




BLUESTAR

A festive wreath is centered on the page. It is composed of various elements: dark blue holly leaves, clusters of small dark blue berries, and several bright yellow five-pointed stars. The wreath is set against a background of light blue and white geometric shapes that resemble a stylized mountain range or a modern architectural design.

The AFPA would like to wish all of our members a happy, safe and healthy festive season.

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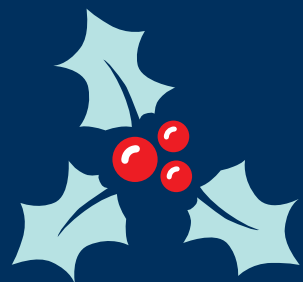
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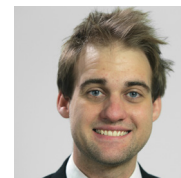
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A Day in the Life of An International Police Officer
A Chief Constable from the Netherlands talks about his work



Life After Stroke
Experts share their views on stroke symptoms and recovery



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Mackenzie's Mission

The legacy left by forever 7 months old Mackenzie Casella

PRESIDENT'S REPORT



Angela Smith, President

President
Angela Smith

After many years, and certainly since the mid-2000s, of ACT Policing putting forward submissions and the AFPA seeking, cajoling and embarrassing the ACT government, we finally will have legislation in place that describes an assault on police, paramedics and firefighters. The AFPA and its membership are very grateful to Minister Gentleman for having the courage in the cabinet room to finally push through when no previous police minister could or would do.

▶ The ACT Liberals drafted a more superior and comprehensive piece of legislation seeking a maximum of five years, rather than two years that Labor put forward. We submitted 'five years' is the far more acceptable penalty for such an offence, raising it from summary to indictable.

And if someone feels the desire to punch, spit, bite, kick a cop, ambo or fire then they need to face the full force of the law, and five years on the top will go a long way towards that.

Also, very welcome and part of that legislation are offences for ramming police cars, ambulances and fire trucks and driving at police and emergency service workers. The outcome of the limited pursuit policy has driven up the yearning by some of Canberra's less desirables to aim their vehicle towards police cars in the vain hope of taunting the cops into entering a pursuit. What this has created is an extra level of danger out there for ACT Policing, and perhaps a better outcome would be to bring back a pursuit policy that discourages rather than encourages stupid and dangerous behaviour.

And while the assault police legislation has taken a lifetime to get to Bill drafting phase, legalisation regarding a small amount of cannabis in the ACT took a mere eight months to get up. The Bill, which comes into effect on 31 January 2020, allows you to have in your possession up to 50 grams of cannabis for your personal use, but if you drive and are caught at a roadside drug test with cannabis in your system you lose your license. As well, regardless of how much you have in your possession

ACT Policing are entitled to charge under Commonwealth legislation. Here is the conundrum for ACT Policing officers. Yet under current legislation, ACT Policing officers have the ability to move users into the health system for counselling and treatment or if second offence, a \$120 fine. ACT Policing do not, as a rule put people before the court for small amounts of cannabis, and it's usually always a secondary charge to a larger offence. And courts put people in jail. Not cops.

Reece Kershaw APM put his feet under the commissioner's desk on 2 October and started blazing his own trail immediately. He has engaged with the AFPA quite a few times since and has sought my views on many areas where the AFPA has been active. From our first meeting he requested a formal letter outlining the priorities as we saw them, and he committed to looking at those areas. I support his reviews across the organisation and welcome his new direction which is focusing on policing and the frontline, and returning the organisation to being a police force, which, if anyone has followed my media since I stepped into this role, I have used the term 'police force' a number of times, echoing the frustration of many of our members, both sworn and unsworn, who came to work for a police force or to support the frontline, rather than what it seems to have morphed into over the years, which is a quasi-law enforcement agency.

I did say to the Commissioner that the members have been subject to swathes of change over the past few years which caused a lot of angst and uncertainty leading to major dips in morale and productivity.

Change is not easy, for any organisation, and you won't change all the people all the time. But constantly engaging, talking, listening and getting the staff to give you the solutions and they will go with you. Commissioner Kershaw has a mighty big agenda and has set himself a short timetable. If the AFP and the AFPA are on the same page we can all make a huge difference.

At the AFPA March National Council the delegates resolve for the AFPA to begin discussions with the AFP on the Enterprise Agreement (EA) by November this year. We were set an extremely tight timeframe. Immediately after the Council I wrote to then Commissioner Andrew Colvin and told him of the resolution. He agreed to the timetable to begin 'structured discussions' (no one has really defined what that means) and appointed an Assistant Commissioner as the lead bargainer for the AFP.

We then set about seeking input by the delegates as to what a Log of Claims would include, as well as bringing on board Essential Research who have conducted a series of surveys and workshops to see, again, what the log of claims should effectively look like.

We also had two informal discussions with the AFP to get a feel for how they will approach the EA bargaining which will kick off next year.

**Since launching these phases,
Mr Colvin has stepped down and made
way for the new commissioner, who has since
appointed Deputy Commissioner
Neil Gaughan as the lead bargainer.**

Meanwhile our research and search for EA inclusions and issues remains in place. This is not a quick or easy process and it's incredibly important we get this right. I know members want us to move faster but we can only move as fast as members reply and we can only move with what members give us. So please use the opportunities to respond with constructive thoughts on the EA and how you want the next one to look.

I had my first foray into the world of ACWAP: Australasian Council of Women in Policing. This year, hosted by the AFP, welcomed women in policing from all across the South Pacific and Australasian nations to Canberra. The AFPA paid for six women, including myself, to attend ACWAP.

**My personal highlight was seeing
Commissioner Cressida Dick from
London's Metropolitan Police.**

This pocket rocket of a woman commands 31,000 police officers plus 12,000 other staff. She announced to us that, after years of austerity hitting the police hard, the British government has finally committed to funding 20,000 new police positions across the UK, which includes Met Police. So if anyone is keen on a career in policing in the UK, this is a great opportunity to throw your hat in the ring.

Police Remembrance Day occurred on 27 September. I laid wreaths at both the dawn and the afternoon services. Both were held at the National Police Memorial this year. Usually the morning service is held at the Queanbeyan Police Station which is quite an intimate setting in the pre-dawn light and is always attended by the AFP Commissioner, the ACT Policing CPO as well as NSW Police representatives from Monaro Local Area Command. The size of the turnout always surprises me and is incredibly touching to see members of the public, Queanbeyan Mayor Tim Overall, politicians of all flavours, other emergency service personnel, as well as a large contingent of police, who pay tribute to our fallen.

**For all those who enjoy numbers,
the annual audit of our accounts went
through with flying colours.**

Due to past flagrant theft of members' money by union officials (HSU of old and the like), auditing of membership organisations is taken very seriously, and accounts and all money in and out is highly scrutinised (rightly so).

We all need to lie straight in bed each night knowing that very cent we spend is in the best interests of and benefit to our members. ◀

Mackenzie's Mission

By Kerry McDuling,
Editor of Blue Star

For most people, it may take a lifetime to leave a legacy, and even then, it's usually only for those loved ones who were close to them. Mackenzie, on the other hand, was just seven months old when she left hers, and now, because of the tireless work of her parents who are both AFPA members, and her own remarkable existence, countless lives of so many all over the world have changed drastically.

► When I heard the story of Rachael and Jonathan Casella, and their gorgeous daughter Mackenzie, I knew I needed to share it because of the effect this little girl is going to have on countless others, who may never know her or her name, but their lives will be changed forever because of her.

On 11 March 2017, Mackenzie was born and filled every corner of her parents' heart in every way, and left them wanting for nothing. Little did they realise that their little angel was destined for such great things. Tragically, Mackenzie was diagnosed with Spinal Muscular Atrophy (SMA) Type One. SMA is a rare neuromuscular disorder characterised by loss of motor neurons and progressive muscle wasting. This unspeakable disease would take away the little girl's ability to move, to swallow and eventually to breathe. It was not expected she would live to see her first birthday.

Comprehending the horror and fairness of this prognosis proved to be a futile exercise, and every parent in a similar situation would deal with it very differently.

Rachael and Jonny grasped every bit of courage they could find and went about giving little Mackenzie a life filled with as many experiences they could think of.

Caption

Rachael and Jonny chose to show Mackenzie as many experiences as possible. In her short little life Mackenzie travelled Australia, experiencing everything from snow and sun, helicopters, and a mouth-watering array of delicious treats. Anything that made her smile, her parents gave her.

On 22 October 2017, Mackenzie died in her parents arms at Sydney Children's Hospital.

She was 7 months and 11 days old.

Rachael and Jonny discovered that the reason for the SMA diagnosis was that both Rachael and Jonny were unknowingly carriers of the condition. SMA is a recessive genetic condition which means if both parents carry this condition in their DNA, their children will have a 25% chance of being affected by SMA (and a 50% chance of being SMA carriers themselves).





Rachael and Jonny Casella made it their sole mission to **ensure that the same thing should not happen to other unsuspecting couples.**

They did some research and what they found was terrifying; SMA is one of thousands of genetic disorders. They discovered, on average, every single person has between three and five lethal genetic disorders in their DNA. What happened to them could happen to anyone. In fact, if you combine the top three recessive or x-linked genetic disorders – SMA, cystic fibrosis and Fragile X, one in twenty people carry the genes for one of those disorders. Plus, taken together, these three conditions have the same prevalence as Down Syndrome. These statistics are terrifying.

At the same time as learning about genetic conditions, Rachael and Jonny learnt that the test to discover what genetic conditions people carry already exists but it is widely unknown by medical professionals and costs hundreds of dollars making it out of reach for some.

They wondered how on earth that could be? Why is this not common knowledge? In a world where facial recognition can put crooks away and you can ask Google to play music whilst you are sitting in the living room, is there no way to figure out if the person you want to have children with may be a carrier, like you, of a deadly disease?

Rachael and Jonny Casella then made it their sole mission to ensure that the same thing should not happen to other unsuspecting couples. To begin with they wrote a letter to all 275 members of Federal Parliament explaining about Mackenzie, genetic conditions and the need for Australia to make genetic carrier testing free.

Baby Mackenzie's beautiful eyes



MACKENZIE'S MISSION

After less than a year of campaigning, they achieved their goal and Mackenzie's legacy was born. In the 2018-2019 Budget, the then Treasurer Scott Morrison announced \$500 million for the Australian Genomics Health Futures Mission, \$20 million of which was for Mackenzie's Mission, a

pilot study of pre-conception screening for rare and debilitating birth disorders including Spinal Muscular Atrophy, Fragile X and cystic fibrosis. This will test 10,000 couples over the next 2-3 years for almost 1000 genetic conditions. In 2022, Rachael and Jonny hope that Medicare will subsidise this test making it available for all prospective parents who want it. This will save others from the pain they have had to endure, provide treatments to sick children earlier and give families choice and information around their children's health.

THE FUTURE

Rachael and Jonny are still waiting to be blessed with the family they have always dreamt of. They have spent the past two years, and seven rounds of IVF, trying for Mackenzie's siblings using IVF to create embryos who are not affected by SMA. This has been a difficult process, mentally, financially, emotionally and physically. In November 2018, Rachael fell pregnant naturally, however, the baby was found to be affected by SMA. Rachael and Jonny had to tragically say goodbye to Bella.

