, so he tried Carla, and made contact.**

Carla, Ivan Naspe and Ben Owens did all they could to distract the dog, including spraying it again and yelling. The suspect was more concerned about his dog than Carla's welfare, and unbelievably was shouting at everyone not to "harm the dog!" A shot from the Taser only managed to stun the dog for a while

before it came running back and grabbed Carla on her calf. The incredibly excruciating pain caused Carla to beg the suspect, who was just staring at the events unfolding, to get his dog off her. He did, but Carla was already losing a lot of blood. As she crouched on the floor with her hand in the air (unwisely she had removed her glove which afforded her a gruesome look at her own nerves, muscles and bone) Carla began hallucinating. She

tried to shake him off, he locked his jaw as this breed do.



Carla Duncan and AFPA President Angela Smith

Fortunately, she was wearing gloves, but the dog grabbed hold of her hand. As she



Carla with her mother Rae Duncan and aunt Dianne Anderson at the bravery award ceremony

## Carla said she really felt what it meant to be part of the "blue family".

remembers her colleagues supporting her when Woden Crime detectives Mark Rowswell and Lara Williams arrived.

**"Everyone was supporting me, giving me first aid, and keeping me conscious until the ambulance arrived."**

Carla Duncan

"When the paramedics realised how serious my injuries were, I was rushed to hospital receiving a lot of morphine on the way. It was quite strange coming into the hospital as a patient, rather than on duty," she said. "Then AFP Welfare arrived along with the

Supervisor and my first thoughts were that I was in trouble. In fact, they were there to support me. My family was notified and Ivan Naspe kept apologising, saying he didn't get me home safe."

Because of the nature of her injuries, Carla needed surgery and, much to her horror, was kept in hospital for days. Before the surgery even took place, came the traumatic process of her surgery being pushed back multiple times in favour of other patients, whose surgery was considered more critical. On all of the various pain killers, with the attack fresh in her mind, Carla found this reality incredibly traumatic.

While she was in hospital, colleagues from all stations and the AFPA visited.

Superintendent Moller (Crime) OIC, Woden at the time, and Simon Coady visited along with Andrew Thorncraft from Sydney. When Carla was discharged, she was in a wheelchair for about a month following surgery. Ivan and Ben came to visit every day. Senior police members, Steve Turnbull and Mark Walters came over and, to her surprise, senior members of ACT Policing came over, and the Commissioner called her. Friends, colleagues and the community were incredibly supportive. The AFPA even flew family over from Perth. The AFP itself supported Carla to receive visits from family, and were generous with leave for her and her partner, who is also an AFP member. Carla said she really felt what it meant to be part of the "blue family."





Carla Duncan receiving a bravery medal from Commissioner Andrew Colvin

When Carla needed to go back to the hospital for more crucial surgery in August, the car she was travelling in with off-duty colleague Naomi Keenan, was involved in an accident. They were T-boned and the car was written off. They both went back to hospital for that accident now, and fortunately the results weren't anything that would become permanent.

**After more surgery, the physical result is good.**

Carla does have some permanent damage and disfigurement, and she needs to ensure that scar tissue doesn't form in her hand which will stop it from being completely

functional. The severed nerve in her left ring finger means she will permanently suffer numbness. Carla has also been suffering from post-traumatic stress symptoms.

At a time when the required processes in life need to be made easy, Carla found she was buried under time-consuming paperwork to claim what was rightfully hers – paid time off work and financial assistance for the injuries she had faced whilst at work. Fortunately, at Carla's admission, she had her partner who was adept at completing paperwork and he did it all on her behalf. However, she is concerned as to how others in a similar situation would fare, especially if they didn't have the assistance she had.

Today Carla is still the determined young officer she was before the incident, perhaps

more so. She still has a great many goals for her career in the Federal Police and someone with her drive will certainly attain them. However, Carla is concerned that the dog attack will attach stigma to her professional identity, and may even stand in the way to her aspirations.

**“My dream was to be a cop all my life. I will do everything I can to become operational again.”**

Carla Duncan

“What happened makes me appreciate my life and the people in it. That was the worst year of my life but also the best: it has made me stronger and more focused,” Carla said.

“Funnily enough, I had applied for K9 just before the incident. Afterwards, I found out I had made it to the first level, which was interaction stage. It was so therapeutic to do it, actually.”

Today, Carla is committed to achieve a transfer to the Brisbane office, where she can continue to provide the professionalism and courage, she has become known for, whilst being closer to her family in Queensland.

Carla says that Woden Crime has been so professional. She would like to acknowledge Justine Saunders former CPO, and she is also thankful to Stephen Oliver, the member of the community who pulled the dog off and was awarded Bravery Recognition.

**Carla herself received a bravery medal from the Commissioner in December Honours Day awards.**

Carla has special thanks to Emily Macallum, Shona Bryant Down and Stacey Todd from welfare. These remarkable people have been working with Carla, helping her return to work and to lead a productive life, after an event has been the bearer of the ongoing trauma. Finally, Carla wanted to give special acknowledgement and thanks to Nathan Macklin, who has been a continuous support to her. ◀



Carla Duncan addressing National Council

**Carla says thank you**

**There are several people Carla has asked to pass on special thanks for their care and concern since the attack.**

- Sergeant Ivan Naspe,
- Ben Owens,
- Woden Crime detectives Mark Rowsell and Lara Williams,
- CPO, Supt Moller (Crime) OIC, Woden at the time, and Simon Coady,
- Andrew Thorncraft, Steve Turnbull and Mark Walters,
- former Chief Police Officer Justine Saunders,
- Emily Macallum, Shona Bryant Down and Stacey Todd from welfare,
- Nathan Macklin,
- Patrick McDonald, and
- Stephen Oliver, the member of the community who pulled the dog off during the attack.



