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**Operation Protect
Northern Territory**

**Farewell to
Angela Smith**

**Member Survey
2020**



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PO Box 19, Narrabeen, NSW 2101
Phone: (02) 8004 8612 | Fax: (02) 8004 8611
info@boodigital.com.au | ACN: 153 128 860

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Magazine cover: AFPA members have been deployed to the Northern Territory, to assist with Operation Protect.

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AFPA EXECUTIVE MEMBERS



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President



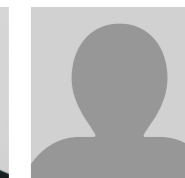
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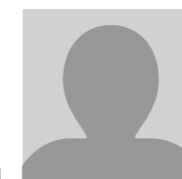
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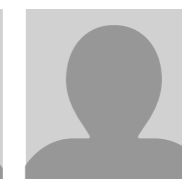
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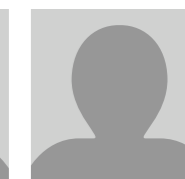
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Protection)

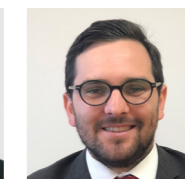


Troy Gordon
National Executive
Member
(ACT Policing)

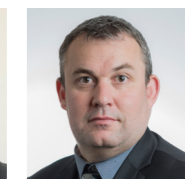
AFPA STAFF MEMBERS



Vince Kelly
General Manager



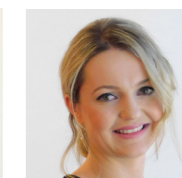
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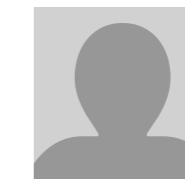
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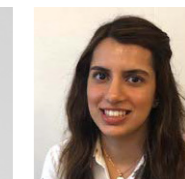
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Katherine Abberfield
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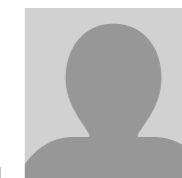
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Industrial Officer



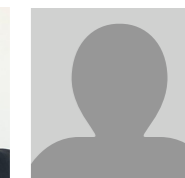
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Brian McIver
Member and
Communications Officer



Bob Muir
Membership
Services Officer



Bob Clark
Business Services

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Member Survey 2020

You, the membership, have spoken and the AFPA have listened



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Farewell to Angela Smith

As Angela Smith steps down, Alex Caruana takes over the role of AFPA President

OUTGOING PRESIDENT'S REPORT

Angela Smith, President



President
Angela Smith

▶ This message is my last to you as President. I am stepping down from the role for personal reasons, specifically to care for family members.

As a dear friend has said to me, it is paradoxically the hardest yet easiest decision to make.

Being your President has been one of the most fulfilling periods in my career, and I thank you for the trust you have placed in me. It has been my honour to represent you and to help lobby for you. I know that my successor, Alex Caruana, will treat his new role as seriously as I have and advocate as loudly as the rest of the Association.

My last duty as President is to outline what I have been involved with over the last three months. Alex will be taking over the management of these issues, and I am more than confident they will be safe in his hands. Alex has been my Vice-President for some time now, and his day to day work as Principal Organiser has instilled in him an intimate understanding of the AFP, its members, and the environment they work in.

COVID-19

Since the publication of our last magazine, COVID-19 has become entrenched within our psyche and daily life. Members in Victoria are the latest to experience extreme hardship and being tested, with a second lockdown now having been implemented. We urge you to stay in close contact with the Association and your Delegates, as well as to keep an eye on your colleagues' wellbeing. Most importantly, self-assess a few times a day.

Hopefully, by now Melbourne members would have been able to enjoy a coffee on us. Do not hesitate to reach out to us again for any other individual assistance we can give you. We're speaking to our Victorian Delegates regularly – but our lines are also always open to you.

SPECIAL NATIONAL COUNCIL

This year was the first time that the AFPA's Special National Conference was held virtually using ZOOM. Overall, the conference was a success, with the AFPA National Office utilising a variety of technologies to engage with attendees on the day. Outside of our official agenda, we encountered a lot of questions around the Association's current activities and priorities. We have captured all of the Delegates' questions, and prepared notes and infographics to explain the current climate and our actions around the EA. These will have been distributed to you by the time you read this. Please reach out to your Delegates with any questions, or contact us via afpa@afpa.org.au.

ACT ASSAULT POLICE LEGISLATION

The 21st of May saw a welcome resolution to the Association's lobbying for specific "assault police" legislation in the ACT. This has been a prolonged exercise; we first started pushing for these laws back in 2012, and over the last year have sat down with both the ACT Government and the Opposition to draft a bill.

The new laws support the safety and protection of police officers and PSOs while executing their duties in the ACT, and establish three new offences under the Crimes Act (1900):

- Assault against police officers and PSOs
- Exposing police officers and PSOs to a risk of safety, and
- Driving at / causing damage to a police vehicle

I would like to thank Minister for Police and Emergency Services Mick Gentleman, MLA for his help in passing the legislation in the Assembly, as well as the Shadow Minister Giulia Jones, MLA for her help in drafting the bill. I would also like to especially thank AFPA Media and Government Relations Manager Troy Roberts for his tireless efforts in assisting the different politicians to work together and get this done.

Although we're happy with this outcome, the current assault police legislation in the ACT is only a starting point. We're continuing to press for higher maximum periods of imprisonment for these offences and would expect both political parties to support this without reservation or wavering.

EVALUATION INTO ACT POLICING

Recently I contributed to the Standing Committee on Justice and Community, to assist with a periodic evaluation of ACT Policing's role as the police service for the Greater Canberra area.

This is aligned with the Minister for Police and Emergency Services' current Ministerial Direction focusing on transitioning to a new policing service model. The Direction sees ACT Policing evolving in line with population growth and community expectations by providing a proactive, community-focused policing service, centred on the disruption and prevention of crime.

Speaking to the Committee, I was mindful to highlight that the provision of community policing to Canberra by the AFP, an elite world-class police service, has had significant effects on safety levels within the Territory as well as generated very positive community sentiment towards ACTP officers (especially this year). The ACT benefits enormously from the expertise of the AFP, through ACT Policing. These levels of outcomes would not be the same if the ACT were policed by another jurisdiction, or if the ACT Government introduced its own police service.

For this reason, the AFPA has made a strong representation that fundamental changes to the ACT Policing arrangement (through creating a separate organisation or a contract arrangement with a state police service) would be a costly and inefficient exercise, with poor community outcomes as a result. The ACT would have to re-staff and re-equip from scratch and managing the handover of general duties/beat policing, CI and Triple Zero would be particularly difficult.

New South Wales Police was floated as a theoretical alternative to the AFP for ACT-based community policing.

I was careful to highlight that although NSWPF could potentially match the expertise of the AFP, we felt that logistically they could not provide the same dedicated service to the ACT that is currently provided by the AFP.

We also highlighted that the robust capabilities of the AFP in the fields of intelligence, counterterrorism and specialist functions can only assist and positively influence the capabilities of ACT Policing. This is especially relevant in the current climate.

The AFPA is supportive of the Ministerial Direction and believes it provides strategic direction to ACT Policing from the ACT Government without imposing operational direction to ACTP. The Direction also provides the clear expectations of the Minister in delivering a quality and effective police service to the ACT community, while ensuring a collaborative approach and partnership with the ACT Government.

With this support in mind, the Association believes that the best policing model for the ACT is the current arrangement.

EA

COVID-19 has imposed an unprecedented need for members to be available, immediately and indefinitely. In March, AFP Leadership cancelled all booked and approved recreation leave. Since then, some members have been seconded to Operations Protect and Bandora while others are worked to the bone

performing regular duties, yet in extreme conditions in ACT Policing or National Operations. This current climate makes it almost impossible for members to take recreational leave – even if they can get it, they must contend with travel restrictions and social distancing requirements.

The accrual of mandatory rest days (MRDs) depends on members having less than 228 hours of recreation leave, yet it is basically impossible to use this rec leave right now.

I have requested an exemption for all AFP members, as well as credit of the additional MRD under clause 40(8) of the EA. The request was sent on the 14th of July, and I hope by the time of reading this that the matter will have been resolved.

UPRISE

The AFPA office has recently rolled out a new suite of support tools to all employees. Uprise offer solutions for both large and small organisations, covering a broad range of job functions. The Uprise app forms the core of weekly and monthly checks, with extra features such as one-on-one phone calls, exercise/breathing suggestions, webinars and mindfulness training. Uprise provides these completely confidential services through a team of qualified counsellors and registered psychologists.

We're happy to have made Uprise available to our team, and this is well-aligned with the aims of our Employee Assistance & Wellbeing Policy.

FINAL WORD

I urge everyone to read the incoming President's message, as well as carefully read the EDM and infographics sent on the 16th of July concerning Special National Council 2020 and the move to the next Enterprise Agreement. We all need to ensure that we are on the same page and are in a strong position to get the best EA possible.

Working in the AFP is still a great career, full of opportunity and possibilities. It is within our control to ensure that the pay and entitlements we receive reflect our dedication to putting ourselves on the line every day, around the country and overseas.

I would like to thank everyone for the messages of support they've sent since my announcement, and for their friendship during my time as President.

I will miss you all.

With best wishes,
Angela Smith ◀

Find the incoming President's message on the following page.



President
Alex Caruana

INCOMING PRESIDENT'S REPORT

Alex Caruana, President

Initially, the thought of stepping into Angela's shoes seemed incredibly daunting; however, this was tempered by the close relationship we have held as President and Vice-President. Angela was happiest when speaking and meeting with members directly and hearing their concerns.

I am also of this mindset that the AFP(A)'s most important work and achievements are driven through our frontline chats with members, the issues they raise, and the actions the Association takes to resolve them.

Just like Angela, I will advocate for the entirety of the AFP(A) membership, both sworn and unsworn.

As Angela has noted in her final President's report, the matters she was previously managing have been handed over to me, and I urge you to contact me if necessary regarding them.

The below report highlights some of the work I have been doing over the last quarter as your Vice-President; I will continue to monitor these issues in conjunction with your Delegates.

The Association Executive have met and appointed Mr Vince Pannell as Vice-President. As usual, elections for the offices of both President and Vice-President will take place at the next National Council meeting in March 2021.

COVID-19 UPDATE

The emerging increase in active cases, renewed lockdowns, and interstate border closures mean many members (notably Victorian) are likely to be put, or remain, in harm's way.

The AFP(A), with tremendous help from AFP(A) Melbourne Zone Delegate LSC Nick Bryce, have managed to secure priority testing for AFP employees. This not only means less time on leave waiting for test results but also quicker peace of mind for members and their families. I know that you all have felt

the effects of the COVID-19 pandemic. If you are experiencing symptoms, the AFP(A) recommends you get (priority) tested and stay home to help stop the spread.

I wish to reassure you again that we remain committed to providing high-quality services to any members who require assistance during these difficult times. If you have any WHS, Industrial or other concerns, please don't hesitate to reach out – phone 02 62851677 or via afpa@afpa.org.au. We are here to help.

DISCOUNTS FOR AFP(A) EMPLOYEES

I hope you all had the opportunity to take advantage of the considerable and extensive discounts available to our members on "First Responders' Day". While it may have been contentious for a small number of you, I want to assure you that you cannot be sanctioned for using your AFP(A) affiliation to receive a discount. There are no restrictions on discounts or benefits accessed by virtue of membership to a professional association, trade union or club (such as the AFP(A)).

Organisations like ours have often negotiated corporate arrangements with private companies to provide discounted goods and services to their membership. If you would like further information on this, please see the report in this edition of BlueStar from the Manager Legal & Industrial or contact me directly.

The AFP(A) have negotiated an extensive array of discounts and benefits (afpa.memberadvantage.com.au) to make living in these hard times easier and keep money in members' pockets. These discounts and benefits range from fuel and shopping discounts through to discounted airfares and cruise tickets. Many members have saved a lot of money using these discounts. We've included some case studies elsewhere in this issue to highlight the savings you can make every day.

If you have an idea for a vendor (preferably a national one) that you think might like to support AFP(A) members, please do not hesitate to contact me.

PROPOSED WAGE RISE FREEZE

The primary goal of the AFP(A) is to ensure that members get fair pay

and conditions. Band 1-8 members have received a meagre -6% over five years. It would be fair to say most members have already "pre-paid" any proposed wage freeze.

The Federal Government is again trying to short-change you, even after the AFP(A) successfully lobbied to stop their first attempt by freezing the 1% you had bargained, voted for, and were entitled to.

The primary goal of the AFP(A) is to ensure that members get fair pay and conditions. Band 1-8 members have received a meagre -6% over five years. It would be fair to say most members have already "pre-paid" any proposed wage freeze.

The Federal Government is again trying to short-change you, even after the AFP(A) successfully lobbied to stop their first attempt by freezing the 1% you had bargained, voted for, and were entitled to.

Now the Federal Government wants to freeze any impending increases to your wage. This is a further incursion by the draconian federal industrial framework. This framework has, for too long, caused an erosion of members' entitlements. Industrial agreements have been created which have impacted on operational outcomes and your ability to do what you are paid to do – maintaining the safety and protection of all Australians.