Despite this Rachael and Jonny know they will achieve their dream of having Mackenzie's brother or sister (Mackenzie wouldn't have it any other way) but they need a little help along the way.

<https://au.gofundme.com/f/makingmackenziessiblings> ◀

SO, TO FIND OUT HOW THINGS HAVE PROGRESSED, IT'S OVER TO RACHAEL AND JONNY:

In the letter we asked for:

1. a genetic carrier test to become routine in Australia and be subsidised by the Government. This testing would be offered to all prospective parents. If they decided to have the test, it would provide them with information about any recessive genetic disorder that they might carry and whether they were at risk of having a child with a genetic disorder, as well as other information such as whether there is a treatment, etc.;
2. awareness to be raised about genetic testing amongst medical professionals as well as the wider Australian public; and
3. the Government to subsidise IVF and pre-implantation genetic diagnosis (PGD) for those prospective parents who needed it for genetic reasons.

We had a dream that one day we would see a reduction in the number of children with genetic disorders lying in Children's hospitals all over the country.

We began receiving responses to our letters. Most agreed with our dream and many wrote to the Federal Health Minister Greg Hunt to show their support, some went even further and called wanting to know how they could help us. Sadly, a couple wrote back to advise us that we had the wrong department, one even going so far as to send Mackenzie's photo back to us, seemingly not realising that we had written to them in their capacity as a member of Parliament who represented the people, not to their Department.

Over the coming months we met with members of both the NSW and Federal Parliaments, including NSW Health Minister Brad Hazzard. Along the way, we also met a number of brilliant, kind health specialists and researchers who had all been trying for decades to make genetic carrier testing routine. During this time, I also began writing media articles, posting on Instagram and started a blog in an effort to get our message out.

There were some disappointments, of course, as a few media organisations ignored our requests, trolling comments on my Instagram or meetings with influential people who only met with us as a token gesture. But overall, the response was overwhelmingly strong and positive, just like our daughter.

Slowly we built an army; Mackenzie's army.



In February 2018, we met with the Federal Health Minister Greg Hunt. I cannot adequately express to you the kindness, compassion and genuine nature of this man and his team. He cried with us for Mackenzie and promised he would create change, a legacy for our daughter.

HOW WAS MY WEEK?



**A SUICIDE, A ROAD FATALITY
AND TWO DEATH MESSAGES
HOW WAS YOURS?**

Talk to someone. We're all in this together.



An Australian Government Initiative

Common myths about separation and property settlement



By Wendy Barr, Senior Associate, Tindall Gask Bentley Lawyers

When it comes to separation, divorce and the issue of property settlement there are some common misconceptions which can cause stress and confusion.

1. DIVORCE AND PROPERTY SETTLEMENT ARE THE SAME THING.

Put simply, getting a divorce is the process of becoming unmarried. The sole ground for divorce in Australia is demonstrated by 12 months separation.

Divorce and property settlement are not one and the same. Separated parties can have a property settlement without getting divorced and parties seeking to divorce do not necessarily have to have a property settlement.

However, once the divorce is granted a party has only 12 months to commence proceedings in the Court for property settlement. De facto couples have 24 months from the time of separation to institute Court proceedings. There are circumstances however, where the Court will allow a party to make an application for property settlement out of time.

2. THERE WILL BE A 50/50 SPLIT OF PROPERTY.

Untrue.

Property settlement generally follows a four-step process which the Court will follow when determining such an application:

1. To identify the assets and liabilities of the parties and determine their value;
2. To consider the contribution of the parties, both financial and non-financial, and contributions to the welfare of the family;
3. To consider the future needs of the parties, primarily as set out in section 75(2) of the Family Law Act (Cth); and
4. To consider whether or not the order proposed is 'just and equitable'.

3. WE DO NOT NEED TO FORMALISE OUR PROPERTY SETTLEMENT.

In short, formalising your property settlement is the only way to prevent your former spouse from making a claim for property settlement at some stage in the future. Even if they are technically 'out of time' your spouse may apply for an extension of time at any time in the future, which the Court may grant.

Furthermore, once leave is granted the usual approach for the Court is to take into account the value of assets at the time of the hearing. That is irrespective of the time since separation, even if, for example, that was 20 years. Obviously, there may be valid arguments to be made regarding post-separation contributions but there is no certainty as to how a Court may view the matter.

4. SUPERANNUATION IS NOT AN ASSET.

Incorrect.

Prior to the introduction of the Family Law Legislation Amendment (Superannuation) Act 2001 (Cth) superannuation was not treated as property except in specific cases. Since the introduction of the legislation, superannuation now falls within the definition of 'property' under the Family Law Act 1975 (Cth) and is dealt with in the context of property settlement.

How superannuation is dealt with is complex, given there are many types of superannuation funds such as accumulation funds, defined benefit schemes and self-managed superannuation funds. They are all treated slightly differently and so it is imperative legal advice is obtained.

Whilst not advisable, it is possible to resolve some aspects of property settlement, such as the transfer of real property, without a Court order. This is not the case with superannuation interests. A superannuation fund will require a Court order before a superannuation split can be affected.

5. THERE IS A TIME LIMIT TO MAKING A CLAIM FOR PROPERTY SETTLEMENT

The Court has the discretion to grant leave to a party to apply for property settlement out of time.

In the decision of *Veggs & Riggs (No. 2)* [2015] FamCA 911 Justice Watts granted leave to the husband who had instituted proceedings 20 years after the parties had separated. Ultimately, the Judge held that the husband would suffer hardship if leave was not granted and the wife was not prejudiced by the delay in the proceedings.

In considering whether or not to grant leave to proceed out of time the Court considered the decision of *Whitford* (1979) FLC 90-612, wherein the Full Court said:

"Thus, on an application for leave under section 44(3), two broad questions may arise for determination. The first of these is whether the Court is satisfied that hardship would be caused to the applicant or a child of the marriage if leave were not granted. If the Court is not so satisfied, that is the end of the matter. If the Court is so satisfied, the second question arises. That is whether in the exercise of its discretion the Court should grant or refuse leave to institute proceedings".

In summary, whether or not an application to apply for leave out of time will turn upon the facts of each case. Nothing is certain and members should always speak to a lawyer about the specifics of their own situation.

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By Ray Johnson (original talking points) and Angela Smith (who took those talking points and ran with them. And she cleared the article with Harry).

DSSGT Harry Hains

Detective Station Sergeant Harry Hains retired, after nearly 30 years' service to the AFP, on Monday 23 September 2019.

► The farewell roasting was given by Deputy Chief Police Officer Mick Chew on behalf of Chief Police Officer Ray Johnson, both of whom have known Harry for pretty much most of his career.

As is the requirement of writing farewell speeches these days personal files are rifled through in the hope of locating juicy titbits and behavioural problems with which to embarrass the recipient of the roasting.

So, firstly to the days of Harry's youth. In 1989 when applying for the AFP, young Master Hains was a music (piano. I know, right?)/science teacher and part time musician/barman with a haircut to match and a keen interest in fly-fishing. He was 'looking for a challenging career in which I can serve my country'. Yeah, yeah, don't we all say that to get into the AFP?

His recruit panel had some interesting observations, some of which were true to form and some of which downplayed the Harry we all know and love: "Good solid first impression (fair enough). Neat and tidy (with the occasional bad haircut). Outgoing and assertive (well, that's an understatement). Self-confident (ah, yep) and communicates well at all levels (except to Jack Pappas). Good job orientation (huh?) and should do well in an investigational team (got that right, indeed one of the best). Presents himself as a self-confident and articulate young man (never lost that ability)". No height restrictions?

In relation to his driving training, the instructors made the following observations: "Constable Hains approached this Basic Driving Course with a positive attitude and he was able to raise his driving standards (must have been bad to start with) to

meet all the objectives such as low speed manoeuvres, threshold braking, push-pull steering, etc. He had minor trouble with interception at first due to the fact that he was not applying the foot brake hard enough (legs too short?); however, as the course progressed, he was able to intercept vehicles with confidence and safety". Read on for an exposé of how he honed those driving skills.

Harry graduated in May 1990; his student assessment was completed with directing staff stating the following, again more windows into the future:

Communication Skills: *Constable Hains has above average written and verbal communications skills. At times, he was outspoken, however not to the point of being rude. He is a young man with plenty of self-esteem and confidence (don't go changing, Harry).*

Law: *Constable Hains exhibited an above average understanding of all theoretical and practical aspects of training. His research papers were both outstanding in content and presentation (suck).*

Brief Compilation: *Grasped this concept quickly and this was reflected in his above average work (I'm sure the magistrates would have agreed).*

General Comments: *Constable Hains is a gregarious young man who does tend to be outspoken. He is not afraid to ask questions nor speak his mind. He does need to give more thought to his comments before responding (ha, ha, ha, yay, Harry. We need more like you). It is felt that Constable Hains has achieved a high standard in all aspects of training and will make an excellent investigator (got that bit right).*

Harry had a short stint at AFP Southern (Melbourne) region but community policing called him, and so to ACT Policing he went where he stayed for the remainder of his career. He did enjoy the occasional spoils of deployments to such places as the Solomon Islands, Operation Arew, Cocos Islands and Christmas Island.

One of ACT's more infamous murders was that of young ANU student Joe Cinque. Harry was one of the lead investigators in this matter. A letter of particular note is the expressed appreciation from Joe's parents. Harry also made quite the impression on Helen Garner, who wrote *Joe Cinque's Consolation*, which tells the story of the murder and the resultant trials. Garner was clearly enthralled with the young, forthright and plain-speaking detective, noting that he was 'so nice to Mrs Cinque...' and possessing 'warm brown eyes and a lively expression, I didn't know there were detectives like this; I lived near Kings Cross, where they had a different reputation.' Well done Harry, you've impressed the hell out of one of Australia's foremost and finest authors.

Next, his nickname. Headbone. Or more simply, Bone. It was back in the 90s, when he started at Woden Station, he sported an astounding albeit outrageously short haircut. He thought it was 'cool'; it wasn't cool. He just looked ridiculous with his bony noggin highlighted. Unfortunately for all of us and the Canberra community he never learned the art of a decent haircut. See photo below.

Photo from 'The Riot-Act, Canberra' Facebook page. There was a comment along the lines 'that haircut is a crime'



1 Garner, H 2004, *Joe Cinque's Consolation*, Picador by Pan Mcmillan Australia Pty Limited, Sydney

Another story that popped up while the CPO was putting the speech together was the one about young Harry and a fellow junior constable tasked with a prisoner removal warrant from Tumbarumba in country NSW. Sounds simple. These two youthful examples of ACT's finest felt so empowered they had been given this task that they set off early one fine day to collect the unsuspecting prisoner and bring him to court in Canberra by 3pm – court cut-off time. These canny constables, having been taught by some of the best, planned their journey well and allowed plenty of time to get there and back before the deadline. Too easy.