# Ced Netto gains mobility thanks to the AFPA

When an incident turns your life upside down, it doesn't happen in isolation. Many others around you, like your closest family members are affected too, sometimes significantly. The mental and physical aspects are so overwhelming that sometimes seeking help for part of the financial burden does not feature top of mind.

▶ This was the case for retired AFP officer, Ced Netto, and his wife Marion. It took the assistance of a savvy occupational therapist to ensure that Ced received the brand-new electric wheelchair mandatory for his mobility, thanks to Auspol, the AFPA charity.

In June last year, Ced was in the bathroom when he had a black-out caused from low blood pressure. He fell and hit his head. When he came to, the first responders were on the scene and carried him out of the house. The surgery required was too complex for the hospital in Canberra so he was air-lifted to Sydney and was operated on the very next day. The fall has left Ced with partial quadriplegia, which means he can move only one side of his body.

**Ced undertook acute rehabilitation, but today spends most of his time confined to a wheelchair.**

Speaking with Ced, the image of an acclaimed Federal Police member with an illustrious career is immediately formed. His eyes sparkle with pride as he describes being stationed in far-flung places like Burma, the Philippines, Vanuatu, East Timor and all around Australia. He speaks of receiving his National Police Medal from Julia Gillard (then Prime Minister), creating new teams at his remote posts, coming out of retirement to take on challenging operations, and even being asked to help facilitate the signing of an agreement between the rebels and the "state" in the Philippines.

**By Ced's side both physically and figuratively the entire time, is his courageous and honourable wife, Marion.**

Marion met Ced when she was just 16 through work, in Melbourne. Marion and their two children travelled with Ced to most of his international postings, some of which were not

ideal. Their children attended the International schools, what would have been a challenging, yet rewarding experience for them. The family were split briefly when Ced went to Burma and Marion stayed in Canberra with their oldest child who needed to remain in Australia for school. Marion admits it was a difficult time being apart from him, but Ced was committed to his career and the requirements of his expertise, so he stayed there for a couple of years.

No job was too much for Ced, he took his career seriously, and he went to extraordinary lengths to achieve any objective or requirement of him. Marion fortunately understood Ced's drive to contribute to a safer community through his various roles in the AFP, and she never strongly objected to what he felt needed to be done.

Ced was always a member of the AFPA and sat on National Council.

Ced and Marion had their retirement all planned out. Having just moved into a brand new, double storey home they had architecturally designed, the couple had exciting plans to quench their desire for adventure. They had booked and paid for a trip to South Africa to join a safari and for a relaxing cruise. It had already been a tumultuous few years with Ced's health, having suffered and been treated for prostate and then kidney cancer. Their trips were to provide the much-needed holidays they so desperately needed, and make the most of Ced's guaranteed cancer-free years. Or so they thought...

**After the fall Ced and Marion received a lot of pressure that he should be placed in a nursing home.**

However, both Ced and Marion were adamant that he come home instead, but this was to happen only with a number of conditions. One was that their home be modified to account for Ced's movement in it, and the second was that he required his own personal mobility support. Wheelchairs at the cheaper and simpler end of the spectrum were not suitable for a number of reasons, particularly because he would need assistance in getting around with it.

**Ced was fitted with a state-of-the-art Q7 electric wheelchair which came with the hefty price tag of \$17,000.**

Ced Netto and his wife, Marion, with Angela Smith



Ced and Marion by now felt they were drowning in bills. There were all the hospital charges including the surgery, as well as the modifications to their home, and other equipment like the hoist to get Ced into and out of bed they had to cover. The wheelchair was just another expense they would be forced to cover.

**Checking in with the AFPA simply was not something that occurred to them until Ced's occupational therapist asked about organisations he may belong to in the past or now that may be able to help.**

This is how the AFPA's Angela Smith and Vince Kelly came to meet Ced and discuss his requirements.

"I honestly didn't think the AFPA would be able to fund the whole lot because it was a lot and I had been retired for a while, but we tried anyway. I was absolutely shocked when the AFPA charity, Auspol, funded the entire wheelchair!"

Ced and Marion have a great many challenges ahead of them. Ced had only been home from hospital for three weeks when Angela Smith visited, but already they are concerned how they will fund the carers who visit their home twice a day to assist Ced. Whilst five days a week of their daily visits is covered by insurance now, shortly there will be a break to that funding for a year, before it kicks in again. Aside from a great many other physical and mental challenges suffered by the couple, the financial burden of the wheelchair (or doing without one – unimaginable) will be just one less thing for the couple to worry about.



**"I honestly didn't think the AFPA would be able to fund the whole lot because it was a lot and I had been retired for a while, but we tried anyway. I was absolutely shocked when they funded the entire wheelchair!"**

Ced Netto



Photo top right: Ced Netto;  
Bottom right: Ced's stark bedroom




# EXCLUSIVE OFFER TO AFPA MEMBERS





## BENEFITS OF A COSTCO MEMBERSHIP

- ✓ The highest quality products at the best possible price
- ✓ Reduce the operating costs of your business and personal grocery bills
- ✓ Shop for everything from fresh foods and electronics to clothing and cleaning supplies, all in one store
- ✓ Our Double Satisfaction Guarantee: If you are not satisfied with a product or your membership at any time; you are entitled to a full refund\*
- ✓ Discover the quality of our exclusive private label Kirkland Signature
- ✓ Enjoy access to our speciality departments:
  - Optical Centre • Hearing Aid
  - Tyre Centre • Fuel Station

\*Please read our refund terms and conditions.