One wonders just what exactly the Department of Finance and the Treasury know about operational policing. Do they remember the two years you went without an increase during the last bargaining? How will this pay freeze help keep Australians safe?

Whether it's Op Protect, Op Bandora, community policing or national taskforces, the work keeps coming. It isn't being frozen. Neither should your pay.

Forget the Freeze #FTF

Kindest regards and IU
Alex Caruana

MACRO
FRESH FOODS

AFPA is proud to announce a special offer to members

AFPA MEMBERS WILL RECEIVE THEIR 10TH MEAL FREE AND FREE DELIVERY TO YOUR HOME OR STATION WHEN ORDERING 10 OR MORE MEALS*.

Do you need low carb or high protein meals? Plant based, vegetarian or vegan meals? Don't worry, Macro Fresh Foods have you covered too!

Macro Fresh Foods can create a customise your meal based on your preferences, meal sizes and/or plans. The meals contain premium proteins, lower GI carbohydrate, high fibre, healthy fats and lots of vitamins and minerals. Their team will work with you and their nutritionist to help you achieve your health goals.

Macro Fresh Food is a local Canberra company that offers exciting meals designed in consultation with nutritionists and prepared by their professional chefs.

Go To www.macrofreshfoods.com.au and use the code AFP(A) to take advantage of this promotion. Order before 11am for next day delivery!



LEGAL AND INDUSTRIAL

Matthew Peterson, Manager, Legal & Industrial

Manager,
Legal & Industrial
Matthew Peterson

The level of scrutiny placed upon AFP members for potential instances of impropriety and corruption is exhausting. The LEIC Act and the Significant Corruption Issue Agreement disregard the level and type of the benefit, whether it was requested, and whether the member is even aware they've received it. Technically, every allegation must be inspected.

LEIC ACT

Members of the AFP are subject to particularly high levels of scrutiny in relation to their conduct. Not only are members subject to the AFP Code of Conduct and Part V of the Australian Federal Police Act 1979 (Cth), which sets out the Professional Standards framework, AFP members can be subject to investigation under the Law Enforcement Integrity Commissioner Act 2006 in relation to corrupt conduct.

The LEIC Act provides for the process for investigating corruption regarded as "significant". PRS also have scope in relation to investigating corruption allegations within Part V of the AFP Act.

Under section 19 of the LEIC Act, if the AFP becomes aware of a potential corruption issue, they must notify ACLEI. The AFP is required to advise of a corruption allegation – with no discretion not to do so (it doesn't matter whether the allegation is for a "significant" or a "non-significant" corruption issue).

Depending on whether "significant" or "non-significant", either the AFP or ACLEI are responsible for the investigation of the matter.

THE AGREEMENT

The AFP and ACLEI, under section 17 of the LEIC Act, entered an agreement on May 25th 2016 which defines "non-significant" corruption. The Agreement both lists types of conduct which are not to be considered "significant" corruption issues, as well as makes specific reference to an example of "non-significant" corruption.

What we most commonly see is a matter referred to ACLEI on the basis that a member has obtained a benefit because of their position. The Agreement provides that:

"An incident of a staff member using his or her position as an AFP member to receive a low-value benefit, such as obtaining free or discounted food or receiving free use of the public transport system (when unconnected to the AFP member's duties)."

Again, under circumstances where a member obtains a benefit (even a low-value benefit), the AFP is obliged to report such matters to ACLEI under the LEIC Act.

CONSIDERATIONS

If an employee receives a general unsolicited discount (see below) and has not overtly used their position to obtain it, it is unlikely that this would be considered corruption (even non-significant corruption). However, if in such a case the employee has actively sought a benefit by virtue of their employment with the AFP or has a relationship with a retailer or supplier that could be considered inappropriate, other conduct issues could arise. For example, the employee may have brought the AFP into disrepute by their actions or may not have declared a conflict of interests.

"This is a complex area. Even obtaining unsolicited discounts has potential to diverge from the AFP's strict behavioural requirements of its employees and the AFP values. It is an area where common sense must dictate. If it feels somehow wrong, ask first, or don't do it. Our discussions with PRS have led to the following: genuine unsolicited discounts provided by retailers to AFP staff are unlikely to be investigated as corruption issues; however, this is caveated by whether or not other breaches of the Code of Conduct may have occurred."

GENERAL UNSOLICITED DISCOUNTS

Retailers and food outlets often provide discounts to certain

members of the community unprompted, particularly those within emergency services. Stores within shopping centres and airports often offer discounts to all staff members employed in that particular shopping centre or airport. It is also not unusual for stores to automatically apply discounts to uniformed emergency service personnel, such as police, firefighters and paramedics.

The key in these scenarios is that those employees do not request, demand or otherwise solicit the discount by virtue of their employment.

Scenario: ACT Policing officers Constable Bill and Constable Belinda are called to the local Westfield to respond to an incident. After the job, the constables decide to purchase takeaway coffees before heading back to the station. Unbeknownst to them, the cashier applies a 10% emergency service discount to their order.

Scenario: Sergeant Joe works at Brisbane Airport. The Brisbane Airport Food Court gives a 10% "staff" discount to all people who work at the airport (e.g. janitors, flight attendants, McDonald's employees, etc.). At lunch, Joe goes to Hungry Jacks to quell his monstrous appetite. The Hungry Jacks employee recognises Joe and applies the 10% discount. As this discount is accessible to all people who work at the airport, this discount is acceptable.

While AFP employees may not overtly use their position to obtain a benefit, before accepting such benefit, regard should also be given to the possible motives of the retailer or supplier in offering such a benefit. For example, is it something they only offer to police, or to all emergency service staff and personnel that work in a particular location (such as an airport)?

ASSOCIATION, UNION OR CLUB MEMBERSHIP

There are no restrictions on discounts or benefits accessed by membership of a professional association, trade union or club (e.g. AFPA or the Police Community Youth Club). Organisations such as these have often negotiated corporate arrangements with private companies to provide discounted goods and services to their membership.

Scenario: Jack is a paying member of the AFPA. He wants to buy some new boots and noticed that AFPA members are entitled to a discount

with RM Williams. As this is an AFPA discount available only to AFPA members, Jack is within his rights to access this discount.

CONCLUSION

With the recent "First Responders' Day" held nation-wide to recognise and reward police and emergency services personnel with promotions and discounts, there was a high amount of confusion among AFP members about whether they could take advantage of what was on offer. This was compounded by an all-staff email declaring that AFP members were not allowed to use their credentials to attract a First Responders' Day discount.

To address this, the Association contacted retail companies directly to negotiate those same discounts being offered to AFPA members on First Responders' Day.

Despite our clear messaging advising of the AFPA discounts, a significant portion of members was understandably still worried and concerned that they would be potentially opening themselves up to allegations of corruption. People were unsure whether there was really a distinction between an AFP member and an AFPA member.

The upshot of it is this: yes, you can seek out and take advantage of financial discounts and offers made to AFPA members. This is entirely above board, and there are some very tangible benefits to doing so. As well as First Responders' Day, we've included a few case studies elsewhere in this issue of members who have saved both in big one-off purchases, as well as regular savings on weekly expenses. These savings, coupled with the tax-deductibility of membership, mean more money staying with you.

In relation to the broader issue, we will continue to engage with the AFP and ACLEI to agree on a sensible position regarding benefits and discounts offered to AFP members. We would hope a framework can be put in place that allows members to access offers which are often open to all law enforcement/emergency services organisations, yet still maintains the integrity of the AFP and ACLEI.

However, until such a change, members must be particularly careful and cautious when receiving discounts or benefits by virtue of their employment. ◀

CONTINUING TO SUPPORT OUR AFPA MEMBERS



AFPA with Samantha Granter and Greg Hedger

Sale of Property AFPA Offer 0.5% OFF Agreed Sales Commission

Property Management AFPA Offer 7.7% plus a free in-going inspection

As Licenced Agents & Stock and Station Agents we offer a full range of property services from Premium Residential to Rural Acres. Join the growing number of AFPA members who entrust their property transactions to Samantha and Greg.



SAMANTHA GRANTER 0402 507 902
samantha.granter@belleproperty.com

GREG HEDGER 0427 214 337
greg.hedger@belleproperty.com



National Police Remembrance Day,

29th September 2020

*I am a Constable,
of past and present day;
And of the future, friends,
in your hands, may I say;
We stand beside you, in the shadows,
learn from our mistakes;
cherish values that we died for,
be warned the price it takes;
And as you kneel in silence,
gently bow your heads to pray;
I thank you, for all of us,
whose sacrifice, marks this day.*

AFFPA General Manager Vince Kelly was joined by AFFPA staff Bob Clark and Chelsea Lawson, at the National Memorial to mark the 21st Anniversary of the death of NT police officer Glen Huitson. Vince joined the NT Police with Glen on the 12th of January 1987. Glen was murdered in the NT on the 3rd of August 1999.

The Path To Here

By Scott Williams,
CEO Police Health & Emergency Services Health

Police and emergency services personnel have always rallied together in the hardest of circumstances. Pandemics, bushfires, floods, accidents... Sometimes we share wins. All too often we share in grief. Regardless the call, it gets answered.

So when our colleagues working in fire, medical and rescue began crying out for access to health cover that understood the mental and physical health implications of the job... Police Health took action.

With the advantage of a blank canvas, we copied the best of Police Health – the values, the team, the unique cover and service – to create Emergency Services Health.

Along with a commitment to quality service and cover, both Police Health and Emergency Services Health share a focus on continually shaping and enhancing the benefits we offer based on member feedback and needs. And so it's thanks to our members that we are what we are.

One of the ways we listen to our members is through surveys and research, and so we recently invited our members to take part in IPSOS's in-depth 'Healthcare and Insurance Australia Report'. Though it was our first time involved, IPSOS's research is extremely well regarded having been around since 1987 it carries a lot of weight in the health industry.

Out of the 29 health funds who took part (big and little players alike), the remarkable feedback from our members placed us as follows in these key areas:

'VERY TRUSTWORTHY'

1st Place: Police Health (Score 8.1)
2nd Place: Emergency Services Health (Score 8.0)
3rd Place Score: 7.6
Average Score: 6.2

'REBATES ON SERVICES'

1st Place (Equal top): Police Health (Score 8.1) & Emergency Services Health (Score 8.1)
3rd Place Score: 7.1
Average Score: 5.8

'MAKES PRIVATE HEALTH INSURANCE EASY TO UNDERSTAND'

1st Place: Emergency Services Health (Score 7.4)
2nd Place: Police Health (7.0)
3rd Place Score: 6.6
Average Score: 5.6

'CUSTOMER SERVICE'

1st Place: Emergency Services Health (Score 8.2)
2nd Place: Police Health (Score 8.0)
3rd Place Score: 7.9
Average Score: 6.6

'HELPFUL ADVICE'

1st Place: Emergency Services Health (Score 7.7)
2nd Place: Police Health (Score 7.6)
3rd Place Score: 7.4
Average Score: 6.1

'VALUE FOR MONEY'

1st Place: Emergency Services Health (Score 7.7)
2nd Place: Police Health (Score 7.5)
3rd Place Score: 7.0
Average Score: 6.0

'NET PROMOTER SCORE'

1st Place: Police Health (Score 75%)
2nd Place: Emergency Services Health (Score 74%)
3rd Place Score: 71%
Average Score: 30%

'STRONGLY RECOMMEND RATING'

1st Place: Emergency Services Health (Score 8.1)
2nd Place: Police Health (Score 7.9)
3rd Place Score: 7.3
Average Score: 5.8

These results are testament to the strong support of our members, whom we are proud to serve and protect through the provision of quality cover.

We also owe a debt of gratitude to the Police and Emergency Services departments, unions, associations, organisations and charities around the country who, through the relationships we foster, play a significant role in ensuring we are delivering the most relevant, genuine and quality health cover specific to the needs of our first responder community.

But we are not the type to rest on our laurels.

We identified, and the oscillation between 1st and 2nd place in these IPSOS results confirmed, that across the two funds Police Health performed better in some areas and Emergency Services Health performed better in others.

In an ideal state, all our members should have access to the best of both worlds, and so, driven by our vision to be a 'world class fund of the future', we sought and received approval from APRA to amalgamate into one fund.

Through amalgamation, we're in a position to deliver the absolute best of breed health cover in the most efficient way to all those who protect our community on the front

About Scott Williams, CEO Police Health & Emergency Services Health



As the son of a Cop, a Registered Nurse by background, and 30 years of experience overseeing the clinical and managerial administration of public and private hospitals both in Australia and abroad (including 4 years as the CEO of the North Eastern Community Hospital in Adelaide) – Scott is an ideal fit to lead Australia's only private health fund devoted to the Police and Emergency Services community.

line, and importantly, to all their families too, while retaining our not-for-profit status and the distinct identities of both Police Health and Emergency Services Health – after all, for all the similarities between Police and the many sectors within emergency services, we fully recognise that each are still unique.

A long-petitioned extension to Police Health's eligibility criteria has also been made possible through amalgamation, which now for the first time allows, for example, the parents and siblings of Police officers to join.