They made it to the Tumbarumba Big House in good time. First part, thumbs up. The second part... read on. With Harry being the resourceful young lad that he was at the time, he knew a short cut. It would get them back to Canberra, he assured his fellow junior conspirator, with time to spare. They set off, prisoner safely ensconced in the cage, for this magical mystery tour travelling along the 'shortcut'. As time went by, Canberra didn't seem to get any closer. And as they crested a hill – on a dirt road – a river came into view. His sidekick sleuth asked a pertinent question: "Do you know where we are?" Silence. They peered over the dash of the south pointing vehicle. The wide brown river looked vaguely familiar. The Murray ...

Performing a 180, our dynamic duo picked up speed with Harry driving it like he stole it. The next three and a half hours, at breakneck speed, saw the future of a certain future assistant commissioner flash before his eyes as Harry endeavoured to set a land speed record to get all three to Canberra before the gavel fell, and barrelling through a NSW Highway Patrol speed trap with a hapless NSW cop shaking his head in droll disbelief.

Roughly halfway through the journey home, Pinky and the Brain noticed the prisoner was unusually quiet. A glance around saw him with hands clasped together in silent desperate prayer. One quick fuel stop with those words familiar to constables all around the country hanging in the air – 'you fill, I'll pay' and by some miracle (thanks for the prayer, old mate), the compadres skidded back in to the nation's capital by 3.30pm, relatively unscathed, egos intact and one prisoner seeking immediate redemption, to Court as per the original task. Safe!

While Beavis and Bonehead were still high-fiving and back slapping each other on a great job well done they were summoned to see the Watch House sergeant. With looks of fear and dread they sloped to God's right-hand man, or woman, knowing nothing good ever comes from being directed to one of the job's scariest. With quickening heart beats, they rapidly workshopped their travails of the day as they nervously shuffled towards the Watch House. Ever confident, they convinced themselves they were in the clear. The sergeant couldn't possibly know their almost inter-jurisdictional jaunt beyond the state border, scaring the atheist out of the prisoner, the slightly above road-speed (some might suggest ridiculous) velocities on the back roads, or Fast and Furious past a NSW Highway patrol, and certainly not smoking in the car...? Could he? A thunderous looking Sgt Wayne Clark demanded: "Did you blokes stop in Gundagai to fuel up?" Ah... yep. "Well you left the bloody petrol cap on top of the bowser – you'll have to go back and get it next week." Phe-ew.

Harry has received many official awards across his career but one highlight is the

ACT Community Protection Medal. This medal is presented once a year to a member of each ACT emergency service 'who has given sustained, distinguished and outstanding service to the community'. This alone sums up Harry.

To all those who have worked with, and known, Harry over the years, we all recognise three key traits he always displayed regardless of where he was or with whom he was dealing:

1. His empathy and genuine interest in the people he worked with and those he had responsibility for.
2. His commitment to policing Canberra and placing the interests of the community at the forefront.
3. His excellent ability at, and pleasure he derives from, locking up crooks. ◀

**To Harry Hains and a stellar career.
We give you back to your family to
enjoy a well-earned retirement.**



Celebrating Harry Hains

A Day in the Life of an International Police Officer

Translated from Dutch to English by Kerry McDuling, Editor of Blue Star

Its often interesting to consider how a similar role to yours might be carried out in a different country, where cultural situations and the law are different to ours. We spoke to Lennart van der Helm from the Netherlands to discover what is different and what is similar.

▶ **WHAT IS YOUR FULL NAME AND TITLE?**

Lennart van der Helm, Chief Constable, Detective

▶ **WHAT IS YOUR DEPARTMENT/LOCATION/BRANCH**

District Detective Unit District D, Based in Zoetermeer.
Jurisdiction: Zoetermeer, Leischendam-Voorburg, Wassenaar and Pijnacker-Nootdorp.

▶ **WHAT TIMES AND DAYS DO YOU WORK (EG WHAT ARE YOUR SHIFTS).**

I work 5 days a week (a total of 40 hours). It is always different days and shifts. Every second week I work on the weekend. Detectives have two shifts:

The early shift = 07:00 – 4.30pm

The late shift = 1.30 – 11pm

We also have on-call shifts, in between 11pm – 7am. During these shifts, we could go home and then get called in whenever we are required on scene.

▶ **WHAT KIND OF THINGS ARE YOU RESPONSIBLE FOR?**

There are a lot, but I will briefly try to share some of them.

If a criminal offence has taken place, it is up to us to investigate the offender(s).

Sometimes the perpetrators are apprehended, in that case we immediately must get started with the information we have at the time and we also need to interrogate the suspect(s). Sometimes we only get the report and we still must start the whole investigation.

In our investigation we can also receive support from specialised departments such as Forensics, Department of Digital Research, Department of Financial Research, observation teams, etc..) It is up to us, where necessary, to coordinate this.

Our work is very broad and there are many ways to solve a case.

In larger cases the forensic detection occurs on the spot for trace research, and we get their findings later (e.g. found DNA or fingerprints but also shoe prints or tool marks etc...).

We also do research by means of neighbourhood research, speaking to witnesses, looking at camera footage etc.

If we have a suspect(s) in sight, we can use Special Detection Methods.

It depends on the gravity of the case which methods we can use. This must often be approved by a prosecutor or a judge. Some examples of these methods are:

- Retrieve phone data (historical and future)
- eavesdropping telephone (Tap)
- systematic observation (then the suspect is followed and monitored by the observation team)
- placement of listening devices

If there is enough evidence, the public prosecutor will be consulted for permission to apprehend the suspect(s). We usually do this ourselves, but some "heavier" criminals will have this done by the Arrest Team.

If the suspect is arrested, we often also do a search in the house to see if we can still find evidence there. Nowadays almost all digital goods are seized such as phones, ipads, computers etc.

We will then have these investigated by our digital department to see if there is still evidence for our case. We must also interrogate the suspect(s).

We confront the suspect with all the evidence we have against him/her. In The Netherlands it is only recently that the adult suspect may choose whether or not to have a lawyer. If they want this (almost all of them do) then we cannot continue the interrogation without the lawyer present. The suspect in the Netherlands also has 'right of silence'.

This means that they do not have to cooperate in their own conviction and therefore are not obliged to answer the questions we ask. We have noticed in recent years that more and more suspects are relying on this and not answering questions.

We can also not put undue pressure on the suspects and not lie to them in the questioning. Finally, if all the research has been

completed, we must put together the complete file and ensure that it gets to the Public Prosecutor's office.

In addition to dealing with the criminal cases, we, as the detective office, together with the forensic investigators, must also be on-scene for all non-natural deaths. In particular, we have a lot to do with suicides in which the investigation must be conducted on-scene to determine whether it is actually suicide or not.

Also, people who have been dead in a dwelling for a long time, and where research is to be done, we come to the scene. So, we see a lot of deaths, from people jumping from buildings or in front of the train to people who hang themselves or people who have simply died but have been lying in their house for weeks, so the body is already decaying.

▶ **WHAT IS DIFFERENT ABOUT YOUR JOB THAN SOMEONE DOING THE SAME JOB IN AUSTRALIA (DO YOU THINK?)**

I think that the difference is not so much in terms of the actual work but more so in the regulations and the law. Here, in order to call in forensics there are strict rules and requirements the case and evidence have to meet before you can do so.

▶ **WHAT IS YOUR FAVOURITE PART OF THE JOB, AND LEAST FAVOURITE?**

The best part is when you can bring justice to those who break the law and lock up the criminals.

My least favourite part is dealing with suicides, particularly telling the loved ones left behind. It is sometimes difficult to stay professional in those moments.

▶ **WHAT ARE YOUR INTERESTS OUTSIDE WORK?**

Football (soccer), TV series or movies, going out with friends and of course my family.

▶ **DO YOU HAVE A "WAR STORY" TO SHARE OR SOME KIND OF CAREER OR PERSONAL ANECDOTE?**

This would be a murder case I have just worked on in which a demand for 15 years has been made against this suspect. The accused maintains his innocence. Here is a summary of the case. On 3 August 2018 about 08:20 hours, a 112 (Emergency No) message arrives in which one of the directors of a company finds



his companion and co-director dead in the office. We started the investigation together with forensic investigators.

Chief Constable,
Detective, Lennart
van der Helm

The victim was killed with a lot of violence. There were deep injuries to his head which straight away indicated that they had been inflicted with an axe. There was also a mark in his neck that indicated attempted strangulation. In the autopsy this was confirmed; there were other smaller injuries to the neck and head which we could not place at that time.

It turned out that the victim had stayed at the company that night. Many witnesses have been heard, including relatives/friends of the victim, employees and his co-director.

The story of the co-director, the person who found him and called the police, did not feel right and a number of things did not seem to add up.

Forensic and digital investigation have done several days of research. All computers were seized and investigated. Because no

murder weapons had been found, there were also detection dogs called in and the ditch behind the company was examined with a large magnet and later emptied of all water. From the ditch we retrieved a small axe and a garden weeder on which the victim's blood was found. The investigation showed that the victim had injuries from both of these objects.

The dogs found a garbage bag in the bushes in front of the building with rope and zip-ties and a cleaning cloth with blood. There was blood from the victim on all the objects. The crime scene's investigation took a long time because there was a lot of blood splatter to be investigated.

All camera footage in the area was requested and examined. This showed that the suspect was present at the company an hour earlier (about 7:10 a.m.) than he stated. He claimed to have arrived and then immediately called the police.

The suspect's car computer was read out; this showed that he had started driving an hour earlier than stated.

The company computer logs (login details etc) and suspect's phone (pedometer and google data) also showed that the suspect was already present at the company.

Our investigation showed that the victim was probably murdered sometime between 7:30 am and 8:10 am. (an exact time was impossible to determine but using the data on his phone, such as Whatsapp and the pedometer, it should be somewhere in this timeframe)

Suspect and victim had worked together for 30 years and were also friends outside of work. So this made it strange and we needed a motive.

Our financial detectives completely investigated all the company's and private finances of the suspect and the victim. This resulted in some strange bookings. Our suspect was the person who arranged the company's finances. When we looked into this, we found a digital annual account on the victim's private computer with notes of transfers etc which he could not place.

Further investigation showed he had been in contact with the accountant who also did not understand, and then he had contacted the suspect (2 days before his death) The defendant then told the victim that something had gone wrong and that he was going to straighten it out. He then sent an e-mail with transfers that would show that this had been corrected.. An investigation into the suspect's computer and the paper shredder at the company showed that this email was a fake and that the suspect had cut and pasted and had scanned fake transactions and emailed them.

Extensive research in all finances showed that the suspect had embezzled about 70,000 euros from the victim over the past two years. The defendant has so far maintained that this was necessary to save the company and that they had agreed to this orally, but from all the evidence, it doesn't look like that.

Presumably they got into a fight over the finances that morning and the defendant has not seen any other way out and killed the victim out of anger.

The suspect's clothing was also confiscated for investigation on the day of the murder (when he was still a witness) and showed quite a few impact blood spatter his shirt, pants and shoes. He came up with the story that he had touched the victim to see if he was still alive and then fluttered with his hands, causing the splashes on his clothes.

Research by the Dutch Forensic Institute showed that brain tissue was also present in these blood spatters and this together with the splash pattern indicates that he must at least have been present when the victim was murdered.

It turned out that he had tried to wipe blood off his pants; on his pants there was fibres that corresponded to the cloth found in the garbage bag in the bushes.