**Visit [costco.com.au](http://costco.com.au) or the membership counter at your local Costco warehouse to sign up**

<b>Auburn</b> 17-21 Parramatta Road Lidcombe 2141 NSW Phone: 02 8756 4600	<b>Crossroads</b> 20 Parkers Farm Place Casula 2170 NSW Phone: 02 8778 7300	<b>Marsden Park</b> 10 Langford Drive Marsden Park 2765 NSW Phone: 02 9854 3700	<b>Canberra</b> 39-41 Mustang Ave, Majura Park Canberra Airport 2609 ACT Phone: 02 6246 7500	<b>Adelaide</b> 404-406 Churchill Road Kilburn 5084 SA Phone: 08 8360 3700	<b>Docklands</b> 381 Footscray Road Docklands 3008 VIC Phone: 03 8602 0300	<b>Epping</b> 60 Deveny Road Epping 3076 VIC Phone: 03 8359 3300	<b>Ringwood</b> 29 Bond Street Ringwood 3134 VIC Phone: 03 8873 6700	<b>Moorabbin</b> 8 Chifley Drive Moorabbin Airport 3194 VIC Phone: 03 9552 7700	<b>Ipswich</b> 1 Wood Street Bundamba 4304 QLD Phone: 07 3432 3700	<b>North Lakes</b> 17-39 Cook Court North Lakes 4509 QLD Phone: 07 3482 8600
--	--	--	---	---	---	---	---	--	---	---

Special feature



# Restore Revitalise Reform

**AFPA's National Council meets in Canberra**

Clare O'Neil MP  
addresses  
National Council

The Australian Federal Police Association's Biennial National Council was held in Canberra last month. Delegates, zone conveners and the National Executive members came together to discuss future plans for the Association as we head towards the upcoming Federal Election and another EA.



Left: Commissioner Andrew Colvin addressing council; right: Angela Smith and Clare O'Neil MP at the top table sharing a joke.



▶ “We can’t ask you to go out there and protect Australians when we aren’t doing enough to protect you.” Clare O’Neil MP

▶ The two-day meeting got off to a very positive start with the Labor Party’s announcement of \$5 million funding for mental health support for Federal Police officers. The announcement coincided with Shadow Justice Minister Clare O’Neil MP addressing council.

Opening the Council, President Angela Smith said she was proud to be President of the organisation, praising the delegates, zone conveners and National Executive as “the backbone of the Association”. “You are our eyes, ears and voice in the workplace,” she said.

**“The delegates are our eyes, ears and voice in the workplace.”**

Angela Smith

Over the past 24 months, Angela Smith explained, the Association has had some success influencing the AFP and will continue try and make the AFP a “fairer and more transparent” organisation. “Unfortunately, I am not a miracle worker. I am not the Commissioner. I simply can’t make the AFP behemoth change its decisions. No police union president can. But I can tell you that every day we fight the cause, and we try to influence outcomes.”

She outlined details of last year’s EA, explaining the difficulties faced by the AFPA while bargaining under federal legislation. Despite this the AFPA achieved a two percent salary increase, the maximum allowed by the federal government.

Angela spoke of the very good working relationship the AFPA has with Shadow Justice Minister, Clare O’Neil MP. She also voiced her disappointment that Home Affairs Minister Peter Dutton had declined an invitation to address council. “As an ex-policeman and the responsible minister and for a political platform based on national security, we have found his decision not to attend, very disappointing,” she explained.

During her address to council, Angela Smith outlined the Association’s election policy, calling on “politicians of all persuasions to understand what we do, why we do it, and how we go about policing for a safe Australia and to protect your jobs, your salaries and your wellbeing”.

Angela Smith’s address to National Council is reproduced in this issue of BlueStar, beginning on page 6.

Following her opening address, Angela welcomed the Shadow Minister for Justice and Financial Services, Ms Clare O’Neil





Vince Kelly APM, AFPA General Manager

MP. Shadow Minister O'Neil praised the AFPA, describing the Association as an "incredibly effective" union. "Your members do important work and they need you fighting for them. The way the Association has laid out so clearly the priorities that are important to your members coming in to a federal election has been amazing."

**Clare O'Neil MP described the work done on the last agreement as "second to none", saying the Association achieved the best outcome in the current industrial climate.**

Describing the mental health challenges faced by AFP officers as a "crisis", Clare O'Neil MP said we don't need any more reports. She explained that we know 66 percent of AFP personnel will experience a potentially traumatic incident during their career. "We need to do more. We can't ask you to go out there and protect Australians when we aren't doing enough to protect you."

She said her party had heard the message loud and clear that AFP members may not want to seek help within the organisation and an option was needed that sits outside the chain of command. That is why, on behalf of the Labor opposition, Clare O'Neil MP announced the \$5 million over four years for additional mental health assistance for AFP officers sitting outside the AFP internal offering. This announcement was greeted with warm applause.

"I just want to acknowledge that this money is not going to solve the problem. It is a much bigger than that, but it is a start. We are listening to you. We are listening not just to the crisis within the organisation but to the members on how this can be solved."

Commissioner Andrew Colvin addressed National Council. Rather than making a long speech, Commissioner Colvin said he



wanted to hear what the delegates were thinking so he opened the forum up for questions. Issues raised with him included the promotion processes, the payment of the Super and O/T debts, the work taken on by officers at airports including the level of community policing over and above the level of border protection work.

For two days delegates, zone conveners and executive members took part in workshops covering member well being and EA 2021. They also discussed the AFPA's election strategy. More detailed stories of those sessions appear in this issue of *BlueStar*.