State-based joining restrictions on retired Police and their families have also been lifted, making our cover more accessible than ever to the police community across the country.

Looking longer term, the operational efficiencies gained from amalgamating will help us further increase member value and keep downward pressure on member premiums. While increased growth possibility and buying power will help strengthen us further into the future.

Our success, however, will continue to boil down to our members. Keeping our first responder community engaged and happy with the cover we offer is not only our key to success, it's the reason our staff are proud to work for you every day.

You deserve the best when it comes to your health - that's why we're here.

References: IPSOS Healthcare and Insurance Report Australia 2019

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.*

For our complete guide for talking to your kids about COVID-19, further COVID-19 related help guides including Mental Wellness Checks and downloadable emergency services colouring templates, visit health.policehealth.com.au/covid-19/.

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



COVER LIKE NO OTHER



Farewell to Angela Smith

This issue of BlueStar sees a few different retrospectives established, as well as some visions of the future. We look back on the career of Sgt. Bob Muir, on the history of the AFP Sergeants' mess, and prepare to honour fallen comrades on National Police Remembrance Day. And we look towards the future with Commissioner Reece Kershaw, as well as disaster policing through the lens of Operation Protect.

Internally at the Association we are also taking stock and contemplating the future, with the departure of Angela Smith from and the arrival of Alex Caruana into the Presidency.

Angela has made the difficult decision to leave so that she can care for her father.

Angela is very humble, so just getting some of her background fleshed out onto paper was an achievement in itself. Reading it again now is bittersweet, and we're again reminded of just how lucky we were to have her.

Deciding to become a police officer at 40 is usually a sign of a mid-life crisis, but Angela's strong sense of public duty saw her move to the AFP come after a stint in the army, and a period in the ACT Department of Public Prosecutions as a criminal lawyer. Working closely with members, she gained a level of insight into policing not normally possible for lawyers in other Australian jurisdictions.

She has a history of short and intensive study when changing careers, first Applied Science and later Law, for careers as a soil scientist in Bendigo and then in the DPP in Canberra. This time however, diminutive Angela found herself running around "the room" at Majura alongside recruits 20 years younger than her and then poring over lecture notes in her spare time and before bed.

After graduating and then a few years on Beats around Canberra's nightclub strip

(where she further developed her already loud voice), Angela's sergeant suggested that she run as a Delegate. After another seven or eight years in ACT Policing (Prang Gang, General Duties, City Watchhouse, Tuggeranong Station and lastly a transfer to National to work in PRS), Angela finally accepted the role of President and took a leave of absence after ten years of policing.

When she first walked through the doors of the AFPA office, it was at a time when the Association faced significant challenges.

She focused on the absolutely essential need to restaff and rehabilitate, reaching out to a colleague in another jurisdiction for help in redrafting governance and implementing standardised processes for handling matters.

"I had met Angela a couple of times before I started here and perhaps like others I underestimated her. In December 2015 there was just the two of us and a couple of part time paralegal staff. We now have a total staff of 13, including a Legal & Industrial team, comms team and admin that can support members at all times. Ange is passionate about member welfare. I hope on her return to the AFP Commissioner Kershaw harnesses her skills, knowledge, and passion for the good of all the good women and men in the AFP"

Vince Kelly, APM.
AFPA General Manager

As Angela stabilised the office and its functions, she began looking outward to re-engage with members and start getting her face in front of the people who mattered. Trips around the country visiting stations and offices became a regular occurrence. On her first trip to Perth, at musters Angela told members that her ultimate goal was to continuously move the Association forward and that she was determined to build a union that they could be proud of.

"Angela had a knack at building rapport with members (or potential members). With the hectic pace the AFP often finds itself in, it's easy to turn up to meetings or musters to get "the job done" but forget pleasantries. 'Good morning'. 'How is your day going?' 'What are your plans for this week?' all carry a lot of weight to remove boundaries and build a rapport.

"Angela was dedicated to the cause, and was like a little Energiser bunny resolute to get the job done. Even though the job is often thankless, she was the first in the office of a morning, and would still be around in the late evening to get the job done. Angela taught me that people like to say 'no'. It is our job to make that a 'yes', and get the changes members need. She taught me not to expect any thanks or pats on the back; seeing the change you helped shepherd will be enough reward in itself"

Alex Caruana, newly-appointed President of the AFPA

▶ "Angela had a knack at building rapport with members (or potential members). With the hectic pace the AFP often finds itself in, it's easy to turn up to meetings or musters to get "the job done" but forget pleasantries. **'Good morning'. 'How is your day going?' 'What are your plans for this week?'** all carry a lot of weight to remove boundaries and build a rapport.

Alex Caruana, newly-appointed President of the AFPA

With its renewed focus and energy, the Association soon started to regain respect within the policing and union sector. Doors to powerful politicians started opening again. As well as working towards a better environment for AFP members, Angela pioneered knowledge and best-practice sharing with other police union presidents. The Association morphed into a nationally-focussed member association frequently held up as a benchmark of policing advocacy.

And meanwhile the AFPA's membership grew and grew.

Angela ultimately became very active within the activities of the Police Federation of Australia (PFA), and was elected as Chair of the Women's Advisory Committee. The Committee serves to increase the participation of women within (traditionally male-dominated) police associations and unions in Australia and New Zealand. This then has an ancillary benefit to female members of the unions.

Now, anyone who has met Angela could be forgiven for not believing that she has ever had any problem whatsoever in policing due to simply being a woman. But the WAC's core focus of equality of opportunity for all is well-aligned with Angela's own beliefs.

▶ **"It has always been easy to respect Ange. Her kind and caring way for anyone who stumbled into her orbit has always been something I admired about her. And talking with Ange over the past few years about many different things hasn't just been a source of comfort and inspiration, it has oftentimes been quite a comical experience. Ange's great sense of humour and self-deprecating, no-nonsense, straight-talking style always lent itself to getting the job done with plenty of wit and good grace along the way.**

Angela's advocacy on behalf of her members and, in her broader role as Chair of the PFA's Women's Advisory Committee, will be greatly missed, as will her brand of leadership.

Her parting will be regretted by many women officers within the PFA and its staff in Canberra.

I thoroughly enjoyed my time working with Ange and I will very much miss her camaraderie and support, as will many"

Bernie Zimmerman, Secretary of the Police Association of South Australia

Part of the President's role is to advocate as strongly as possible with the highest level of policing management. The former senior connie has established a close and respectful relationship with AFP Commissioner Reece Kershaw, with both in complete agreement on the importance of professional associations. It's the kind of relationship where Angela and Reece

had each other's number saved to their phone, but weren't shy to firmly (and often publicly) agree to disagree.

▶ **"I had a really productive and constructive working relationship with Angela as the President. I respect that role and I think it's a good thing. For me it's been great having those conversations where stuff is brought to my attention - but we didn't always have to agree. That's where it's healthy, our democracy. Having different ideas and viewpoints. I think Angela's done really well and continues to - I know that's really a tough job. Keeping everyone happy. Because most of her day will be members not being happy. And dealing with those members can be quite challenging - but that's what the role is"**

Commissioner Reece Kershaw, APM

Several years into Angela's presidency saw the Association reap the benefits of the systems and procedures that she and Vince



Back Row: Sam Milner, Damien Full, Phillip Peattie, Greg Monaghan, Strachan Wilson, Denis O'Donnell, Blaise Cooper, David O'Donohue
Middle Row: David Driessen, Michael Ford, Adam FitzGerald, Lian Nicholson, Damien Toohy, Adam Rhynehart, Michael Bunt, Andrew W
Front Row: Helen Suttie, Angela Smith, Sgt Sue Anderson, CPO Audrey Fagan, Senior Constable Craig Baird, Clare Stevenson

Constable Angela Smith on graduation day. Angela is second from the left in the front row.

had implemented back in 2015. There were standard timeframes, journeys, and outcomes for member matters and the capabilities of the Association to "triage" new enquiries meant that everyone received the help they needed, when they needed it.

▶ **"When I commenced at the AFPA in early 2018, it was as if the Legal & Industrial Team had been in place for decades. It was a surprise to me to find out that this had really only been developed since Angela commenced as President."**

Angela's leadership has been crucial for the work the Team continues to do on behalf of members. Her drive to help members and do what is best for them has been the foundation to the work the entirety of the AFPA does. This will continue to be the case in the future and is certainly her legacy"

Matthew Peterson, AFPA Legal & Industrial Manager

"Legacy" is a good word for Angela; too often people latch onto a word as a "nice

to have", or "would if we could", using it to define themselves nicely and neatly without actually earning it. But looking after the best interests of members, and making sure they were treated fairly through meaningful change was something Angela actually did tangibly.

Together with Troy Roberts, she waded through all the red tape and got new laws pushed through, defining "assault police" in Canberra.

The laws don't carry her name, but members know just how they came about. I'm a little in awe of Ange, and tell her so. Thumping the table, Angela says "They pay for a service, and you've gotta provide it"

▶ **"Angela had previously tried to poach me to join her at the AFPA on three occasions, and she finally got it right on the last attempt. Working directly alongside Angela as her Media and Government Relations Manager has been extremely rewarding for me personally. I never felt like it was a boss and employee relationship where I was there to just 'do a job'. She trusted my judgement**

and advice and provided me with the platform to make some real changes on the political front that has benefitted the AFP and its members. Another positive - nine times out of ten she'd do what I requested, which made my job far easier. That tenth time was always a robust discussion, but it always ended up in laughs and an agreement on a course of action"

Troy Roberts, AFPA Media and Government Relations Manager ◀

EDITOR'S NOTE:

Despite sitting almost as far away from the President's office as possible (in my own office, with multiple doors and walls in between us) I could always hear Angela's strident voice. I will miss it and her. I will also miss her straight talking – whether it's describing criminals as s***heads, the nicknames for police departments (The Prang Gang!), or the fact that she had already worked out a nickname for me by the second time I met her. She supports everyone in her life. We love her.



Reece Kershaw and Angela enjoyed a friendly and professional relationship. Commissioner Kershaw presented Angela with a certificate and one of his personal challenge coins.

Our best wishes

In her role in the WAC, Angela championed the industrial rights of all police officers, both female and male, and was a consistent voice of reason and common sense. Having achieved the position of President of the AFPA, Angela's presence encouraged many of us, and reminded us of the valuable contribution we can all make representing our membership. I personally witnessed Angela's solid work ethic as she worked tirelessly for the members of the AFPA, and her presence will be sorely missed by the members of the WAC.

As an AFPA member, thank you very much for your work. You've done an amazing job.

I've always counted on you as a person who wears your heart on your sleeve and acts in the absolute best interests of the members.

You've been a rock-solid President from day one! I've been with the AFPA for about 15 years now and never had as much confidence in it as while you were at the helm!!

Thank you for the engagement you have provided to the PTT over the years. It has been a pleasure working with you and your team.

Many thanks for all you have done during your term as AFPA President. Much has been achieved on your watch.

Congrats on your legacy. All the best with your next steps.

From a mate and a member, you have always been there for me and I have very greatly appreciated it. All the best.

Thank you for your enduring support for the entire membership and being on such a personable level always. Your frank and honest feedback was and is always welcome.

You did an amazing job, and the place is in the best shape it's been in in a long time. You left when it wasn't on fire, and for the right reasons.

You're a great friend and you've done an amazing job as Pres that you should be very proud of, because we are all very proud of you.

I just wanted to thank you for turning the AFPA into a union that actually cares about its people, you have made such an amazing difference and will be sorely missed.

How disappointing, for us the members, to lose such an intelligent, wonderful and caring AFPA President.

Your new President

Alex Caruana came to the AFPA Board after commencing with the AFP in 2006. He started as a contractor in Criminal Records, then moved into Forensics (with an extended period as Acting Team Leader). He then transferred to Imagery and Geomatics.

There were aspects of his career that were difficult and frustrating, and he felt that he could have either sat back and not said anything, or get involved and be a part of the solution. He chose to speak up.

After being asked by President Angela Smith to join the Board, he told her "If you want me here, I'm in here with two feet, and I'll always back you. I won't suck up to you though, and you'll always know exactly what I think. As long as we have that understanding..."

Two weeks later, Alex attended his first Board meeting. He was a little unimpressed.

"I saw a lot of disunity and self-interest in that first meeting, with a lot of unrepresented cohorts of the AFPA's membership suffering as a result. I didn't hear anyone say, "This issue is important to the whole membership."

Alex said as much to the other Board members. This prompted a fairly robust discussion about knowing his place and proper Board conduct. Alex's problem wasn't about any of the Board members personally – it was about the Association's focus, and this has been his position ever since: The AFPA represents everyone; sworn, unsworn, and PSO.

"The 'fire in my belly' is being able to help members regardless of the size or complexity of their issue. This then pivots to also making sure that the AFP is accountable for the decisions they make. But I see so much merit in the AFPA and the AFP continuing to work closely together. The Association is creating and maintaining the voice of all of our members, so it is heard clearly by the AFP."