In this case, we have no direct evidence to the suspect because we have not found any DNA from him on the murder weapons, nor do we have any witnesses or images showing the murder itself. However, we investigated all other possibilities and there was simply no one else present at the company at the time of the murder. We have a lot of evidence that the suspect was present and that his stories didn't add up. Research also showed that he was the only one with a motive.

During the investigation, we bugged the suspect's phone and those of his family. There were also wiretaps in his car. However, he has never admitted to anyone that he did it and has always maintained his innocence.

► **IF YOUR JOB HAD A THEME SONG, WHAT WOULD IT BE?**

When we are at work and there is a call-out, someone usually plays the 'A-team' theme song on their phone. ◀

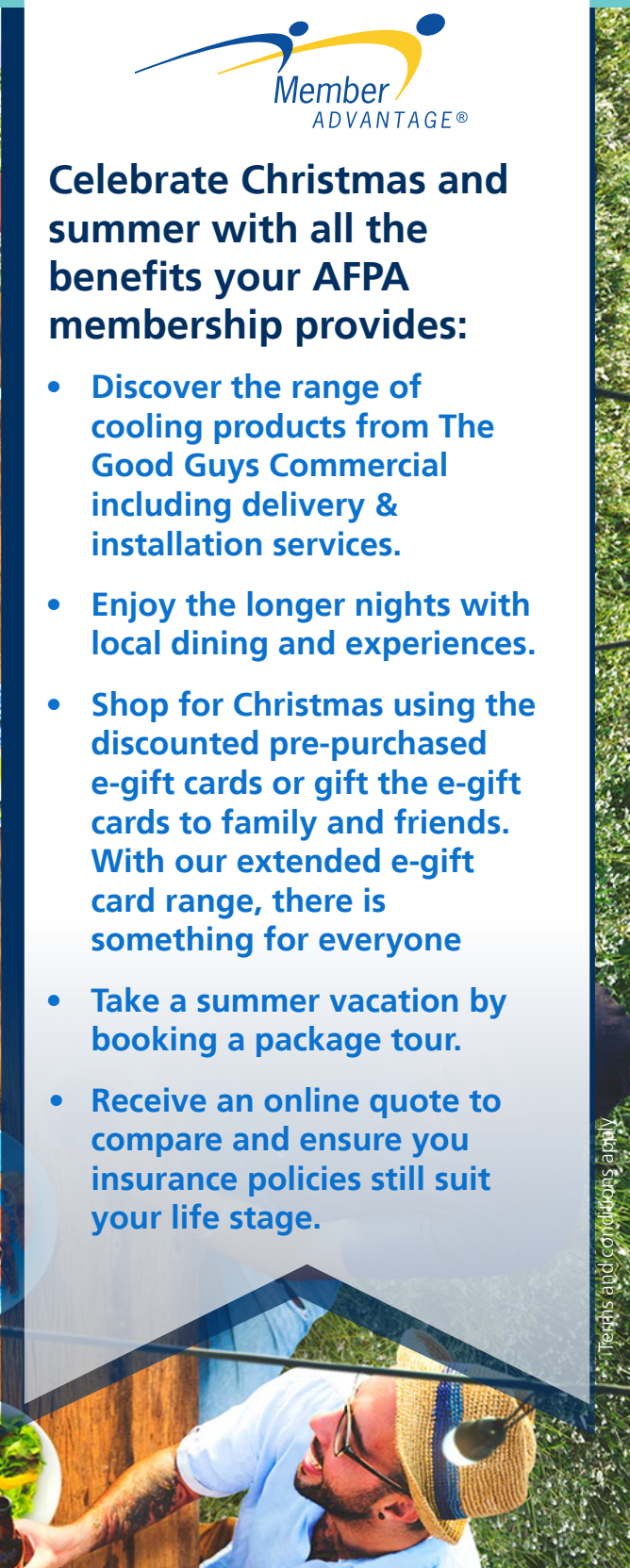
Lennart van der Helm with wife Robyn van der Helm-Schleicher and daughter Maan Lilo.





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Coping with **Festive** **Season Stress**

The Christmas season is often portrayed as the most wonderful time of the year – relaxing among friends and family, sharing in delicious meals, and giving thoughtful gifts. But many of us experience isolation, financial pressures or increased family conflict, bringing a certain irony to tidings of comfort and joy.



This article is written by Katie Godfrey, OzHelp Foundation Counsellor

► It's important for us to take care of ourselves in order to stop the festivities causing stress and impacting physical and mental well-being. Why not take some time today to identify what causes your Christmas stress and take preventative action? Here's a few ways we can deal with festive season stressors.

FAMILY TENSION

Holidays often mean more time with family. While it's a lovely thought, some people can find this tricky, particularly if there is

long-standing tension between family members. Try these tips to manage and reduce family-related stress:

- Manage your expectations, be realistic, and remain flexible when things don't go perfectly
- Drink alcohol in moderation, avoid topics that might trigger conflict, and take a break to help events run smoothly
- Play a game with the kids or walk the dog if the adults seem like too much

LONELINESS

Loneliness can be challenging around Christmas time and can have a huge impact on our health and well-being. Finding the courage to reach out and connect with friends and family can reduce feelings of loneliness, and improve psychological health. Additionally, you could:

- Give back, volunteer or attend community events to connect with others
- Make plans for Christmas day - this doesn't have to involve other people! Buy yourself a gift you will love using on the day, make a fancy breakfast, or set off on a hike

POOR PHYSICAL HEALTH

Christmas is a time when overindulgence is common. This can have a negative impact on your overall health and well-being. Try these tips for improving your physical health:

- Eat healthily and regularly throughout the lead up to Christmas day
- Make simple food swaps - trade fatty and sugary foods for healthy alternatives, choose water instead of alcoholic or sugary drinks, and control your portion sizes
- Continue with your exercise routine, or find other ways to get moving such as going for evening walks
- Get to bed at a reasonable hour and maintain healthy sleep hygiene to keep you well-rested

FINANCIAL WORRIES

With work parties, expensive meals, holiday cards, and dozens of presents it's no wonder people feel stressed about Christmas festivities. Have a go at some of these tips for less festive financial stress:

Loneliness can be challenging around Christmas time and can have a huge impact on our health and well-being. Finding the courage to reach out and connect with friends and family can reduce feelings of loneliness, and improve psychological health.

- Set a budget and stick to it - identify what is causing you financial stress and prioritise your spending
- Plan ahead, make spending decisions early to prevent regret, and avoid the temptation to impulse buy
- Find low cost ways to have fun such as BBQs with friends instead of dinner out, or suggest a holiday lunch where everyone brings a plate

TOO MUCH TO DO

Between long work hours, the pressure to get things finished, and any additional commitments of the holiday season, many of us feel more tired after our Christmas 'holidays'. To keep Christmas fun and relaxing, you could:

- Learn to use one of the most powerful stress reduction tools you have! Just say 'no!'
- Manage your workload, put in healthy boundaries, and avoid pushing yourself too hard for requests that are more than you can handle
- Decide ahead of time which festive events you will make time for - don't force yourself to attend everything you're invited to
- Create a list of what you'd like to do as well as what you have to do and do the best you can with the time and resources you have

Most importantly, make time for yourself amongst all the time you're making for everyone else. It's your holiday too.

This holiday season, get some rest, enjoy a laugh and have a plan in place to help you stress less. ◀

For more information about OzHelp and its services visit ozhelp.org.au or call 1300 694 357.

▶ Need to talk to someone? Help is available at any time by calling **Lifeline on 13 11 14**, **Beyondblue on 1300 224 636**, or **MensLine Australia 1300 789 978**, or talk to your GP or someone you trust.



Permanent impairment claims... am I entitled to make a claim?

If you are injured at work and that injury results in permanent impairment, you may wish to make a claim for a lump sum benefit.



By Nadia Baker,
Compensation
Lawyer at Carroll
& O'Dea Lawyers

A claim for lump sum compensation can only be made if you are assessed as having a permanent impairment of at least 10%. There are three exceptions to this:

1. If you suffer a permanent impairment from binaural hearing loss as a result of your employment, you must have at least 5% loss of hearing to have an entitlement to make a claim
2. If you suffer the loss of use of a finger, toe or the loss of sense of taste or smell, a claim can be made for permanent impairment, even where the degree is less than 10%.
3. If your injury occurred before 1 December 1988.

Permanent is defined in Section 4(1) of the Safety Rehabilitation and Compensation Act 1988 (SRC Act) as likely to continue indefinitely.

To pursue a claim for permanent impairment compensation it is necessary to show that:

- You have suffered an impairment as a result of work injury
- All reasonable rehabilitative treatment has been undertaken
- The impairment is permanent (i.e. likely to continue indefinitely)
- The degree of impairment is at least 10%

HOW DO I MAKE A CLAIM?

In order to make a claim on Comcare, a doctor, either your treating specialist or an independent medical examiner (IME), must provide a report stating that you have sustained a permanent impairment as a result of your work-related injury or illness. Once you have a supportive report from a doctor that you have a permanent impairment, a claim is made on Comcare by completing the Compensation Claim for Permanent Impairment and Non-Economic Loss Form. Your treating specialist or IME will complete Part E of that form. The form is then lodged with your claims officer at Comcare.

WHAT IS A CLAIM FOR NON-ECONOMIC LOSS?

In addition to claiming a lump sum compensation for permanent impairment, you would be entitled to claim compensation for non-economic loss, (pain and suffering).

The amount of compensation paid for non-economic loss is assessed by Comcare.

WHAT IF I HAVE SUSTAINED MORE THAN ONE INJURY?

You will need to complete a separate form for each injury you have sustained during your employment.

WHAT HAPPENS ONCE MY CLAIM IS SUBMITTED TO COMCARE?

Comcare will acknowledge receipt of your claim form within 48 hours.

Comcare will investigate the claim and decide whether they require you to be assessed by an IME. Comcare will provide the IME with all the relevant information about your claim and any reports held on Comcare's file.

You will need to take to the appointment any radiological or other investigations relevant to your injuries.

The IME will assess you and provide an assessment in accordance with the SRC Act and the Guide to Assessment of the Degree of Permanent Impairment.

Once they receive that report, Comcare will assess your claim and make a determination.

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WHAT WILL COMCARE DETERMINE?

Comcare may make any of the following three determinations:

1. To accept liability for the degree of permanent impairment
2. Offer an interim award/payment
3. Reject your claim.

WHAT IS AN INTERIM AWARD?

Interim awards are paid by Comcare where an injury is not yet stabilised and your impairment is at least 10% but is likely to increase.

I HAVE RECEIVED A DETERMINATION FROM COMCARE BUT I DO NOT AGREE WITH IT

If you disagree with Comcare's determination, you can apply to Comcare for a reconsideration of that determination within 30 days.

If you disagree with the decision made following your request for reconsideration, you have 60 days to appeal to the Administrative Appeals Tribunal (AAT).

If you receive a decision in your favour from the AAT you will be entitled to claim part of your costs from Comcare. These costs are known as Party/Party costs. In most cases there will be a gap between the Solicitor/Client costs and the Party/party costs, which will be payable by you.

I WAS NOT SUCCESSFUL IN THE AAT – WHAT DO I DO NOW?