Top: Angela Smith with Association staff (l to r): Matthew Peterson, Angela Lowe, Chris Chilcott, Anish Prasad, Bob Muir, Vince Kelly, Sam Delaney, Michael Chilcott, Vicki Linabury, Sharon Wright, Kendall Searle, National Executive member Alex Caruana, Troy Roberts

Bottom: Angela Smith and Clare O'Neil MP talk to the media after Labor's announcement

## A welcome announcement of mental health funding

### LABOR TO INVEST IN OUR AUSTRALIAN FEDERAL POLICE OFFICERS

A Shorten Labor Government will invest \$5 million in new mental health support services for the Australian Federal Police.

The men and women of the AFP are on the frontline of the fight against terrorists and organised crime. They deal with crime scenes, child exploitation material and are often posted to remote or isolated areas in Australia or abroad.

They do an extraordinary job in challenging conditions.

Sixty-six per cent of AFP employees will experience a potentially traumatic event at some stage during their career. But many struggle with these challenges alone.

In 2018, Labor chaired a Senate Inquiry into the role of Commonwealth, state and territory governments in addressing the high rates of mental health conditions experienced by first responders, emergency service workers and volunteers. The report confirmed the pressures we know first responders, including AFP officers, can be under and the importance of access to early intervention mental health support services. All governments must seriously consider the recommendations put forward.

Labor believes we must do a better job of supporting these brave men and women. That is why, if elected, a Shorten Labor Government will invest \$5 million in additional mental health support services for the AFP.

While we welcome the AFP's recent efforts to improve its own mental health support services for its staff, we know that some AFP officers need and want outside support for mental health issues. If elected, Labor will work with the AFP, the AFPA and experts to direct this funding to the best mental health support services available.

The AFP is under enormous pressure. According to the AFP Commissioner, referrals of drug matters have risen by nearly 300 percent in three years and victim-based crime matters have risen 200 percent. But instead of supporting our dedicated AFP officers to perform their critically important work, the Liberals have chosen to cut AFP funding and cut an extraordinary 500 staff.

We cannot expect our Australian Federal Police officers to look after us if we do not do the same for them. Labor is listening to AFP representatives, and is absolutely committed to supporting and protecting our brave Australian Federal Police officers.





# A Force for the Future

## AFPA's Federal Election Strategy

The AFPA believes political engagement is an imperative if we are to be effective in our fight for improved terms and conditions of employment for members. With the federal election due in May this year (at the time of publication the election date had not been announced), your Association developed a strategy to take three important issues to the politicians, the AFP and the public.

To deliver a well-resourced agency, with an improved culture we say three key areas must be addressed by the next Federal Government: -

- The restoration of the AFP as a stand along agency and of member numbers,
- The support of officer wellbeing through the Aware and Alive program,
- The increased regulation of firearms.

Each year members of the AFP protect the Australian community from significant harm from terrorists, fraud, corruption, organised crime, drug activity, human trafficking and online threats including child pornography.

### OPERATION RESTORE

The AFPA calls on all major political parties to restore the AFP to funding levels of 2013 and to restore the organisation to a stand-alone agency under the Attorney General.

Since 2013 police numbers have been declining from 3620 to 3383 in 2016 – 17. The current budget is \$220 million behind the 2013 – 14 levels. The Australian Government has failed to meet the growing demand for successive budgets, forcing the AFP to attempt to meet the safety needs of the community with limited resources. Commissioner Colvin told the National Council at its biennial meeting last month that he was right behind the Association's call for the restoration of the AFP's funding levels.

**While police numbers go down the crime rate rises.**

### Crime is rising and we are doing more with less

- ↑ **417%** INCREASE in online **CHILD SEXUAL ABUSE** imagery between 2013–15
- ↑ **96%** INCREASE in **ILLICIT DRUG** arrests since 2007/08
- ↑ **30%** INCREASE in **FRAUD AND DECEPTION** offences since 2011/12
- ↑ **35%** INCREASE in **PROHIBITED WEAPON** offences since 2008/09

Australian Bureau of Statistics, Australian Criminal Intelligence Commission

“AFP is required to do more with less, which is taking a toll on the wellbeing of officers, the types of operations that can be undertaken and future planning for the organisation.”

Angela Smith

### AFP – AWARE AND ALIVE

The AFPA's call for both major political parties to commit to a comprehensive mental health package that focuses on early intervention known as the Aware and Alive Program, has already achieved a promise from the Labor Party for \$5million over four years (see details on pages 24 and 25).

The Aware and Alive program focuses on five key areas:

- Health Assessments for all members,
- Specific education and information focused on risk factors and prevention,
- Establishment of trauma program to assist members to navigate through trauma, transition and internal investigations,
- Emergency Assistance Program incorporating access to psychologists and counsellors specialising in the specific AFP workplace and emergency services demographic,
- The establishment of a baseline data set on the health and wellbeing of the AFP workplace that will measure the above measures and other programs being run by the AFP.

Praising the Labor Party for the election commitment, Angela Smith said that this commitment was paramount in ensuring that the 'Aware and Alive' mental health program may one day become reality.

“If the ALP win government at the upcoming election and the \$5 million commitment over 4 years comes to fruition, we believe that this program will ensure that AFPA members have access to one of the best mental health programs tailored for emergency service workers in Australia.

“This \$5 million commitment shows that the ALP is willing to fund a program that

The 2017 Phoenix Report included an AFP-wide survey which showed:

- 23%** of respondents with **MODERATE-HIGH** level of psychological distress
- 14%** of respondents with symptoms consistent with **DEPRESSION**
- 9%** of respondents with symptoms consistent with **POST-TRAUMATIC STRESS** disorder

will significantly benefit the welfare of AFPA members and AFP employees. I want to personally thank the Leader of the Opposition Bill Shorten and the Shadow Minister for Justice Clare O'Neil MP for committing to this program.”