With Angela Smith getting busier and busier in her role as President, Alex met many members in different situations, acting as the face of the Association. Whether they were recruits, imminent retirees, or grieving family members, this part of the role affected (and still affects) Alex deeply. He knows the AFPA is often only a small part of the people he meets' lives, but the experience they have with the Association during this time is crucial.

During his time in Forensics, the importance of mental health support was stark. Being potentially being exposed to child exploitation or other distressing material meant that there needed to be a guarantee that people were able to go home safely at the end of a day – not only safe from physical harm but mental as well. He's supported – and participated in – the Association's recent holistic programs to assist members in need.

"Going there and listening to some of the stories shared casually in a safe environment - it almost killed me. I owe it to them to do my absolute best to keep pushing and getting funding and recognition."

As well as this area of focus, Alex has clear goals for the Association in the short, medium and long term:

- 1. The immediate priority is securing a new industrial agreement. The Association is readier than it has ever been, for any eventuality.
- 2. In the medium term, looking at issues like those around rostering and resourcing will be a priority.
- 3. Long term will be challenging the current industrial framework and securing a solution which doesn't stifle bargaining and allows the Association to negotiate in good faith, with the best interests of our members at heart.

▶ "Running underneath these priorities is a constant commitment to maintaining our day to day service."



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Coronavirus (Covid-19) and Commonwealth Workers Compensation Claims (Comcare Claims)

What You Need To Know



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

HOW ARE CLAIMS DETERMINED?

Comcare will consider each claim on the merits.

The worker must establish that their employment significantly contributed to him or her contracting the virus.

HOW DO I MAKE A CLAIM?

Urgent steps that should be taken by any worker who wants to make a claim are as follows:

1. Notify the employer in writing of the incident or exposure once a worker becomes ill or is diagnosed.
2. Consult a general practitioner and obtain an Australian Government Certificate of Capacity for Work.
3. Submit an Australian Government Comcare Workers Compensation Claim Form with the employer.

Both forms are available on the Comcare website.

Both forms and any attached documents should then be submitted to the AFP who will lodge your claim with Comcare. Comcare will then start investigating your claim.

Comcare will likely require you to attend an independent medical examination prior to a determination being made on your claim.

WHAT IF COMCARE DECLINES MY CLAIM?

If your claim is declined contact Nadia Baker at Carroll & O'Dea who will advise you regarding requesting a Reconsideration of Comcare's decision.

Once you receive a determination from Comcare you have 30 days to submit a "Reconsideration Request" form to Comcare. The form is available on the Comcare website. You must include reasons for requesting the reconsideration and any supporting documents.

Reconsideration Requests are generally made on the following grounds:

- Insufficient investigation of the claim
- Comcare did not consider relevant information
- You did not have the opportunity to respond to adverse information
- You have new information to provide at review

In the request for reconsideration it may be necessary to submit your own independent medical report.

If you intend to submit further documents which you are unable to obtain within the "30 day period", you should lodge the Reconsideration Request form and in your covering letter request further time to obtain the outstanding documents.

DO COMMONWEALTH WORKERS COMPENSATION LAWS COVER CORONAVIRUS (COVID-19)?

Yes. Any eligible Commonwealth worker who contracts the disease as a result of their work duties may have a potential claim.

WHAT CAN WORKERS CLAIM FOR UNDER COMCARE?

Commonwealth workers who contract COVID-19 may have an entitlement to claim the following:

- Payment of your reasonable medical treatment and rehabilitation.
- Weekly payments of compensation where you are suffering a total or partial incapacity to undertake your pre-injury work.
- A lump sum for permanent impairment and non-economic loss. This assessment cannot be made until your injuries have stabilised.
- In rarer cases, benefits such as the cost of domestic care.

Dependants of a worker who dies as a result of contracting COVID-19 at work may also have an entitlement to claim the following:

- Lump sum death benefit, currently \$562,978.81 and which is apportioned between any dependants who were either wholly or partly dependent for support on the Worker.
- Weekly compensation payments to any Dependant Children of the Worker under the age of 16 years.
- Weekly compensation payments to any Dependant Children of the Worker under the age of 21 years who is a student.
- Funeral expenses.

WHAT IF I AM WORKING FROM HOME?

In the case of workers who are working from home who contract the virus, there is potential that the exposure while working at home may be considered to be work related.



Have you been left out of a will?

Carroll & O'Dea's Lawyers have extensive experience and expertise in relation to estate disputes, both challenging and defending wills. We also have extensive experience in drafting and reviewing powers of attorney, enduring guardian documents, acting for executors, beneficiaries and claimants, mediations of estate disputes, and disputes regarding superannuation, trusts and other property. A discounted rate on wills and related documents is offered to all AFPA members.

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Comcare will then consider your request for reconsideration and issue a Reviewable decision. The Reviewable decision may confirm the initial determination or replace it with a new decision.

Once you receive the Reviewable Decision from Comcare you have 60 days to file an "Application for Review of Decision" in the Administrative Appeals Tribunal (AAT). This form is available on the AAT website.

WHAT IS THE ADMINISTRATIVE APPEALS TRIBUNAL (AAT)?

This is an Independent tribunal that determines workers compensation disputes.

If the claim is not resolved with Comcare, it will proceed to a hearing before the AAT.

At the hearing you would be represented by a solicitor and a barrister.

You will attend conferences with your solicitor and barrister to prepare you for the hearing.

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.

For all COVID-19 Matters including Personal Injury and Workers Compensation, please complete our enquiry registration at www.codea.com.au/contact-us/

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When it matters

The AFP Sergeants' Mess

Down in a private room of one of Canberra's most exclusive establishments, a tableful of sergeants and team leaders are talking loudly and guffawing. Between them, there's probably a couple of centuries' worth of operational and supervisory policing experience. They have been extant since the AFP's formation, and their influence has stretched across Australia and the world.



▶ But rather than some stuffy, out-of-touch organisation or secret society, the AFP Sergeants' Mess is simply a down-to-earth bunch of colleagues and friends.

Their core focus is the fostering and preserving the ideals of leadership and camaraderie in the AFP, and this is reflected in the Mess motto Ductus Exemplo ("Lead by example").

The Sergeants' Mess was started with heavy involvement from ex-servicemen. Military messes traditionally are very regimented and fairly dull, where any outsiders could easily find themselves nodding off after the umpteenth address by a red-faced old codger. In contrast, I was struck by how happy everyone was to see each other at the AFP Sgts. Mess. Not once did people refer to rank; all members are on a first-name basis and have been for years.

The Mess regularly holds dinner events where members wear ceremonial dress and take part in games to raise money for police charity. These events are famous (or perhaps infamous) for being boisterous and showy events. But it would be inaccurate and unfair to only focus on this one facet of Mess life.

▶ **"We've adopted the AFP values, with some of our own too – leadership and mateship. While we don't sit under the AFP, we would like to think that we sit to the side of them, performing a very important role in terms of providing ongoing support – particularly for members who have left the organisation and who want to still feel connected as opposed to being isolated. Just because someone's left the AFP, it doesn't mean we forget about them."**

Vince Pannell and Karen Drake, former and current Mess Presidents.

The Mess committee, and their broader membership, is also very sensitive to members' welfare after their return from deployment. Ever since the AFP took over supplying peacekeeping forces to the United Nations, the Mess has provided support, debriefs, and general knowledge sharing to both those about to leave and those recently returned. Many fresh contingents have been able to learn and ask questions about deployment to Cyprus, Timor-Leste, the Solomon Islands, Papua New Guinea, and Afghanistan (most of the past Mess Presidents have served in Cyprus). After the AFP's involvement in the 2018 Tham Luang cave rescue, the Mess arranged for the tactical coordinator of the AFP's response to the disaster to present to the Mess, together with the operators who effected the rescue. Such "TED Talks" like these that the Mess hosts deliver completely deconstruct the operations and look for any learning opportunities and support requirements – all delivered towards the perspectives of sergeants and team leaders, from the perspective of both experienced and retired sergeants.

It's an impressive and quite daunting repository of professional experience that makes such work possible, and it's worth looking at how the Mess has grown and

evolved over the decades to get to where it is today.

GARY BRODIE OAM

Detective Senior Sergeant (Retd) Gary Brodie OAM joined the Commonwealth Police (COMPOL) in 1965 and transitioned to the AFP on Foundation Day in 1979. In 1981, Gary and a dozen of his colleagues sat down at the Canberra Yacht Club to chat about how they could pass on lessons learnt as sergeants (some from military service and UN deployments) to recruits and other relatively new officers.

DS Brodie was elected as the first Deputy President of the Mess Committee, and in 1982 became Mess President, and continued in this role until his retirement.

Together with his fellow Mess founders, Mr Brodie established the aims of the AFP Sergeants' Mess as being to teach a "necessary combination of formality, observances, discipline, respect, spirit, fellowship" during its meetings, and that these would stand both new and old sergeants in good stead at work.

These virtues were also broadly aligned with those of other Messes (both in the military and policing) around the world and meant AFP Sergeants' Mess members were usually welcome in other Messes.

In these early years of the Mess, DS Brodie was a senior instructor at the Weston and Barton training facilities, before eventually becoming OIC of the AFP bomb squad (and being promoted to Detective Senior

Sergeant). DSSGT Brodie was awarded the Order of Australia medal in 1999 and retired after the 2000 Sydney Olympics.

Gary is a beloved "Founding Father" of the Mess; such is his legacy of support and leadership through example that an annual award has been named in his honour. The Detective Senior Sergeant Gary Brodie OAM Award for Leadership is awarded to a sergeant within ACT Policing who has demonstrated or displayed the AFP values of **Integrity, Commitment, Excellence, Accountability, Fairness, Trust and Respect**, as well as the AFP Sergeant's Mess value of **Leadership**. At an official ceremony attended by the ACT CPO and the AFP Commissioner, the sergeant or team leader is presented with an Australian Army Regimental Sergeant Major's Pace Stick. Historically, pace sticks have been carried by military sergeants and non-commissioned officers as a symbol of authority and to aid drill exercises. Together with a military drum, it promotes rhythm and uniformity when marching.

The recipient is then responsible for the safekeeping of the Pace Stick until the following year's award ceremony.

Gary remains a resident of the ACT and an important member of the local policing community.

GREG CORIN

Sergeant Greg Corin joined the AFP in 1987 after military service. After moving to CPP in 2003, Greg started attending Mess meetings and functions and became President in 2007. Over the next seven years, Greg built up the finances of the Mess and made a line of merchandise available for purchase, including challenge coins, cufflinks, and port.

Before becoming President, Greg was perhaps a bit reluctant to step into the limelight and lead the Mess; however, after hosting a few events and meeting some dignitaries and patrons of the Mess, Greg found himself enjoying the role immensely.

Greg is a keen historian and has been responsible for documenting official events as well as recording information on Mess artifacts, stories, and the logo (together with DS Pannell and DS James Cheshire).

VINCE PANNELL APM

Detective Sergeant Vince Pannell became President of the Mess just before being

deployed to Papua New Guinea. Taking over the role from Sergeant Corin, Vince was mindful of the balancing act between deference to history and modern relevance.

▶ **"Respect is a value that the Mess has always upheld, way before my time. Similarly, equality and equity are amongst values that just "are". (...) In many ways, I feel the Mess is the epitome of that great Australian adage 'the quiet achiever'."**

Over the years, Vince's dedication to the Mess grew stronger and stronger – coming alongside memorable events such as hosting their Excellencies General Sir Peter and Lady Cosgrove at official Mess functions.

DS Pannell is unashamedly progressive and was instrumental in nominating and supporting the Mess's first female President. Vince was delighted to hand the reins to dear friend and colleague Detective Sergeant Karen Drake from ACT Policing. He has also been at the forefront of the Mess's support of the AFP Cultural Reform program, due to his firm belief that sergeants and team leaders are the custodians and guardians of police culture.

LOGO DESIGN

Perhaps the most visible symbol of this guardianship of tradition and support for the future can be seen in the symbols and livery used by the Mess. The AFP Sergeants' Mess crest incorporates several contemporary and historical elements. The overall shape of the design is that of the former COMPOL cap badge, which is also the design of the contemporary AFP Mess dress collar badge.

It bears each element from all the Sergeant badges of rank which have from time to time existed in the AFP since 1979. The St. Edwards or Queen's Crown surmounts the design. The Crown is found in the current Sergeant and OIC Sergeant rank insignia, as well as having been part of former Senior Sergeant and Station Sergeant rank insignia. The Crown symbolises the authority to which allegiance is sworn when being admitted to the Office of Constable. The



AFP Sergeants' Mess dinner

design bears the three chevrons or stripes of a Sergeant, as well as the wreath seen in the superior grades. The wreath supports the design and is symbolic of the status attributed to the office.

The design has at its centre the Federation Star inside a circular band of Sillitoe Tartan. The Federation Star represents the Commonwealth of Australia, the reach of the members of the Mess, and also features in the centre of the AFP badge. The unbroken band of three lines of Sillitoe Tartan is representative of policing generally, the three stripes of a Sergeant, and strength and unity.

TODAY

The Mess has changed and evolved alongside modern society. In addition to the lessons shared in its post-deployment debriefs, it has engaged with the AFP after the publishing of the Broderick report into gender diversity in 2011, to determine what additional coaching and leadership skillsets are required for sergeants today.