Once you receive a decision from the AAT you have 28 days to file an appeal in the Federal Court of Australia (FCA). An appeal to the FCA can only be made on a question of law. Your solicitor and barrister will advise you whether an appeal of the AAT decision has reasonable prospects of success.

Carroll and O'Dea Lawyers have extensive experience in acting in claims for compensation against Comcare and in many cases can act on a no-win-no-fee basis and cover medical report costs.

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Professor Glenn King is a biochemist from Institute for Molecular Bioscience at the University of Queensland



Life After Stroke

By Kerry McDuling,
Editor of Blue Star



Stroke is probably akin to those active landmine fields that Princess Diana had walked across back in 1997. Those grassed areas seemed completely normal on the surface, but one wrong step and you may have your foot or leg blown off. Or you may die. And all you were doing was wandering across a field.

► By the mid-90s, there were so many landmine explosions killing innocent people around the globe every day, that the problem was called an ‘epidemic’ but there was not a lot being done about it. This situation can be considered similar to that of a stroke, especially for those of us not referred to as being elderly and who somehow receive much less support than our valued seniors.

On the other hand, consider the visibility given to cancer and all the associated research organisations, awareness foundations and treatment facilities. It would be easy to imagine that cancer is Australia’s largest health thief. However, this isn’t the case. Stroke kills more Australians each year than does heart attack; it affects more than 50,000 Australians each year, is the nation’s third-biggest killer, and is estimated to cost the healthcare system \$54 billion per annum.

WHAT IS A STROKE?

The elderly, young people and even children can suffer strokes at any time, many of them having their lives turned upside down because of it, either momentarily or for the rest of their lives.

The Queensland Brain Institute, which is committed to finding a better way to treat stroke survivors, describes stroke as occurring when the blood supply to the brain is interrupted somehow, causing brain cells to die.

This interruption could come as a result of a clot in the artery (an ischaemic stroke) or a bleed into the brain due to a burst in the artery (a haemorrhagic stroke).

SIGNS AND SYMPTOMS OF A STROKE

According to The Queensland Brain Institute, some of the signs to look out for include:

- Sudden headaches
- Difficulty speaking or swallowing
- Confusion or trouble understanding speech
- Vision of loss or blurry vision in one or both eyes
- Weakness or numbness in the face, arm or leg
- Dizziness, loss of balance, lack of coordination

TREATMENT OF STROKE

Unfortunately, there is very little that can be done to stop a stroke from causing damage to brain cells and therefore human function. Tissue plasminogen activator (tPA) is the only stroke drug that currently exists – it breaks up the blood clot in ischemic strokes but does not rescue brain tissue that would otherwise be lost.

Professor Glenn King is a biochemist from Institute for Molecular Bioscience at the University of Queensland. He has committed years of research into sourcing the most deadly venom from more than 700 species of spiders, scorpions, centipedes and assassin bugs, to find a drug that may potentially stop the brain damage caused by stroke.



No stroke is the same, which is why **it's important there is a stroke coordinator for those who are no longer in hospital or official rehab**, but are still struggling to get close to the life they had, or even just close to having any life at all.

Tracey Guile is a Personal Trainer with over 20 years fitness industry experience

"We have discovered a molecule – remarkably it is from a local spider – and we've shown that the protein is able to protect the brain after stroke," Prof King said.

"The venom shuts off a specific ion pathway in the brain that is responsible for triggering massive cell death after stroke."

Importantly, the drug will be able to be administered by a first responder, such as a paramedic, as soon as they reach the patient, rather than only in the hospital after which more critical time has passed.

Apparently, the drug candidate has been successful in preclinical trials, but Prof King said further funding is needed to push it through to clinical trials.

RECOVERY AFTER STROKE

No stroke is the same, which is why it's important there is a stroke coordinator for those who are no longer in hospital or official rehab, but are still struggling to get close to the life they had, or even just close to having any life at all.

According to Tracey Guile, a Personal Trainer with over 20 years fitness industry experience, 11 of which were as a competitive professional athlete, movement is one of the greater problems encountered by stroke survivors.

"I have worked with many clients with varying conditions that would seriously affect their movement ability, including stroke survivors, people with learning disabilities, brain damage, epilepsy, a range of injuries and hysterectomy," Ms Guile said.

"I have found that no person is the same, and therefore their individual set of side effects have to be addressed individually."

"In the case of stroke survivors, the cause of a stroke is the blood supply to the brain being compromised. So, the best thing to do to prevent recurrence is to exercise, which will increase blood supply to the brain and body. The fitter you are, the more efficient your body is in supplying oxygenated blood to the muscles and brain. It strengthens and conditions the heart muscle as well as muscles that aid respiration (breathing), along with reducing blood pressure. In short, exercise promotes cognitive recovery."

Ms Guile said that the most important element for stroke survivors is to start as soon as possible, guided by their neurosurgeon. The conversation should include discussing targets and goals, identifying the areas on which to work, and improvements you would hope to see that would help you to reach your own goals.



According to Ms Guile, the important things she considers when first working with a stroke survivor include:

- Is there weakness or paralysis, on one side of the body? If so, this means that activation exercises, rehab work and single-sided exercises need to be included.
- Stiff, tight muscles are also common with stroke survivors, so stretching and a proper warm up is required.
- Balance issues are a huge factor required in everyday life. This is an area to place a great deal of focus on.
- Be mindful that the ability to activate muscles is affected. In other words, recreating neurological pathways so your brain fires the correct requests to the correct muscles and achieves the required response is vital to recovery.

Ms Guile said there are factors outside her area of expertise. For example, one client of hers has visual problems, with half-vision or distortion due to her brain not being able to control her eye muscles, all relating to issues such as balance and neurological pathway creation.

"Regular check ups on her other stroke-related areas of concern have a connected approach to the work we do together," she said.

"The achievements she experiences are just magic, and we celebrate them together, no matter how small. For example, on one occasion, I had a stroke-affected client who was determined to do walking lunges unaided! Ha ha... after just two sessions she was no longer holding my hand and was performing proper walking lunges, and then after four sessions she was talking to me whilst doing it!" ◀

Welcoming your Robot Police Colleagues to the Workplace

By International Director on the Interaction Design Association Board, MD Aus/NZ DesignIt and Australian pioneer in the experience design industry, Katja Forbes



It sounds a lot like a theme of a Hollywood movie, and is most certainly one that has been explored in the law enforcement world. The mention of a robot worker in the law enforcement field probably brings about visions resembling a Terminator movie, where both crooks and soldiers match one another up with various special robotic abilities. Katja Forbes, Managing Director of DesignIt for Australia and New Zealand and an Australian pioneer in the experience design industry, says that currently various robots are replacing humans in many industries at an accelerated rate.

► When we think of robot workers, we are probably thinking of little machines, with a cartoon face moving around independently and acting like mini servants. These certainly exist – I recently came across one like this on my Linked In feed where an associate of mine posted a video of a cute robot that had been inserted in her hotel in China. The little machine was white and black, with an interesting illuminated part at its base and had a cartoon “face” drawn on its forward-moving side. Dr Michelle Dickinson was approached by this hotel robot worker, and she wrote, “Arriving at my hotel in China, I watched a robot make its way to the lift with us, selected a floor and got out by itself. Intrigued, I ordered food from a restaurant, had it delivered by cycle courier who put the food in the robot when it arrived and told it what room I was in. As well as understanding where it was in the hotel, the robot was able to interact with the lift to choose floors and the telephone to call when it was outside. In other hotels this would have been a job for humans providing room service.”

Do you recall the article from just a couple of years ago, where the first robot officer was added to the force in Dubai? Unlike the miniature robot in the Chinese hotel, this one resembled a human being in many more ways, like its overall look, size and height. However, this robot officer was not created to solve crimes and lock up crooks. According to Brig Khalid Al Razooqi, Director General of Smart Services at Dubai Police, there were no intentions to replace

the force with similar robots. They had been created with a little touch screen to allow members of the public to pay fines, provide anonymous information about crimes, and things like that.

Whilst community members who make reports to the local police department may not currently be met by one of these robotic creations, it is true many operational parts of the industry that once relied on a human force, are now being led by industrial robot minds. As I mentioned, the replacement of human workers by robots across the board is happening swiftly and it may also be forcing down wages at the same time. Certainly, reports are finding that artificial intelligence robot reduces the need for just over five humans, and some industries and departments are being adapted quicker than others.

The advantages of a robot worker within various departments of the Australian Federal Police is varied. Efficiency of and need for a robot worker very much depends on the work area in question. The benefits of robots are their extreme precision – they are quick at performing tasks with a repetitive procedure that needs to be followed, with no room for “human error.” They excel at repetitive tasks with a clear instruction, like the robot in the hotel. However, a robot would only antagonise a person of interest in a criminal case, and really in any other situation where communication, negotiation and tact are required. These are areas currently not mastered by robot

workers and where humans prefer the metaphorical touch of another human.

For anyone currently afraid of being replaced by a robot worker, no matter in what area of the organisation, here are some tips to avoid your job becoming suitable for replacement.

- Is your role dominated by collecting and manipulating numbers? If so, this is something that can be accurately done by a robot, which will provide perfect results every time and there is little room for error.
- Is your role dominated by working with people, especially the community? If you are required to communicate with others and make calls based on their facial expressions and body movements, their demeanour and reading between the lines, then it will likely be a much longer time before it can be replaced by robot workers.
- Perhaps you could add more strings to your bow and make yourself indispensable. In what ways could you expand your skill base?

If you're really concerned, then visit www.willrobotstakemyjob.com, enter in your job title and find out the percentage likelihood of your job being automated! Police dispatchers should “start worrying” with a 49% risk of automation. Patrol officers, you're “totally safe” at only 10% risk. Brush up on all your human skills, like empathy, negotiation and communication, and you'll always be in demand. ◀



OzHelp FOUNDATION

Darren Black, CEO OzHelp Foundation

OzHelp.org.au
1300 694 357

As 2019 comes to a close, I am pleased to see that the year has further progressed open and honest dialogue around the importance of mental health and wellbeing in the workplace. This conversation must continue if we are to see the widespread benefit of building healthy, resilient and supportive communities across our nation.

▶ While there is still more to do, OzHelp's programs and supports are directly aligned with the motivation of employers and business leaders to embed programs that not only support people but build a positive culture around health and mental wellbeing.

“OzHelp’s vision is to reach Australia’s high risk and hard-to-reach workplaces – to reduce the incidence of suicide and mental ill health, and promote to positive workforce wellbeing.”

It is becoming better understood that safety and wellbeing at work includes psychological safety. The Work Health and Safety Act defines 'Health' to mean both psychological and physical health (Safe Work Australia, 2016), and the World Health Organisation considers 'health, safety and well-being' in their definition of a healthy workplace (World Health Organisation, 2010). Evidently the message is starting to reach far and wide.

The AFP and other State and Territory Police Forces around the country have in place Mental Health and Wellbeing Strategies and have invested significantly in in-house resources to support their members. But how effective are these programs and resources? How many people won't access that support and are slipping through the cracks? This is why we have been working with the AFPA on a comprehensive strategy that leverages internal resources and complements with external supports outside the chain of command and unrelated to the job.