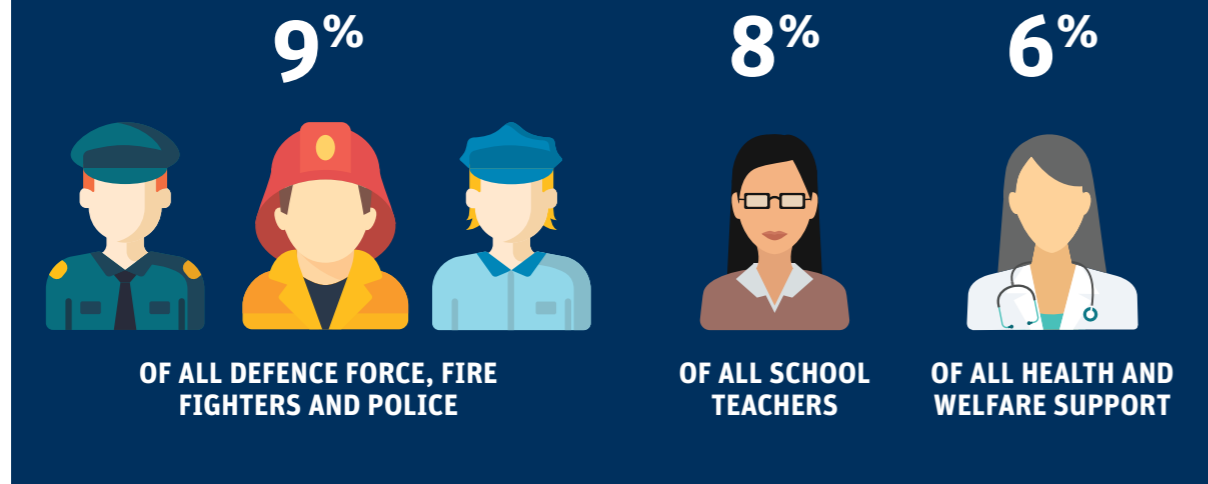
Angela Smith says, “Our members need access to confidential independent services that they are comfortable access. The people protecting the community from the worst types of criminals need access to appropriate and timely support.”

Stefanee Lovett and Kathryn Conroy from Nexus assisted the AFPA preparing their election strategy





According to Safe Work Australia, occupations most at risk of work-related mental health conditions:



# A MENTAL HEALTH ISSUE DOESN'T MEAN YOU'RE SOFT.



# IT MEANS YOU'RE HUMAN.

Put your hand up for help.  
The sooner you do, the sooner you get better.



### FIREARMS REFORM

The AFPA is calling on both major political parties to commit to improving firearms safety measures in Australia, including:

- The introduction of a national firearms registry to be made a standing item on the COAG agenda.
- The creation of legislation that ensures people with firearms licenses can only buy ammunition for the firearm they are licensed to hold.

These reforms are designed to reduce ability for criminals to use firearms and to help Police officers prosecute justice when they do. These are not aimed at the law abiding firearm owners.

Crime statistics show that firearms still contribute to 17 percent of homicides and related offences.

NSW has already legislated to prevent firearms owners buying ammunition for any weapon other than the one they are licensed to carry. The AFPA calls for the NSW legislation to be incorporated into Federal law.

With 27,000 firearms stolen between 2007 and 2010, Angela Smith said Australia's disjointed and inconsistent approach to firearms legislation is a public safety issue and one that must be addressed. The import of ammunition for weapons that are illegal in Australia must be stopped.

*The AFPA takes pride in our bipartisan and politically impartial approach. We have always worked with the Government of the day, the Opposition and the AFP to maintain an independent, effective and flexible workforce. The AFPA protects the professional and industrial interests of our members.*



AFPA delegates at National Council



# All that glitters isn't gold

A word from Police Health CEO, Scott Williams

One of the most remarkable and systemic instances of consumer brainwashing in existence today has to be in the supply and demand for 'pick and choose' health insurance.

Driven by the concern of affordability, over the years many health insurers have dissected their policies every which way – eroding their value and making them a complicated mess of exclusions and restrictions, before selling them to consumers under the guise of 'customisation'... and it's worked.

The romanticised notion of 'only paying for what you'll use' has been readily adopted by the unsuspecting masses. Which is somewhat well and good... until of course it isn't.

Like for instance, when after years (or decades!) of paying your premiums religiously, you're not covered in your hour of need. Or when you wise up and crunch the numbers only to realise you've been paying for a policy with woeful rebates.

Not surprisingly the industry has seen a soaring number of complaints about exclusions and restrictions (the 'lovechildren' of pick and choose cover) forwarded to the Private Health Insurance Ombudsman – to the point where the Government has now stepped in to implement industry-wide Reforms, coming into effect this April. These include the introduction of a *Gold, Silver, Bronze & Basic* tiered hospital categorisation, to help people understand what is in or out of a restricted or excluded policy.

While this new system of forced categorisation will go some way towards tidying up the proliferation of pick and choose cover variations, there is a long way to go. Some insurers will continue to prioritise sales and profits over the health of their members, while the minds of many consumers remain conditioned to look for customisation and the cheapest price, instead of value for money.

There are two main myths I see perpetuated by both the industry and the media that lead consumers down this garden path;

**MYTH 1:** It's cheaper to choose cover that only includes what I think I'll need...

**FACT:** Bupa's 'Top Hospital' and 'Top Hospital no Pregnancy' cover cost the same.

**MYTH 2:** I can pretty accurately predict what my family and I will need cover for...

**FACT:** No, you can't.

Forgive my bluntness. I suspect it's come from the years I spent by hospital bedsides doing my rounds as a Nurse, and hearing time and time again from patients that they thought 'it would never happen to them'... but it does happen, every day, to everyday people, and no one ever thought it would be them. So trust me when I say, if it happens to you or someone in your family, you can be darn sure you'll wish you didn't take a gamble on exclusions in your health cover.