THE FUTURE

President Karen Drake smiles as she thinks about the challenges of connecting with new team leaders. "I try to ensure that I have the most up-to-date list of address of current sergeants so that I'm able to invite them to our dinners. Part of this list is the names of those recently promoted to sergeant. We've been lucky over the last year to have had quite a few new appointees come along, meeting fellow team leaders and learning about how the Mess can support them in their new roles." ◀

Operation Protect

Article by Carla Duncan, with an introduction by Dean Saddler



Introduction:

On deployment with Operation Protect NT as the Organisational Health representative, I have travelled to most border control points and engaged with the members at that location. I have been so impressed with all of our teams' display of professional dedication to the job at hand. Members have displayed extraordinary dedication under challenging situations with the flies, heat and especially the remoteness while on deployment. The isolation is hard not only on members, but members' families as well.

Dean Saddler

What a year 2020 has been; for me, the start of the year was magical. I had final preparations for my February wedding and was otherwise just spending time with visiting family.

▶ I remember watching the news in January and thinking this coronavirus I kept hearing about sounded like a sensationalised media story, and that nothing like that could happen in Australia.

If I had had a crystal ball that day, I wonder how blown away I would have been to have known that I was going to be deployed to the Northern Territory for six months, right after my wedding and far away from family and loved ones.

When I first received the email seeking expressions of interest to go to the Northern Territory to assist with *Operation Protect*, I was sold on the opportunity to do community policing in remote Aboriginal communities. Having worked with Indigenous youth for most of my twenties as a Youth Worker and Youth Justice Officer, I thought I would be able to bring the necessary skills and cultural awareness to assist the Northern Territory Police. I submitted my name and waited a week or two to see if this potential deployment would come to fruition.

On Tuesday the 31st of March, I received the email requesting my deployment to Darwin within 16 hours. That night was spent rushing around packing, organising any upcoming appointments and letting family members know I would be going away for potentially three months or more (little did I know I would be gone for six months).

My journey started on a chartered flight with Border Force members and other AFP members from Melbourne, Sydney, Canberra, and Brisbane. We landed at 4:00 pm on the 1st of April in Darwin and set up in a hotel. Thursday was spent getting any equipment we might need and attending briefings about the evolving requirements of Op Protect. On Friday, a group of us travelled to the NT Police College, where we received a one-day induction and were then sworn in as special constables in the NT Police. Time was critical to get members deployed to the biosecurity checkpoints, so our induction was brief and to the point. I won't deny I was disappointed that we would not be assisting with General Duties policing; it was not until later on that I realised how important it was that we were there to support the NT Government with border control.

My first deployment location was on the edge of Kakadu National Park, about 100km from Jabiru. We were posted here for five weeks. Looking back, this was my favourite time on the deployment; the location was amazing, but it was working with the Kakadu Park Rangers and the Northern Territory Serious Crime Unit based in Darwin that was really great. The rangers would often drive up and bring ice for eskies, drinks, fuel, and water. Our BCP consisted of some tents and a Britz campervan. The first few weeks were sweltering and humid, as the dry season hadn't started yet. I exercised daily on the side of the road when it was quiet to look after my fitness and mental health. So, every morning on day shift, I would run and do workouts on the Arnhem Highway. A sight that must



have looked strange to passing cars. I have maintained training like that through every checkpoint during my deployment - whether it was doing laps around the checkpoints, or some sort of bodyweight workout. It is hard to stay motivated, but if I hadn't have done it, I'm not sure if I would have stayed on for six months.

Due to the fluid nature of the COVID-19 requirements, the paperwork was continually changing and further complicated by a lack of phone reception and limited Wi-Fi (the AFP supplied a remote dongle).

We would often have people trying to run alcohol and drugs in grocery supplies (by car), which others would then introduce into communities.

The Serious Crime Unit and NT Police wanted to disrupt that behaviour due to the severe consequences it would have. Coming from ACT Policing, where everything is generally close at hand, it was very interesting to see how NTPF members would triage issues that arose due to no communication, no access to PROMIS, and the considerable distances involved in securing seized items.

As the weeks went on the biosecurity checkpoints started to improve with dongers (accommodation), communication towers and generators.

The roster was 12-hour shifts for two days and two nights, then a day and a half off. Long hours per week, and it wasn't easy to manage your body clock. However, it wasn't all work; the NT

Police, particularly from the Serious Crime Unit, would take us fishing, help with food supplies, and catch up for coffee to break the monotony over the weeks. That welcoming attitude and the friendships that developed are the highlights of this deployment for me. Sitting around for 12 hours at a time in the middle of nowhere is one way to get to know someone in a short period of time. Besides training to keep us occupied, we would throw the football around, play handball or cards, listen to music and talk.

After five weeks, I was moved to Katherine. I was sad to leave Kakadu because of the people I had gotten to know, however the next three weeks were just as fun. I met some more AFP members from all over the country and made some great friendships. Things started to open up in the Territory, and it was such a luxury being able to sit down at a café and a restaurant (with restrictions) and have access to a shopping centre. I did start to feel like I wasn't really doing much in the way of policing and often got envious of the members at Katherine Station.

It wasn't until I had to relieve for a couple of shifts at Mataranka that I started to see media coverage about how the fatality rate in the USA was increasing rapidly, especially for the vulnerable persons.

I clocked on for a night shift, and we had three women in their early thirties travel back from hospital after receiving dialysis and treatment for diabetes and respiratory problems. They would receive this treatment three times a week. One of the Aboriginal

Arnhem Highway
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Carla enjoying a well-earned drink as the sun goes down.



women held out her hand with two fingers missing and said “thank you for protecting my people so my family will be safe, you must be away from yours to look after mine”.

That was the precise moment when I thought, “I am glad I am here, and that we live in the country that we do.” If COVID-19 got into the communities here, it would be devastating.

Despite my initial concerns that I wasn't going to be doing community policing, I realised that I was doing something much bigger than that - protecting our nation's most vulnerable on the front line. After hearing her say that, it gave me the motivation to continue on till today, resulting in me being away from my husband and family for six months.

I had the opportunity to work at Darwin Airport for several weeks when the NT Government eased restrictions on the borders. New forms and new requirements - and working with NT Health was an evolving process. Applying the new NT Health guidelines was often open to interpretation and discussion, and we frequently had to involve them in making the final call.

The next five weeks leading into July was spent down in the Southern Command doing rotations out of Alice Springs. The first BCP rotation was on the border of South Australia and Northern Territory at Kulgera. The weather was freezing, and the area was very remote. However, there was a fire going during the cold night and mornings, with Defence Force personnel to keep it alight.

It is a strange sight when you see so many government departments working together in the middle of the Australian outback. In Camooweal, on the border of Queensland and the Territory, there were QPS, NTP, Army, Navy, and the Air Force. So many people would be passing through, and they would often want to take pictures and stop and chat. Several senior citizens said to me as I checked their paperwork that it was almost like wartime, seeing all of the different uniforms working together in one place.

Camooweal



When I really think about it...it is like a war, but we are fighting an enemy we can't see, predict, or track. Such strange times that I never thought I would experience in my lifetime. I was flown there by NT Police Airwing, which was an experience in itself. Seeing that part of the country from the sky was nothing short of spectacular. Those were my final two weeks in Southern Command before I was flown back to Darwin after I extended for another two months.

As I am writing this, I am currently working in Northern Command, on the border of Western Australian and the Territory. We all stay at the checkpoint in dongers and work 12-hour shifts for six days and nights, then drive about 700km to and from Darwin. It is a long eight days, however it is beautiful country. About 16km from where we stay is the quarantine checkpoint that Western Australia Police and Quarantine officers man twenty-four hours a day. We have been up there at times to assist with enquiries and other matters.

Again, it's been interesting working with another police jurisdiction. Many people have been turned away from entering WA, and all vehicles then must come back to our checkpoint (we have a mobile Telstra tower there to provide them with 3G reception). So many have been distraught and have no idea what their next move is. The nearest town is Timber Creek, about 180km from the checkpoint. We have had to organise fuel, water, and food supplies sometimes to families who have no money, desperate to get back home or to enter for work. So many have lost businesses, homes, and savings from the effects of lockdowns in cities on the east coast. It is hard to sit back and watch people's desperation to enter but being turned away at the last minute, considering they have travelled so far. All we can do is offer them some phone reception and the bare necessities.

I have had so many people thank us for our empathy and concern, in times like this, it really is the small things that count.

Throughout this deployment, I have met so many interesting people such as Ernie Dingo, who was happy to have a chat and a photo with us on the WA border. He was entering the NT to film up in Wadeye with NITV. He said he refuses to fly with this virus, due to his health and vulnerability. He thanked us for the hard work we are doing.

In Camooweal, a man riding his bicycle across Australia rode through the checkpoint and filled out paperwork. He told me it was on his bucket list and he felt now was no better time to see the country, even considering the unprecedented pandemic. It reminded me of the movie Forest Gump when he started running across America, for no specific reason except he felt like running. Well, this Gironi-born man felt like riding his bike across the country and woke up and decided to do it.

I have been so fortunate that I have been to all four corners of the Northern Territory, worked with some interesting people, and met some unique characters. This adventure hasn't ended yet, with some more interesting shifts ahead. I am thankful that we have had success so far in keeping the virus under control in the Territory and to have been able to assist the NT Police in this ongoing challenge. ◀

A sit-down with the Commissioner

Commissioner Reece Kershaw has been in his current role for nine months now. We were able to meet with him for a chat, on the back of media coverage and a National Press Club address where he outlined his overall intentions and aims for the AFP.

▶ We pressed him on what precisely these plans would mean for current members, and how they could influence the type of recruit coming into the job down the track.

BEFORE YOU STARTED AS COMMISSIONER, WHAT WERE SOME OF THE BROAD PRIORITIES FOR THE AFP THAT YOU SAW?

It proved to be an excellent opportunity for me, seeing the AFP from the outside. In the Northern Territory, we dealt with a prolific level of “volume crime”, which shaped my perception of the AFP. For me, I felt that the organisation's outward-facing identity was confused.

“Are you federal agents, are you police – are you a police service, or a police force?”

The other components of the AFP – Specialist Protective Services, and the International Networks and Missions – further confuse that identity, even to other police. Police may have some idea of what the AFP does, without understanding the full extent – the depth and the breadth of the AFP, including the incredible work behind the scenes keeping Australia safe, that is not publicised due to national security restrictions.

All of this confusion, to me, represented a great opportunity to establish our identity, and establish it strongly. Part of that is, we're a police force, in my view. We are armed and we are empowered to take people's liberties away. Putting the majority of our sworn officers back in uniform is a way of reflecting this.

The other thing for us is to reaffirm our three main career identities or pathways,



- National/International Investigations
- ACT Policing, as the face of our community policing services, and
- Specialist Protective Services, the protection of assets and people.

If you're joining the AFP you have these three streams of "what we do", and that's important with our overall identity. Cutting across that, of course, is that wearing a uniform is part of some of those roles, and for some of those roles it is not.

Engaging (PR and market research company) Host Havas has been fantastic for us. They've interviewed over 1,250 people outside the AFP. Some were Aboriginal and Torres Strait Islander groups, male-only, female-only, people who didn't like the AFP, didn't like policing. We've got a great dataset there, and again the issue there that they came up with is, "we sort of get what the AFP does, but it's a bit of a mystery."

My priority then, is to clearly establish the AFP's identity in the eyes of our people, the public, and our partner agencies.

IF YOU WERE AT A CAREERS EXPO FOR 17- AND 18-YEAR-OLDS, HOW WOULD YOU ATTRACT THEM TO A JOB IN THE AFP?

We've established through our research that a compelling factor for people is that we offer such a variety of career and work opportunities. My next point would be that we have a positive and supportive working culture, with generous leave and pay provisions.

I think for me it's about "if you want to outsmart crime, serious crime, and you want to be a step ahead", join us. And if you want to serve and protect your country, not just here in Australia but overseas, as well as protect Australians living overseas, then you join us.

It's a calling to that higher moral order of wanting to serve and protect your community. And what differentiates us from the state police is our reach - we're based all over Australia and the world. So that's why the public and other policing organisations must understand what sets us apart: for example, the complexities of investigating and apprehending offenders, especially in international locations, but also our surge capacity to deploy to events such as the pandemic, as we did in Operation Protect in the Northern Territory.

The opportunity right now under COVID-19 that there is a transient and potentially available labour pool of younger recruits. I think there's an opportunity for us now to hire more smart and bright young people, given the fact that the AFP's workforce is getting older - the average age in the AFP is nearly 43. Corporate knowledge and experience are highly valued in the AFP, but so are diversity of thought and diversity of age. People are working long careers at a much more intense pace than years

ago, with a much higher tempo, a lot more pressure, and a lot more accountability. And I think we have to ask ourselves, what does that look like in the longer term, and what support services are needed, to keep you mentally and physically well?

A LOT OF PEOPLE ARE TALKING ABOUT THE CRITICAL EVENT COMPOSITE. HOW WOULD YOU SELL THE IDEA OF A SET BONUS REPLACING HOURLY OVERTIME TO SOMEONE JUST STARTING OUT IN THE FORCE, VERSUS SOMEONE TWENTY YEARS IN?