We are acutely aware that the hazards of the job within the AFP pose long-term challenges to mental health and wellbeing. The role-specific risks of policing coupled with the general organisational issues all combine to create an environment that requires special and ongoing supports to maintain mental health.

When challenges in life are added to the mix – such as trauma, personal relationships, financial pressure and grief – it is clear that people can benefit greatly if they are supported through both professional and personal times of change and challenge. This is where OzHelp's comprehensive workplace wellbeing programs have the biggest impact, delivering training and education, health screening, confidential supports and counselling.

As we move towards a new year, OzHelp is committed to developing innovative solutions to deliver targeted programs throughout 'hard to reach' and 'high risk' communities and cohorts. We will continue to evolve in our delivery modes, and through the application of evidence-based approach to program development. ◀

For more information about OzHelp and its services visit ozhelp.org.au or call 1300 694 357.

▶ Need to talk to someone? Help is available at any time by calling **Lifeline on 13 11 14**, **Beyondblue on 1300 224 636**, or **MensLine Australia 1300 789 978**, or talk to your GP or someone you trust.

ARE YOUR **MEMBERSHIP** **DETAILS** UP TO DATE?

The AFPA has been working on introducing an online member information update function to its website. I'm now pleased to inform you that the update function has been implemented.

We undertook this venture because during the last AFPA election a small number of members didn't receive the correct ballot papers as we were holding old information in our database. The Australian Electoral Commission uses our data to provide ballot papers to the membership.

The next 14 months are going to be critically important for the AFPA and AFP with the Enterprise Agreement (EA) 2021 negotiations and voting. I want to ensure that every AFPA member receives our communications. I'm urging you to submit your personal details via the below link:

<https://www.afpa.org.au/update/membership-form-update/>

I understand that we already hold your important information which we gathered when you became a member, but it's important that the information we hold is accurate. We have learned firsthand that some of our data is old because we haven't been notified of changes. So, if you've changed work roles or locations, moved house or changed your mobile number or email, can you please make sure that you fill in all the fields on the form and submit your details via the above link.

Also, if you're unsure of your nominated beneficiaries, please click the link and fill out all the fields and submit the form. It's three minutes of your time which will ensure your nominated beneficiaries receive the insurance payout on your policy.

Over the next few months, we will be undertaking membership information quality checks to ensure the data we hold is accurate. As we move towards EA 2021 our communication with you will become more important. I want everyone to be provided with all of the AFPA communications so you can form your own opinions regarding the EA and voting options.

Yours Sincerely

Angela Smith
President

**Make sure your details are up to date
so we can look after you better!**

Moved address? New email address? New mobile phone number?
Changed work location? Need to change your beneficiaries?

Please head to <https://www.afpa.org.au/update/membership-form-update/> to update your details,
or call the office on (02) 6285 1677.



AFPA
Australian Federal
Police Association

Leaving the field in an ambulance...

Regular exercise has been proven to reduce stress, ward off anxiety and feelings of depression, boost self-esteem, and improve sleep. It strengthens your heart, lowers blood pressure, builds bones, and improves muscle tone.

What's more, team sports add a fantastic social element to your exercise regime, which can help keep you accountable, add a healthy amount of competition, and build great friendships – so if you haven't yet chosen a police sporting team to sign up to for the season, now's the time!

But there is a catch to playing sport ... Injuries can occur more frequently and come at a higher cost. Time off work, medical expenses and lengthy recovery times can become a real nightmare if not dealt with maturely.

Which means, whether you need to leave the field in an ambulance, or simply book in fortnightly sessions with your trusted physio, the onus is on you (yes, you) to get the right treatment and support for any injuries – be they niggly, or severe.

VISUALISE

We want you to visualise your bounce back from injury, and how you can make it happen as quickly as possible.

Imagine the worst case scenario, where you need to be stretchered off the field by a paramedic in front of all your team mates. The only thing more mortifying is the potential ambulance bill to follow.

Almost one third of Australian's believe ambulances to be covered by Medicare¹ – but they are mistaken.

AMBULANCE COVER AROUND THE NATION

Government Ambulance arrangements vary from state to state. For instance, Ambulance fees in Queensland and Tasmania are covered by the state government. In the Northern Territory and South Australia, citizens are required to pay a call out fee as well as an additional fee charged per kilometre. Western Australia charge a call out fee, but offer free ambulance services to pensioners. In New South Wales there is a government subsidy, however patients are required to pay a percentage of the call-

out fee as well as a per-kilometre of the charge. And in Victoria, anyone not holding eligible concession cards are responsible for payment of their own ambulances fees³.

In the ACT, the starting cost of an emergency ambulance service (treatment and transport) is \$982. A per-kilometre fee also applies for every kilometre travelled outside of the ACT. The ACT Ambulance Service does not offer ambulance only cover directly, however most full aged pension and health care concession card holders are entitled to free ambulance services within the ACT.² ACT residents who fall out of that bracket are responsible for payment of any incurred ambulance fees, which can be paid as a straight out-of-pocket cost, or through private health insurance membership.

BUT NOT ALL AMBULANCE INSURANCE IS CREATED EQUAL – SO DOUBLE CHECK YOURS!

An ambulance call out in the middle of your big match may result in a few different scenarios, and insurance policies will specify which of the scenarios they cover you for, and to what extent. So it's worth double checking that your cover includes;

- Emergency transport
- Clinically required non-emergency transport
- On the spot treatment, without transport.

It's best not to assume that you'd only call an ambulance if you needed emergency transport. What may seem like an emergency to you could be classified as non-emergency by the treating ambulance officers.

It's also important that you're aware of any restrictions on your insurance policy. Is your cover capped at a certain amount of services per person or per policy? Some family policies cap the available ambulance services at two per year for the entire family, while others will be completely unlimited. So do your homework, and make sure you're getting real value and breadth of cover from your insurance.

After all, you've got plenty of good years left in you to be on the court, field or green and anything could happen!



Police Health, the private health insurer run for police by police, includes unlimited ambulance cover for emergency transport, clinically required non-emergency transport and on the spot treatment without transport as part of all its policies – Rolling Extras, Gold Hospital or Gold Combined.*

* Waiting periods and other conditions apply.

¹ <https://www.news.com.au/lifestyle/health/health-problems/almost-a-third-of-australians-believe-ambulances-are-free-under-medicare-new-research-finds/news-story/2ac9f097e4cca7a33d2c4ec1ce0b495e>

² <https://esa.act.gov.au/emergency-services/ambulance/fees-and-charges>

³ <https://www.abc.net.au/news/2018-07-20/ambulance-fees-around-australia/10015172>

⁴ <https://www.ambulance.vic.gov.au/membership/av-membership-faq/>

Ph: 1800 603 603 | www.policehealth.com.au

Police Health



COVER LIKE NO OTHER

Step By Step Guide

By Senior Constable Bridget O'Sullivan,
ACT Policing

Save money on groceries just in time for Christmas

Senior Constable Bridget O'Sullivan from ACT Policing has discovered a way that will save you literally hundreds of dollars a year on groceries and fuel, and she would like to share how easy it is with you below.

► The festive season almost always costs a fortune, between laying on a delicious spread and buying the perfect gift for your loved ones. Then January comes around with empty wallets and unhappy credit cards. However, a saving on groceries is always going to be welcome at this time of year.

5% OFF AT WOOLIES AND COLES (FOOD ONLY)

If you spend \$100 a week on groceries by pre-paying the gift cards you'll save \$260 a year.

As you may know, by joining the AFPA you are a member (if not a member come see me!) of the Member Advantage Program –

Here is a step by step guide on how to get your membership working for you. ◀



Senior Constable Bridget O'Sullivan from ACT Policing shares her way of saving on groceries

1

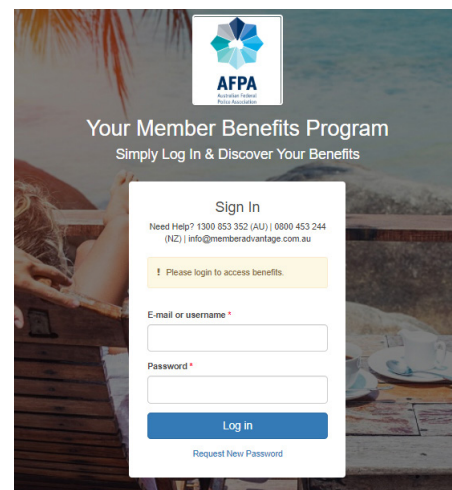
Click on the link below and it will take you to this login page.

<https://afpa.memberadvantage.com.au/user/login>

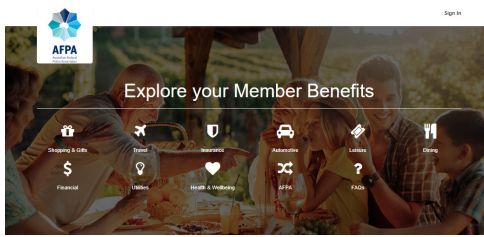
Your username is your email and your password is whatever you set it to. If you have any issues with it, just call them on 1300 853 352.

2

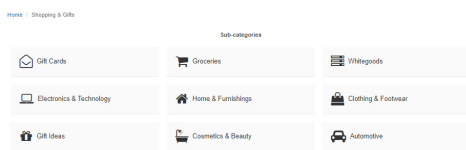
This is what you will see when you log on.



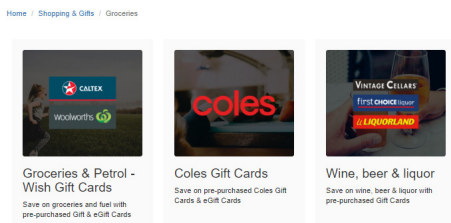
3 Then select Shopping & Gifts



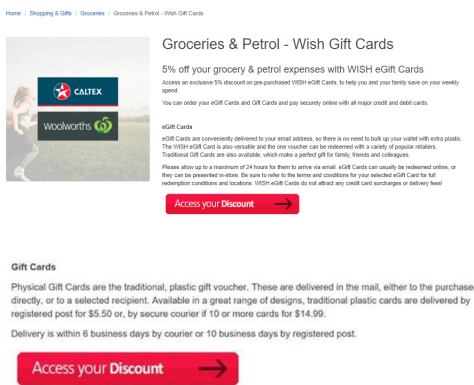
4 Then select Groceries



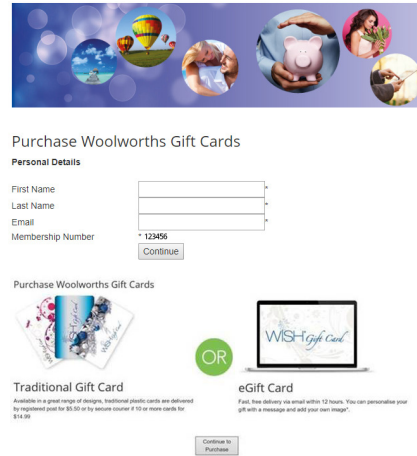
5 Then select your preferred provider



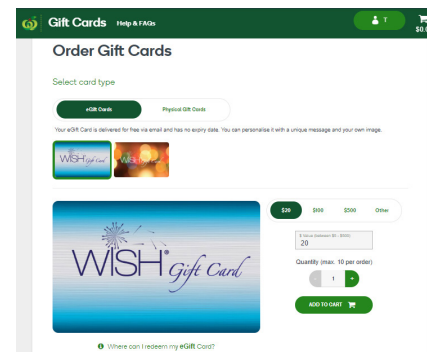
6 Then select "Access Your Discount" for either an electronic gift card or a physical card-



7 Then simply enter your details. Simply enter the email address you want the eGift sent to. It doesn't have to be your AFP address.