In my experience, this is a philosophy shared by those of us who have seen worst case scenarios more often than not - those that work within the Police and Emergency Services community.

Perhaps we're an oversensitive bunch? Or, perhaps, we're the ones who truly understand the stakes at play...

**Either way, here are the myth-free tips and tricks I tell friends and family about shopping for health cover;**

**1. NARROW YOUR SEARCH TO THE NON-FOR-PROFIT FUNDS**

Taking out private health insurance is about protecting your family's health and wellbeing – not lining the pockets of shareholders. Australia's not-for-profit, member owned funds run on tiny margins so more of any premiums paid to them go back into high-quality health benefits, not profits. In fact, on average they return almost 90% of every premium dollar to providing benefits. So it's a no-brainer, in my opinion, to find out which not-for-profits you're eligible for (most have restricted access eligibility criteria), and focus on comparing the cover options on offer from them.

*Hint: Beware of talking meerkats, they may be cute but are they really experts on comparisons? Instead, Google 'Members Own Health Funds' to get started down this track.*



## About Scott Williams, CEO of Police Health & Emergency Services Health

As the son of a Cop, a Registered Nurse by background, and 20 years of experience overseeing the clinical and managerial administration of public and private hospitals both in Australia and abroad (including 4 years as the

CEO of the North Eastern Community Hospital in Adelaide) – Scott is an ideal fit to lead Australia's only private health funds exclusive to the Police and Emergency Services community respectively.

**2. LOOK FOR VALUE FOR MONEY – NOT JUST THE LOWEST PRICE.**

Analyse the benefits included in a policy alongside the premium amount and see if the maths adds up. There's no point chasing the lowest cost product if you get very little from it. When you find cover with amazing returns, you'll understand how much more cost effective it can be to pay a higher premium knowing your money will stay in your pocket when you visit your health provider (the way insurance should be!).

*Hint: When comparing benefits, ask specific questions about the health services most important to you – for instance, what will you get back on a standard physio or psychologist or podiatrist consult, and what's the annual maximum set at? Can you rollover unused annual maximum benefits from one financial year to the next?*

**3. ASK YOURSELF: IF IT'S NOT GOLD COVER IS IT REALLY WORTH HAVING?**

You wouldn't insure just half your house or half your car, so why insure half of your health? Holding Gold hospital cover means you don't need a crystal ball to give you peace of mind – there are no restrictions or exclusions for you to worry about.

*Hint: You don't have to take my word on this one, now you know a little more about what to look for in your cover try including some 'Silver' and 'Silver Plus' cover options in your 'value for money' comparison – and come to your own conclusions.*

**4. UNDERSTAND THAT ALL GOLD IS NOT CREATED EQUAL...**

In a market soon to be flooded with 'Gold' cover options due to the industry Reforms – you'll need to be wise to the devil in the detail. You see, meeting the Gold classification means, as a **minimum**, all 38 of the newly defined clinical categories for hospital treatment are covered without restriction. But some cover will go above and beyond this 'minimum', even though there's no 'Gold Plus' classification for them to sit in, so pay attention to the nuances of each policy to get the best outcome for your family.

*Hint: Ask these kinds of questions:*

- Can you choose your own hospital, doctor and any other service provider?

- Does the cover have additional benefits over and above what's included in the new clinical categories? For example, Ambulance cover? Hospital at home benefits (for things like wound management, intravenous therapy and post-natal care)? Or non-surgically implanted prosthesis and appliances?

**5. BEWARE OF APPLYING AN EXCESS!**

Most people don't realise that excesses can become a barrier to treatment when other unexpected and uncontrollable out of pocket costs hit at the same time – such as gap payments for doctors and anaesthesiologists who charge over the MBS fee, and legally uninsurable out-patient consults with specialists. These unexpected costs often hit patients at the same time that they're dealing with a loss of income, so removing Excess from the equation helps protect you from the unforeseen – as good insurance should.

*Hint: Some insurers automatically apply an Excess to quotes which makes their premium prices appear lower – so double check no excess has been applied to premium figures when you're comparing price points.*

**6. KNOW THE VALUE OF GOOD SERVICE**

It's important you can trust your insurer to be there for you in your hour of need – that they are helpful in answering your questions, informative and transparent discussing cover details, and make it as easy as possible for you to make a claim. Again, when it comes to service not all insurers are created equal – so make sure you're comfortable and confident with yours.

*Hint: It's easy to find online reviews posted by happy and unhappy customers alike. Have a look at Facebook pages, Product Review, or just do a google search and take the time to skim through the posts – you'll learn a lot about how an insurer treats their members and it will help you make a more informed choice about who to trust with your health.*

Happy comparing!  
Scott.

\*hirmaa/ MHFA member satisfaction research, 2007 through to 2019

Ph: 1800 603 603 | [www.policehealth.com.au](http://www.policehealth.com.au)





# EA 2021

Association Secretary/ Treasurer and bargaining representative Adrian Smith hopes bargaining can commence early.

The Enterprise Agreement is an important part of the AFPA's role in securing the best possible terms and conditions of employment for its members.

At the 2017 National Council meeting an Enterprise Agreement Advisory Committee was established. At this year's council meeting the AFPA's Secretary/Treasurer Adrian Smith and the AFP's Assistant Commissioner, National Manager People Safety and Security Peter Crozier took part in a discussion looking forward to EA 2021.

Also taking part was Peter Lewis from Essential Media, who has undertaken research on AFPA members' expectations of the EA. He explained that EA must not just be about pay but also about conditions, trying to solve problems faced by the workforce using the EA as the solutions.