I would clearly say the AFP has a generous composite when the need arises, but it's determined by roles and responsibilities, as well as locations and other factors. The unique advantage of working for a policing organisation is that no matter what your age or personal circumstances, there is mobility within the organisation to try different roles, for development or financial reasons.

When we put out EOIs for Operation Protect in the Northern Territory, we were over-subscribed for deployment. We had three times as many applicants as positions. That indicates to me that our benefits are well-balanced. We were initially concerned we might not reach our target of 100 officers, which we thought could be quite difficult in the current environment. But such an overwhelming response is a great reflection on our culture.

To me, though, it's about having a balanced attitude between working to make a living and working to make a career from serving and protecting our community.

CAN YOU TELL ME ABOUT TASKFORCE HORIZON AND OPERATION BANDORA? WHAT PROMPTED THE NEED TO SET THEM UP?

Under Taskforce Horizon, I asked, "How many sworn officers (outside of ACT Policing) are based in Canberra, and where is our work from a National / International investigation point of view?"

I'll answer the second part first. The clear majority of our crime work is in Sydney and Melbourne, and that's backed up by hard data. That data surprised me, as there were 742 sworn officers outside of ACT Policing in Canberra.

We then drilled down a bit further. We identified that over the years, Sydney had dropped by 180 staff, and Canberra had grown by the same. So I have tasked Taskforce Horizon with bringing Sydney up to the level it should be at, and then looking at Melbourne as well. Logic dictates that you have to move your people to where the work is.

Horizon will also go further - planning for the future 'horizon' and promoting organic organisational growth.

So how do we address that? How do we position ourselves in a competitive market for funding? I want us to recruit smart people in the right locations - so we need to change our marketing and shift the public's perception of what the AFP is.

Another important consideration is the review about the treatment of women in the Australian Defence Force that Elizabeth Broderick prepared, as well as her review of gender diversity and inclusion in the AFP. There are some challenges there that can be addressed by savvy recruitment: if we actively seek a better gender balance, before we even consider our acceptance standards, our agency diversity will begin to even itself out naturally. Then the gender equity and diversity aspect of the organisation would be reflective of the Australian community.

I have asked Taskforce Horizon to look at all this and more. My view is it will need to be characterised by incremental change. We'll need to change how we are perceived by the public and build a deeper connection to the community.

I'd like for us to get to the point where it's the community saying, "That's our AFP". They own us, and we are part of the community.

YOU'VE REALLY SLIMMED DOWN THE AFP EXECUTIVE. A LOT OF PEOPLE HAVE BEEN MOVED INTO OTHER ROLES PERHAPS MORE FITTING TO THEIR SKILLSETS. HAVE YOU TAKEN ON MORE ASPECTS OF OPERATIONAL POLICING WITHIN YOUR ROLE AS A RESULT?

One area I have taken on is the CACT (Criminal Asset Confiscation Taskforce). I felt that this was one of the AFP's serious weapons that haven't been fully exploited. Bringing it closer under my command sends a message to our operational arm, that we take this aspect of policing seriously, and that we have a capability which no other jurisdiction has.

I want us to get to the point where state police and other organisations recognise us as the leader in this area, and that we're their partner of choice on asset confiscation. I've pushed the team hard, and they've delivered really well - we've already recovered \$250m, and another \$50m just this month. I set a five-year target of \$600M - \$120m a year - and now I want to stretch it to \$1B.

I think as all of us know, the money is where criminals hurt. We know it's money, power and greed that drives criminals, but the AFP will use intelligence and legislation to seize the spoils of their crimes. Whether they're terrorists or paedophiles or organised crime or fraudsters, you hurt them by taking away their assets. We've talked about it for years, and for me, it's giving it that profile.

I'm an operational Commissioner, and I said that to the government when I was recruited. I will try and stay connected to the front line and learn from them. I think if you get too distanced and too strategic, you don't understand what's really going on. So for me, it's about maintaining that - within ACT Policing, Protective Services, and National Operations. I love hearing from the front line and what some of their challenges are. My best work is done in the field in what I call "no person's land", I like being out there and feeling, watching, and listening to what's really happening.

WHAT SORT OF METRICS OR MEASURES DO YOU HAVE AROUND EMPLOYEE ENGAGEMENT, AND HAVE THEY CHANGED SINCE YOU'VE BECOME COMMISSIONER?

It's month ten, so I would say this: I know police pretty well, and I know professional staff, unsworn staff, specialist - I know how they think. And a lot of the time, it comes back to how people fundamentally feel. And how they feel about the organisation, how they feel about themselves. I'd like to think that when I talk to the troops, some of the issues that have been raised are actually easily fixed - which is a good sign. They're not difficult. That's why that red tape stuff drives me nuts. We have to push through that - and that's our issue, as an organisation, just not mine. Because police tend to over-engineer processes and safeguards, and I'd like to make that simpler for everyone, wherever we can. It's my role to challenge the status quo - to look for every opportunity to fix or improve our processes.

I'm not looking for small, easy fixes, or empty promises. Everyone, police in particular, is sceptical about this approach because they've probably been disappointed over the years. While that's a natural thing that happens in every jurisdiction, I want us to be true to our intentions.

I want to ensure we get it right - it's about that incremental transition of bringing everyone with us. And also, not all the ideas are going to come from me. They'll come from the front line, from all our people. Whatever level you are, everyone's important in the AFP. No matter what rank or role, I want you to understand how you fit into the bigger picture.

I ask myself, what's the right thing to do for our community, and by our people? And how do I execute the role of Commissioner ahead of any self-interest? Because once self-interest enters a competition, it wins every time. You have to separate your ego from the role - that's the role of a Commissioner, and that's what a good Commissioner does. ◀

Negative Gearing and the property market during Covid-19

While no-one can fully predict the impacts of COVID-19 on the housing market, it goes without saying that where prices are falling, a dream family home or investment property becomes increasingly affordable.

This increasing affordability presents opportunities for you to either refinance your current loan(s) to ensure your bank continues to do the heavy lifting for you by offering a better rate or jump into the property market with an investment loan.

THE PROPERTY MARKET

Before COVID-19 hit, Australian capital cities' housing prices were rapidly growing following a short slump in the housing market in 2018. But since the pandemic took grip, CoreLogic's home value index shows that month on month, house prices have dropped in Australia.¹

Among the factors driving the falling prices is unemployment which has made it more difficult for mum and dad investors to continue to pay off their property or properties. There has been, however, an upward pressure by stimulus measures like JobSeeker and JobKeeper which have helped maintain some sort of stability.

If you're in a position where you have a stable job such as being in the force, this may be the time for you to consider your investment options.

There has been much debate about when the property market will start to turn around again. While the 'inner ring' of many capital cities has been relatively untarnished by the downturn many suburbs further away from the city are feeling the brunt of the downturn. This presents two opportunities – buy closer to the city for more stable real estate or purchase a larger family home in the suburbs.

NEGATIVE GEARING

If you are thinking of getting into the market with an investment, negative gearing is one way to do it. Negative gearing is where you borrow money to buy an investment property but the mortgage cost, upkeep, and maintenance exceed the rent you receive from it.

There are three key positives to negative gearing:

1. You can use your investment losses to offset your taxable income. This means you pay less tax over the financial year which may counter-act any investment losses you make.
2. Properties, on the whole, have an upward capital trajectory over time. So getting into the investment market using negative gearing will let you get in the market at a more affordable time while you enjoy the property doing the work for you.
3. While buying a property that has high rental income and exceeds your losses (positive gearing) may be enticing, areas, where that is possible, are usually quite inhibitive in their pricing and restrict your options when selecting a property.

While property prices are at lower levels than they have been in many years, there may be no better time than now to get into the investment market.

Police Bank is a community-based bank started by Police for Police and we are here for you and the broader policing family.

If you have any questions or are interested in how we can help you, please don't hesitate to speak to one of our team members in the Contact Centre on 131 728 Monday to Friday from 8am to 6pm, or visit www.policebank.com.au.



Any advice given has not taken into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. Please read and consider the FSG in deciding whether to use a particular product.

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¹ Corelogic.com.au. 2020. Corelogic Home Property Value Index Monthly Indices. [online] Available at: <https://www.corelogic.com.au/research/monthly-indices> [Accessed 28 July 2020].

Member Survey 2020

Reviewing Operation Recognition

Halfway through last year, the AFPA conducted a member survey as precursor to renegotiation of the Enterprise Agreement (EA).

▶ You, our membership, spoke clearly and loudly about what was wrong and we heard you:

- ▶ **48% of members were dissatisfied with the outcomes of the last EA.**
- ▶ **This affected how you viewed the AFPA overall.**
- ▶ **You wanted us to commit to future EAs strongly, going in hard during negotiations with the government and securing the best pay possible.**
- ▶ **The lack of transparency with regards to promotions and advancement, as well as an unclear overall strategic direction were the chief drivers of a lack of trust between the workforce and the AFP's leadership group.**

Given the direction from the 2019 Special National Council and the above information obtained via the 2019 Membership survey, the AFPA designed and started a project titled: Operation Recognition. The aim of this project was to address the above issues and make your work-life happier and more productive. With these aims in mind and within the context of a new Commissioner, a catastrophic bushfire season and global pandemic - we structured our 2020 survey to focus on these topics:

- ▶ **Your sense of job satisfaction**
- ▶ **Flexible working arrangements**
- ▶ **The AFP's performance and employee services**
- ▶ **The EA**

Those of our members keeping up to date with Op Recognition would have seen our three discussion papers before this and answered the survey with these papers in mind.

The results of the survey are cautiously encouraging, with improvements recorded in multiple areas of last year's survey. The most important thing the Association takes away from these results is they're a work in progress; there are still significant aspects of your work life that are in dire need of addressing that you want us to tackle.

We hear you.

Recently, we held our annual Special National Conference via ZOOM. Although we felt we had prepared well for this important teleconference, we received a huge influx of messages, comments and questions from our Delegates for the entirety of the meeting. Some of these messages were angry. Some were supportive and conciliatory. All were important.

We allowed (and extended) time for Delegates to ask questions of the Executive directly during the different presentations, as well as President Angela Smith opening up the floor at the end of the Conference. As well as this, SMS messages, ZOOM chat messages, Signal threads and email were all used in some form over the two hours of the meeting to pass on members' grievances. All were documented and will be answered.

We're listening now and will continue to listen to you always – please rest assured that the feedback and comments we received at the SNC are as important to us as the following metrics from the 2020 Members survey.

Summary and Statistics



830

members participated in the survey



522

participating members view policing and the AFP as their chosen 'life long career'



Participants affirmed a high level of trust (71%) in the AFPA to negotiate in their best interests



WORKING FROM HOME POLICIES implemented by the AFP during the COVID 19 pandemic have worked well. The only issue identified was not enough resources

STRATEGIC DIRECTION/LEADERSHIP



71.65% of participants rated the AFP's **STRATEGIC DIRECTION** as 'neither good nor bad' or poorer, while only 2.89% rated it as 'excellent'



73.15% of participants rated the AFP's **LEADERSHIP** as 'neither good nor bad' or poorer, while only 2.37% rated it as 'excellent'



77.20% of participants rated the AFP's **PROMOTION AND PROGRESSION PATHWAYS** for members as 'neither good nor bad' or poorer, while 3.56% rated them as 'excellent'

COMMUNICATION



34.56% of participants rated the AFP's **COMMUNICATION WITH ITS EMPLOYEES** as good



89% of participants believe that the AFP's **COMMUNICATION FREQUENCY** is 'about right'



62.29% of participants rated the AFP's **COMMUNICATION WITH ITS EMPLOYEES** as 'neither good nor bad', 'poor' or 'very poor'

CONFIDENCE AND SATISFACTION



58.9% of participants have 'little' or 'no' **CONFIDENCE THAT THE AFP WILL DO THE RIGHT THING** by them professionally and personally



50% of participants are either **'QUITE SATISFIED'** or **'EXTREMELY SATISFIED'** with the AFPA



35.83% of participants are **NEITHER SATISFIED OR DISSATISFIED** with the AFPA representing room for improvement

So what was the burning issue on everyone's lips during the SNC?

A ROLLOVER OF THE CURRENT EA

Members rightly want clarity on what is happening with the next EA.

DC Gaughan held a series of musters earlier this year, where he floated the idea of "rolling over" the current EA.

Basically, a "rollover" means a determination being made under section 27 of the AFP Act, where the current EA remains in place but with guaranteed pay increases to occur after the nominal expiry.

This type of power has been exercised at other government departments and agencies, increasingly so over the last few years. The way in which rollovers have worked in the APS is likely to be similar to how they would work in the AFP: the determination extends the life of the EA by providing for additional salary increases that weren't bargained for in the original EA. AFP members would vote on whether the majority of them support a rollover. If a majority vote in favour, our understanding is that the Commissioner would then implement the rollover.

WHAT IS THE CURRENT TIMEFRAME FOR A POTENTIAL DETERMINATION?