8 This will open a new window that looks like this



9 Select the eGift card and then follow the prompts to payment, and the eGift card will be emailed to you in the next few minutes!

Once the card details have been emailed to you, download the Woolworths Money App:
Apple: <https://apps.apple.com/au/app/woolworths-money/id1002309281>
Android: https://play.google.com/store/apps/details?id=com.woolworths.money&hl=en_AU

In the App you can then enter the details of the eGift card.

When you go shopping you open your eGift Card details in the app and then enter the code and pin into the register.

These instructions are for the Woolworths eGift Card but they are similar for the Coles cards too. ◀

AFPA Group Term Life & Trauma Insurance

The AFPA Group Insurance Plan is a cost-effective insurance plan available to members of the Australian Federal Police Association.

► **Group Insurance has a number of special features which distinguish it from individual or retail insurance, the most prominent feature being automatic acceptance levels (*no medical underwriting*) up to the age of 65.**

The plan includes two types of Insurance:

1. GROUP TERM LIFE INSURANCE, WHICH COVERS DEATH AND TERMINAL ILLNESS

The benefits to members holding this type of insurance include:

- It covers all members
- It covers death by any cause
- Suicide is covered from day one
- Premiums are based on non-smoker rates
- You are covered 24 hours a day, seven days a week
- Members and their spouses can apply for increased cover
- The policy features Interim accident cover
- There is a continuation option
- Terminal Illness is covered
- Worldwide coverage
- The premium is paid by the Association through annual membership fees
- The plan provides peace of mind for members

Our members have told us that they regard these insurance plans as a value-added service resulting from membership of the AFPA.

2. GROUP TRAUMA INSURANCE, WHICH COVERS A DIAGNOSED INSURABLE CONDITION

Trauma Insurance (also known as critical illness insurance) provides a cash lump sum in the event of contracting a specified disease or trauma.

The Group Trauma policy, which is subject to conditions, will pay benefits in the case of all the following critical illnesses:

- Aortic surgery
- Cancer
- Chronic liver disease
- Chronic lung disease
- Chronic renal failure
- Coma
- Coronary artery bypass surgery
- Heart attack (*Myocardial Infarction*)
- ICU (*Intensive Care Unit*)
- Loss of independent existence
- Major head trauma
- Major organ transplant surgery
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis
- Parkinson's Disease
- Stroke
- Severe burns
- Total blindness
- Total deafness

The function of trauma insurance is to help pay for unforeseen medical costs, cover the cost of modifications to the home, and help avoid financial stress in recuperation. The majority of claims that have been submitted for the Term Life and Trauma Insurance plans have been as a result of cancer.

Our members have told us that they regard these insurance plans as a value-added service resulting from membership of the AFPA. The majority particularly liked the automatic acceptance feature, which guarantees them cover for the base Term Life Insurance without the need for individual medical underwriting. However,



individual insurance coverage requires a medical underwriting process which in some cases could mean that some members may not be eligible for cover due to ill health or pre-existing medical conditions. For members who wish to extend their base Term Life Insurance cover past the age of 65 to 70, they can apply for the extension which is subject to medical underwriting.

Another popular feature is the continuation option that allows members up to the age of 65, who are leaving the Police Force to maintain their term life insurance cover level through an alternative retail life insurer without the need for any medical underwriting. This is a tangible benefit especially for members who are forced to leave the force due to ill health. If you are ill or have pre-existing conditions and are required to go through a medical underwriting process, insurance coverage may be declined. It is important to note that there is only a small window of opportunity for members to exercise this option. If you are considering leaving the force, please ensure you contact the AFPA office and inform them of your expected exit date.

Another aspect of this insurance plan that our members value is the Voluntary & Spouse Cover Option. Members and spouses may select voluntary cover of up to 10 units of insurance in addition to their basic level of term life cover. This is an excellent cost-effective option for members who wish to increase their level of cover appropriate to their needs.

All voluntary and spouse cover is subject to a medical underwriting process initially, which is in the form of a personal statement that needs to be completed with the insurer reserving the right to call for further medical evidence.

Your age, which determines the level of term Life cover provided per unit, is in accordance with the following table:

AGE NEXT BIRTHDAY	AMOUNT OF COVER
Up to 35	\$110,100
36-40	\$77,850
41-45	\$47,800
46-50	\$26,980
51-55	\$15,010
56-60	\$8,760
61-65	\$5,000

AFPA PROFILE



ANISH PRASAD

Industrial Officer
Legal/Industrial

▶ **WHAT IS YOUR POSITION (JOB TITLE) WITH AFPA AND WHAT DOES THAT EFFECTIVELY MEAN?**

I am an Industrial Officer in our Legal /Industrial Team. I provide advice to members across a broad range of topics, including but not limited to: PRS Investigations, interpretations of the Enterprise Agreement, Performance Management, Comcare matters, responding to termination of employment notices, and attending a variety of meetings with members as their support person.

▶ **WHAT IS YOUR FAVOURITE PART OF THE JOB, AND LEAST FAVOURITE?**

My favourite part of this role is working with and on behalf of a passionate membership base. So many of our members are passionate about standing up for their own rights and the rights of their colleagues. Having a passionate membership is important because it ensures we have the necessary support to push back against certain decisions which affect our members (either individually or collectively).

My least favourite part is the under resourcing at the AFP. Many areas I am in contact with in the AFP, whether at AFP Headquarters, ACT Policing, DPU, or in the regions, are generally under-resourced and staff are over-stretched. The under-resourcing affects our members significantly and it affects our ability to resolve matters on behalf of members in a timely manner.

▶ **IF YOU HAD TO GIVE AN ELEVATOR PITCH TO DESCRIBE YOUR JOB TO SOMEONE OUTSIDE OF THE INDUSTRY ENTIRELY, WHAT WOULD IT BE?**

I represent the employment rights of Union Members in a Federal Government Department.

▶ **WHAT DID YOU DO PRIOR TO AFPA?**

Prior to coming over to the AFPA I worked at two other Unions as an Organiser. Before this, I worked in retail while I was studying at University.

▶ **WHAT IS YOUR AMBITION – PERSONAL OR CAREER?**

Personal: In my lifetime I would like to watch my beloved Vancouver Canucks (ice-hockey) win their first ever Stanley Cup Championship (but in case my fiancé reads this profile then I would like to correct myself and say my personal ambition is to get married, have kids, and pay off the mortgage).

Career: My goal is to develop a broad understanding of Industrial Relations so that when I retire (which is about 35 years away) I can become a consultant on a casual/part-time basis.

▶ **WHAT ARE YOUR INTERESTS OUTSIDE WORK?**

Exercise, reading, watching ice-hockey, and doing whatever my fiancé plans for us to do.

▶ **DO YOU HAVE A “WAR STORY” TO SHARE OR SOME KIND OF CAREER OR PERSONAL ANECDOTE?**

I was supposed to be in a Jello commercial back in Canada when I was about 3 or 4. Problem was I hated all red coloured food because it reminded me of blood and so I refused to eat the Jello. Well, my shot at being famous didn't last and still to this day I have never eaten red coloured Jello or Tomato Sauce (which also reminded me of blood).

▶ **IF YOUR JOB HAD A THEME SONG, WHAT WOULD IT BE?**

Earlier this year when Troy Roberts (Media and Government Relations Manager, AFPA) and I were on our way to an ACTP Station he was playing “Crazy Frog” by Axel F in his car. So, I guess that has to be my theme song for my job. ◀

PODCAST REVIEW

True Crime Conversations: Blue Star Investigates

True crime has fascinated audiences around the world ever since the dawn of the silver screen and the rise of Hollywood as an entertainment juggernaut. This continues to be the case in the digital age, with blogs, podcasts and web sites devoted to the seedier undertones of society attracting huge followings.

But as has proven to be the case with movies, not all digital offerings are equal when it comes to authenticity or objectivity.

▶ One of the best would have to be the podcast 'True Crime Conversations' by Mamamia hosted by Jessie Stephens.

True Crime Conversations is for the curious. True Crime as a genre is as tried and tested as podcasting itself. What sets this one apart from other shows are their expert guests, real life news from cases as they happen, and a curiosity behind the mechanics of crimes and their investigations. They never treat the details as fodder for 'titulations' and focus on doing victims a service by telling their stories while not glorifying the perpetrators of crimes.

True Crime Conversations explores the world's most notorious crimes by speaking to the people who know the most about them.

It might be a journalist who covered a case from the beginning, or an author, academic or podcaster. They seek out people who have a helicopter view and can see all the moving parts. Furthermore, even though true crime as a genre has traditionally been owned by men, they choose crimes with a female angle focused on female listeners.

TOP OF THE CHARTS

True Crime Conversations has proven to be a hit with listeners and has consistently

featured at the top of the Apple podcast charts since launch, holding the number one spot for more than a week. They boast a rating of 4.5 stars on Apple.

The producers of the podcast tell us that the most common response they receive from listeners, is that they appreciate the sensitivity with which the podcast approaches the content of each episode, and the fresh perspective it gives to 'famous' cases.

"For example, our episodes on Azaria Chamberlain and Ivan Milat have been met with really positive feedback, with listeners saying they learned a great deal, thanks to the fresh and compelling information."

They report that many listeners find themselves unable to get out of the cars after they've become invested in an episode, instead sitting in the driveway, desperate to know how it ends.

"Within our closed Facebook group (True Crime Conversations) we allow our audience to discuss episodes while closely monitoring the comments for discussions that are not in the spirit of the podcast," they say.

"We also have a strict rule about not discussing cases that are before the courts in order to not jeopardise the trial process."



True Crime Conversations has proven to be a hit with listeners and has consistently featured at the top of the Apple podcast charts since launch



2019 AFPFMA PRESIDENT'S REPORT

Mike Doroshenko

After 39 years we made it! The long journey to form the Australian Federal Police Former Members Association Incorporated has been a very long time coming. While other former member Police Associations have been around for nearly 90 years, our Journey starts now.

► In the very first President's Report of the AFPFMA, I'd like to pay tribute to some of our members who started the ball rolling. People like Denis McDermott, Ian Broomby, Dave Kenemore and Terry Browne. During the mid-1990s, these gentlemen laid the foundation for our organisation, and tried to create a group for the benefit of all former AFP members. Many of these goals have been adopted into our ethos as an organisation.

I would also like to thank some current AFP members who have been a great source of support. People like Assistant Commissioners Peter Crozier and Wayne Buchhorn as well as Supt. Mick Travers and his team at Ceremonial and Recognition who do a wonderful job.

**These members have helped us
create our vision for all former AFP
members and today we are gathered
to create a milestone in our history.**

THE JOURNEY

Our formative years started on Facebook in 2009 when I created a group where former AFP members could gather, swap stories of days gone by and more importantly reconnect with each other. Many of our members at that time had not reconnected with each other for over 30 years and it was a joy to watch this group flourish, with nearly 1,200 members today.