Vince Kelly, the AFPA's general manager, warned of the dangers of moving conditions out of the agreement into policy. Conditions and entitlements in the agreement are enforceable, but not if they are AFP policy. "If this happens the Chief can change your conditions at a whim. It is very dangerous. Terms and conditions need to be enforceable within workplace relations."

The EA bargaining process is complicated. It comes under federal legislation, with the AFP coming under the Department of Home Affairs. The Association is calling for the AFP to once again be a stand-alone agency and to come under the auspices of the Attorney General.

This would still mean bargaining under the federal legislation. Angela Smith explained that the government's bargaining process presents challenges and is a process that is not fair to workers. The AFPA lobbied hard to change it, but the politicians refused to meet with the association, let alone discuss the issue.

**Under the legislation, salary increases are capped at two percent. It is impossible for the AFPA to achieve a better outcome, under any circumstances.**

In her opening address to National Council, Angela Smith said, "With the federal election probably in May it has been reported to be a referendum on wages. We will push hard with the next government to change the bargaining policy. I will be talking to all sides of the political spectrum to shift that policy."

Peter Crozier told National Council that the government won't change the bargaining process just for the AFP.

Adrian Smith has been actively involved in the EA process on behalf of the AFPA since 2004 and said that the current Government workplace bargaining policy is bad for the AFPA and the AFP. It severely restricts the ability of the organisation and employee representatives to achieve an outcome in the best interests of all and modernise workplace agreements.

Adrian is a strong believer in the role of the AFPA, and the importance of collective employee representation – conveying to the AFP what the members expect and working with them to achieve that. "I understand the process of bargaining and the importance of the industrial, political and budgetary context in which it takes place."

He also believes that the AFP and the AFPA share a lot of common objectives, despite occasional disagreements, and a strong AFP is in the interests of the AFPA and its members.

**From the AFP's perspective, Peter Crozier admits the EA bargaining process is "challenging".**



Assistant Commissioner Peter Crozier discusses EA with National Council

"The AFP is learning after the last EA. We came into it a bit late. I sit down with a desire to take the process forward. The timing needs to be effective," he told council, "We are not going to get everything right. I believe it is about the legacy we leave behind – not only the next EA but the one after that and the one after that."

We are now two years from the new EA and Adrian Smith hopes bargaining can commence early. The AFPA believes we need to commence more than 12 months before the expiry of the current agreement, not the six month the AFP have suggested. "We are already getting feedback and need more time to be well equipped to negotiate. We need to get going so we don't have time constraints." The AFPA is adamant that we won't accept a repeat of what occurred last time and expect a new agreement in place by the time the current agreement expires.

National Council raised many issues with Peter Crozier, Adrian Smith and AFPA President Angela Smith and General Manager Vince Kelly.

Among them was the issue of sworn and unsworn members. Mr Crozier explained the AFP sees the future as one AFP – not sworn and unsworn.

The demographics and structure of the AFP membership and workforce dictate that all negotiations must seek to establish a balance

between perceived competing interests of different work areas and function within the AFP. The AFPA negotiating team have reaffirmed that we represent members from all areas of the workforce, including sworn police and protective service officers, professional staff and executive members and we will not be trading off the conditions of any area for the benefit of another. There is, however, a recognition that a large section of sworn members do not feel adequately recognised for their role requirements, the skills they possess and the increasing pressures they face. There is also a level of disquiet about the constant questioning of composites for sworn members. The AFPA is strongly of the opinion that composites have formed part of a professional base salary for these members since 1999 and will fight for their retention, if not rolled completely into base salary.

**In closing Peter Crozier told National Council, "I am accountable to you. We want to leave the place better than we found it."**

Of course, the EA 2021 bargaining landscape could be very different after the upcoming Federal election. A Labor government would be expected to review industrial laws and the monetary caps and efficiency dividends that are part of an agreement. ◀

Adrian Smith and Assistant Commissioner Peter Crozier at National Council





Left to right:  
Professor McFarlane,  
Catherine McGrath,  
Kate Carnell and Dr  
Katrina Sanders



# Mental Health and Wellbeing

## A priority for AFPA

**The mental health and wellbeing of AFP members is a priority for the AFPA. The work you do can take its toll. You have to deal with horrors most people can't imagine. Terrorists, drug runner, pornographers – it is all in a day's work for you. Even a simple enquiry about a stolen mobility scooter can put members in danger as Carla Duncan discovered last July.**

▶ Carla Duncan, who was savagely attacked by a dog, shared her story with members at National Council, reliving the day that could have ended her career. A routine job resulted in hospitalisation, numerous surgeries and a long road back to duty. Carla' story is a sobering one. You can read more about Carla Duncan on page 14 of this issue of BlueStar.

Earlier in the day the Labor Party announced a commitment of \$5 million dollars over four years for the Aware and Alive program. Angela Smith said that this commitment was paramount in ensuring that the Aware and Alive mental health program may one day become reality.

The program was designed by OzHelp to ensure the mental wellbeing of AFP members. OzHelp's CEO, Darren Black spoke to National Council. His is the voice of experience. He has seen the devastating effects of PTSD firsthand after spending years in the military.

### The Aware and Alive program, designed by Oz-Help will have five key aspects:

1.

Establishment of a program that complements existing AFP internal resources to delivery multiple options for members to access mental health supports

2.

Health risk assessments for all members

3.

Education and information on risk factors and prevention

4.

A Police Assistance Program incorporating access to independent psychologists and counsellors specialising in emergency services

5.

The establishment of a baseline data set on the wellbeing of the AFP workforce that will assist in evaluating this and other programs across the AFP.

OzHelp is a not-for-profit organisation that provides mental health, wellbeing and suicide prevention programs in the workplace, particularly high risk and hard to reach workplaces.