We have yet to receive any formal indication regarding when the AFP will decide whether to go to bargaining or seek to make a determination.

As most of you would now be aware, DC Gaughan has issued an All Staff email about the pressure being applied by Government to have the AFP accept the salary deferral imposed on other Commonwealth entities. While we understand that no formal decision has yet been made, whether this is imposed or not will be a significant factor for members in deciding whether or not to support a determination.

We have formally written to the Commissioner and DC Gaughan, to confirm what the timeframes are for the question of what happens next to be largely resolved.

By the time of this article being published, our view is that a decision should have been made. ◀

The EA Extension

▶ **What is it?**

Extensions are where the EA continues after its expiry date, and still allows for future pay rises

▶ **Are they a new thing?**

No. They are already used within the public service, due to the Workplace Bargaining Policy (see opposite page)

▶ **How are they implemented?**

Employees vote on whether to support an extension being put into place. The understanding we have is that a 'yes' vote would mean that the extension would be implemented.

▶ **Can we push for enhancements or salary increases above 2% under an extension?**

No. The extension is a one-time final offer made by the Agency Head, to avoid the bargaining process.

What happens next, when will it happen, and how much money?

70.78%

of members surveyed support an extension to the EA (*as per the AFPA 2020 Member Survey)

THE AFPA'S VIEW RIGHT NOW

We haven't committed to supporting an extension – we want clarity as to exactly how it will be implemented and work. We're prepared for either eventuality, and will pivot quickly to what's needed.

WHAT HAPPENS IF A MAJORITY VOTE 'NO' TO AN EXTENSION?

It is very unlikely that the AFP would try to force an extension if a majority voted 'no' as this would cause a huge amount of resentment. Instead bargaining for a new EA would commence.

HOW MUCH WOULD THE EXTENSION COST THE AFP, AND HOW WOULD IT BE FUNDED?

Last financial year, the AFP seized \$250M of criminal assets. A 2% pay increase would cost the organisation a fraction of that amount.

THE FAIR WORK COMMISSION MAY INTERVENE

At any stage of an extension being in effect, employees can vote to be allowed to bargain. If the FWC recognises this and orders the AFP to allow bargaining, then bargaining must commence.

THE FEDERAL GOVERNMENT COULD IMPLEMENT A 'WAGE FREEZE'

AFP Leadership have suggested that they may be forced to freeze the wages of members, in the same way that public service wages have been frozen.

They've hinted at doing this and we are pushing back directly at the government.

We expect this to be finalised by September 2020

The Workplace Bargaining Policy

HOW IT AFFECTS WHAT WE CAN ASK FOR



Bans enhancements to existing conditions



Says salary increases must be funded by improvements to productivity

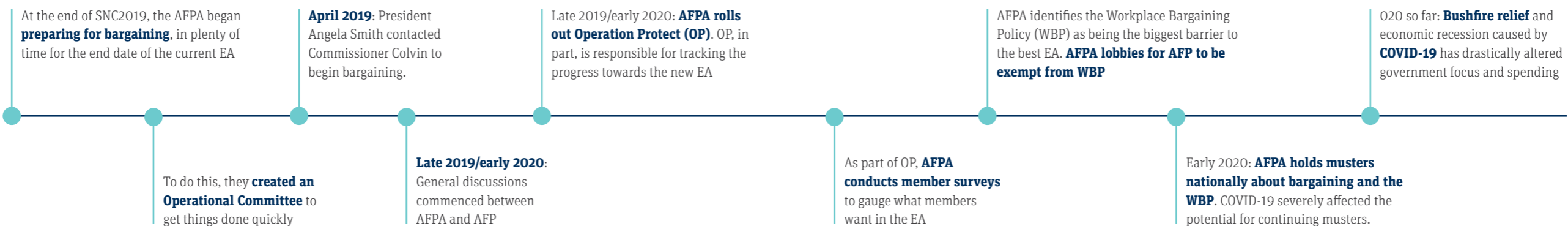


Restricts salary increases to 2% per annum



Prohibits modifications to the top points of salary increments

What has the AFPA been doing since Special National Council 2019 (SNC2019), in relation to bargaining for the next EA?



WHAT DISCOUNTS CAN I GET?

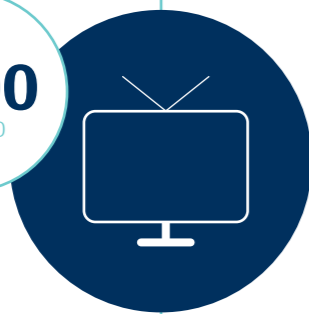
As well as the advocacy we provide for you and the pressure we exert against unjust policies and actions, membership to the AFPA comes with many discounts for everyday goods and services. We reached out to a few members to find out where they've saved money by being an AFPA member.

APPLIANCES

Josh Schwartz has been a member of the AFPA for five years. Recently when setting up a new house with his partner, he bought a few items from The Good Guys. After buying a new fridge, coffee machine and microwave, he realised that he'd racked up over \$400 in savings just by being a member. **That's an extra \$400 dollars in his back pocket, right when he needs it.**



\$600
SAVED



ELECTRONICS

AFPA Media and Government Relations Manager **Troy Roberts** took full advantage of the recent First Responder's Day discounts when purchasing two TVs:

- 75" Hisense 4K UHD Smart TV. RRP \$2200, discounted AFPA price **\$1700**
- 42" Hisense HD Smart TV. RRP \$599, discounted AFPA price **\$499**

Troy's young daughter has already claimed the big screen, with the remote currently MIA.

GROCERIES

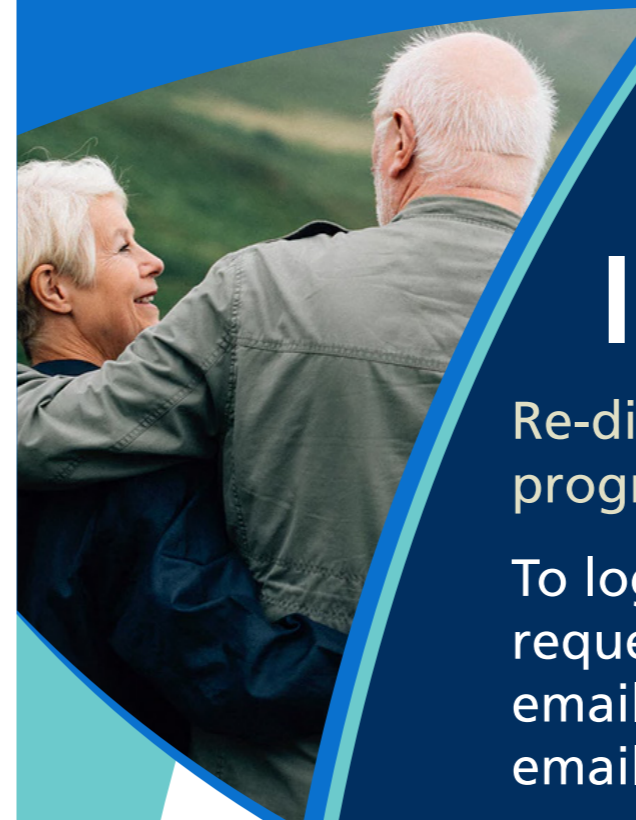
As well as savings on big one-off purchases, we heard from one member who has been able to regularly save money on their weekly groceries. By **pre-purchasing Woolworths Gift Cards for a 5% discount** through their AFPA membership, they were able to save around \$100 over a six-month period. That might not sound like a lot, but their weekly spend is only around \$60-80. A family of 4 would be looking at a saving of hundreds of dollars for that period. Accessing the discounts is as easy as logging onto your account - it takes seconds.

The Woolworths Gift cards are emailed in 5-10mins and can be uploaded straight to the Woolworths app to be used as you need in store. **The Woolworths discount can be used across all of their stores, including fuel and liquor outlets.**

5%
DISCOUNT



afpamemberadvantage.com.au



Have you logged in yet?

Re-discover your AFPA benefits program this financial year and save.

To log in for the first time, simply click request new password and enter your email address. Then click the link in the email to activate your account!



Save hundreds on everyday expenses and life's luxuries all year-round simply by using your benefits program

- ◆ Shopping, new technology and gifts for the whole family
- ◆ Discounted dining, movie tickets and leisure experiences
- ◆ Automotive offers including ncar buying services and discounted hire vehicles rates
- ◆ Access to corporate rates on airline lounges, holiday accommodation offers, car hire and package tours
- ◆ Specially negotiated insurance premiums for travel, motor and home policies

\$400
SAVED

afpa.memberadvantage.com.au

For more information email info@memberadvantage.com.au or call 1300 853 352.

AFPA PROFILE

Bob and the rest of the AFP contingent donned the light blue berets of the UN peacekeeping forces for their deployment to Cyprus.



Bob Muir

Membership Services Officer

“We were transporting a mental patient up to Goulburn, and this bloke was off his tits on something. All of a sudden, he leaps over into the front seat and grabs the wheel. He pulled the car towards the middle of the lane, and we clipped a car coming in the opposite direction. The local cop following us in saw what was happening and screamed **‘JUST KEEP GOING!’** over the radio.”

It took six or eight officers to get the man under control once they’d safely stopped the car, with all of them completely focussed on safely and overwhelmingly restraining him. Bob Muir is adamant that this is the approach that that’s served him well and given him so many opportunities within the organisation; no matter what he saw or experienced, there was always another team where he was needed or could learn from.

But this career had to start somewhere...

Late one night in 1974, Bob opened the door to two large unknown men. They knew exactly who he was; looking him up and down critically, they started gauging just how well he could handle himself in a scrap. Leaning in closer, they began firing questions at him and made it clear they wanted answers pretty bloody quickly.

Young Bob soon relaxed as the men introduced themselves as Lloyd Worthy and Ray Johnson, recruit instructors with the then Australian Capital Territory Police Force (later ACT Policing). Bob had applied after being knocked back from the NSW Police Force.

Bob’s career in policing began before the AFP existed; five years after he became a sworn member, the ACT Police Force amalgamated with COMPOL to form the new federal force. This was a rocky period initially, with the ACT members being mocked as “plastics” – due to COMPOL being regarded as a secretive band of night watchmen and bodyguards, as opposed to good old fashioned community police – after the merger.

“They didn’t want to be associated with COMPOL.”

“There were some members who during that amalgamation period decided to pull mental grounds for getting discharged. One guy

I knew had electric shock treatment as part of his rehabilitation. In actual fact, he probably wasn’t unwell at all – they went through it because they didn’t want to be associated with COMPOL.”

After his training, Bob walked the streets of Kingston and Manuka as a beat cop for a few years. In 1977 he passed the police motorcycle course and then later also qualified as a pursuit car driver (being promoted to First Class Constable in 1979 around the time the AFP was established). Five years of bliss followed, with Bob whizzing around the streets of Canberra on two or four wheels from job to job. He couldn’t believe that, after longingly watching motorcycle cops as a boy at the Sydney Show, he was getting paid to ride.

In 1982, now Senior Constable Muir pulled over a car on Yamba Drive after suspecting that its driver was under the influence of alcohol. Today Yamba Drive is a major arterial road, connecting the town centres of Woden and Tuggeranong with a dual carriageway and powerful streetlights; forty years ago however, it was a dark and lonely road at the end of “established” Canberra.

Bob had just pulled the driver out of the car to start his assessment when another car speeding past crashed into his police bike. The bike flipped over and squashed Bob between it and the first car, badly breaking both his legs. Despite only being a few minutes away from the hospital, the ambulance was sent to the wrong location, and it was forty minutes before Bob was admitted. By this time there were a lot of people waiting for him.

“I had a line of traffic blokes down the corridor as I was being wheeled past, and then I get visited by a priest! I told him in no uncertain terms to please leave, as I wasn’t going anywhere, I wasn’t going to die.”

A long and painful recovery ensued – with Bob ultimately being invalidated out in 1984. Looking for something a little less physically taxing, he became a furniture removalist(!).

Ten months of this back-breaking labour was enough to steer Bob back towards the police. It wasn’t easy, and he faced a lot of questions and hoops to jump through before finally re-joining in July 1987. He quickly settled into work at the Police Driver Training area and stayed for a couple of years teaching sworn and unsworn how to drive, ride, and bush-bash in a four-wheel drive.

The job started to get repetitive after a few years, so Bob moved into the Juvenile Aid (City) team. It was here that he saw the benefits of specialist policing, through the relationships that were built with disadvantaged kids. This stirred an overall interest in helping members of the community at risk, guiding the rest of his career.

A couple of years later, after witnessing a particularly traumatic shooting, Bob took stock of where he was and decided to move teams again. Detective Senior Constable Muir joined the Fraud squad for six months and loved his time there, before moving to the Motor Squad – a plainclothes team investigating organised crime related to the import, sale, and modification of high-performance cars.

After almost six years as a detective, Bob was again starting to get itchy feet and pondered what to do next. Since its formation, the AFP had been an essential part of the United Nations Peacekeeping Force in Cyprus (UNFICYP), and Bob’s wife thought he should apply to be deployed there as a police peacekeeper.