On 30 May 2018, 30 former members of the Australian Federal Police attended a historical foundation meeting to propose the formation of the AFP Former Members Association. It was unanimously resolved that we push forward with the idea to create such a group and establish a working party to draft our objectives and a constitution. Many of those foundation members are here today, so I thank them for their commitment and attendance.

On 8 November 2018 the final meeting was held to form a committee of the AFP Former Members Association and adopt our new constitution and form the inaugural committee. I would like to thank and acknowledge the dedication shown to our organisation by our committee members Phil Spence, Dave Savage and Craig Sheehan. Our organisation is a success due to the fine work of our Vice-President Greg Ranse and the tireless effort by our Secretary Treasurer Ian Jackson. Thank you, gentlemen.

On 21 November 2018, an application was made to the A.C.T. Government to register and incorporate our Association. Then on 13 December 2018 approval was given by the ACT Government to incorporate our Association.

On 11 April 2019 the Australian Federal Police Former Members Association Inc. officially launched in front of AFP headquarters in Barton ACT. Our launch could not have gone so smoothly if it wasn't for the efforts of the Australian Federal Police Association. I particularly want to thank President Angela Smith for her support of the AFPFMA. At every turn the AFPA has been supportive and we are proud to be a partner with them.

Since we launched our membership has rapidly grown. With over 170 members collectively we have over 3,000 years of AFP service amongst our ranks. A select group of AFPFMA members have taken on the role of Ambassadors for the AFPFMA. They will be the forerunners for our organisation to spread the word about the good work we do, and to try to enlist new members to the cause. I thank our Ambassadors for their service.

We continue to work closely with the AFP Awards and Recognition team as well as the AFP Museum, who do a great job.

Unfortunately, the Wall of Remembrance which I maintain, continues to grow. A sad statistic is that over the last 12 months we have lost 40 Police Veterans with the average age of death of all former AFP members since 1979 at 61.97 years of age. All the

names of our fallen colleagues can be found on our new website at afpfma.org.au. You may also be able to grab a bargain as we have an awesome catalogue of merchandise for sale online.

MY VISION

The future is bright for the AFP Former Members Association. A future where our State Representatives will eventually become State Presidents with their own boards.

I hope that we will soon be able to have stronger ties with the AFP, so that we can practically assist them as described in our published aims and objectives.

I would like to see a proper transition program for members that leave the AFP. I believe it is important for current members to know that there is an organisation that can help them once they leave the AFP; to know that someone is there for you when you finally hand in your badge and gun at the end of the shift. The AFPFMA is there now, and current serving members need to understand that one day they will all be former members. It is up to them to help us shape that relationship and ask themselves, "How do you want this space to look when you leave?"

I would also like to see a mental health strategy, specifically for former AFP members. So many members have left the job for all sorts of reasons, but many suffer in silence from effects of a policing career long after they have left. For this reason, our Government and politicians need to do more to help our Police veterans. For example, we have a system in which its insurance company re-injures many people by having their compensation delayed, having to prove their claim over and over, making it so hard to finalise a claim after many years of court battles. Our Police veterans deserve better.

Mental health challenges are faced by many former AFP members. I recently attended the Fearless National Conversation on PTSD and also experienced first hand a wonderful program offered by Petrea King and Quest for Life at Bundanoon. We need to have a structured pathway of help for our former AFP members, one that will produce results. We will soon develop a strategic direction for the AFPFMA, one which will include a pathway for assistance.

There are many avenues for help, but no co-ordinated strategies when you compare Police veterans to military veterans and the department of Veterans Affairs. Other examples are the recent veterans discount card, and how our Police Peacekeepers are treated. There is such a stark difference of assistance comparing Police veterans and military veterans, and this needs to change. Not now, not tomorrow, but yesterday.

I hope that our Mates in Blue program will grow and receive funding to allow us to help ALL former AFP members in need, not just AFPFMA members. We have over 100 volunteers based around Australia and even overseas, who are willing to help those in need. Whether it be a regular coffee catch up, hospital visit or mowing the lawn for someone ill, there is a need and there is a will to help. It is a program that can be rolled out to all state police

forces, but for now we need to get our model up and running.

Expanding on this service, I have a dream ... a dream that one day we will have a retirement village in Canberra for our Police Veterans, similar to the RSL. A place that young recruits can come and interact with a generation that shaped the AFP in its formative years. A place where our Police Veterans can live amongst those who have served their community well, and we show thanks for their service.

We all must start somewhere and better late than never are just two clichés which come to mind.

I am proud to have served this last year as President of the AFPFMA. But please rest assured, the AFP Former Members Association is committed to helping ALL former AFP members. Make no mistake, today we are making history, as we stand together, we are celebrating our past, and strengthening our future. Thank you. ◀

President Mike
Doroshenko and
AFPA President
Angela Smith





Settle in for summer.

The weather is warming up and it's the perfect time to settle into a new home for summer. With record low interest rates, buying your first property or moving into your ideal home may have become a lot more affordable. But there are a few things to keep in mind when you're looking around for the mortgage that suits you.

When it comes to getting a loan, breaking down and understanding bank jargon will help you have a better understanding of the loan you're taking out and which benefits to look out for. Once you have a grasp of how these things work and how they can affect you, finding a suitable loan will become a lot easier and you'll get more out of what will probably be the biggest investment of your life.

FIXED VS VARIABLE

Fixed or variable interest rates are usually the most common terms that you will come across when reading about home loans, and they're easy to understand. Simply put, fixed is where the loan has the same interest rate for a set borrowing time, whereas variable rates can change. Both have their benefits and their challenges.

BENEFITS

Fixed	Variable
You know what your repayments are	You can make extra repayments
You aren't affected by rate rises	You usually get access to more features
	You can switch loans easier

CHALLENGES

Fixed	Variable
Redraws aren't always available	If rates go up, so may your repayments
Limited or capped additional payments	You don't always know what your repayments are
Break fees	

SPLIT LOANS

A split loan is where you can make a part of your loan fixed and part of your loan variable. This means that you can take advantage of what both type of loans have to offer – setting a portion of your loan at a fixed interest rate and having benefits such as knowing what your repayments will be, and another portion as variable, so if the interest rate drops, you can take advantage of that for that portion of your loan. While the split loan isn't as common as a taking out a straight fixed or variable loan, it does offer another option so that you can find the best loan for you.

While both have their benefits including reducing the amount of interest you pay over the life of your mortgage, the benefit of using redraw over offset is that it's a little harder to get access to your money, as it's not a transaction account, so you may end up with more savings!

REDRAW VS. OFFSET

A redraw acts a bit like a savings plan, however you're using your mortgage account. Say your mortgage repayments per month are \$2,500 and you put in \$2,700 per month, you're not only reducing the mortgage and subsequent interest, but you'll also be able to get access to the \$200 X 12 months later. Of course, if you withdraw the additional money, your interest and outstanding balance will revert.

When it comes to getting a loan, breaking down and understanding bank jargon will help you have a better understanding of the loan you're taking out and which benefits to look out for.

On the other hand, an offset account is a transaction account, and works a little bit like a counter balance to your mortgage. If your mortgage has a balance of \$500,000 and you have \$20,000 in your offset account, you'll be only paying interest on \$480,000. Usually the offset account is only available with variable interest rates, but different banks and financial institutions can offer different options.

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 for more information.

Some of the ways people use an offset account is as a savings account for big cost events – so you can put in money for Christmas, a holiday or even deposit your pay in there.



Merchandise Order Form

▶ AFP/AFPA MERCHANDISE



SECTION 1: PERSONAL DETAILS

First Name:	Surname:
Position:	Team/Area:
Phone:	Email:
Billing Address:	
Postal Address:	
Send via: <input type="checkbox"/> Internal Mail <input type="checkbox"/> Express Post (\$15) <input type="checkbox"/> Hold for Collection	

SECTION 2: ORDER DETAILS

Item	Cost inc. GST (\$)	Qty	Total (\$)
AFP Coloured Shield Plaque	\$70		
AFP Australia Plaque	\$70		
AFP Plaque (Glass)	\$65		
AFP Plaque (Pewter)	\$60		
AFP Coaster Set	\$37		
AFP Cuff Links	\$25		
AFP Gloss Mug	\$20		
AFP Pen	\$20		
AFP Key Ring	\$12		
AFP Stubby Holder	\$9		
AFP Tie Tac (coloured, silver, gold)	\$7		
AFPA Soft Shell vest	\$60		
AFPA Silk Woven Tie	\$25		
AFPA Tie Bar	\$12		
AFPA Lapel Pin	\$7		
AFPA Stubby Holder	\$7		
AFPA Eco Cup	\$15		
		Subtotal:	
		Express Post (\$15):	
		Total (\$):	

SECTION 3: PAYMENT DETAILS

Payment Type: <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> AMEX <input type="checkbox"/> Please invoice me	
Card Number:	Name on Card:
Expiry:	CCV:

OFFICE USE | Processed by

Name:

Date:

Invoice Number:

Please return completed order forms to the AFPA by email: afpa@afpa.org.au

Catalogue 2019

▶ AFP/AFPA MERCHANDISE



AFP Merchandise items



Coloured Shield Plaque | \$70.00



Australia Plaque | \$70.00



AFP Plaque (Glass) | \$65.00



AFP Plaque (Pewter) | \$60.00



Coaster Set | \$37.00



Cuff Links | \$25.00



Gloss Mug | \$20.00



Pen | \$20.00



Key Ring | \$12.00



Stubby Holder | \$9.00



Tie Tac (coloured, silver, gold) | \$7.00

AFPA Merchandise items



AFPA Soft Shell vest | \$60.00



AFPA Silk Woven Tie | \$25.00



AFPA Tie Bar | \$12.00



AFPA Lapel Pin | \$7.00



AFPA Stubby Holder | \$7.00



AFPA Eco Cup | \$15.00

See over the page for the Merchandise order form

Settle in for SUMMER



Police Bank Owner Occupied Home Loan

variable rate*

3.18%/PA

comparison rate*

3.22%/PA

spend summer in your new home!

save
\$545[^]
with a waived
establishment fee

APPLY TODAY

VISIT POLICEBANK.COM.AU/AFPA
OR CALL 131 728

Terms & Conditions:
Effective Date: 14/10/19. Terms and conditions apply and are available on request. Fees, charges and lending criteria apply. A Financial Services Guide (FSG) is available at all Branches, on our website and upon request. #This Home Loan is only available to owner-occupied borrowers who apply between 14/10/19 – 31/12/19 and have their loan funded by 28/02/20. Minimum loan amount is \$50,000. Not available for investment purposes or for refinancing of existing Police Bank loans. This Home Loan cannot be taken in conjunction with any other offer, bonus or discount. This Home Loan cannot be split with a fixed term or any other Police Bank Home Loan product. A maximum Loan Value Ratio (LVR) of 80% including the capitalisation of Mortgage Protection Insurance applies. This Home Loan is a limited time offer and can be withdrawn at any time. [^]This offer is only applicable to single security loans. *The interest rate and comparison rate is current as at 14/10/19 and is 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.

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