Darren Black told National Council "your people are going to be exposed to trauma on a day to day basis because of their duties."

While the AFP has a mental health strategy, Darren Black says it doesn't go far enough. His research has found the strategy does not proactively identify and engage individuals prior to mental ill health becoming critical, does not adequately prepare officers psychologically and emotionally for the probable events they will experience on the job and fails to take account of prevailing culture and management practices which provide significant barriers to members seeking help.

So often AFP members refuse to come forward if they feel they need help because of fear. Fear of the stigma of admitting you might not be coping, fear of ruining your career prospects. A survey of AFP members found that one in three had considered seeking support for mental health in the past 12 months. Of those 26 percent sought the assistance of internal services, 36 percent sought independent assistance and 34 percent didn't seek support at all.

The OzHelp program would include a 'tune-up' for the entire workforce. This doesn't just assess risks of anxiety and depression but looks at the whole person – diet, exercise, relationships, financial health, sleep and fatigue, stress, and other physical and social risk factors. It is not a one-off. The tune up should be a standard part of OH&S year after year.

**"OzHelp is a holistic approach. Our mission is to save lives."**

Darren Black, OzHelp CEO

Darren Black,  
OzHelp CEO,  
speaking to  
National Council





After hearing about OzHelp, National Council took part in a panel discussion with Dr Katrina Sanders, the AFP's Chief Medical Officer, Kate Carnell from Beyond Blue and Professor Sandy McFarlane, the Director of the Centre for Traumatic Stress Studies at the University of Adelaide. The panel was facilitated by Catherine McGrath.

Dr Sanders said it had been a long journey for the AFP to get to this point with its wellbeing strategy and admitted there was still a long way to go.

**“The area has been under resourced and undervalued for a long time”.**

Dr Katrina Sanders, AFP Chief Medical Officer

The Road to Mental Readiness training is offering a four-hour course for mental health awareness to recognise symptoms and when to get help and an eight-hour course going into how to support an employee and get help when needed. It educates on the signs of ill-health and where to go to get help.

Kate Carnell has been with Beyond Blue since it's inception and is the current CEO. “Mental health is a major issue in the workplace,” she said. “Sufferers take more time away from the workplace and have problems with day to day relationships.”

To avoid the stigma of asking for help, Kate Carnell says it must be a whole of organisation approach.

**“Leadership is important. They must treat mental health issues the same as they treat physical health. The culture means a very large number of people are not prepared to put up their hands.”**

Kate Carnell, Beyond Blue CEO

Studies show that PTSD among emergency services workers is twice what experts expect to find in the general community. And the risk of suffering PTSD increases over time. The longer you serve the risk is significantly higher.

Professor McFarlane agrees. “Very few people go to an event and get PTSD directly. It is a slow, slow process over time.”

The family sees the symptoms before anyone else. “The impairments of PTSD are most likely to appear at home and not the workplace. The family will see the irritability, the emotional numbing.

“If your spouse says you are not the person you used to be don't have a fight with them. Ask them what they mean.”

**“If you don't care about yourself, care about your family. Listen to them.”**

Professor Sandy McFarlane, Director of the Centre for Traumatic Stress Studies at the University of Adelaide

Bosses should also be aware that another sign of problems can be misconduct in the workplace. Difficulty concentrating could also be a sign of PTSD.

The professor believes that mental health in police is a threat to everybody – the public and colleagues. He says police need time out from the stress, notably time off the road. He also advises that families should be involved in any mental health care program.

Carla Duncan raised the issue of paperwork and said it needs to be simplified. Dr Saunders agreed that the AFP needs to refine the return to work process. Professor McFarlane agreed the mental health of police is often worsened by the handling of their claim.

Kate Carnell says to improve the situation you have to get the culture change underway quicker.

“It's a team sport. We are in it together,” says the Professor. ◀

**“Making mental health an issue is important.”**

Professor Sandy McFarlane

Top right: AFPA delegates at National Council; below: Catherine McGrath; bottom left: Catherine McGrath and Kate Carnell; bottom right: AFPA delegates at National Council







# MEMBER ADVANTAGE DELIVERS YOU EXCLUSIVE BENEFITS AND SAVINGS

Enjoy substantial, yearly savings on trusted brands available as part of your benefits program. Membership gives you, your family and friends access to an extensive selection of quality health, travel and financial benefits\*, such as:

- ◆ A corporate product range for your health insurance with improved benefits for AFPA members.
- ◆ Join Qantas Club or renew your membership and save around \$300. Benefits include a dedicated check-in, access to business facilities and complimentary refreshments.
- ◆ Better financial information means enhanced business management. Your friends and family can receive up to 20% off the MYOB Essentials or MYOB AccountRight plans plus, three months free.



Simply visit the AFPA Member Advantage website to start saving now.

*\*Terms and conditions apply.*



For more information, email [info@memberadvantage.com.au](mailto:info@memberadvantage.com.au) or call 1300 853 352

[afpa.memberadvantage.com.au](http://afpa.memberadvantage.com.au)



*It's here for*

**equipt** is a free self-help tool for current and former AFP employees and their families.

The app is designed to help you track your physical, emotional and social wellbeing and offers on-the-spot support and helpful actions to improve your wellbeing.

Jointly provided to you by the AFP and AFPA.

Download the app today



**equipt**  
*wellbeing at your fingertips*





**Police Health were really wonderful and supportive, they were terribly transparent and clear about what we could and couldn't do, and they covered so much of our financial burden, it was just amazing.**

**Chris, Police Health Member**

**Police Health**



**COVER LIKE NO OTHER**

**Call us today to compare the benefits! 1800 603 603 [policehealth.com.au](http://policehealth.com.au)**