“So then I applied for Cyprus. In the old days, in the old days, it would take weeks and weeks to find out – it was very hard to get posted there as it was so popular. But within 24 hours, my boss turned to me and said ‘Bob, you’re going in February, are you able to go a bit later?’. I said, ‘Where am I going? ‘To Cyprus!’

The next six months were life-changing, and some of the happiest times in Bob’s life. But just getting match-fit at the International Deployment Group’s (IDG) training camp in Majura was tough; counter-terrorism exercises, sudden training lectures at 1 am before a 4 am start to the day, and UN-specific unarmed conflict resolution, as well as custodianship of a team roster fond of constant loud crowing were all new things Bob had to take on board.

“This f***ing rooster crowed all night long. Between that and people snoring, it was a bloody nightmare.”

Bob started off in the demilitarised “buffer” zone of Cypriot capital Nicosia, sandwiched between the Turkish-speaking region to the north and the Greek-speaking to the south. Initially closed, during Bob’s deployment the border was reopened to all Cypriots – with his main daily tasks revolving around crowd control and de-escalation. Completely unarmed and without any accoutrements, the peacekeepers just had to grit their teeth and smile as they were buffeted around by jeering and belligerent Cypriots making their way back and forth across the border.

Despite the at-times trying conditions, Bob established friendships with both locals and peacekeepers from other countries, most notably British and Irish. About halfway through his deployment, he was moved to one of the small alpine villages, along with an Irish colleague.

After his six months were up, it was time to return to normality in Australia.

After a few more years (moving to Belconnen station as OSS), Sergeant Muir jumped at the chance to become the new OIC at Gungahlin Station. At the time, Gungahlin was sometimes viewed as a less important part of the ACT. Bob didn’t give two hoots what people thought, and promptly started talking up Gungahlin policing at the regular ops meetings. He encouraged officers to back up their colleagues in nearby Belconnen and make a name for themselves.

“Fixer” Bob remade Gungahlin station from the ground up within about six to eight months; by this time he’d worked across an extensive range of areas over almost thirty years, and his experience meant that he could suss people out quite quickly and recommend a long-term career path for them. Cleaning house this way meant fresh blood, and the enthusiasm of the fresh-faced recruits only made Bob’s smile even wider.

After Gungahlin, Bob worked a few more positions around the ACT (Policing Strategy / Multicultural Team, Forensic Crime Scene Sergeant, and Family Violence Team Sergeant), before successfully applying for redundancy. After a bit of time spent toying with volunteer work in migrant and refugee services, court appearance support services, and just doing nothing at all, Bob contacted the Association to offer his services.

“If someone calls the AFPA and speaks to me, they pretty much know I’m a copper through general conversation. It makes it easier for them to talk to me...”

Bob has now left the AFPA, to enjoy a well-earned (second) retirement. We’re all going to miss him.

He has a few words of advice for new members: just keep going! No matter the stage of his career he was at, calmness and reflection were always the best strategies during and after challenging jobs and situations.

He just needed to do whatever was required to get to the next step. And then once he was there, to stop and enjoy the view for a minute. ◀

Bob was breveted as a sergeant while on deployment, and on his return was restored to his substantive rank of senior constable, before immediately being made Operations Support Sergeant at City Station.

Police Tape – “Blue Sirens”



The “Police Tape – Blue Sirens” series of podcasts features extended interviews with some of Australia’s top female cops over the last generation. Those outside the job probably wouldn’t know their names, but members may have heard others whisper reverently about their skills. You may have worked with them (or be glad that you didn’t – these are some pretty stressful areas).

EDITOR'S PICK

My Work As A Real-Life Mindhunter:

Detective Sergeant Kris Illingsworth has been involved in some of the highest-profile pattern murder investigations of the last 25 years. Trained at the FBI’s Behavioural Analysis Unit, she helped break open the Milat, Snowton, Wee Wa, Mosman and Norfolk Island cases.

Kris’ voice is unsettling, hypnotic, and somniferous as she calmly details the ways in which killers stalk and hunt. It’s like listening to a gory and explicit meditation podcast. Her voice only seems to waver when she speaks of Ivan Milat.

If you’ve ever wondered what makes killers tick (or profilers), it’s well worth a listen. / **40 minutes length**

Bomb Squad Trailblazer’s Scariest Mission:

Australia’s first female bomb technician Inspector Jodie Pearson’s eyes must have been jacked on adrenaline when she was being interviewed. Excitable, slightly breathless, and unflinchingly earnest, the excitement evoked by her stories is contagious.

When she talks about the first few moments of a situation involving a home-made bomb, time seems to slow down. She was there on the ground when remote detonation was first employed - and later shared her expertise overseas, and locally at the 2000 Sydney Olympics.

She was one of the first on scene after the bombing execution of former cop Don Hancock. / **28 minutes length**



<https://podtail.com/en/podcast/police-tape/>

The Moth – “All Together Now”

THE MOTH



The Moth’s spoken word anecdotes, monologues, and poetry slams have been going strong for about twenty years now. Whether it’s the booming voice of a first responder, the slow cadence of a migrant, or the flinty voice of an old cigar-smoking radio DJ, these stories cover the broad range of the human condition.

EDITOR'S PICK

Fridays with The Moth: Anthony Brinkley

Anthony Brinkley is a poet from Oklahoma. He paints a stark picture of his upbringing against memories of racism and his own family’s dysfunction.

He was an angry young man, like so many of his friends. But seeing the world allowed him to put life back home in context.

This is American social history from the 1960s onwards, told from Brinkley’s own experiences in the Air Force and his life afterwards. / **21 minutes length**

When I grow up: Tim Lopez and Kelley Craig

Take the time to listen to this episode’s intros and outros, as both performers are quite unusual.

Lopez’s story is delivered in typical Moth manner; funny and self-deprecating yet dealing with quite an important part of his life. You’ll find yourself laughing along with Tim’s dry wit (think Woody Allen crossed with John Grisham).

Craig talks about her work as a drug and alcohol case worker, actually meeting clients where they spent each day drinking and using. She remembers the stories they told her, and how she was torn between listening to them, and interrupting to drag them away to specialist care. She knows how easily she could have been one of them. / **15 minutes length**



<https://themoth.org/podcast>



Australian Government
Australian Taxation Office

2020 Has Been Difficult But Your Tax Return Doesn't Need To Be

The Australian Taxation Office (ATO) recognises that the community has experienced significant challenges this year. The ATO's support and guidance should make tax time easier, particularly where new circumstances mean that people are receiving a different type of income or able to claim new deductions.

Assistant Commissioner Karen Foat said the ATO has a range of different approaches to support taxpayers and the community through this tax time.

"We know many of our clients and their agents will have questions about how different types of income and expenses may affect their obligations this year. We're helping to make sure people know how to get it right."

"We have published information on our website to help you get it right when lodging this year, including the 'Tax Time Essentials' page which is a one stop shop for the things that are a little different this year and how they impact your return."

"If you've read through the information on our website and still have a question, search our online forum 'ATO Community'. This forum is available 24 hours a day and we have a great community of expert members who respond to questions. In a lot of cases, there's an ATO-endorsed response to help you. If not, post it yourself and we'll have a response back to you as quick as we can."

HOW HAS COVID-19 IMPACTED WORK-RELATED EXPENSES?

"This tax time the ATO expects to see a substantial increase in people claiming deductions for working from home or for protective items required for work," Ms Foat said.

Working from home expenses

The ATO has already announced a temporary 'short-cut method' that applies from 1 March 2020 to 30 June 2020. The short cut method makes it easier for the millions of Australians who have incurred some form of expense for working from home as a result of COVID-19. It covers all deductible expenses and can be used by multiple people working from home in the same house. People claiming their working from home expenses using the shortcut method, should include the amount at the 'other work-related expenses' question in your tax return and include 'COVID-hourly rate' as the description.

"If you use the shortcut method, all you need to do is keep a record of the hours you worked from home as evidence of your claim. But it is all inclusive, meaning you can't claim for any other working from home expenses," Ms Foat said. Taxpayers can still choose to use one of the other existing methods to calculate their expenses for working from home if they prefer.

Protective clothing

Another deduction some people might be claiming due to COVID-19 is expenses for protective items required for work.

"Taxpayers working in jobs that require physical contact or close proximity with customers or clients during COVID-19 measures may be able to claim a deduction for items such as gloves, face masks, sanitiser or anti-bacterial spray if they have paid for the items and not been reimbursed. This includes industries like healthcare, retail and hospitality" Ms Foat said.

You still cannot claim travelling from home to work

"Generally, most people cannot claim the cost of travelling to and from work and working from home as a result of COVID-19 does not change this. For example, if you are working from home because of COVID-19 but need to go to your regular office one day per week, your home to work travel is still private travel and cannot be claimed," Ms Foat said.

Reduce claims that aren't relevant for part of the year

"With more people working from home, working reduced hours or unfortunately not working at all, we expect to see claims for laundry expenses or travel expenses decline this year," Ms Foat said.

"If you aren't travelling for work, you can't claim travel expenses. If you aren't wearing your work uniform, you can't claim laundry expenses. It's still important to meet the three golden rules: you must have spent the money and not have been reimbursed, it must relate directly to earning your income, and you must have a record to prove it."

"What you can claim really depends on your circumstances. Whilst we are trying to make it easier for people to claim what they are entitled to; we are also asking people to take a bit of extra care if their circumstances have changed this year." Ms Foat said.

If you're a police officer it pays to learn what you can claim at tax time



To claim a deduction for work-related expenses

- you must have spent the money yourself and weren't reimbursed
- it must be directly related to earning your income
- you must have a record to prove it.*

You can only claim the work-related part of expenses. You can't claim a deduction for any part of the expense that relates to personal use.

* You can use the ATO app myDeductions tool to keep track of your expenses and receipts throughout the year.

Phone and internet expenses



- ✓ **You can claim** phone and internet usage if your employer needs you to use your own personal devices for work. You can only claim the work-related portion of the use of your personal device.

Car expenses



- ✓ **You can claim** a deduction when you:
 - drive between separate jobs on the same day – eg travelling from your job as a police officer to a second job as a security guard
 - drive to and from an alternate workplace for the same employer on the same day – eg travelling to a crime scene.
- ✗ **You generally can't claim** the cost of trips between home and work, even if you live a long way from your usual workplace or have to work outside normal business hours – eg night or public holiday shifts.

There are limited circumstances where you can claim the cost of trips between home and work, such as where you carry bulky tools or equipment for work – eg a police diver carrying scuba diving equipment. The cost of these trips is deductible only if:

- your employer requires you to transport the equipment for work
- the equipment was essential to earning your income
- there was no secure area to store the equipment at the work location, and
- the equipment is bulky – at least 20kg or cumbersome to transport.

If you claim car expenses, you need to keep a logbook to determine the work-related percentage, or be able to demonstrate to the ATO a reasonable calculation if you use the cents per kilometre method to claim.

Clothing expenses



- ✓ **You can claim** a deduction for the cost of mending or cleaning your police uniform.
- ✗ **You can't claim** a deduction for the cost of buying or cleaning plain clothing worn at work, even if your employer tells you to wear it, and even if you only wear it for work.

Self-education expenses

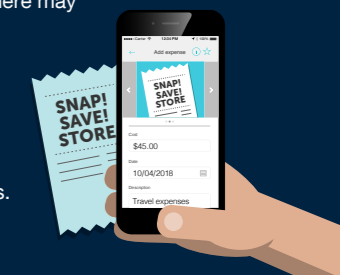


- ✓ **You can claim** a deduction for self-education expenses if your course relates directly to your current job – eg defensive driving course.
- ✗ **You can't claim** a deduction if your study is only related in a general way or is designed to help get you a new job outside of the police force.

Other common deductible work-related expenses



- ✓ As long as the expense relates to your employment, **you can claim** a deduction for the work-related portion of the cost of:
 - union and professional association fees
 - technical or professional publications.
- ✗ **You can't claim** a deduction for the cost of:
 - haircuts, grooming, weight loss programs or supplies even though there may be specific regulations
 - attending social functions
 - fitness expenses except if your role requires a level of fitness well above ordinary police standards, such as special operations.



This is a general summary only. For more information, go to ato.gov.au/occupations

Merchandise Order Form

▶ AFP/AFPA MERCHANDISE



Catalogue 2019

▶ 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	Date:	Invoice Number:
Name:		

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

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

Police Bank wins Money Magazine's
**Investment Lender
of the Year Award**



Make the most out of your investment property with
our award winning variable home loan

3.34% PA
Up to 90% LVR*

3.42% PA
Comparison Rate*

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www.policebank.com.au/AFP

Effective: 1/8/20. Terms, conditions, fees, charges and lending criteria apply and are available on request. A Financial Services Guide (FSG) is available at all Branches, on our website and upon request. The interest rate and comparison rate is current as at 1/8/20 and is subject to change. Unless stated, all comparison rates are based on principal and interest repayments. For more information on interest only comparison rates, please contact us. Minimum loan amount is \$50,000. Existing Police Bank borrowers must borrow minimum \$50,000 additional funds to be eligible. *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. *Lenders Mortgage Insurance (LMI) required for Loans with LVR greater than 80%. 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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